

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 <div style="text-align: center; font-size: 24pt; font-weight: bold;">2019</div> This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2019 or fiscal plan year beginning <u>07/01/2019</u> and ending <u>06/30/2020</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 ☐ a DFE (specify) ____
B This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here. ☐	
D Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)

Part II	Basic Plan Information —enter all requested information		
1a Name of plan <u>PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST</u>	1b Three-digit plan number (PN) ▶	<u>333</u>	
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>		1c Effective date of plan <u>07/15/1943</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.	04/15/2021	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.

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3a Plan administrator's name and address ☐ Same as Plan Sponsor JOHN PINTO, PRESIDENT, PENTEGRA DB PLAN 701 WESTCHESTER AVENUE SUITE 320E WHITE PLAINS, NY 10604	3b Administrator's EIN 38-3784887 3c Administrator's telephone number 914-694-1300
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 31556
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 9276 6a(2) 8492 6b 10162 6c 10761 6d 29415 6e 821 6f 30236 6g 6h 32
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 2019 Form M-1 annual report. If the plan was not required to file the 2019 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 2019 This Form is Open to Public Inspection
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For calendar plan year 2019 or fiscal plan year beginning 07/01/2019 and ending 06/30/2020

▶ **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>2019</u>	
2 Assets:	
a Market value	2a <u>3836881806</u>
b Actuarial value	2b <u>3836881806</u>
3 Funding target/participant count breakdown	(1) Number of participants (2) Vested Funding Target (3) Total Funding Target
a For retired participants and beneficiaries receiving payment.....	<u>11030</u> <u>1656021991</u> <u>1656021991</u>
b For terminated vested participants.....	<u>11250</u> <u>577302304</u> <u>577302304</u>
c For active participants	<u>9276</u> <u>1270720436</u> <u>1299003074</u>
d Total.....	<u>31556</u> <u>3504044731</u> <u>3532327369</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>5.57</u> %
6 Target normal cost.....	6 <u>120755707</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	
Signature of actuary	Date
<u>LORI BLASDELL</u>	<u>20-07484</u>
Type or print name of actuary	Most recent enrollment number
<u>WILLIS TOWERS WATSON</u>	<u>704-620-6483</u>
Firm name	Telephone number (including area code)
<u>1 BANK OF AMERICA CENTER</u> <u>150 N. COLLEGE STREET SUITE 3050</u> <u>CHARLOTTE, NC 28202</u>	
Address of the firm	

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

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

Schedule SB (Form 5500) 2019
v. 190130

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)	39400230	38427586
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	312870	601073
9	Amount remaining (line 7 minus line 8)	39087360	37826513
10	Interest on line 9 using prior year's actual return of <u>7.65</u> %	3054255	2950518
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		70798679
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>5.74</u> %		4040868
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		18835
c	Total available at beginning of current plan year to add to prefunding balance		74858382
d	Portion of (c) to be added to prefunding balance		75885
12	Other reductions in balances due to elections or deemed elections	0	1752020
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	42141615	39100896

Part III Funding Percentages			
14	Funding target attainment percentage	14	106.32 %
15	Adjusted funding target attainment percentage	15	108.35 %
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	110.00 %
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
07/01/2019	253198886	194174			
Totals ►			18(b)	253198886	18(c) 194174

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 244677225
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
0	0
(3) 3rd	(4) 4th
0	0

Part V	Assumptions Used to Determine Funding Target and Target Normal Cost
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21 Discount rate:			
a Segment rates:	1st segment: 3.74 %	2nd segment: 5.35 %	3rd segment: 6.11 %
			☐ N/A, full yield curve used
b Applicable month (enter code)			21b 4
22 Weighted average retirement age			22 56
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute			

Part VI	Miscellaneous Items
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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
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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
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31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6)	31a	120755707	
b Excess assets, if applicable, but not greater than line 31a	31b	86397532	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	90609430	20553887	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	34	54912062	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	404209	1057467	1461676
36 Additional cash requirement (line 34 minus line 35)	36	53450386	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	244677225	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	191226842	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	70229	
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)
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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

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2019
		This Form is Open to Public Inspection.

For calendar plan year 2019 or fiscal plan year beginning 07/01/2019 and ending 06/30/2020		
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	20415795	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	741361	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.	339446	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	252791	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	181100	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

BLACKROCK INSTITUTIONAL TRUST CO,NA

94-3112180

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
51 28 21 34 24 50	INVESTMENT MGMT	152292	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	134847	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

BLOOMBERG FINANCE, LP

06-1818168

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
34	INVEST VALUATION	100231	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	TAX	66441	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)

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	52383	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

CLIFTON LARSON ALLEN, LLP

41-0746749

(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	52275	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	43567	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	31262	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	26260	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

INVESTOR FORCE, INC.

23-2979047

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
34	INVESTMENT EVALUATIONS	17689	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)

ARBOR RESEARCH & TRADING, LLC

37-1696146

(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	16256	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

PATTERSON,BELKNAP,WEBB & TYLER

13-5622951

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	LEGAL COUNSEL	13450	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ALTIVA 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	11138	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)

INVESTMENT METRICS, LLC

03-0393028

(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	7407	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:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2019 This Form is Open to Public Inspection.
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For calendar plan year 2019 or fiscal plan year beginning 07/01/2019 and ending 06/30/2020

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

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>EB TEMPORARY INVESTMENT</u>		
b Name of sponsor of entity listed in (a): <u>THE BANK OF NEW YORK MELLON</u>		
c EIN-PN <u>25-6078093-023</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>152171804</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>LONG TERM CREDIT BOND INDEX FUND</u>		
b Name of sponsor of entity listed in (a): <u>BLACKROCK INSTITUTIONAL TRUST COMPANY, NA</u>		
c EIN-PN <u>94-3118550-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>44992908</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>LONG US CREDIT INDEX NL FUND</u>		
b Name of sponsor of entity listed in (a): <u>STATE STREET GLOBAL ADVISORS TRUST CO.</u>		
c EIN-PN <u>04-0025081-146</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>114474685</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>S&P 500 FLAGSHIP SECURITIES LENDING</u>		
b Name of sponsor of entity listed in (a): <u>STATE STREET GLOBAL ADVISORS TRUST CO</u>		
c EIN-PN <u>04-0025081-002</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>122912303</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>RUSSELL 1000 VALUE FUND</u>		
b Name of sponsor of entity listed in (a): <u>BLACKROCK INSTITUTIONAL TRUST COMPANY, NA</u>		
c EIN-PN <u>94-3149382-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>164966606</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>EAFE EQUITY INDEX FUND</u>		
b Name of sponsor of entity listed in (a): <u>BLACKROCK INSTITUTIONAL TRUST COMPANY, NA</u>		
c EIN-PN <u>94-6596958-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>53749290</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>EQUITY INDEX FUND</u>		
b Name of sponsor of entity listed in (a): <u>BLACKROCK INSTITUTIONAL TRUST COMPANY, NA</u>		
c EIN-PN <u>94-6052285-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>133962218</u>

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) 50605555
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) 60815000
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) 15985544
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) 11229306
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) 5697338
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) 47188819
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) 25944279
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) 733896
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) 109908869
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) 708542

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

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

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

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2019 This Form is Open to Public Inspection
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For calendar plan year 2019 or fiscal plan year beginning 07/01/2019 and ending 06/30/2020		
A Name of plan PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST	B Three-digit plan number (PN) ►	333
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF DIRECTORS OF PENTEGRA DEFINED BENEFIT PLAN	D Employer Identification Number (EIN) 13-5645888	

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	18360203	16157334
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	1020953	16145156
(2) Participant contributions.....	1b(2)		
(3) Other.....	1b(3)	22131188	25632714
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	5584528	3763440
(2) U.S. Government securities	1c(2)	95452155	20096258
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other.....	1c(3)(B)	1175954776	1213524516
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	21237500	19327500
(B) Common.....	1c(4)(B)	103602055	114420099
(5) Partnership/joint venture interests	1c(5)	691426177	756805409
(6) Real estate (other than employer real property).....	1c(6)	133027490	149106996
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans.....	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	1192350433	1116046961
(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)	376199285	455338899
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	52910387	94004142

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	6813520	11725874
f Total assets (add all amounts in lines 1a through 1e)	1f	3896070650	4012095298
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables	1h	32960878	44482320
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	32960878	44482320
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	3863109772	3967612978

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)	249762957	
(B) Participants.....	2a(1)(B)	194174	
(C) Others (including rollovers)	2a(1)(C)	47075	
(2) Noncash contributions	2a(2)		250004206
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		
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)	2478763	
(C) Corporate debt instruments.....	2b(1)(C)	43901580	
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	9734152	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		56114495
(2) Dividends: (A) Preferred stock.....	2b(2)(A)	1745012	
(B) Common stock.....	2b(2)(B)	48652129	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	498990	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		50896131
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds.....	2b(4)(A)	1341675248	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	1281392026	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		60283222
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate.....	2b(5)(A)	-889660	
(B) Other	2b(5)(B)	-103549829	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		-104439489

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		85288837
(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)		46098625
c Other income	2c		60809407
d Total income. Add all income amounts in column (b) and enter total	2d		505055434

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	242420353	
(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)		242420353
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)	7505167	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	17873181	
(4) Other	2i(4)	74408516	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		99786864
j Total expenses. Add all expense amounts in column (b) and enter total	2j		342207217

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		162848217
l Transfers of assets:			
(1) To this plan	2l(1)		577
(2) From this plan	2l(2)		58345588

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) ☒ Unmodified (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.)		X	
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.)		X	
4d		X	
e Was this plan covered by a fidelity bond?	X		500000
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?		X	
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?		X	
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?		X	
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.)	X		
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.)	X		
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?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
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)
FIRST DAKOTA NATIONAL BANK DEFINED BENEFIT PLAN	46-0208038	003
PIONEER FEDERAL SAVINGS & LOAN PENSION PLAN	81-0127585	001
LITCHFIELD BANCORP RETIREMENT PLAN	06-0429920	004
UNION FEDERAL SAVINGS & LOAN ASSOCIATION RETIREMENT TRUST	36-1893040	001

5c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (See ERISA section 4021.)? ☒ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 4273465. (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)
BANK'34 EMPLOYEE DEFINED BENEFIT RETIREMENT PLAN	85-0142558	006

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>2019</div> <div>This Form is Open to Public Inspection.</div>
For calendar plan year 2019 or fiscal plan year beginning 07/01/2019 and ending 06/30/2020		
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		3 631
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) 2019 v. 190130		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

Part VI	Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans
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18	If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment
19	<p>If the total number of participants is 1,000 or more, complete lines (a) through (c)</p> <p>a Enter the percentage of plan assets held as: Stock: <u>29.2</u> % Investment-Grade Debt: <u>47.6</u> % High-Yield Debt: <u>0.3</u> % Real Estate: <u>3.8</u> % Other: <u>19.1</u> %</p> <p>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</p> <p>c What duration measure was used to calculate line 19(b)? ☐ Effective duration ☐ Macaulay duration ☒ Modified duration ☐ Other (specify):</p>
20	<p>PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.</p> <p>a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No</p> <p>b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box: ☐ Yes. ☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date. ☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date. ☐ No. Other. Provide explanation _____</p>

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, 2020 and 2019, and
for the year ended June 30, 2020

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

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Supplemental Schedules	
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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.	

INDEPENDENT AUDITORS' REPORT



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 statements of net assets available for benefits as of June 30, 2020 and 2019, and the related consolidated statement of changes in net assets available for benefits for the year ended June 30, 2020, 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 audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the 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.

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, 2020 and 2019, and the changes in its consolidated financial status for the year ended June 30, 2020, in accordance with accounting principles generally accepted in the United States of America.

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, 2020, 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, 2021

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Consolidated Statements of Net Assets Available for Benefits

As of June 30, 2020 and 2019

(in thousands)

	<u>2020</u>	<u>2019</u>
ASSETS		
Investments, at fair value	\$ 3,930,626	\$ 3,835,531
Accrued investment income	9,255	8,389
Accounts receivable	8,450	6,474
Contributions receivable	16,145	1,021
Receivables for securities sold, not yet settled	7,928	7,269
Goodwill and intangible assets	11,808	12,214
Cash	16,157	18,360
Other assets	<u>11,726</u>	<u>6,813</u>
Total assets	<u>4,012,095</u>	<u>3,896,071</u>
LIABILITIES		
Accounts payable and other liabilities	26,706	16,490
Payables for securities purchased, not yet settled	<u>17,776</u>	<u>16,471</u>
Total liabilities	<u>44,482</u>	<u>32,961</u>
Net assets available for benefits	<u>\$ 3,967,613</u>	<u>\$ 3,863,110</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, 2020
(in thousands)

ADDITIONS

Contributions	\$ 250,005
Investment income/(loss)	
Net appreciation in fair value of investments	86,028
Interest	47,583
Dividends	60,630
Less:	
Administrative asset fee	(16,204)
Investment advisory services	<u>(1,669)</u>
Net investment income	<u>176,368</u>
Administrative and service income	60,809
Total additions	<u>487,182</u>

DEDUCTIONS

Benefit payments	242,420
Administrative expenses	76,531
Other	<u>5,383</u>
Total deductions	<u>324,334</u>
Net increase	162,848

TRANSFER OF ASSETS

Transfers into the Plan	1
Transfers out of the Plan	<u>(58,346)</u>
Total increase in net assets	104,503

NET ASSETS AVAILABLE FOR BENEFITS

Beginning of year	<u>3,863,110</u>
End of year	<u>\$ 3,967,613</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, 2020 and 2019, and for the year ended June 30, 2020

(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, 28th Revision (the "Regulations"). This document, and various amendments to it, have been made available to participating employers and their participants by being posted on the Plan sponsor website. The Plan operates as a multiple employer plan under the Employee Retirement Income Security Act of 1974 ("ERISA") and the Internal Revenue Code ("IRC"). As such, all plan assets back all plan liabilities. The Plan files one Form 5500 on behalf of all employers who participate in the Plan. The Bank of New York Mellon ("BNY Mellon") serves as the trustee of the Plan. The Plan is subject to the provisions of ERISA and the IRC. The Plan's management is responsible for monitoring and controlling the activity of the Plan in accordance with the provisions of ERISA and the IRC.

The Plan's consolidated financial statements include the consolidation of the results of operations and net assets of Pentegra Services, Inc. ("PSI"), a wholly-owned subsidiary of the Plan (see Note 10).

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

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

Cash

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

Use of Estimates

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

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2020 and 2019, and for the year ended June 30, 2020

(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, 2020.

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 of Directors ("Board") meeting expenses are assessed to participating employers and are paid out of the Plan assets.

Fiduciary liability insurance premiums aggregating \$334 and Board 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, 2020.

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.

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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.

New Accounting Standards

In May 2014, the Financial Accounting Standards Board issued Accounting Standards Update ("ASU") 2014-09, Revenue from Contracts with Customers (ASU 2014-09), which supersedes nearly all existing revenue recognition guidance under GAAP. The core principal of ASU 2014-09 is to recognize revenues when promised goods or services are transferred to customers in an amount that reflects the consideration to which an entity expects to be entitled for those good or services. The standard is effective for annual periods beginning after December 15, 2019, using either of the following transition methods: (i) a full retrospective approach reflecting the application of the standard in each prior reporting period with the option to elect certain practical expedients, or (ii) a retrospective approach with the cumulative effect of initially adopting ASU 2014-09 recognized at the date of adoption. Management is currently evaluating the impact of this standard on its consolidated financial statements.

3. SUMMARY OF ACTUARIAL ASSUMPTIONS

Actuarial Cost Methods

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

Actuarial Asset Valuation

The actuarial valuation uses the market value of assets.

Actuarial Valuation Assumptions

The significant assumptions used in the actuarial valuation are:

- Normal retirement is assumed to occur at ages 45-70. For the period prior to retirement, withdrawals, deaths, and disabilities are anticipated.
- For the 2020 actuarial valuation, separate rates for non-annuitants and annuitants based on 96.8% of the Pri-2012 mortality tables with white collar adjustments, projected

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generationally using Scale MP-2019. For the 2019 actuarial 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.

- An interest rate of 2.80% 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, 2020. The rate used for this measurement as of June 30, 2019 was 3.57%.

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

4. FUNDING POLICY

The Plan is a defined benefit pension plan to which employers make contributions based upon calculations prepared annually by the Plan's outside actuary, Willis Towers Watson. The calculations are designed to determine the amounts necessary to fund the target normal cost of pension benefits and the 7 year amortization of the Plan's funding shortfall. The Plan met the minimum funding requirements of ERISA for the year ended June 30, 2020.

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 \$7,725 and \$7,517 at June 30, 2020 and 2019, respectively. Pursuant to federal regulations, the interest rate credited to these contributions at June 30, 2020 and 2019, was 2.50% and 3.45%, 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.

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(Amounts in thousands)

The actuarial present value of accumulated plan benefits as of June 30, 2020 and 2019 is as follows:

	<u>2020</u>	<u>2019</u>
Vested benefits for:		
Retirees and beneficiaries currently receiving payments	\$ 2,322,117	\$ 2,063,922
Other participants	<u>2,906,072</u>	<u>2,634,946</u>
Total vested benefits	5,228,189	4,698,868
Nonvested benefits	<u>41,004</u>	<u>38,938</u>
Total actuarial present value of accumulated plan benefits	<u>\$ 5,269,193</u>	<u>\$ 4,737,806</u>

The changes in the actuarial present value of accumulated plan benefits for the year ended June 30, 2020 is as follows:

	<u>2020</u>
Changes in accumulated plan benefits	
Beginning of year	<u>\$ 4,737,806</u>
Increase (decrease) during the year attributable to:	
Interest due to decrease in the discount period	164,302
Benefits paid	(242,420)
Withdrawn employers	(75,161)
Changes in benefits adopted by certain employers	(606)
Assumption changes	525,912
Benefits accumulated and actuarial experience	<u>159,360</u>
Net increase	<u>531,387</u>
End of year	<u>\$ 5,269,193</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.

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(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, 2020 and 2019.

- 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, 2020 and 2019, the Funds can be redeemed daily with 1-2 days' notice. As of June 30, 2020 and 2019, 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.

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(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, 2020 and 2019:

Fair Value Measurements as of June 30, 2020				
	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	\$ 455,339	\$ 0	\$ 0	\$ 455,339
Common stocks	114,420	0	0	114,420
Corporate debt securities	0	1,213,525	0	1,213,525
Government securities	497	19,599	0	20,096
Municipal and other government debt and other	3,443	82,517	0	85,960
Preferred stock	0	19,327	0	19,327
Total investments in the fair value hierarchy	<u>\$ 573,699</u>	<u>\$ 1,334,968</u>	<u>\$ 0</u>	<u>1,908,667</u>
Investments valued at net asset value				<u>2,021,959</u>
Investments, at fair value				<u>\$ 3,930,626</u>

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>

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Notes to Consolidated Financial Statements

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(Amounts in thousands)

The Plan's policy is to recognize all transfers between levels at the beginning of the reporting period. For the year ended June 30, 2020 there were no transfers.

The following tables set forth a summary of the Plan's investments with a reported NAV at June 30, 2020 and 2019:

Investment	Fair Value Estimated Using Net Asset Value Per Share June 30, 2020				
	Fair Value	Unfunded Commitment	Redemption Frequency	Other Redemption Restrictions	Redemption Notice Period
Common collective trust funds - equity	\$ 579,778	\$ 0	daily	None	1-2 days
Common collective trust funds - fixed income	384,097	0	daily	None	1-2 days
Common collective trust funds - short term	152,172	0	daily	None	NA
Private equity - liquid	33,945	0	quarterly	None	65-95 days
Private equity - illiquid	722,860	694,683	subject to distributions by fund manager	None	NA
Real estate funds - liquid	22,840	0	quarterly	None	45-60 days*
Real estate funds - illiquid	<u>126,267</u>	<u>194,182</u>	varies as per funds' cash flow availability	None	NA
Total	<u>\$ 2,021,959</u>	<u>\$ 888,865</u>			

* Of the \$22,840 fair value \$22,802 is subject to a 3 year lockup period which expires at the end of 2022.

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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 expired 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 \$152,292 and \$55,984 as of June 30, 2020 and 2019, respectively, are included in the consolidated statements of net assets available for benefits. Income earned on these investments was \$1,203 for the year ended June 30, 2020, 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 \$253 for the year ended June 30, 2020, 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 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. 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.

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(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, 2020, income related to the operations of PSI in the amount of \$41,178 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 \$35,450 for the year ended June 30, 2020 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 \$14,578 and \$16,666 as of June 30, 2020 and 2019, respectively.

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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 \$3,021 and \$3,427 as of June 30, 2020 and 2019, respectively, and are included on the consolidated statements of net assets available for benefits.

PSI is periodically subject to various claims and legal proceedings covering matters that arise in the ordinary course of its administrative activities. Management believes that the final resolution of these matters will not have a materially adverse effect on the consolidated net assets available for benefits or changes in consolidated net assets available for benefits.

11. SUBSEQUENT EVENTS

Subsequent events were evaluated through April 14, 2021, which is the date the consolidated financial statements are available to be issued.

During the period from July 1, 2020 through April 14, 2021, the Plan made approximately \$185,000 in capital commitments, of which approximately \$36,250 has been funded.

SUPPLEMENTAL SCHEDULES

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)
As of June 30, 2020

(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		
	FNMA POOL #0BN8963	US3140JR5Z06 2.708 9/1/2044 1,682,558	1,694,126	1,728,997
	RESOLUTION FDG CORP	US761157AD86 8.875 7/15/2020 1,000,000	994,010	1,005,020
	SBA GTD LN POOL CTF5 #100079	US831628CQ32 5.825 3/25/2036 904,252	959,920	1,030,350
	SBA GTD LN POOL CTF5 #100139	US831628EL27 6.000 10/25/2028 833,081	891,397	946,705
	SBA GTD LN POOL CTF5 #509399	US83164LNQ04 4.325 4/25/2023 286,564	299,102	290,066
	SBA GTD LN POOL CTF5 #509546	US83164LTB70 4.325 11/25/2022 394,277	411,034	402,423
	SBA GTD LN POOL CTF5 #509602	US83164LU330 3.075 4/25/2025 528,188	548,656	532,889
	SBA GTD LN POOL CTF5 #509980	US83164MCR88 2.079 7/25/2028 705,694	725,100	718,721
	SBA GTD LN POOL CTF5 #510377	US83164MQ690 3.575 5/25/2027 1,951,816	2,083,564	2,039,043
	SBA GTD LN POOL CTF5 #510428	US83164MSR15 1.750 2/25/2043 3,329,695	3,458,721	3,445,535
	SBA GTD LN POOL CTF5 #521840	US83165AHR86 4.325 10/25/2023 545,007	570,214	560,267
	SBA GTD LN POOL CTF5 #521975	US83165AMY72 4.004 1/25/2026 431,376	457,259	446,112
	SBA GTD LN POOL CTF5 #522040	US83165APZ11 4.051 6/25/2024 737,366	774,234	754,023
	SBA GTD LN POOL CTF5 #522118	US83165ASF20 3.280 1/25/2027 583,366	613,264	601,935
	SBA GTD LN POOL CTF5 #522171	US83165AT464 3.134 3/25/2027 223,726	235,192	231,006
	SBA GTD LN POOL CTF5 #522193	US83165AUS13 3.257 3/25/2028 538,820	569,129	557,339
	SBA GTD LN POOL CTF5 #522304	US83165AX904 3.023 6/25/2028 598,728	629,413	623,300
	SBA GTD LN POOL CTF5 #522424	US83165A4H41 3.422 8/25/2029 521,535	556,739	549,876
	SBA GTD LN POOL CTF5 #522580	US83165BCR15 4.038 6/25/2029 2,906,439	3,171,651	3,135,205
	U S TREASURY BOND	US912810FB99 6.125 11/15/2027 125,000	149,336	176,250
	U S TREASURY BOND	US912810ET17 7.625 2/15/2025 240,000	326,025	321,197
	TOTAL US GOVERNMENT SECURITIES		19,067,489	20,118,083
	25 CAPITAL 2019-S SFR1 A1 144A	US14216PAU93 4.250 10/25/2049 9,925,224	9,964,925	9,999,663
	ABBVIE INC 144A	US00287YBQ17 2.600 11/21/2024 7,000,000	7,041,920	7,431,270
	AEGON FUNDING CO LLC	US007634AA64 5.750 12/15/2020 4,430,000	4,705,189	4,537,560
	AFFILIATED MANAGERS GROUP INC	US008252AP33 3.300 6/15/2030 3,500,000	3,494,031	3,569,580
	AGATE BAY MORTGAGE 1 1A6 144A	US00841TAN90 3.500 7/25/2044 2,869,875	2,816,065	2,952,011
	AIR CANADA 2017-1 CLASS A 144A	US00908PAB31 3.550 7/15/2031 5,094,218	5,229,658	4,204,054
	AIR LEASE CORP	US00914AAG76 3.000 2/1/2030 10,000,000	9,846,410	9,269,000
	ALIMENTATION COUCHE-TARD 144A	US01626PAM86 2.950 1/25/2030 3,000,000	3,005,220	3,110,550
	AM CAPITAL FUNDING LL 1 A 144A	US00166AAA51 4.980 12/15/2023 5,000,000	5,012,500	5,249,600
	AM CAPITAL FUNDING LL 1 B 144A	US00166AAB35 5.980 12/15/2023 4,000,000	4,100,000	4,198,440
	AMERICA MOVIL SAB DE CV	US02364WBD65 3.125 7/16/2022 8,000,000	7,863,920	8,275,360
	AMERICAN AIRLINES 2014-1 CLASS	US02377AAA60 3.700 4/1/2028 2,141,902	2,272,216	1,817,383
	AMERICAN AIRLINES 2015-1 CLASS	US023770AB64 3.700 11/1/2024 5,896,751	6,030,194	3,899,521
	AMERICAN AIRLINES 2015-1 CLASS	US023770AA81 3.375 11/1/2028 2,819,160	2,731,033	2,359,017
	AMERICAN AIRLINES 2016-2 CLASS	US023764AA14 3.650 12/15/2029 2,620,800	2,517,540	2,134,904

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Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)
As of June 30, 2020

(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		
	AMERICAN AIRLINES 2017-1 CLASS	US02378AAA51 4.000 8/15/2030 2,036,622	2,002,468	1,690,845
	AMERICAN CAMPUS COMMUNITIES OP	US024836AF52 2.850 2/1/2030 9,000,000	9,041,220	8,693,010
	AMERICAN INTERNATIONAL GROUP I	US026874DD67 3.750 7/10/2025 4,000,000	3,884,880	4,426,560
	AMERICAN TOWER TRUST #1 144A	US03027WAK80 3.652 3/15/2048 8,020,000	7,827,746	8,658,552
	AMGEN INC	US031162BN92 3.625 5/15/2022 5,000,000	5,202,400	5,231,600
	ANHEUSER-BUSCH INBEV WORLDWIDE	US035240AR13 4.900 1/23/2031 5,531,000	6,970,941	6,930,564
	AON PLC	US00185AAK07 3.875 12/15/2025 4,000,000	4,314,560	4,541,520
	APIDOS CLO XXII 22A A2R 144A	US03765XAJ54 2.635 4/20/2031 4,600,000	4,600,000	4,408,180
	APOLLO MANAGEMENT HOLDING 144A	US03765HAD35 4.872 2/15/2029 8,500,000	8,591,231	9,976,450
	ARL SECOND LLC 1A A1 144A	US00214MAA18 2.920 6/15/2044 4,454,933	4,365,834	4,418,358
	ASCENTUM EQUIPMENT 2A A3 144A	US04365VAC63 2.190 11/10/2026 2,228,000	2,182,396	2,260,729
	ASCENTUM EQUIPMENT 2A D 144A	US04364YAF43 3.560 10/10/2025 1,551,000	1,520,949	1,567,766
	ATHENE GLOBAL FUNDING 144A	US04685A2J93 2.750 6/25/2024 13,000,000	13,138,300	13,185,900
	ATHENE GLOBAL FUNDING 144A	US04685A2E07 3.000 7/1/2022 3,000,000	2,912,700	3,072,750
	ATHENE HOLDING LTD	US04686JAB70 6.150 4/3/2030 3,173,000	3,311,882	3,652,250
	ATHENE HOLDING LTD	US04686JAA97 4.125 1/12/2028 1,000,000	928,720	1,031,620
	AVIS BUDGET RENTAL C 1A B 144A	US05377RDV33 2.680 8/20/2026 4,000,000	3,999,413	3,783,960
	BANK OF AMERICA CORP	US06051GHM42 4.271 7/23/2029 2,000,000	1,972,580	2,358,940
	BANK OF AMERICA CORP	US06051GHG73 3.970 3/5/2029 3,000,000	2,896,290	3,437,040
	BANK OF AMERICA CORP	US638585AP43 7.250 10/15/2025 5,300,000	5,978,382	6,639,151
	BANK OF NEW YORK MELLON CORP/T	US06406HCQ02 3.950 11/18/2025 3,000,000	3,048,180	3,484,290
	BANK OF NOVA SCOTIA/THE	US06416CAC29 1.875 4/26/2021 1,000,000	968,030	1,012,080
	BAYER US FINANCE LLC 144A	US07274EAG89 3.375 10/8/2024 5,000,000	5,146,200	5,453,450
	BLACK HILLS CORP	US092113AT65 2.500 6/15/2030 2,000,000	1,993,160	2,066,600
	BLACKROCK INC	US09247XAJ00 3.375 6/1/2022 5,000,000	5,241,950	5,285,550
	BLACKSTONE HOLDINGS FINAN 144A	US09256BAJ61 3.150 10/2/2027 7,619,000	7,158,739	8,268,139
	BOSTON PROPERTIES LP	US10112RBC79 2.900 3/15/2030 8,000,000	7,986,589	8,361,280
	BRITISH TELECOMMUNICATIONS PLC	US111021AE12 9.625 12/15/2030 325,000	440,566	530,221
	BURLINGTON NORTHERN SANTA FE L	US12189TAN46 6.750 3/15/2029 1,100,000	1,337,655	1,513,303
	BXMT 2020-FL2 LTD FL2 C 144A	US12434LAG95 1.844 2/16/2037 2,000,000	2,000,000	1,874,400
	CAL FUNDING II LTD 2A A 144A	US12805PAJ57 4.340 9/25/2043 8,456,250	8,484,695	8,565,674
	CANADIAN IMPERIAL BANK OF COMM	US13605WRS25 3.050 7/12/2030 5,000,000	5,000,000	4,995,000
	CARLYLE FINANCE SUBSIDIAR 144A	US14314DAA19 3.500 9/19/2029 4,000,000	4,126,570	4,146,680
	CARLYLE US CLO 201 4A A12 144A	US14317VAE02 3.209 1/15/2033 2,000,000	2,000,000	1,970,800
	CHASE HOME LENDI ATR1 A15 144A	US16158RAR75 4.000 4/25/2049 975,130	981,072	993,073
	CHASE MORTGAGE REF CL1 M1 144A	US46591HAA86 1.535 4/25/2047 9,614,357	8,968,816	9,373,998
	CHUBB INA HOLDINGS INC	US00440EAU10 2.875 11/3/2022 2,000,000	1,966,660	2,101,800
	CIBOLO CANYONS SPECIAL IM 144A	US69342WAB72 3.000 8/20/2020 1,271,211	1,269,622	1,268,668
	CITADEL LP 144A	US17288XAB01 4.875 1/15/2027 3,000,000	3,124,096	3,096,510
	CITIGROUP INC	US17298CH689 3.000 8/30/2029 5,000,000	5,000,000	5,020,600

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	CITIGROUP INC	US172967KU42 4.125 7/25/2028 7,000,000	7,110,600	7,929,040
	CITIGROUP INC	US172967AM36 6.875 6/1/2025 6,000,000	7,515,510	7,484,580
	CITIZENS FINANCIAL GROUP INC	US174610AC92 4.023 10/1/2024 10,000,000	9,669,300	10,776,400
	CLI FUNDING VI LLC 1A A 144A	US12563LAL18 3.710 5/18/2044 6,250,842	6,250,788	6,264,719
	CLOUD PASS-THROUG 1A CLOU 144A	US18913AAA34 3.554 12/5/2022 1,360,047	1,370,555	1,381,522
	CME GROUP INC	US12572QAG01 3.000 3/15/2025 3,000,000	2,904,330	3,311,520
	COINSTAR FUNDING LL 1A A2 144A	US19260MAA45 5.216 4/25/2047 6,790,000	6,876,201	6,494,839
	COLLEGE AVE STUDENT A A2 144A	US19421UAB08 3.280 12/28/2048 336,319	338,000	351,604
	COLLEGE AVENUE STUDE A A2 144A	US194204AB93 3.750 11/26/2046 3,128,517	3,089,508	3,282,659
	COMCAST CABLE HOLDINGS LLC	US879240AQ23 10.125 4/15/2022 2,500,000	2,857,925	2,850,925
	COMMONWEALTH BANK OF AUST 144A	US20271AAF49 2.125 7/22/2020 1,000,000	983,770	1,001,000
	CONN'S RECEIVABLES FU A A 144A	US20827DAA81 3.400 10/16/2023 427,495	427,491	422,164
	CONTINENTAL AIRLINES 2000-2 CL	US210805DD61 7.707 10/2/2022 318,714	332,418	305,761
	CROWN CASTLE TOWERS LLC 144A	US22822RBH21 4.241 7/15/2048 3,000,000	3,128,250	3,432,240
	CROWN CASTLE TOWERS LLC 144A	US22822RBB50 3.222 5/15/2042 1,205,000	1,177,888	1,225,015
	CVS HEALTH CORP	US126650BJ87 6.250 6/1/2027 5,000,000	6,418,990	6,277,100
	CVS PASS-THROUGH TRUST	US126650BP48 6.036 12/10/2028 3,241,455	3,591,409	3,663,558
	DELL EQUIPMENT FINANC 1 B 144A	US24704AAE64 3.340 6/22/2023 6,050,000	6,060,984	6,158,961
	DELL EQUIPMENT FINANC 1 B 144A	US24703NAD12 2.980 4/24/2023 500,000	499,960	513,180
	DOUBLELINE OPPORTUNISTIC FUND	999Z89702 87,653	100,000,000	134,887,797
	DUKE ENERGY PROGRESS LLC	US144141DC90 2.800 5/15/2022 2,177,000	2,141,167	2,260,009
	EAGLE BANCORP INC	US268948AB21 5.000 8/1/2026 2,500,000	2,506,250	2,503,875
	EDVESTINU PRIVATE EDU A A 144A	US28166GAA31 3.580 11/25/2038 2,402,422	2,402,002	2,508,513
	ELEMENT FLEET MANAGEMENT 144A	US286181AD43 3.850 6/15/2025 5,000,000	4,999,250	5,132,350
	FIVE GUYS FUNDING 1AW 1AW 144A	US33830JAB17 3.600 7/25/2047 4,962,500	4,869,550	4,950,094
	FOCUS BRANDS FUNDI 1A A2I 144A	US34417MAA53 3.857 4/30/2047 3,365,900	3,179,418	3,176,905
	FOCUS BRANDS FUNDI 1W A2W 144A	US34417QAB41 4.434 10/29/2048 4,925,000	5,044,470	4,604,875
	FULTON FINANCIAL CORP	US360271AJ90 4.500 11/15/2024 2,000,000	2,098,120	2,142,640
	GEORGIA-PACIFIC LLC	US373298BR83 7.750 11/15/2029 4,247,000	6,152,374	6,339,157
	GEORGIA-PACIFIC LLC	US373298BP28 7.250 6/1/2028 6,104,000	8,295,257	8,267,197
	GMAC COMMERCIAL BRAG CERT 144A	US36185PAA30 5.550 8/10/2038 7,940,711	8,608,225	8,774,485
	GMAC COMMERCIAL MO STEW A 144A	US36186TAA43 6.045 11/10/2040 9,406,524	10,417,725	10,864,535
	GOLDEN BEAR 2016-2 L 2A A 144A	US38082JAA79 3.160 9/20/2047 1,760,337	1,700,926	1,779,190
	GOLDMAN SACHS GROUP INC/THE	US38141GWZ35 4.223 5/1/2029 5,000,000	4,856,350	5,817,450
	GOLDMAN SACHS GROUP INC/THE	US38145GAH39 3.500 11/16/2026 5,000,000	4,847,750	5,498,800
	GOLDMAN SACHS GROUP INC/THE	US38141EC238 3.850 7/8/2024 10,000,000	9,987,467	11,025,800
	GOODGREEN 2017-1 TRU 1A A 144A	US38217VAA89 3.740 10/15/2052 398,491	404,966	416,419
	GOODGREEN 2018-1 1A A 144A	US38218GAA04 3.930 10/15/2053 4,058,628	4,157,557	4,221,541
	GRACIE POINT PREMIUM A A1 144A	US38411BAG32 3.482 12/31/2024 446,000	446,000	446,000
	GRACIE POINT PREMIUM A A2 144A	US38411BAH15 3.532 12/31/2020 7,545,000	7,545,000	7,545,000

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	GULF STREAM MERIDIA IA A1 144A	US402563AA88 2.997 4/15/2033 2,500,000	2,500,000	2,445,750
	HANA SBL LOAN TRUST 1A A 144A	US40964KAA34 3.285 8/25/2042 932,938	960,926	933,666
	HAWAIIAN AIRLINES 2013-1 CLASS	US419838AA57 3.900 7/15/2027 6,862,519	6,986,969	6,001,136
	HERO FUNDING 2017-3 3A A1 144A	US42771AAA43 3.190 9/20/2048 1,832,008	1,817,123	1,874,290
	HERO FUNDING TRUST 2A A1 144A	US42771LAB80 3.280 9/20/2048 3,052,314	3,002,714	3,152,583
	HERO FUNDING TRUST 3A A1 144A	US42770XAA54 3.080 9/20/2042 1,765,500	1,740,672	1,801,586
	HERO FUNDING TRUST 3A A2 144A	US42770XAC11 3.910 9/20/2042 2,278,726	2,291,544	2,370,946
	HERTZ VEHICLE FINANC 2A A 144A	US42806DBG34 3.290 10/25/2023 4,262,759	4,374,656	4,223,797
	HERTZ VEHICLE FINANC 3A A 144A	US42806DCN75 2.670 12/26/2025 3,621,709	3,621,692	3,587,846
	HSBC HOLDINGS PLC	US404280CC17 3.973 5/22/2030 15,000,000	15,666,050	16,651,350
	HSBC HOLDINGS PLC	US404280BT50 4.583 6/19/2029 2,000,000	2,016,632	2,310,640
	ING GROEP NV	US456837AQ60 4.050 4/9/2029 3,000,000	2,999,010	3,521,100
	INTERCONTINENTAL EXCHANGE INC	US45866FAD69 3.750 12/1/2025 2,380,000	2,384,111	2,720,248
	INVESCO FINANCE PLC	US46132FAB67 4.000 1/30/2024 1,118,000	1,131,628	1,213,086
	INVESCO FINANCE PLC	US46132FAA84 3.125 11/30/2022 1,000,000	987,070	1,055,050
	J.P. MORGAN MORTGAG 2 A15 144A	US46650TAQ58 4.000 8/25/2049 1,700,074	1,710,700	1,736,745
	JACKSON NATIONAL LIFE GLO 144A	US46849LSN28 2.600 12/9/2020 3,000,000	2,963,850	3,024,540
	JEFFERIES GROUP LLC / JEFFERIE	US47233JDK16 4.000 6/25/2040 10,000,000	10,000,000	10,055,100
	JP MORGAN MORTGA HYB1 A5A 144A	US46651FAQ46 3.000 10/25/2049 6,931,592	6,926,407	7,030,090
	JP MORGAN MORTGA INV1 A15 144A	US46591VBH15 3.500 8/25/2050 1,415,122	1,448,731	1,438,146
	JP MORGAN MORTGA INV1 A15 144A	US46591DAQ25 4.000 10/25/2049 7,690,958	7,802,557	7,949,067
	JP MORGAN MORTGA LTV2 A15 144A	US46651AAQ58 3.500 12/25/2049 4,865,552	4,895,201	5,024,266
	JP MORGAN MORTGA LTV3 A15 144A	US46651HBH93 3.500 3/25/2050 4,484,470	4,527,213	4,595,865
	JP MORGAN MORTGAG INV3 A4 144A	US46591LAF85 3.500 5/25/2050 4,097,047	4,168,105	4,207,586
	JP MORGAN MORTGAG LTV1 A5 144A	US465964AE45 4.500 4/25/2049 301,217	304,157	303,425
	JP MORGAN MORTGAGE 1 A11 144A	US46648CAL81 3.500 1/25/2047 3,597,855	3,615,845	3,688,845
	JP MORGAN MORTGAGE 3 A15 144A	US46650QAS75 4.000 9/25/2049 1,660,446	1,669,526	1,696,228
	JP MORGAN MORTGAGE 8 A15 144A	US46591KBE29 3.500 3/25/2050 5,220,265	5,268,389	5,406,054
	JP MORGAN MORTGAGE T 1 B1 144A	US46648RAY71 3.729 6/25/2048 3,794,658	3,756,711	3,817,995
	JP MORGAN MORTGAGE T 4 B2 144A	US46652FBX78 3.757 11/25/2050 8,620,000	9,067,163	9,147,975
	JP MORGAN MORTGAGE T 4 B4 144A	US46647JBC36 3.885 10/25/2046 2,293,300	2,172,902	2,170,035
	JP MORGAN TRUST 2015 6 B4 144A	US46645GBB32 3.591 10/25/2045 3,449,000	3,198,948	3,431,755
	JPMORGAN CHASE & CO	US46647PBD78 3.702 5/6/2030 3,000,000	3,000,000	3,446,220
	JPMORGAN CHASE & CO	US46647PAV85 4.203 7/23/2029 1,000,000	1,001,300	1,172,470
	JPMORGAN CHASE & CO	US48128GL577 3.000 10/31/2030 2,000,000	2,000,000	2,009,340
	KEENAN DEVELOPMENT ASSOCI 144A	US48730PAC41 5.020 7/15/2028 562,252	588,600	617,494
	KROGER CO/THE	US501044BV23 8.000 9/15/2029 2,795,000	3,669,794	4,032,263
	KROGER CO/THE	US501044BT76 7.700 6/1/2029 500,000	667,855	705,295
	LAKE COUNTRY MORTG HE1 M5 144A	US50820TAJ88 2.185 7/25/2034 3,000,000	3,060,000	3,058,920
	LCOR ALEXANDRIA LLC 144A	US50181QAN88 9.628 8/24/2024 566,651	714,201	662,302

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	LCOR ALEXANDRIA LLC 144A	US50181QAH11 6.800 9/15/2028 14,987,570	17,654,261	18,033,344
	LEGACYTEXAS FINANCIAL GROUP IN	US52472EAA73 5.500 12/1/2025 2,150,000	2,163,438	2,152,881
	LEGG MASON INC	US524901AV77 4.750 3/15/2026 2,500,000	2,567,975	2,828,475
	LINCOLN NATIONAL CORP	US534187BJ76 3.050 1/15/2030 5,000,000	4,829,108	5,264,250
	LINCOLN NATIONAL CORP	US534187BF54 3.625 12/12/2026 3,000,000	3,165,630	3,308,130
	LONGTRAIN LEASING I 1A A2 144A	US543190AB89 4.060 1/15/2045 10,782,093	11,105,556	10,904,142
	MACQUARIE BANK LTD 144A	US55608XAA54 6.625 4/7/2021 3,364,000	3,640,386	3,505,557
	MACQUARIE GROUP LTD 144A	US55608JAP30 5.033 1/15/2030 5,000,000	5,723,300	5,922,050
	MAIN STREET CAPITAL CORP	US56035LAD64 5.200 5/1/2024 1,600,000	1,680,016	1,645,168
	MARBURY WATER SYSTEM 144A	US56613QAB95 4.250 8/15/2031 4,590,000	4,590,000	4,635,900
	MARINER CLO 2016-3 3A BR2 144A	US56845AAW80 2.543 7/23/2029 6,000,000	6,000,000	5,850,000
	MASSACHUSETTS EDUCATIONAL A B	US57563NAE85 3.760 2/25/2045 6,600,000	6,599,687	6,600,000
	MASSMUTUAL GLOBAL FUNDING 144A	US57629WCD02 2.500 4/13/2022 5,000,000	4,859,450	5,189,950
	MASSMUTUAL GLOBAL FUNDING 144A	US57629WBV19 3.600 4/9/2024 5,000,000	4,989,650	5,547,150
	METROPOLITAN LIFE GLOBAL 144A	US59217GBR92 2.500 12/3/2020 5,000,000	4,994,400	5,044,800
	MIDLAND STATES BANCORP INC	US597742AL94 5.000 9/30/2029 5,000,000	4,650,000	4,599,050
	MILL CITY MORTGAGE L 1 M3 144A	US59981HAD35 3.250 11/25/2058 5,633,000	5,621,998	5,731,014
	MOBIL CORP	US607059AT90 8.625 8/15/2021 240,000	313,238	260,887
	MORGAN STANLEY	US6174467X10 5.000 11/24/2025 2,700,000	2,740,851	3,153,384
	MORGAN STANLEY	US61760QLR38 3.155 8/30/2021 3,680,000	3,698,400	3,629,400
	MOSAIC SOLAR LOAN TR 1A B 144A	US61946NAB47 3.100 4/20/2046 1,300,000	1,299,719	1,302,834
	NATIONAL BANK OF CANADA	US63307A2G95 2.200 11/2/2020 2,000,000	1,954,120	2,008,760
	NATIONAL RURAL UTILITIES COOPE	US637432NN13 3.050 4/25/2027 1,000,000	960,870	1,092,820
	NATIONWIDE MUTUAL INSURAN 144A	US638671AN73 4.350 4/30/2050 3,000,000	3,040,085	3,199,560
	NEUBERGER BERMAN 17A BR2 144A	US64129UBU88 2.598 4/22/2029 5,000,000	5,000,000	4,875,500
	NORFOLK SOUTHERN CORP	US655844AJ75 7.800 5/15/2027 2,177,000	2,655,047	2,990,567
	NP SPE II LLC 1A B1 144A	US62946AAE47 5.607 10/21/2047 8,000,000	8,360,000	7,940,080
	OAKS MORTGAGE TRUST 1 B4 144A	US67389MAX92 3.804 4/25/2046 2,004,000	1,896,285	1,878,990
	OAKS MORTGAGE TRUST 1 B5 144A	US67389MAY75 3.804 4/25/2046 1,336,000	1,252,500	1,179,260
	OAKS MORTGAGE TRUST 2 B4 144A	US67400AAX00 3.872 10/25/2045 2,010,000	1,884,375	1,895,370
	OHA LOAN FUNDING 2 1A B1R 144A	US67110UAN90 2.735 1/20/2033 5,000,000	5,000,000	4,785,000
	OHANA MILITARY COMMUNITIE 144A	US677071AM45 5.462 10/1/2026 5,356,530	6,066,645	5,956,676
	OHIO NATIONAL FINANCIAL S 144A	US67740QAG10 6.625 5/1/2031 6,852,000	7,647,140	6,555,925
	OMNICOM GROUP INC / OMNICOM CA	US681919AZ97 3.625 5/1/2022 5,000,000	5,158,950	5,270,850
	ONTARIO TEACHERS' CADILLA 144A	US68327LAC00 4.125 2/1/2029 2,000,000	2,022,180	2,195,460
	PACIFIC BEACON LLC 144A	US69403WAA53 5.379 7/15/2026 1,227,503	1,383,887	1,339,403
	PACIFICORP	US695114BE78 6.710 1/15/2026 2,500,000	3,153,475	3,075,875
	PAWNEE EQUIPMENT RECE 1 C 144A	US704102AD41 2.610 10/15/2024 5,000,000	4,998,317	4,791,650
	PEOPLE'S UNITED FINANCIAL INC	US712704AA31 3.650 12/6/2022 5,000,000	5,077,500	5,194,850
	PFS FINANCING CORP B A 144A	US69335PCQ63 2.890 2/15/2023 1,500,000	1,481,660	1,517,415

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	PFS FINANCING CORP D A 144A	US69335PCL76 2.400 10/17/2022 5,000,000	4,904,297	5,020,150
	PHILIP MORRIS INTERNATIONAL IN	US718172BM02 3.250 11/10/2024 5,000,000	5,153,100	5,535,150
	PNC BANK NA	US69353REQ74 3.250 6/1/2025 2,128,000	2,132,107	2,359,675
	PNC BANK NA	US69349LAQ14 4.200 11/1/2025 7,000,000	6,966,280	8,136,030
	PNC FINANCIAL SERVICES GROUP I	US693476BN25 3.300 3/8/2022 5,000,000	5,141,950	5,215,750
	PRIMERICA INC	US74164MAA62 4.750 7/15/2022 3,000,000	3,187,470	3,227,460
	PRINCIPAL LIFE GLOBAL FUN 144A	US74256LAU35 3.000 4/18/2026 5,000,000	4,718,800	5,516,500
	PROTECTIVE LIFE CORP 144A	US743674BE29 3.400 1/15/2030 4,600,000	4,653,954	4,672,542
	PROVIDENT FUNDING MO 1 B1 144A	US74387LAW19 3.327 12/25/2049 6,504,709	6,081,903	6,566,113
	QUEST DIAGNOSTICS INC	US74834LBC37 2.800 6/30/2031 5,000,000	5,258,100	5,245,450
	RALPH LAUREN CORP	US731572AB96 2.950 6/15/2030 2,000,000	2,026,400	2,053,660
	RAYMOND JAMES FINANCIAL INC	US754730AE94 3.625 9/15/2026 2,375,000	2,313,064	2,637,390
	RBSSP RESECURITIZAT 1 2A1 144A	US74928YAC30 3.482 7/26/2045 241,443	246,272	242,815
	REINSURANCE GROUP OF AMERICA I	US759351AN90 3.900 5/15/2029 9,000,000	9,196,554	9,807,030
	ROCHESTER GAS AND ELECTRI 144A	US771367CD97 3.100 6/1/2027 6,000,000	5,694,840	6,525,540
	ROYAL BANK OF CANADA	CA78014RAY68 3.070 7/5/2030 11,405,000	11,397,975	11,668,912
	SBA TOWER TRUST 2A C 144A	US78403DAH35 3.869 10/15/2049 7,100,000	7,139,970	7,497,813
	SBL HOLDINGS INC 144A	US78432MAA36 5.125 11/13/2026 3,000,000	3,000,000	2,813,130
	SEQUOIA MORTGAGE TRUST 20 3 B3	US81745FAG19 4.123 7/25/2042 1,429,933	1,487,130	1,446,906
	SEQUOIA MORTGAGE TRUST 20 4 B3	US81744VAJ17 4.069 9/25/2042 1,450,613	1,508,638	1,465,816
	SEQUOIA MORTGAGE TRUST 20 5 B3	US81744XAE85 3.886 11/25/2042 2,152,801	2,238,913	2,165,265
	SIGNATURE BANK/NEW YORK NY	US82669GCB86 4.125 11/1/2029 1,555,000	1,589,988	1,544,442
	SLM STUDENT LOAN TRUST 200 9 B	US78445JAB35 3.241 10/25/2083 2,000,000	2,050,000	1,901,100
	SMB PRIVATE EDUCATI C A2A 144A	US78449KAB61 2.340 9/15/2034 1,287,022	1,248,411	1,307,228
	SOCIETE GENERALE SA 144A	US83368RAW25 3.000 1/22/2030 3,500,000	3,484,070	3,555,475
	SOFI CONSUMER LOAN PR 5 B 144A	US83404YAB92 4.550 9/25/2028 7,978,000	8,317,065	8,046,850
	SOFI MORTGAGE TRUST 1A B3 144A	US78471KKB60 3.157 11/25/2046 1,093,793	976,210	1,077,386
	SOFI PROFESSIONAL A A2FX 144A	US83406TAB89 2.540 5/15/2046 2,750,000	2,748,665	2,849,688
	SOFI PROFESSIONAL B A1FX 144A	US83404WAA53 2.780 8/17/2048 1,042,848	1,042,803	1,049,606
	SOFI PROFESSIONAL B A2FX 144A	US83404WAB37 3.090 8/17/2048 2,500,000	2,499,859	2,597,150
	SOFI PROFESSIONAL B A2FX 144A	US83404RAB42 3.340 8/25/2047 5,127,000	5,107,573	5,300,959
	SOFI PROFESSIONAL C A2FX 144A	US78490DAB01 3.590 1/25/2048 4,000,000	3,998,058	4,176,560
	SOUTH CAROLINA STUDENT LOA A A	US83715RAH57 1.685 1/25/2036 3,515,422	3,545,216	3,500,552
	SOUTHERN POWER CO	US843646AM23 4.150 12/1/2025 3,000,000	3,004,556	3,427,410
	SOUTHERN UNION CO	US844030AA45 7.600 2/1/2024 6,000,000	7,003,440	6,850,980
	STARWOOD MORTGAGE IMC2 A1 144A	US85572PAA12 4.121 10/25/2048 1,806,042	1,817,273	1,862,608
	STIFEL FINANCIAL CORP	US860630AG72 4.000 5/15/2030 2,000,000	2,002,780	2,097,600
	SWISS RE TREASURY US CORP 144A	US87089HAA14 2.875 12/6/2022 3,250,000	3,167,353	3,344,933
	TAL ADVANTAGE VI LLC 1A A 144A	US874074AA56 4.500 4/20/2042 4,067,146	4,139,433	4,106,841
	TEXTAINER MARINE CON 1A A 144A	US88315LAC28 3.960 4/20/2044 3,626,667	3,625,479	3,691,947

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	ISIN/IDENTIFIER	Rate Maturity Par Value		
	TM 1505 L L C / LX CRO	US009A1LBGG0 6.070 6/5/2034 10,633,806	12,174,432	13,079,582
	TORONTO-DOMINION BANK/THE	US89114Q3U01 3.000 7/24/2030 5,000,000	5,000,000	5,060,150
	TORONTO-DOMINION BANK/THE	US89114Q3M84 3.000 7/19/2030 5,000,000	5,000,000	5,116,700
	TOWD POINT HE TRUS HE1 A2 144A	US89178AAB26 1.185 4/25/2048 6,093,400	6,080,784	5,840,524
	TOWD POINT MORTGAG MH1 A2 144A	US89177WAB54 3.000 11/25/2058 5,000,000	5,053,163	5,088,200
	TOWD POINT MORTGAG MH1 M1 144A	US89178YAC84 2.750 2/25/2060 5,000,000	4,924,023	4,962,850
	TOWD POINT MORTGAG MH1 M1 144A	US89177WAC38 3.250 11/25/2058 6,508,000	6,594,713	6,611,738
	TOWD POINT MORTGAG MH1 M2 144A	US89177WAD11 3.500 11/25/2058 3,165,000	3,205,304	3,165,222
	TRICON AMERICAN HO SFR1 D 144A	US89613DAD57 3.414 9/17/2034 10,000,000	10,087,500	10,046,300
	TRINITAS CLO XII L 12A B2 144A	US89641GAL68 3.150 4/25/2033 8,450,000	8,450,000	8,235,370
	TRINITY RAIL LEASIN 1A A2 144A	US89657AAB26 4.620 6/17/2048 5,000,000	5,100,000	5,087,600
	TRI-STATE GENERATION AND TRANS	US89566EAG35 3.700 11/1/2024 5,392,000	5,654,140	5,840,507
	TRITON CONTAINER FIN 1A A 144A	US89679HAJ41 3.950 3/20/2043 4,909,625	4,891,604	4,895,878
	TRITON CONTAINER FIN 2A A 144A	US89679HAN52 4.190 6/22/2043 3,800,000	3,798,645	3,801,140
	TRUIST BANK	US07330MAC10 2.636 9/17/2029 3,000,000	3,045,570	2,998,710
	TRUIST BANK	US89788JAA79 1.500 3/10/2025 2,898,000	2,770,517	2,974,449
	UNITED INSURANCE HOLDINGS CORP	US910710AA09 6.250 12/15/2027 11,000,000	11,000,000	10,544,600
	UNUM GROUP	US91529YAK29 4.000 3/15/2024 5,000,000	5,312,350	5,247,350
	US AIRWAYS 2013-1 CLASS A PASS	US90346WAA18 3.950 5/15/2027 891,219	942,464	737,234
	VELOCITY COMMERCIAL 1 M1 144A	US92257AAC80 3.910 4/25/2048 3,510,073	3,545,174	3,465,986
	VELOCITY COMMERCIAL 1 M2 144A	US92257AAD63 4.260 4/25/2048 1,492,240	1,518,354	1,426,522
	VELOCITY COMMERCIAL 2 AFX 144A	US92258VAB36 3.070 11/25/2047 5,650,764	5,693,145	5,617,255
	VIACOMCBS INC	US925524AH30 7.875 7/30/2030 5,000,000	7,161,800	7,223,400
	VOYA FINANCIAL INC	US929089AD25 3.125 7/15/2024 6,000,000	6,188,100	6,417,360
	WASTE MANAGEMENT INC	US902917AH67 7.000 7/15/2028 7,661,000	9,491,558	10,242,527
	WELLS FARGO & CO	US95001D3P31 4.125 1/30/2029 5,000,000	5,000,000	5,032,950
	WELLS FARGO & CO	US95001DA594 3.000 6/5/2033 5,000,000	5,000,000	5,009,850
	WELLTOWER INC	US95040QAJ31 3.100 1/15/2030 5,000,000	5,018,300	5,186,200
	WEST LOOP BC	US55266CXM36 4.000 12/1/2027 2,000,000	2,045,000	2,070,780
	WESTERN ALLIANCE BANK	US95763PEF45 5.250 6/1/2030 5,000,000	5,000,000	5,024,650
	WINTRUST FINANCIAL CORP	US97650WAG33 4.850 6/6/2029 4,000,000	4,049,667	4,247,760
	WINTRUST FINANCIAL CORP	US97650WAF59 5.000 6/13/2024 5,000,000	5,210,450	5,328,100
	TOTAL CORPORATE DEBT INSTRUMENTS		1,027,272,180	1,156,161,771
				1,213,524,516
	BRAZOS TX HGR EDU AUTH STUDENT	US10623ABH59 2.760 4/1/2040 2,535,000	2,535,000	2,463,234
	BRAZOS TX HGR EDU AUTH STUDENT	US10623AAK97 3.259 4/1/2039 2,115,000	2,115,000	2,210,133
	CMWLTH FING AUTH PA	US20281PMV12 3.532 6/1/2042 11,445,000	11,735,155	11,802,885
	CONNECTICUT ST HSG FIN AUTH HS	US20775CY579 3.125 11/15/2030 200,000	200,000	216,172
	CONNECTICUT ST HSG FIN AUTH HS	US20775CY405 3.100 5/15/2030 270,000	270,000	291,098

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	HOUSTON TX HGR EDU FIN CORP	US442378EG63	8.750	5/15/2026	2,060,000	2,451,400	2,624,687
	IOWA ST STUDENT LOAN LIQUIDITY	US462590MH05	2.989	12/1/2039	4,290,000	4,306,125	4,332,171
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EBC49	7.000	12/1/2040	4,500,000	4,420,755	3,513,915
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EBB65	6.900	12/1/2034	4,100,000	4,034,564	3,406,239
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EAV39	5.950	12/1/2022	1,205,000	1,205,000	1,158,162
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EAU55	5.750	12/1/2021	700,000	700,000	684,747
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EAT82	5.400	12/1/2020	935,000	935,000	929,315
	MASSACHUSETTS ST EDUCTNL FING	US57563RQJ13	3.505	7/1/2029	1,500,000	1,500,000	1,645,125
	MASSACHUSETTS ST EDUCTNL FING	US57563RQH56	3.455	7/1/2028	1,000,000	1,000,000	1,094,990
	NEW JERSEY ST ECON DEV AUTH LE	US645913AA22	7.425	2/15/2029	11,000,000	14,089,603	13,292,400
	NEW YORK CITY NY TRANSITIONAL	US64971XAY40	3.040	8/1/2027	2,905,000	2,816,049	3,227,426
	NEW YORK ST DORM AUTH REVENUES	US64990GUA83	2.784	7/1/2030	2,000,000	2,000,000	2,087,340
	NEW YORK ST DORM AUTH REVENUES	US64990GTV40	2.402	7/1/2025	1,000,000	1,005,100	1,037,410
	NEW YORK ST TRANSPRTN DEV CORP	US650116BJ43	3.573	7/1/2029	2,975,000	3,046,549	3,208,032
	NIAGARA NY AREA DEV CORP REVEN	US653541AZ50	2.866	5/1/2024	1,100,000	1,100,000	1,104,862
	NORTH CAROLINA ST ESTRN MUNI P	US65819WAK99	4.058	7/1/2025	1,400,000	1,513,540	1,511,468
	PARK CREEK CO MET DIST REVENUE	US700387HH93	2.528	12/1/2024	500,000	500,000	513,315
	PASADENA CA UNIF SCH DIST	US702282QH03	2.468	5/1/2030	1,000,000	1,000,000	1,058,520
	RHODE ISLAND ST STUDENT LOAN A	US762315RS04	4.000	12/1/2038	3,000,000	2,992,200	3,034,980
	SAN DIEGO CA CMNTY CLG DIST	US797272QV64	2.637	8/1/2030	1,000,000	1,000,000	1,096,480
	SAN JOSE CA REDEV AGY SUCCESSO	US798170AM80	3.250	8/1/2029	1,355,000	1,293,442	1,495,310
	TEXAS ST PUBLIC FIN AUTH CHRT	US88276PCH73	8.125	2/15/2027	9,235,000	10,915,404	11,678,950
	VENTURA CNTY CA CMNTY CLG DIST	US923040HA06	2.417	8/1/2030	1,380,000	1,380,000	1,477,028
	TOTAL STATE AND MUNICIPAL SECURITIES				76,705,000	82,059,886	82,196,394
	FARM CREDIT BANK OF TEXAS PFD NON-CUMULATIVE	US30767E3071	10.000	12/31/2049	15,000	18,692,850	15,000,000
	FIRST NATIONAL OF COLORADO STA VAR RT 09/15/2037 DD 06/25/07	US321107AA26	1.710	9/15/2037	5,000,000	3,850,000	3,237,500
	FIRSTAR REALTY LLC 144A PFD NON-CUMULATIVE	US33765A2024	8.880	12/31/2049	1,000	914,950	1,090,000
	TOTAL PREFERRED				5,016,000	23,457,800	19,327,500
	ENTREPRENEUR US LRG CAP-RTL	US2938286042			8,223,007.545	87,509,104	138,968,827.51
	ENTREPRENEUR US SM CAP-INST	US2938285051			12,314,132.747	127,128,261	147,892,734.29
	ENTREPRENEURSHARES GLBL-INST	US2938282082			2,466,729.992	36,267,459	41,490,398.47
	ERSHARES ENTREPRENEUR 30 ETF	US2938288022			4,795,381.000	75,468,499.41	101,647,691.06
	ERSHARES NON-US SMALLCAP ETF	US2938288857			1,505,600.000	25,125,390.26	25,339,248.00
	TOTAL REGISTERED INVESTMENT COMPANIES				29,304,851	351,498,714	455,338,899

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	3M CO	US88579Y1010 400	28,690	62,396
	BAIDU INC	US0567521085 23,113	4,159,785	2,771,018
	BANCO SANTANDER CHILE	US05965X1090 24,793	770,552	406,605
	BB SEGURIDADE PARTICIPACOES SA	BRBBSEACNOR5 51,059	230,384	253,584
	BRIDGESTONE CORP	JP3830800003 30,600	1,160,680	983,931
	CATCHER TECHNOLOGY CO LTD	TW0002474004 46,000	304,410	346,117
	CHECK POINT SOFTWARE TECHNOLOG	IL0010824113 1,634	154,053	175,541
	CHINA MOBILE LTD	HK0941009539 389,000	3,609,179	2,624,970
	CHINA MOBILE LTD	US16941M1099 1,097	37,522	36,903
	CIE GENERALE DES ETABLISSEMENT	FR0000121261 19,288	2,609,346	2,000,391
	CLOSE BROTHERS GROUP PLC	GB0007668071 1,791	22,732	24,453
	CLP HOLDINGS LTD	HK0002007356 18,000	182,447	176,506
	CREDICORP LTD	BMG2519Y1084 814	111,255	108,807
	DAITO TRUST CONSTRUCTION CO LT	JP3486800000 2,300	351,029	211,250
	DEUTSCHE BOERSE AG	DE0005810055 26,629	3,082,622	4,816,742
	DUBAI FINANCIAL MARKET PJSC	AED000901010 287,883	82,464	64,738
	ELEMENT FLEET MANAGEMENT CORP	CA2861812014 3,517	25,637	26,158
	ENDESA SA	ES0130670112 53,341	1,181,161	1,313,825
	FAIRFAX FINANCIAL HOLDINGS LTD	CA3039011026 82	37,804	25,252
	FORTRESS TRANSPORTATION AND IN	US34960P1012 816,068	11,761,988	10,600,723
	FRESENIUS MEDICAL CARE AG & CO	DE0005785802 340	23,374	29,137
	FS BANCORP/LAGRANGE IN	US30262T1060 33,792	760,320	1,858,560
	GLAXOSMITHKLINE PLC	GB0009252882 146,880	2,595,330	2,970,182
	GOLUB CAPITAL BDC INC	US38173M1027 4,805,490	73,062,649	55,983,959
	IGM FINANCIAL INC	CA4495861060 25,469	887,833	616,903
	ITALGAS SPA	IT0005211237 84,058	428,959	488,098
	JAPAN TOBACCO INC	JP3726800000 53,500	1,534,463	992,541
	JERONIMO MARTINS SGPS SA	PTJMT0AE0001 1,395	23,781	24,418
	KASIKORNBANK PCL	TH0016010R14 116,300	403,493	350,885
	KASIKORNBANK PCL	TH0016010017 73,500	525,924	221,160
	KBC GROUP NV	BE0003565737 2,632	127,748	150,940
	KDDI CORP	JP3496400007 800	23,204	23,981
	KONINKLIJKE AHOLD DELHAIZE NV	NL0011794037 87,555	1,933,097	2,385,665
	MOSCOW EXCHANGE MICEX-RTS PJSC	RU000A0JR4A1 40,910	50,253	64,993
	NATIONAL GRID PLC	GB00BDR05C01 19,769	230,167	241,628
	NESTLE SA	CH0038863350 327	27,655	36,146
	NINTENDO CO LTD	JP3756600007 7,600	2,545,973	3,382,083
	NIPPON TELEGRAPH & TELEPHONE C	JP3735400008 77,500	1,779,752	1,807,028
	NOKIA OYJ	FI0009000681 328,067	1,592,799	1,432,790
	NOKIAN RENKAAT OYJ	FI0009005318 1,986	44,283	43,585

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	NOVARTIS AG	CH0012005267	681 49,745	59,235
	NOVO NORDISK A/S	DK0060534915	2,023 129,387	130,905
	NOVO NORDISK A/S	US6701002056	1,938 114,445	126,900
	NTT DOCOMO INC	JP3165650007	29,300 692,664	782,709
	ONO PHARMACEUTICAL CO LTD	JP3197600004	5,400 125,733	157,017
	PHILIP MORRIS INTERNATIONAL IN	US7181721090	32,294 2,614,194	2,262,518
	ROCHE HOLDING AG	CH0012032048	11,828 2,916,658	4,098,701
	ROCKET INTERNET SE	DE000A12UKK6	12,874 296,049	276,031
	RTL GROUP SA	LU0061462528	3,404 217,316	108,961
	SAFRAN SA	FR0000073272	1,544 153,484	154,720
	SANKYO CO LTD	JP3326410002	1,000 24,853	24,155
	SANLAM LTD	ZAE000070660	37,017 106,885	125,570
	SECOM CO LTD	JP3421800008	4,300 333,836	375,575
	SINGAPORE EXCHANGE LTD	SG1J26887955	10,000 54,639	59,783
	SNAM SPA	IT0003153415	240,398 1,066,310	1,170,193
	SUBARU CORP	JP3814800003	62,600 1,630,871	1,300,625
	SWISSCOM AG	CH0008742519	1,279 672,272	669,364
	TECNICAS REUNIDAS SA	ES0178165017	32,830 1,036,176	497,786
	TELEFONICA DEUTSCHLAND HOLDING	DE000A1J5RX9	468,416 2,211,872	1,382,068
	THALES SA	FR0000121329	1,037 104,649	83,719
	VIVENDI SA	FR0000127771	5,372 111,800	137,807
	VODAFONE GROUP PLC	GB00BH4HKS39	64,116 98,231	102,085
	WAL-MART DE MEXICO SAB DE CV	MX01WA000038	83,412 194,611	199,081
	TOTAL EQUITY- COMMON STOCKS		8,818,342 133,461,480	114,420,099
	A&M CAPITAL EUROPE,SCSP	EV99VYNX4	3,583,033 5,015,617	4,024,284
	A&M CAPITAL OPPORTUNITIES FUND LP	99VVBECL9	14,533,468 12,562,154	14,533,468
	A&M CAPITAL PARTNERS II LP	99VVBR6S2	12,686,193 11,456,169	12,686,193
	A&M CAPITAL PARTNERS LP	99VVAXFT8	13,080,905 11,220,872	13,080,905
	AEA MEZZANINE FUND III LP	99VVAVPT1	5,857,081 8,082,342	5,857,081
	AEA MEZZANINE FUND IV LP	99VVBUR71	5,878,882 6,207,734	5,878,882
	AG ENERGY CREDIT OPPORTUNITIES FUND IV, LP	99VVB2B14	5,619,799 5,000,000	5,619,799
	ARCLIGHT ENERGY PARTNERS FD VI	99VVA61H8	19,920,580 22,965,492	19,920,580
	ARROWHEAD CAPITAL FUND III LP	99VVBKTL7	4,452,074 4,808,456	4,452,074
	BISON CAPITAL PARTNERS IV LP	99VVAVP04	6,870,500 10,956,492	6,870,500
	BISON CAPITAL PARTNERS V LP	999K60946	13,147,677 13,170,622	13,147,677
	BLACKSTONE TACTICAL OPPORTUNITIES FUND III	99VVB8Q3	32,673,861 37,188,998	32,673,861
	BP NATURAL GAS OPPORTUNITIES II	99VVBZGB0	810,148 1,800,474	810,148
	CENTERFIELD CAPITAL PARTNERS III	99VVAPLN1	6,920,098 8,249,555	6,920,098

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	DC CAPITAL PARTNERS FUND II (CAYMAN) LP	99VVBUX9 7,459,421	6,880,742	7,459,421
	DYAL II PENSION INVESTORS LP	99VVA3GR7 17,182,385	25,236,212	17,182,385
	DYAL III PENSION INVESTORS LP	99VVA6A88 10,221,977	11,943,870	10,221,977
	DYAL OFFSHORE INVESTORS II LP	99VVAKWD2 6,903,854	15,202,169	6,903,854
	ENERGY IMPACT FUND II LP	99VVB6BK9 1,011,740	1,460,143	1,011,740
	ENERGY IMPACT FUND LP	99VVBJUN4 29,270,882	26,952,031	29,270,882
	GoldPoint Mezzanine Partners IV LP	99VVBCTT8 10,233,156	9,899,820	10,233,156
	GOLDPOINT PARTNERS CO-INVESTMENT V LP	99VVAZEX5 12,654,316	13,703,810	12,654,316
	GOLDPOINT PARTNERS CO-INVESTMENT VI LP	99VVBKT29 12,850,104	12,424,165	12,850,104
	GREENSPRING OPPORTUNITIES IV LP	99VVBEB26 26,752,196	19,056,821	26,752,196
	GREENSPRING SECONDARIES FUND IV	99VVBZ514 5,709,376	4,600,000	5,709,376
	HARBERT CREDIT SOLUTIONS FUND IV LP	99VVBH9R3 11,133,155	11,749,463	11,133,155
	HARBERT MEZZANINE PARTNERS III LP	99VVA3K68 8,254,344	13,774,378	8,254,344
	HIGHSTAR CAPITAL GP IV LP	99VVALMM1 6,990,485	14,920,118	6,990,485
	ICG EUROPE MID-MARKET FUND FEEDER SCSp	EL99V5L37 546,619	1,016,606	613,935
	ICG NORTH AMERICAN PRIVATE DEBT FUND II (OFFSHORE) LP	99VVBWRG4 2,383,050	2,352,458	2,383,050
	ICG NORTH AMERICAN PRIVATE DEBT FUND LP	99VVA0Q50 9,693,810	10,612,322	9,693,810
	LANDMARK INFRASTRUCTURE PARTNERS II OFFSHORE, LP	99VVB6BQ6 5,112,911	3,438,115	5,112,911
	LIGHTHOUSE PRTRNS-INLET POINT ALT INCOME OFFSHORE FUND	99VVB9U3 26,462,331	25,000,000	26,462,331
	LOVELL MINNICK EQUITY PARTNERS IV	99VVA49P7 10,934,421	15,104,378	10,934,421
	LOVELL MINNICK EQUITY PARTNERS V	99VVB1VT9 3,650,200	4,367,795	3,650,200
	MEDLEY OPPORTUNITY FUND II LP	99VVA3G8 4,173,724	14,343,246	4,173,724
	MIDOCEAN TACTICAL CREDIT FUND II LP	99VVBSCY0 8,642,783	8,069,749	8,642,783
	MIDOCEAN TACTICAL CREDIT FUND LP	99VVBCEB75 1,167,578	0	1,167,578
	MML CAPITAL PARTNERS FUND VI LP	EX99WH5L2 13,926,781	12,398,302	15,641,864
	MML CAPITAL PARTNERS FUND VII LP	EX99V1GG7 3,193,205	3,363,765	3,586,448
	MONARCH CAPITAL PARTNERS III LP	99VVA3K50 13,146,630	19,253,483	13,146,630
	MONARCH CAPITAL PARTNERS OFFSHORE IV LP	99VVBSC20 19,708,994	18,470,637	19,708,994
	MORGAN STANLEY IFHF SPV LP	99VVAJMK0 75,983	0	75,983
	NB PRIVATE EQUITY CREDIT OPPORTINITIES FUND	99VVBGXX3 23,357,444	24,932,923	23,357,444
	NB SECONDARY OPPORTUNITIES FD III LP	99VVAAXM7 6,980,281	356,382	6,980,281
	NB SECONDARY OPPORTUNITIES OFFSHORE FUND IV LP	NC99WMHS9 9,981,663	7,667,039	9,981,663
	NB STRATEGIC CO-INVESTMENT IV	99VVB3ZF1 1,083,233	1,156,685	1,083,233
	NB STRATEGIC CO-INVESTMENT PARTNERS II LP	99VVA7AM7 5,296,709	10,735,694	5,296,709
	NB STRATEGIC CO-INVESTMENT PARTNERS III LP	99VVA6634 19,750,318	15,608,557	19,750,318
	NEW CANAAN FUNDING MEZZANINE V	99VVAPLZ4 1,169,171	5,470,912	1,169,171
	NEW CANAAN FUNDING MEZZANINE VI	99VVA8BY6 6,232,708	5,920,746	6,232,708
	NYLCAP MEZZANINE PARTNERS III	999313315 7,376,219	13,490,263	7,376,219
	OAK HILL CAPITAL PARTNERS IV	99VVBH571 15,649,669	15,853,253	15,649,669
	OAK HILL CAPITAL PARTNERS V	99VVB1VU6 2,903,053	3,653,741	2,903,053

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, 2020

(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		
	PALLADIUM EQUITY PARTNERS IV LP	99VVAZSG7 14,118,933	17,971,818	14,118,933
	PWP GROWTH EQUITY FUND I LP	99VVA1RP3 26,832,870	22,014,880	26,832,870
	PWP GROWTH EQUITY FUND II LP	99VVBNAV9 19,439,059	20,194,678	19,439,059
	RCP DIRECT II FEEDER LTD	99VVA08C5 25,030,784	20,292,197	25,030,784
	RCP DIRECT III CAYMAN FEEDER LP	99VVBVB1 5,818,905	5,100,000	5,818,905
	RCP FUND SOF III CAYMAN FEEDER LP	99VVBVC9 4,972,316	4,482,927	4,972,316
	RCP FUND VIII FEEDER LTD	99VVA3F0 13,058,276	10,919,575	13,058,276
	RCP SOF II FEEDER LP	99VVAR422 9,138,998	11,852,708	9,138,998
	RFE INVT PARTNERS VIII L P	99VVA8TNT8 11,243,153	10,838,072	11,243,153
	Shenkman Tactical Credit Fund (Cayman) LP	99VVB5MX1 25,467,474	23,025,830	25,467,474
	STIEVEN FINANCIAL OFFSHORE	99VVAQ9L7 2,417	4,000,000	7,482,257
	TALARA CAPITAL ENERGY II	99VVBWP99 3,545,127	4,740,783	3,545,127
	TRILANTIC CAPITAL PARTNERS V LP	99VVAQC33 11,295,272	13,897,444	11,295,272
	TRILANTIC CAPITAL PARTNERS VI PARALLEL (NORTH AMERICA) LP	99VVBQGG9 4,576,618	5,203,344	4,576,618
	TRINITY HUNT PARTNERS IV LP	99VVA8TG6 20,021,206	11,179,600	20,021,206
	TRINITY HUNT PARTNERS V LP	99VVB6A2 9,188,697	6,561,144	9,188,697
	VCFA PRIVATE EQUITY PART IV LP	99VVA8VY7 269,172	2,944,054	269,172
	VCFA VENTURE PARTNERS III LP	99VVB8266 187,696	2,482,760	187,696
	ZARVONA III-B LP	99VVB8T4 7,240,525	6,308,000	7,240,525
	TOTAL PRIVATE EQUITY	746,708,676	793,135,584	756,805,409
	BEACON CAPITAL STRATEGIC PARTNERS VII LP	99VVA8CL3 6,072,809	5,305,202	6,072,809
	BEACON CAPITAL STRATEGIC PARTNERS 8 LP	99VVB8F4 1,193,464	1,937,620	1,193,464
	BELL INSTITUTIONAL FUND VII	99VVB1PV1 2,427,845	2,825,264	2,427,845
	CARLYLE REALTY PARTNERS VIII LP	99VVBSCM6 6,402,883	5,897,211	6,402,883
	COLONY INDUSTRIAL FUND LP	99VVBXM85 37,742	0	37,742
	EQUUS INVESTMENT PARTNERSHIP XI LP	99VVBTS0 15,837,876	15,005,044	15,837,876
	HARBERT EUROPEAN REAL ESTATE FUND V (SCOTLAND) LP	EY99WVWH7 4,993,387	5,848,341	5,608,323
	NB REAL ESTATE SECONDARY OPPORTUNITIES OFFSHORE FUND LP	99VVB0U41 6,066,814	5,627,804	6,066,814
	NUVEEN REAL ESTATE U.S. STRATEGIC INDUSTRIAL FUND I LP	99VVBUX14 12,102,820	9,187,124	12,102,820
	NUVEEN US CITIES INDUSTRIAL FUND	99VVB4LM9 19,962	20,000,000	22,801,777
	OAKTREE REAL ESTATE OPPORTUNITIES FUND VI	99VVA8F84 6,842,618	11,590,600	6,842,618
	PRIME STORAGE FUND II LP	99VVB00136 23,586,566	25,361,965	23,586,566
	RAITH REAL ESTATE FUND II LP	99VVB8YV67 2,152,975	3,817,958	2,152,975
	SENTINEL REAL ESTATE FUND	99VVB8023 433	28,963,339	37,972,484
	TOTAL REAL ESTATE FUNDS	87,738,195	141,367,470	149,106,996
	BLACKROCK EAFE EQUITY INDEX FUND	99VVB05866 212,984	44,696,833	53,749,290

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, 2020

(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value			(d) Cost	(e) Current value
	ISIN/IDENTIFIER	Rate	Maturity	Par Value		
	BLACKROCK EQUITY INDEX FUND A	99VVAHQK0		114,722	89,222,818	133,962,218
	BLACKROCK INT TERM CREDIT BD INDEX FND	999F25668		179,395	8,763,731	11,229,306
	BLACKROCK INTERMEDIATE GOVT/CR BND INDEX FND	999G05841		150,561	4,997,360	5,697,338
	BLACKROCK LONG TERM CREDIT BD INDEX FND	999G05874		416,541	32,222,478	44,992,908
	BLACKROCK RUSSELL 1000 VALUE FUND	99VVAHQJ8		1,290,852	123,203,898	164,966,606
	BLACKROCK RUSSELL 2000 GROWTH FUND	99VVALMN9		13,857	285,941	708,542
	BLACKROCK RUSSELL 2000 INDEX FUND A	999G05858		1,205,779	45,681,434	60,815,000
	BLACKROCK RUSSELL 2000 VALUE FUND	99VVB8B47		525,147	34,136,706	25,944,279
	SSGA S & P 500 FLAGSHIP FND	999G05833		156,559	82,702,610	122,912,303
	SSGA 20+ YEAR HIGH QUALITY US CORP BOND INDEX NL FND	999G36978		2,464,356	34,474,109	50,605,555
	SSGA 5-20 YEAR HIGH QUALITY US CORP BOND INDEX NL FND	999G36960		2,837,231	31,939,810	47,188,819
	SSGA LONG CREDIT INDEX NL FUND	999G05825		2,084,124	99,997,326	114,474,685
	SSGA RUSSELL 2000 GROWTH INDEX NL STRATEGY	99VVALMP4		15,055	305,580	733,896
	SSGA S&P MIDCAP 400 INDEX NL FND	99VVAQ9F0		60,838	8,699,904	15,985,544
	SSGA US LONG GOVT BOND INDEX LENDING SERIES FND	99VVB8T856		2,263,409	98,957,798	109,908,869
*	EB TEMP INV FD	996115960	0.197	12/31/2049	152,171,804	152,171,804
	TOTAL COMMON COLLECTIVE			166,163,213	892,460,140	1,116,046,961
	MORGAN STANLEY PVT BANK CD		2.400	10/13/20	100,000	100,000
	NBT BK NA NORWICH NY CD		2.550	8/6/20	100,000	100,000
	TOTAL CERTIFICATE OF DEPOSITS			200,000	200,000	200,000
	CANADIAN DOLLAR	CAD		551,061	393,462	404,597
	EURO CURRENCY UNIT	EUR		1,197,159	1,343,096	1,344,589
	HONG KONG DOLLAR	HKD		521,520	67,291	67,289
	ISRAELI SHEKEL	ILS		62,919	17,893	18,180
	JAPANESE YEN	JPY		60,453,160	560,775	560,348
	MEXICAN PESO	MXN		176,500	8,916	7,638
	POUND STERLING	GBP		111,825	137,023	138,171
	RUSSIAN RUBLE (NEW)	RUB		275,754	3,972	3,870
	SINGAPORE DOLLAR	SGD		80,223	56,450	57,505
	SOUTH AFRICAN RAND	ZAR		45,083	2,405	2,595
	SWEDISH KRONA	SEK		64,377	6,577	6,910
	SWISS FRANC	CHF		456,844	473,238	482,132
	PEOPLES UNITED BANK-Federated Govt Oblig Fd Is #5			349,068	349,068	349,068
*	BNY MELLON CASH RESERVE	996087094	0.010	12/31/2049	120,547	120,547

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, 2020

(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 INTEREST BEARING CASH	64,466,039	3,540,711	3,563,440
	TOTAL INVESTMENTS			3,930,626,472
	* 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, 2020

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	Number of Transactions	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
<u>Series in the Same</u>									
Bank of New York- Mellon	BNY Mellon Cash Reserve 0.100% 12/31/2049 DD 06/26/97	\$ 261,962,283	\$ 0	\$ 0	160	\$ 0	\$ 261,962,283	\$ 261,962,283	\$ 0
Bank of New York- Mellon	BNY Mellon Cash Reserve 0.100% 12/31/2049 DD 06/26/97	0	265,664,280	0	162	0	265,664,280	265,664,280	0
Bank of New York- Mellon	BNY EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	1,428,223,400	0	0	412	0	1,428,223,400	1,428,223,400	0
Bank of New York- Mellon	BNY EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	0	1,328,212,987	0	410	0	1,328,212,987	1,328,212,987	0
State Street Global Advisors	SSGA S&P 500 FLAGSHIP (CM11)	60,000,000		0	3	0	60,000,000	60,000,000	0
State Street Global Advisors	SSGA S&P 500 FLAGSHIP (CM11)	0	150,014,460	0	7	0	104,362,616	150,014,460	45,651,844
Blackrock	BLACKROCK INTERMEDIATE GOVTCR BOND INDEX FUND	10,000,000	0	0	1	0	10,000,000	10,000,000	0
Blackrock	BLACKROCK INTERMEDIATE GOVTCR BOND INDEX FUND	0	200,062,554	0	11	0	182,461,776	200,062,554	17,600,777
State Street Global Advisors	SSGA US LONG GOVT BOND INDX SL SF CLI (CMR8)	200,000,000	0	0	6	0	200,000,000	200,000,000	0
State Street Global Advisors	SSGA US LONG GOVT BOND INDX SL SF CLI (CMR8)	0	210,025,795	0	13	0	176,040,989	210,025,795	33,984,806

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 1000

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	2	5									7
30-34	3	12	2								17
35-39	1	7	7	1	1						17
40-44	1	8	6	7	4						26 122,161
45-49	2	6	3	6	6	3	1				27 127,611
50-54	1	11	8	3	3	7	1				34 145,932
55-59		7	8	3	3	3	4	8			36 139,366
60-64		5	4	3	8		1				21 165,473
65-69				1	2	1		1	1		6
70 & Up				1							1
All Ages	10	61	38	25	27	14	7	9	1	0	192 130,931
		121,629	147,468	123,044	132,873						

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 1006

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	2	2									4
25-29	2	3	2								7
30-34	1	4	1								6
35-39		4	2	1							7
40-44	3			1	1						5
45-49		2	3	1	1		1				8
50-54		3	1	1	4						9
55-59	1	4	1	4	1						11
60-64		1	6	3	4	1			1		16
65-69			2	1						1	4
70 & Up											0
All Ages	9	23	18	12	11	1	1	0	1	1	77
		67,603									71,325

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 1007

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1	1									2
25-29		4									4
30-34		2									2
35-39		1	1								2
40-44	1	1		1	1						4
45-49					1		1				2
50-54	1	1	1		2	1					6
55-59		2	1	3	2			1			9
60-64	2	2		1	4	3		1	2		15
65-69					2						2
70 & Up			1								1
All Ages	5	14	4	5	12	4	1	2	2	0	49
											70,313

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 1019 (excluding hard-frozen participants)

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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							1				1
50-54					1	2	1	1			5
55-59					2	3	2				7
60-64					2	1		1			4
65-69											0
70 & Up											0
All Ages	0	0	0	0	8	6	4	2	0	0	20 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, 2019

EIN: 13-5645888

PN: 333

Employer: 1055

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				1							1
35-39			1		1						2
40-44					2						2
45-49				1	3		1				5
50-54					3	1	3	3			10
55-59			2		1	2	1	4			10
60-64			2	1	1	2					6
65-69											0
70 & Up											0
All Ages	0	0	4	4	11	5	5	7	0	0	36 56,987

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, 2019

EIN: 13-5645888

PN: 333

Employer: 1070

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39			1	2							3
40-44	1										1
45-49		1		1							2
50-54	1	1					1	1			4
55-59	1				1				1		3
60-64			1		1				1		3
65-69		2			1	1					4
70 & Up											0
All Ages	3	4	2	3	3	1	1	1	2	0	20 56,434

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 1073

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All 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			3								3
35-39		1									1
40-44					1	1					2
45-49		1	1			2					4
50-54			1		2	1		2			6
55-59			1	2		2					5
60-64					1				1	1	3
65-69			1			1					2
70 & Up											0
All Ages	1	2	7	2	4	7	0	2	1	1	27 73,791

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 1088

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All 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	10									23 29,139
25-29	16	23	5								44 37,084
30-34	9	17	6	4	2						38 50,475
35-39	9	12	8	6	2						37 55,211
40-44	10	11	2	5	2	2	1				33 64,670
45-49	6	7	3	5	1	3	2	1			28 77,060
50-54	15	14	13	10	5	1	3	1	1		63 73,157
55-59	16	11	6	14	5	8	1	1			62 67,986
60-64	14	6	9	9	7	6	1	1	1	1	55 76,447
65-69	1	3		1	6	1	1				13
70 & Up	1			1	2			1			5
All Ages	110 51,473	114 47,213	52 67,499	55 74,807	32 83,229	21 92,542	9	5	2	1	401 61,781

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 2000

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	4	1									5
25-29	4	14									18
30-34	5	18	4	2							29 100,679
35-39	11	17	13	11	1						53 122,638
40-44	4	15	14	10	2	2					47 154,098
45-49	1	12	6	8	6	6	2				41 157,465
50-54	3	9	4	11	3	9		4			43 169,145
55-59	3	10	6	8	4	2	4	6			43 149,226
60-64		4	5	1	4	3	1	7	1		26 191,200
65-69			2	2	1		1				6
70 & Up					1						1
All Ages	35 110,369	100 116,701	54 161,610	53 148,089	22 189,882	22 191,794	8	17	1	0	312 143,917

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 2003

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	5	1									6
25-29	4	5	1								10
30-34		7	2	1							10
35-39	1	2	1	6	2						12
40-44		8	3	3	2	2					18
45-49		1	3		4	3	2				13
50-54		5	5	2	3	1	3	2			21
55-59		12	8	3	8	2		3			36
60-64		6	9	5	4	2		3		1	30
65-69		2		2	1						5
70 & Up				2							2
All Ages	10	49	32	24	24	10	5	8	0	1	163
		50,399	77,759	77,407	81,464						70,456

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 2012

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels	
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up		
Under 25	3										3	
25-29	2 1										3	
30-34	1 1										2	
35-39	1 1										2	
40-44	2	2	2	3	1						10	
45-49	1	1		1							3	
50-54	3				1	2	1					7
55-59	1	5		1	5						12	
60-64	1		2	1	6	2	2	1			15	
65-69	1			1	2	1	1				6	
70 & Up											0	
All Ages	4	13	12	9	15	5	3	1	1	0	63 66,670	

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 2026

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49						1					1
50-54								1			1
55-59											0
60-64								1		1	2
65-69											0
70 & Up											0
All Ages	0	0	0	0	0	1	0	2	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, 2019

EIN: 13-5645888

PN: 333

Employer: 2032

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	3					5
45-49				1	3	1	1	2			8
50-54					4		2	4	1		11
55-59						3	3	2	3		11
60-64					4	2	2				8
65-69				1		1	1			2	5
70 & Up					1						1
All Ages	0	0	0	4	13	10	9	8	4	2	50
											84,841

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 2033

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 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			1	2							3
40-44			1								1
45-49				1							1
50-54				1	1		1				3
55-59		2	2	1		1					6
60-64			1								1
65-69							1				1
70 & Up											0
All Ages	0	3	9	5	1	1	2	0	0	0	21 62,224

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 2039

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29			7								7
30-34			25	14	1						40
			54,607								57,396
35-39			9	27	20	1					57
				53,290	62,427						58,129
40-44			4	10	12	12	1				39
											71,309
45-49			5	5	9	5	3				27
											73,969
50-54			5	11	5	3	4	12			40
											71,203
55-59			10	8	9	8	3	3	4		45
											75,129
60-64			6	5	4	5	3		1		24
											58,513
65-69				3	2			1			6
70 & Up										1	1
All Ages	0	0	71	83	62	34	14	16	5	1	286
			59,396	61,784	63,903	85,232					65,664

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 3000

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	2	3	1								6
30-34	12	14	7								33 88,290
35-39	6	13	8	2							29 99,605
40-44		7	5	7	5						24 135,160
45-49	4	3	6	9	6	4	2				34 117,125
50-54		5	8	4	3	5	5	1			31 125,663
55-59		5	7	11	3	2	7	1	1		37 142,315
60-64			3	6		2		4	1		16
65-69			1	2	1						4
70 & Up											0
All Ages	24 91,228	50 112,137	46 121,941	41 124,964	18	13	14	6	2	0	214 116,446

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 3012

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				1							1
35-39			2		1						3
40-44			2		5						7
45-49					6	6	2				14
50-54					3	3	2	2			10
55-59					3		3	5	3		14
60-64					1	1	2	4	1		9
65-69											0
70 & Up											0
All Ages	0	0	0	5	19	10	9	11	4	0	58
											75,066

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 3023

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1	3									4
30-34		2	2								4
35-39			1	1	1						3
40-44			1	1							2
45-49			2	1							3
50-54			2				2	1			5
55-59		2	1								3
60-64	1		1								2
65-69		1									1
70 & Up											0
All Ages	2	8	10	3	1	0	2	1	0	0	27 61,737

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 3031

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			1								1
35-39		1									1
40-44		1									1
45-49					3		1				4
50-54		2			1	1					4
55-59		2					1	1			4
60-64									1	1	2
65-69											0
70 & Up											0
All Ages	0	6	1	0	4	1	2	1	1	1	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, 2019

EIN: 13-5645888

PN: 333

Employer: 3032

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	3	1									4
25-29	3	4	1								8
30-34		2									2
35-39	1	2	1								4
40-44	1	2	2	1	1	1					8
45-49	2	1		1		1					5
50-54				3	4	3		3			13
55-59		2	2	3	1	2	1	4			15
60-64		3		1	3	2	2				11
65-69				1		1					2
70 & Up											0
All Ages	10	17	6	10	9	10	3	7	0	0	72 60,188

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 3063

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 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	1								3
30-34											0
35-39	1										1
40-44	1	1	2	1							5
45-49		1		2							3
50-54		2	1	3				1			7
55-59		1		3		1	1				6
60-64	1	2	2	1	4			1			11
65-69					1						1
70 & Up											0
All Ages	4	8	6	10	5	1	1	2	0	0	37 43,238

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 4000

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			3	1							4
35-39			9	8	3						20 116,447
40-44			11	14	7						32 154,167
45-49			4	14	5	3	1				27 147,600
50-54			5	24	12	4	2	4			51 142,023
55-59			6	11	9	3	6	7			42 153,224
60-64			2	2	7	3	1		1	2	18
65-69										1	1
70 & Up				1							1
All Ages	0	0	40	75	43	13	10	11	1	3	196 145,817
			118,505	132,619	178,136						

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 4079

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 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	1	1	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, 2019

EIN: 13-5645888

PN: 333

Employer: 4084

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44		1			1						2
45-49											0
50-54											0
55-59											0
60-64						1					1
65-69											0
70 & Up											0
All Ages	0	1	0	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, 2019

EIN: 13-5645888

PN: 333

Employer: 4090

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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				3							3
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, 2019

EIN: 13-5645888

PN: 333

Employer: 4091

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	11	20									31
		34,903									35,277
25-29	9	31	12								52
		50,828									49,639
30-34	2	20	21	2							45
		57,343	54,938								54,687
35-39		21	24	3							48
		63,483	71,072								68,337
40-44	2	15	15	2	2	1					37
											70,055
45-49	2	10	7	6	5	1					31
											82,872
50-54	2	8	9	3	2	1					25
											83,122
55-59	2	7	9	4	5	2	3	2			34
											102,600
60-64	1	5	8	4	3	1			1		23
											96,633
65-69		2	4	1	2						9
70 & Up	1	1									2
All Ages	32	140	109	25	19	6	3	2	1	0	337
	48,303	61,678	66,211	96,408							69,292

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 4094

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	5	1									6
25-29		2	1								3
30-34		1	1	1							3
35-39	2			2	1						5
40-44		1				1					2
45-49	1		1	2	2	2					8
50-54					2	1	3	1			7
55-59	1				3	2		1	3		10
60-64	1			1	2					1	5
65-69		1	1					2			4
70 & Up						1					1
All Ages	10	6	4	6	10	7	3	4	3	1	54
											39,181

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 5000

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	3										3
25-29	4	10	1								15
30-34	5	10	6								21 81,156
35-39	2	10	4	11	2						29 96,524
40-44	4	11	10	7	8	1					41 118,423
45-49	3	7	4	7	6	1	2				30 118,424
50-54	5		6	7	1	2	3	2			26 125,725
55-59	7		2	5	2	1	5	4	2		28 139,785
60-64	1		3	2	3	1		2	1		13
65-69	1			1	1						3
70 & Up											0
All Ages	18	64	37	40	23	5	11	8	2	1	209 112,196
		95,087	99,517	125,078	145,295						

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 5026

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1	4									5
25-29	2	5									7
30-34		3		1							4
35-39	1	2	3	4	1						11
40-44	1	2	1	1		2					7
45-49	2	3	1		1	3	1				11
50-54	2			1	2		3	2			10
55-59	2	1	2	1	3	1	3	2	2		17
60-64				2		4	1	1		1	9
65-69		1			1		1				3
70 & Up				1							1
All Ages	11	21	7	11	8	10	9	5	2	1	85
		32,052									46,474

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 5051

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 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	2		1					4
45-49	1										1
50-54	1	2	1				1				5
55-59			1	2	1	1	1	2			8
60-64	1	2		1	1	1	3	1			10
65-69				1							1
70 & Up											0
All Ages	3	7	3	6	2	3	5	3	0	0	32
											52,708

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 5065

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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					2
50-54				1	1		1				3
55-59				2	1	1	1	1			6
60-64				1	1	2					4
65-69											0
70 & Up											0
All Ages	0	0	0	5	6	4	2	1	0	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, 2019

EIN: 13-5645888

PN: 333

Employer: 5091

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 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		1							2
35-39	3	2		1							6
40-44		3		1							4
45-49		2	1			2	2				7
50-54		3	1				2				6
55-59		2					1	1			4
60-64		1			1		1				3
65-69											0
70 & Up											0
All Ages	3	17	2	3	1	2	6	1	0	0	35 43,221

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 5128

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 5129

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	2	2						7
35-39			1	4	3						8
40-44				4	5	4					13
45-49				2	2	2	5				11
50-54					1		3	2			6
55-59				2	1	3	2	4	1		13
60-64			1		4	4		1	1		11
65-69						3		1		1	5
70 & Up											0
All Ages	0	0	5	14	18	16	10	8	2	1	74 64,411

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 6000

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	7	1						9
40-44			1	6	3	2					12
45-49			1	9		4					14
50-54			4	7	4	5	2	1			23
55-59			2	1	5	1		2			11
60-64			2	1	1		1	2			7
65-69				1	1		1				3
70 & Up											0
All Ages	0	0	12	32	15	12	4	5	0	0	80
				145,361							158,294

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 6044

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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				2							2
50-54				2	3		1	1			7
55-59				4	1	1					6
60-64				2	3						5
65-69				1							1
70 & Up											0
All Ages	0	0	0	14	8	1	1	1	0	0	25 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, 2019

EIN: 13-5645888

PN: 333

Employer: 6077

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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			7		3						10
40-44				2	4						6
45-49					4	4	2				10
50-54				1			1				2
55-59				1	2	6	2	2			13
60-64					3	3	4	1	2		13
65-69			1	1	2		1	1			6
70 & Up					2						2
All Ages	0	0	1	13	20	13	10	4	2	0	63
					46,381						62,662

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 6079

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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						2
55-59	1				1		1	1	1		5
60-64										1	1
65-69			1								1
70 & Up											0
All Ages	2	1	1	0	2	0	1	1	1	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, 2019

EIN: 13-5645888

PN: 333

Employer: 6086

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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, 2019

EIN: 13-5645888

PN: 333

Employer: 6116

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 6125

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1	5									6
25-29	3	3	3								9
30-34	1	3	5	2							11
35-39		4	3	4	2						13
40-44	2	3	1	3	7						16
45-49	1	5	6	2	3	3					20 52,861
50-54			5	9	2	3		1			20 50,181
55-59	1	1	1	13	2	3				1	22 48,310
60-64		1	1	4	5	3	2		1	1	18
65-69		2	4	3	1	1					11
70 & Up											0
All Ages	9	27 42,520	29 54,764	40 50,020	22 50,700	13	2	1	1	2	146 50,469

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 6138

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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				2
50-54			1	2	1	2	2				8
55-59			1								1
60-64				2	1						3
65-69			1	1							2
70 & Up											0
All Ages	0	0	3	8	2	3	3	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, 2019

EIN: 13-5645888

PN: 333

Employer: 6142

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 7000

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All 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	6									9
25-29	5	33	8								46
		84,586									86,559
30-34	2	28	12	1							43
		109,817									113,305
35-39	1	24	16	16	2						59
		112,266									136,582
40-44		14	13	20	12						59
				169,777							152,393
45-49	3	18	11	20	6			1			59
				189,038							153,339
50-54	1	12	11	11	4	3	3				45
											188,485
55-59	1	14	6	9	9			2	1	1	43
											150,878
60-64	1	7	6	13	5	2	2		3		39
											162,393
65-69		2	2	2	1	1					8
70 & Up											0
All Ages	17	158	85	92	39	6	5	3	4	1	410
		111,936	145,660	180,979	172,620						141,932

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 7064

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 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								4
35-39		4	2		2						8
40-44		3	1	1							5
45-49		2	1		1		1				5
50-54		4	2					2			8
55-59		4	4	1		1	2	1			13
60-64		4	5	2	1		2				14
65-69		1			1						2
70 & Up											0
All Ages	0	25	17	4	5	1	5	3	0	0	60
		43,932									46,362

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 7065

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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		1									1
50-54											0
55-59		1							1		2
60-64											0
65-69			1								1
70 & Up						1					1
All Ages	0	3	2	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, 2019

EIN: 13-5645888

PN: 333

Employer: 7118

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29		1	3								4
30-34	2	5	5	1							13
35-39	4	1		5	1						11
40-44		1	1	3	8	2	1				16
45-49	1	5	4		1		2	1			14
50-54		5		1	2	3		1	1		13
55-59	2	2	1	1	3		1	3			13
60-64				3	1						4
65-69	1			1						1	3
70 & Up				1				1			2
All Ages	10	20	14	16	16	5	4	6	1	1	93
		61,734									73,577

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 8031

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34		3	1	5							9
35-39		2	1	11	5						19
40-44			1	7	12						20 58,428
45-49		2		5	10	3	1				21 58,750
50-54		2		13	5	4		1			25 77,578
55-59				8	8	2	1				19
60-64				4	5	6					15
65-69					2						2
70 & Up									1		1
All Ages	0	9	3	53 57,431	47 64,712	15	2	1	1	0	131 66,241

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 8066

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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		2			3
60-64					1	1	1				3
65-69											0
70 & Up											0
All Ages	0	0	0	2	1	2	1	2	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, 2019

EIN: 13-5645888

PN: 333

Employer: 8104

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 8105

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	4	1						12
40-44			4	5	4	1					14
45-49			3	3	1	3	1				11
50-54			4		2	1	3	1			11
55-59			3	2	1	3	2	2	2		15
60-64			2	3	2	1	2	2	1		13
65-69			2	1	3		1				7
70 & Up											0
All Ages	0	0	27	18	14	9	9	5	3	0	85
			105,520								102,121

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 9007

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 9062

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44			1	1							2
45-49			2		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	0	4	2	1	2	1	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, 2019

EIN: 13-5645888

PN: 333

Employer: 9072

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 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
60-64			1								1
65-69											0
70 & Up											0
All Ages	0	1	1	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, 2019

EIN: 13-5645888

PN: 333

Employer: 9074

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All 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	1								4
30-34		2	3	2							7
35-39	1			2	1						4
40-44		3		4	1						8
45-49		1		1	2	1					5
50-54				1	1	2		2			6
55-59				1	1	1	2	1	1		7
60-64				1		1			2	3	7
65-69				2	1	1				1	5
70 & Up										1	1
All Ages	3	10	4	14	7	6	2	3	3	5	57
											49,534

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 9077

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 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	3
65-69											0
70 & Up											0
All Ages	1	1	1	2	1	1	0	0	1	1	9

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 9087

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 10000

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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			3	11	1						15
40-44		1		7	4						12
45-49			1	5	3	6	1				16
50-54				5	6	1	3	1			16
55-59				5	6		2	2	1		16
60-64				3	4			3			10
65-69				1	1						2
70 & Up											0
All Ages	0	1	4	41	25	7	6	6	1	0	91
				118,035	101,700						123,328

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 10019

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1										1
30-34		1									1
35-39			2								2
40-44											0
45-49											0
50-54	1					1					2
55-59											0
60-64				1			1				2
65-69											0
70 & Up											0
All Ages	2	1	2	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, 2019

EIN: 13-5645888

PN: 333

Employer: 10026

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1	3	3								7
30-34	1	1		1							3
35-39		2		5	2						9
40-44	1		2	2	2	2					9
45-49	1				2						3
50-54			1	1	1	1	1				5
55-59		1					2	2			5
60-64		4	1		1			3	3		12
65-69						1			1		2
70 & Up											0
All Ages	4	11	7	9	8	4	3	5	4	0	55 50,997

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 10051

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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
40-44											0
45-49						2					2
50-54					2	3					5
55-59			1	1	9						11
60-64				1	3						4
65-69					2						2
70 & Up											0
All Ages	0	0	0	4	4	19	0	0	0	0	27 53,822

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 11009 (excluding cash balance participants)

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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			9		3						12
40-44				6	7	1					14
45-49				3	4	2	1				10
50-54				4	4	1		1			10
55-59			1	4	5	2		2	1		15
60-64				3	3	2	1				9
65-69				2							2
70 & Up				2							2
All Ages	0	0	1	34	26	8	2	3	1	0	75
				65,042	62,606						70,121

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 12026

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	6	2									8
25-29	4	9	1								14
30-34	4	8	1	6							19
35-39	2	6	5	3	3						19
40-44		3	1	5	8	1					18
45-49		1	3	2	4	1	2				13
50-54			4	1	4	2	3				14
55-59			1		1	1	4		1		8
60-64			2	2			1		1		6
65-69											0
70 & Up											0
All Ages	16	29	18	19	20	5	10	0	2	0	119
		43,359			67,227						59,910

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 13000 (excluding hard-frozen participants)

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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							7	10			17
55-59				1		2	4	50	3		60
								175,634			166,308
60-64				1			2	26	7	3	39
								181,573			174,102
65-69					1		1	5	2	2	11
70 & Up											0
All Ages	0	0	0	2	1	2	15	91	12	5	128
								176,220			167,036

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 13001

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	2	3	1								6
30-34	2	3	3								8
35-39	1	8	2	3							14
40-44		2	9	5	1	1					18
45-49	1	4	7	5	1	2					20
50-54	1	6	3	2	3	1	1				17
55-59		3	5		2	2	3				15
60-64				1	1						2
65-69	1		1								2
70 & Up											0
All Ages	8	29	31	16	8	6	4	0	0	0	102
		123,309	180,068								161,077

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 109000

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	1							3
40-44		1		10	1	2					14
45-49		3	1	8	8						20 171,357
50-54				8	5	1		1			15
55-59		6		2	4	1	1	2			16
60-64				5	1						6
65-69		1			2				1		4
70 & Up				1							1
All Ages	0	12	2	35 185,175	21 201,535	4	1	3	1	0	79 179,943

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 1080 (excluding hard-frozen participants)

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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		2	1		4
55-59							1	1			2
60-64											0
65-69							1		1		2
70 & Up											0
All Ages	0	0	0	0	0	1	3	4	2	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, 2019

EIN: 13-5645888

PN: 333

Employer: 1001

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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					1		1	1			3
55-59											0
60-64					1						1
65-69											0
70 & Up											0
All Ages	0	0	0	1	2	0	1	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, 2019

EIN: 13-5645888

PN: 333

Employer: 1004

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	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, 2019

EIN: 13-5645888

PN: 333

Employer: 1024

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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						1	1				2
65-69											0
70 & Up											0
All Ages	0	0	0	0	3	2	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, 2019

EIN: 13-5645888

PN: 333

Employer: 1025

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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				3							3
55-59					1	1			1		3
60-64								1			1
65-69											0
70 & Up											0
All Ages	0	0	0	4	2	1	0	1	1	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, 2019

EIN: 13-5645888

PN: 333

Employer: 1027

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				1							1
35-39			1		3						4
40-44				1	1						2
45-49				2	1						3
50-54					1						1
55-59				1	1	2		1			5
60-64				2				1			3
65-69							1				1
70 & Up											0
All Ages	0	0	0	8	7	2	1	2	0	0	20 17,432

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 1030

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All 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										2
35-39											0
40-44											0
45-49	1										1
50-54	1 1 2										4
55-59	1 1										2
60-64	2 1 1										4
65-69	1										1
70 & Up											0
All Ages	0	5	5	1	3	1	0	2	0	1	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, 2019

EIN: 13-5645888

PN: 333

Employer: 1032

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 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	2						5
40-44											0
45-49			1		1						2
50-54					1						1
55-59			1	3	4	1					9
60-64				2	2						4
65-69				1		1	1				3
70 & Up											0
All Ages	0	0	4	11	10	2	1	0	0	0	28 9,532

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 1034

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	2 2 3 2										9
50-54	1 2 1										4
55-59	3 2 3 3 1										12
60-64	2 2 1 1 1										7
65-69	1										1
70 & Up											0
All Ages	0	10	9	9	7	2	0	0	0	0	37 9,250

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 1046

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 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	2						6
40-44		1		1	3						5
45-49			1		1	1					3
50-54			1		3	3		1			8
55-59		1	2			3		1			7
60-64		1		1							2
65-69			1								1
70 & Up											0
All Ages	0	4	7	4	9	7	0	2	0	0	33 6,543

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 1069

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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		2	1					4
50-54					1	1	1				3
55-59			1					1			2
60-64							3		1		4
65-69						1		1			2
70 & Up											0
All Ages	0	0	0	3	4	3	4	2	1	0	17

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 1074

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	1							5
35-39			1	5	3						9
40-44			3	5	8	1					17
45-49			1	5	4	2					12
50-54				5	5	5	4	3	1		23 12,500
55-59			2	5	6	1	3	3	3		23 13,470
60-64			1	1	6	2	1		1		12
65-69				3	1	2	1				7
70 & Up			1		1						2
All Ages	0	0	13	30 2,372	34 7,685	13	9	6	5	0	110 9,616

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 1077

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 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, 2019

EIN: 13-5645888

PN: 333

Employer: 1079 (excluding cash balance participants)

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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					3	3	3				9
50-54					1	2	1	5			9
55-59					3	3	2	1	2		11
60-64						1	3				4
65-69						1					1
70 & Up											0
All Ages	0	0	0	0	9	11	9	6	2	0	37 8,467

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 1080 (hard-frozen participants only)

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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				7	2						9
40-44				5	7	4					16
45-49				5	13	5	2				25
50-54				5	23	3	4	9			44
					3,704						6,297
55-59				4	20	7	3	9	1		44
					2,730						5,763
60-64				3	21	10	6	7	4	6	57
					3,681						8,592
65-69				2	9	4	1			2	18
70 & Up							1				1
All Ages	0	0	0	32	95	33	17	25	5	8	215
				821	3,169	5,412		11,879			5,912

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 1082

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			1	3							4
35-39				4	1						5
40-44				4	3						7
45-49				2	3	4	3				12
50-54				5	5			2			12
55-59				2	7	1	1	3			14
60-64				1	1	2	3	1			8
65-69				1				1			2
70 & Up											0
All Ages	0	0	1	22	20	7	7	7	0	0	64
				9,503	21,034						17,703

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 1083

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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											0
65-69											0
70 & Up											0
All Ages	0	0	0	0	0	3	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, 2019

EIN: 13-5645888

PN: 333

Employer: 2006

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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		5						8
40-44				5	4	3					12
45-49				2	4	4	2				12
50-54				4	10	6					20
55-59				1	13	2	1	1			18
60-64				3	11	3		1		1	19
65-69					3		1				4
70 & Up				1							1
All Ages	0	0	0	19	50	18	4	2	0	1	94
					4,228						5,697

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 2009

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49					1		1				2
50-54											0
55-59					1		3				4
60-64					1			1			2
65-69					1						1
70 & Up							1				1
All Ages	0	0	0	0	4	5	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, 2019

EIN: 13-5645888

PN: 333

Employer: 2018

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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				2	1						3
55-59				1							1
60-64				1		2		1	1		5
65-69					1				1		2
70 & Up											0
All Ages	0	0	0	5	4	3	1	1	2	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, 2019

EIN: 13-5645888

PN: 333

Employer: 2022

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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				5	1	1					7
45-49				1	1	1					3
50-54				2	3	2	1	1			9
55-59				6	4	5	1	2	2		20
60-64				8	3	2	2		2		17
65-69				3	1					2	6
70 & Up					1						1
All Ages	0	0	0	26	15	11	4	3	4	2	65
				903							6,990

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 2023

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39			2								2
40-44											0
45-49			2		1						3
50-54			1								1
55-59											0
60-64					1						1
65-69											0
70 & Up											0
All Ages	0	0	0	5	2	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, 2019

EIN: 13-5645888

PN: 333

Employer: 2027

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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				2	1	1					4
65-69											0
70 & Up				1							1
All Ages	0	0	0	5	6	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, 2019

EIN: 13-5645888

PN: 333

Employer: 2029

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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			9		4						13
40-44				4	2						6
45-49				3	4		1				8
50-54				5	1		1				7
55-59					1		2	2			5
60-64				3	2			1			6
65-69				1	1						2
70 & Up											0
All Ages	0	0	0	26	15	0	4	3	0	0	48
				473							1,709

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 2030

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All 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	45 13										58
	573										811
30-34	56 56 7										119
	731 2,391										1,771
35-39	45 62 16 7										130
	1,059 3,607										3,571
40-44	36 38 8 13 3										98
	954 4,153										4,757
45-49	38 61 4 12 10 7										132
	1,346 4,264										6,290
50-54	38 51 10 11 14 5 8										137
	1,205 4,585										8,798
55-59	37 65 15 8 6 2 3 4										140
	1,522 3,832										7,935
60-64	30 45 8 5 6 3 1 1 2										101
	1,493 5,011										8,471
65-69	8 20 3 1 1										33
	4,933										6,871
70 & Up	2 5 1										8
All Ages	0	337	416	72	57	40	17	12	5	2	958
	1,115	3,969	7,749	13,627	23,466						5,717

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 2037

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 2038

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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				2
55-59					1						1
60-64			1	2							3
65-69											0
70 & Up			1			1					2
All Ages	0	0	5	3	1	1	1	0	0	0	11

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 3011

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49					1						1
50-54											0
55-59											0
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	0	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, 2019

EIN: 13-5645888

PN: 333

Employer: 3019

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	4	2	2				9
50-54				1	3		2				6
55-59				4	5	2	1	3	3		18
60-64				1	7	1			1	2	12
65-69				2	1					2	5
70 & Up					1		2				3
All Ages	0	0	0	12	23	5	7	3	4	4	58
					3,138						6,046

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 3036

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 3054

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 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	1							4
35-39				2	2						4
40-44					2	2					4
45-49		2	1	1							4
50-54			3			1	1				5
55-59		1	1	1			1				4
60-64				2	1				1		4
65-69											0
70 & Up					1						1
All Ages	0	4	9	7	6	3	2	0	1	0	32 8,449

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 3069

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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
50-54					2	1		1			4
55-59											0
60-64					1	2		1	1	1	6
65-69					1	1		2			4
70 & Up						1					1
All Ages	0	0	0	0	10	5	0	4	1	1	21 7,535

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 3073

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49					1						1
50-54				1							1
55-59				2							2
60-64				3							3
65-69											0
70 & Up											0
All Ages	0	0	0	6	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, 2019

EIN: 13-5645888

PN: 333

Employer: 3074

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 3077

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	2										2
30-34											0
35-39	1										1
40-44											0
45-49	1 2 1										4
50-54	1 1 1										3
55-59	1 1 3 5										10
60-64	2 1										3
65-69	1 1 1 1										4
70 & Up											0
All Ages	0	1	7	2	4	3	4	6	0	0	27 22,112

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 4026

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 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	1		2								3
55-59	1										1
60-64											0
65-69											0
70 & Up											0
All Ages	0	2	5	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, 2019

EIN: 13-5645888

PN: 333

Employer: 4087

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 4088

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	1				2
55-59				1	3	1		1			6
60-64				1		4	1	1			7
65-69											0
70 & Up											0
All Ages	0	0	1	2	7	7	3	2	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, 2019

EIN: 13-5645888

PN: 333

Employer: 4096

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	3	1						5
40-44					1	1					2
45-49											0
50-54				1	1	1		2	2		7
55-59				1		1			3	1	6
60-64				2	1					2	5
65-69											0
70 & Up											0
All Ages	0	0	1	7	4	3	0	2	5	3	25 8,344

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 4097

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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									2		2
60-64							1		1	1	3
65-69											0
70 & Up											0
All Ages	0	0	0	2	1	0	2	0	3	1	9

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 5001

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39	2										2
40-44	2 1 1										4
45-49	4										4
50-54	1 1 1										3
55-59	1 2 1 2 1										7
60-64	1 1 1 2 2										7
65-69	1 2										3
70 & Up											0
All Ages	0	0	5	3	5	5	3	3	3	4	31 15,432

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 5010

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	0	0	0	0	2	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, 2019

EIN: 13-5645888

PN: 333

Employer: 5021

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44					1						1
45-49											0
50-54								1			1
55-59											0
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	0	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, 2019

EIN: 13-5645888

PN: 333

Employer: 5034

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49					1						1
50-54											0
55-59											0
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	0	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, 2019

EIN: 13-5645888

PN: 333

Employer: 5042

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44			1								1
45-49			1		1						2
50-54			1	1			1				3
55-59			1								1
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	4	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, 2019

EIN: 13-5645888

PN: 333

Employer: 5044

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 5045

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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			5
60-64		1		1							2
65-69			1								1
70 & Up											0
All Ages	0	1	2	7	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, 2019

EIN: 13-5645888

PN: 333

Employer: 5047

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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
55-59						1	1				2
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	1	1	2	2	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, 2019

EIN: 13-5645888

PN: 333

Employer: 5050

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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					3	1					4
45-49											0
50-54					1						1
55-59					2	2					4
60-64						1	1			2	4
65-69						1				1	2
70 & Up					1						1
All Ages	0	0	0	0	7	5	1	0	0	3	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, 2019

EIN: 13-5645888

PN: 333

Employer: 5079

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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
60-64						1					1
65-69									1		1
70 & Up											0
All Ages	0	0	0	0	0	2	0	1	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, 2019

EIN: 13-5645888

PN: 333

Employer: 5080

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 5093

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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											0
70 & Up					1						1
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, 2019

EIN: 13-5645888

PN: 333

Employer: 5118

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	0	1	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, 2019

EIN: 13-5645888

PN: 333

Employer: 5121

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 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	4 1										5
35-39	1 3										4
40-44	1 1 2										4
45-49	3 2										5
50-54	2 2 1 2 1 2 1										11
55-59	2 3 2 1 1										9
60-64	1 6 1 2 3 1										14
65-69	1 2										3
70 & Up	1										1
All Ages	0	13	6	6	15	3	3	4	3	4	57 14,183

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 5125

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49							1				1
50-54					1		1				2
55-59					1					1	2
60-64								1		1	2
65-69							1				1
70 & Up											0
All Ages	0	0	0	0	2	0	3	1	0	2	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, 2019

EIN: 13-5645888

PN: 333

Employer: 5126

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 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			14	8							22 1,125
35-39			2	17	2	2					23 2,989
40-44			8	14	10	5					37 3,473
45-49			7	10	5	7	6				35 7,153
50-54			8	11	6	4	7	1	1		38 6,381
55-59			12	17	8	7	5	8	6	1	64 9,295
60-64			7	8	3	4	3	2	3	3	33 10,261
65-69			2	4	1		2	1		4	14
70 & Up			3	3		2	1				9
All Ages	0	0	65 919	92 3,848	35 5,510	31 9,435	24 17,027	12	10	8	277 7,326

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 5127

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 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 2										5
35-39	2 2										4
40-44	2 3 3 1										9
45-49	2 2 1 2										7
50-54	2 1 2 2 3										10
55-59	1 1 2 3 4 1										12
60-64	1 2 1 1 3										8
65-69	3										3
70 & Up	1										1
All Ages	0	0	13	10	6	6	6	4	8	7	60 10,031

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 5130

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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			3		1						4
40-44			3		1	1	1				6
45-49						1					1
50-54			2			1					3
55-59			1		2	2			1	2	8
60-64					1		1		1	5	8
65-69											0
70 & Up				1							1
All Ages	0	0	13	1	5	5	2	0	2	7	35 12,409

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 6016

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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						1					1
55-59							1				1
60-64					1						1
65-69											0
70 & Up											0
All Ages	0	0	0	0	2	4	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, 2019

EIN: 13-5645888

PN: 333

Employer: 6028

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39			1		1						2
40-44				1	1	1					3
45-49					1	2	2				5
50-54						1					1
55-59				1	4				1		6
60-64						2			1		3
65-69											0
70 & Up											0
All Ages	0	0	0	3	7	6	2	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, 2019

EIN: 13-5645888

PN: 333

Employer: 6037

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44				1	1						2
45-49					1	1					2
50-54						1	1				2
55-59					5	1			1		7
60-64				1	3	1					5
65-69					1						1
70 & Up					1						1
All Ages	0	0	0	2	12	4	1	0	1	0	20 4,568

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 6040

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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				2		1					3
45-49						2					2
50-54							2				2
55-59					2						2
60-64				1	1						2
65-69							1				1
70 & Up											0
All Ages	0	0	0	4	4	3	3	0	0	0	14

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 6042

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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											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, 2019

EIN: 13-5645888

PN: 333

Employer: 6049

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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				4	2						6
40-44			1	1	1						3
45-49					2	1					3
50-54			1	1							2
55-59				4	3	1					8
60-64			2		2						4
65-69					1						1
70 & Up				1							1
All Ages	0	0	5	12	11	2	0	0	0	0	30 6,628

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 6050

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				1							1
35-39			1		2						3
40-44					7	1					8
45-49					1	1					2
50-54			2			2	2				6
55-59					1			2	1		4
60-64								1	1		2
65-69											0
70 & Up											0
All Ages	0	0	0	4	11	4	2	3	2	0	26 5,884

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 6071

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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, 2019

EIN: 13-5645888

PN: 333

Employer: 6093

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	1	1						4
40-44					1	1					2
45-49					1	1					2
50-54		1		3		1					5
55-59		1				1					2
60-64		2			2						4
65-69					1			1			2
70 & Up											0
All Ages	0	5	2	4	6	4	0	1	0	0	22 5,858

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 6099

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49						1	1				2
50-54											0
55-59				2							2
60-64				1							1
65-69											0
70 & Up											0
All Ages	0	0	0	3	0	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, 2019

EIN: 13-5645888

PN: 333

Employer: 6107

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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											0
50-54											0
55-59					3		1				4
60-64						2	1				3
65-69											0
70 & Up											0
All Ages	0	0	0	2	5	2	2	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, 2019

EIN: 13-5645888

PN: 333

Employer: 6115

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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		2					3
55-59					1						1
60-64							1	1			2
65-69											0
70 & Up				1							1
All Ages	0	0	0	3	3	3	1	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, 2019

EIN: 13-5645888

PN: 333

Employer: 6120

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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			2
65-69				1							1
70 & Up											0
All Ages	0	0	6	3	1	0	0	1	1	0	12

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 6124

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	4 2										6
40-44	2 2 2										6
45-49	4 4										8
50-54	2 1 1 1										5
55-59	5 2 3										10
60-64	1 3 4 2 1										11
65-69	1										1
70 & Up	1										1
All Ages	0	0	2	15	13	13	2	3	2	0	50 9,218

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 6126

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	1	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, 2019

EIN: 13-5645888

PN: 333

Employer: 6129

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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
40-44											0
45-49					2	2	2				6
50-54				3							3
55-59					1		2				3
60-64				1	1		1				3
65-69							1				1
70 & Up							1				1
All Ages	0	0	0	4	7	2	7	0	0	0	20 4,731

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 6130

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44					2						2
45-49			1		4		1	1			7
50-54											0
55-59					3		1				4
60-64					2			1		1	4
65-69											0
70 & Up				1							1
All Ages	0	0	0	2	11	2	2	0	0	1	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, 2019

EIN: 13-5645888

PN: 333

Employer: 6135

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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						3
65-69					1						1
70 & Up											0
All Ages	0	0	1	2	3	1	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, 2019

EIN: 13-5645888

PN: 333

Employer: 6136

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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											0
60-64								2			2
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, 2019

EIN: 13-5645888

PN: 333

Employer: 6140

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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										2
55-59	2 1 1										4
60-64	2										2
65-69	2										2
70 & Up											0
All Ages	0	0	0	4	4	6	1	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, 2019

EIN: 13-5645888

PN: 333

Employer: 6143

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				1							1
35-39				3							3
40-44					1	1					2
45-49					1		1				2
50-54				2		1	1	2			6
55-59				2	3	3	2				10
60-64				1	1					1	3
65-69							1			1	2
70 & Up											0
All Ages	0	0	0	9	6	5	5	2	0	2	29 5,841

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 7011

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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			3				5
55-59			2	1				3	1		7
60-64				2	1	1	1			1	6
65-69											0
70 & Up											0
All Ages	0	0	0	3	6	2	4	4	1	1	21 37,388

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 7027

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	2										2
35-39	4										4
40-44											0
45-49	1 1										2
50-54	2 1										3
55-59	4										4
60-64	1	1			3	1	1	2	2		11
65-69			1	1	2						4
70 & Up											0
All Ages	0	1	3	1	9	5	2	7	2	0	30 12,938

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 7031

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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						1					1
60-64					1		1			1	3
65-69					1						1
70 & Up											0
All Ages	0	0	0	2	5	1	1	0	0	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, 2019

EIN: 13-5645888

PN: 333

Employer: 7048

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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		2
60-64								1			1
65-69											0
70 & Up											0
All Ages	0	0	0	1	0	0	0	3	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, 2019

EIN: 13-5645888

PN: 333

Employer: 7056

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				1							1
35-39				2							2
40-44						1					1
45-49							1				1
50-54				2		1	2				5
55-59			1		1			1	1		4
60-64										1	1
65-69			1	1						1	3
70 & Up					1						1
All Ages	0	0	2	6	2	2	3	1	1	2	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, 2019

EIN: 13-5645888

PN: 333

Employer: 7060

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	0	1	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, 2019

EIN: 13-5645888

PN: 333

Employer: 7088

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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			2			1	1	1			5
55-59								1			1
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	3	0	1	1	2	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, 2019

EIN: 13-5645888

PN: 333

Employer: 7099

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			2								2
35-39											0
40-44											0
45-49											0
50-54					1	1					2
55-59					2			1			3
60-64			1								1
65-69				1							1
70 & Up											0
All Ages	0	0	3	1	3	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, 2019

EIN: 13-5645888

PN: 333

Employer: 7100

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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		2			3
60-64					1		1	1			3
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, 2019

EIN: 13-5645888

PN: 333

Employer: 7101

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 7114

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 7115

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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				5
65-69					2						2
70 & Up											0
All Ages	0	0	0	0	7	1	3	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, 2019

EIN: 13-5645888

PN: 333

Employer: 7117

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 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
50-54	1 1										2
55-59											0
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	3	0	2	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, 2019

EIN: 13-5645888

PN: 333

Employer: 8000

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	10	1						13
40-44			2	10	2						14
45-49			1	10	6	1					18
50-54			4	11	4	2	1	3			25 31,050
55-59			2	9	8		2	5	2		28 39,198
60-64			1	4	7		1	3	1		17
65-69				1	1						2
70 & Up											0
All Ages	0	0	13	55	29	3	4	11	3	0	118 31,885
				21,821	40,869						

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 8006

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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					4						4
45-49					1						1
50-54					1	1	1	1			4
55-59						3	2				5
60-64					2	1	1			1	5
65-69							1				1
70 & Up											0
All Ages	0	0	0	0	8	5	5	1	0	1	20 2,705

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 8026

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	1					2
65-69					1		1				2
70 & Up											0
All Ages	0	0	0	4	4	2	2	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, 2019

EIN: 13-5645888

PN: 333

Employer: 8051

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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					1						1
50-54					2		1				3
55-59					1	1		1			3
60-64					1	3	1		2		7
65-69											0
70 & Up											0
All Ages	0	0	0	0	8	4	2	1	2	0	17

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 8054

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 9017

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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
60-64					1						1
65-69					1	2					3
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, 2019

EIN: 13-5645888

PN: 333

Employer: 9026

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				2							2
35-39			3		1						4
40-44					2	1					3
45-49					1	2	1				4
50-54					2						2
55-59				2	2						4
60-64				1	1				1		3
65-69								1			1
70 & Up											0
All Ages	0	0	0	8	9	3	1	1	1	0	23 5,334

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 9045

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 9057

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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						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, 2019

EIN: 13-5645888

PN: 333

Employer: 9076

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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				1	1	1	1	1			5
55-59					1						1
60-64				3	1	4	1				9
65-69								1			1
70 & Up											0
All Ages	0	0	0	6	3	6	2	2	0	0	19

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 9082

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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					2		1	2			5
65-69								1			1
70 & Up											0
All Ages	0	0	0	1	3	0	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, 2019

EIN: 13-5645888

PN: 333

Employer: 9083

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 9084

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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					1						1
50-54				2	2			1			5
55-59				1	2						3
60-64					1	1					2
65-69								1			1
70 & Up											0
All Ages	0	0	0	5	7	1	0	2	0	0	15

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 9085

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			5								5
35-39			2	2	1						5
40-44			2	1	4						7
45-49			3	2	1	5					11
50-54				1	1						2
55-59					4	1	8				13
60-64			3	1	1	3		1	3		12
65-69								1	1	1	3
70 & Up											0
All Ages	0	0	15	7	12	9	8	2	4	1	58 10,431

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 10022

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	1	2	0	0	0	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, 2019

EIN: 13-5645888

PN: 333

Employer: 10031

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			3	1							4
35-39				3							3
40-44				2	2	2					6
45-49			2	1							3
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	6	8	2	4	1	0	2	0	23 8,125

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 10035

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All 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	7										7
30-34	1 1										2
35-39	1 2 1										4
40-44	4 1 1 4 1										11
45-49	1 3 1 2										7
50-54	1 1 2 1 2										7
55-59	3 2 1 2 1										9
60-64	2 2 3 2 1 4										14
65-69	1 1										2
70 & Up											0
All Ages	0	20	13	4	10	9	3	5	0	0	64
	859										7,603

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 10038

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				1							1
35-39					1						1
40-44					1						1
45-49											0
50-54				1							1
55-59					1		1				2
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	2	3	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, 2019

EIN: 13-5645888

PN: 333

Employer: 10047

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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		4
55-59								1	2		3
60-64									1	1	2
65-69											0
70 & Up											0
All Ages	0	0	0	2	0	1	2	1	5	1	12

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 10048

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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		2
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	0	0	3	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, 2019

EIN: 13-5645888

PN: 333

Employer: 10049

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	2		4
65-69						1			1		2
70 & Up											0
All Ages	0	0	0	0	2	2	1	1	3	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, 2019

EIN: 13-5645888

PN: 333

Employer: 12000

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 12004

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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				1	1						2
45-49				3			2				5
50-54					1		1	1			3
55-59				2	2			4			8
60-64				1	1	1	1	1			5
65-69						1	1			1	3
70 & Up											0
All Ages	0	0	0	11	5	2	5	6	0	1	30 11,711

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 12028

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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
40-44			2	1	1						4
45-49			4	2							6
50-54			7	1							8
55-59			2	1	1						4
60-64			2	1			1				4
65-69											0
70 & Up											0
All Ages	0	0	17	9	2	0	1	0	0	0	29 4,508

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 12033

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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					3	1		1			5
60-64						1					1
65-69											0
70 & Up											0
All Ages	0	0	0	0	3	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, 2019

EIN: 13-5645888

PN: 333

Employer: 12042

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49					1	1					2
50-54											0
55-59											0
60-64										1	1
65-69					1	1					2
70 & Up											0
All Ages	0	0	0	0	2	1	1	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, 2019

EIN: 13-5645888

PN: 333

Employer: 12043

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29	1										1
30-34	2 1										3
35-39	2 1										3
40-44	1										1
45-49	1										1
50-54	3 1										4
55-59	2 2										4
60-64	1 1										2
65-69	1 1										2
70 & Up	1										1
All Ages	0	11	5	1	3	1	2	0	0	0	23 6,806

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 1019 (hard-frozen participants only)

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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					4						4
55-59					1						1
60-64					2						2
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, 2019

EIN: 13-5645888

PN: 333

Employer: 13000 (hard-frozen participants only)

2019 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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							6				6
55-59						2	3	2			7
60-64					1		3	5			9
65-69							1				1
70 & Up							1				1
All Ages	0	0	0	0	1	2	14	7	0	0	24 1,969

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 13002

2019 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, 2019

Attained Age	Years of Credited Service										All 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	3									7
25-29	2	5									7
30-34	4	8	5	2							19
35-39	4	6	3	4	2						19
40-44	3	15	5	6	6						350
45-49	5	9	8	5	4	1					320
50-54	2	9	11	6	1	2	4				350
55-59	3	6	8	5	6	3					310
60-64	1	6	12	9	3	1	2	1	1		36281
65-69		2	3	5	1	1		1			13
70 & Up			2	1							3
All Ages	280	6929	57225	431,806	23536	8	6	2	1	0	237560

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

Employer: 1079 (cash balance participants only)

2019 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, 2019

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	2 1										3
45-49	1 1										2
50-54	1 1										2
55-59	2 1										3
60-64	1 1										2
65-69											0
70 & Up											0
All Ages	0	0	0	10	8	0	0	0	0	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, 2019

EIN: 13-5645888

PN: 333

Employer: 11009 (cash balance participants only)

2019 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, 2019

Attained Age	Years of Credited Service										All 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	6									9
25-29	1	18	1								20
30-34	3	24	10	2							39
35-39	2	20	4	3							29
40-44	1	7	3	1	1						13
45-49	1	3		1							5
50-54		2	1	1							4
55-59		2									2
60-64	1	2	2								5
65-69											0
70 & Up											0
All Ages	12	84	21	8	1	0	0	0	0	0	126
		0	0								0

Note that the cash balance accounts are as of January 1, 2019 with interest to July 1, 2019.

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

Interest Rate

The interest rates used to calculate the funding target for funding (IRC Section 430) and benefit restrictions purposes (IRC Section 436) are as follows:

07/01/2019 valuation: 3-segment rates for March 2019 (24 month average from March 2017 through February 2019) 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, 2018, 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	3.74%	2.65%
10	5.35	3.95
30	6.11	4.48

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

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.

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Retirement

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

Age	Plan Has Not Adopted "Rule of"	Plan Has Adopted "Rule of"	
		Participant Does Not Meet Points Requirement for "Rule of"	Participant Meets Points Requirement for "Rule Of"
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

07/01/2019 valuation: Separate rates for non-annuitants (based on RP-2014 "Employees" table without collar or amount adjustments, adjusted backward to 2006 with MP-2014, and then projected forward with a static projection as specified in the regulations under §1.430(h)(3)-1 using Scale MP-2017) and annuitants (based on RP-2014 "Healthy Annuitants" table without collar or amount adjustments, adjusted backward to 2006 with MP-2014, and then projected forward with a static projection as specified in the regulations under §1.430(h)(3)-1 using Scale MP-2017).

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.

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

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For ASC 960 purposes:

07/01/2019 valuation: Separate rates for non-annuitants and annuitants based on 98.3% of Pri-2012 mortality tables with white collar adjustments, projected generationally using Scale MP-2018.

Lump sum conversion based on 50/50 blend of male and female Pri-2012 non-annuitant and annuitant mortality tables without collar adjustment or multiplier and projected generationally using MP-2018.

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.

Lump sum conversion based on 50/50 blend of male and female RP-2017 non-annuitant and annuitant mortality tables without collar adjustment or multiplier and projected generationally using MP-2017.

The 7/1/2019 mortality table for ASC 960 was selected by Pentegra based on an experience study conducted in 2019.

The 7/1/2018 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.

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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:

07/01/2019 valuation: Varying from 3.00% to 6.25% depending on plan provisions.

07/01/2018 valuation: Varying from 2.25% to 4.00% depending on plan provisions.

For non-Pentegra employees, the plan credits interest to cash balance accounts using the 1, 3, and 30-year Treasury rates, but with a minimum interest credit rate of 2.00% to 4.00%, based on plan provisions. For Pentegra, the plan credits interest to cash balance accounts at the expected rate of return on plan assets. The interest crediting rate assumptions for the July 1, 2019 valuation were developed as follows:

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Employer	Plan Provision	2019 ICR Assumption	2018 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%	6.25%

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.

PBGC Variable Premium Interest Rates and Maximum Tax Deductible Contribution

The Pentegra Defined Benefit Plan for Financial Institutions

July 1, 2019

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07/01/2019 valuation: Three segment rates for June 2019 (non-averaged); Rates for select years are as follows:

Three Segment Rates – June 2019	
Year	Rate
1	2.86%
10	4.00
30	4.42

07/01/2018 valuation: Three segment rates for June 2018 (non-averaged); Rates for select years are as follows:

Three Segment Rates – June 2018	
Year	Rate
1	3.12%
10	4.20
30	4.60

Administrative Expenses

The administrative expenses are assumed to be paid from the plan based on actual administrative practice, as follows:

For each employer other than Orphans, the sum of (i), (ii) and (iii), as follows:

- (i). Flat dollar amount which varies (see below) based on the number of active participants plus a “per participant” charge based on a table provided by Pentegra which varies (see below) and is also based on the number of active participants;
- (ii). Asset-based charge equal to a percentage of the employer’s market value of assets (excluding contribution receivables), where such percentage varies (see below) depending on the employer’s value of assets;
- (iii). The PBGC premium charged to each employer, which is comprised of the prevailing flat rate for each participant of the employer plus an allocation of the Plan’s variable premium, based on the ratio of the employer’s unfunded vested PBGC liability (not less than \$0) to the Plan’s total unfunded vested PBGC liability.

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In addition, Orphan Responsible Employers (defined below) are also allocated the PBGC flat rate for the orphan participants based on a frozen point schedule.

07/01/2019 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.

07/01/2018 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.

Future Increases in Maximum Benefits and Plan Compensation Limitations

Accrued benefits projected to be paid in future years are limited to the maximum presently allowed under IRC Section 415. Plan compensation is limited to the maximum presently allowed under IRC Section 401(a)(17). No provision is made for future increases in the maximum annual benefit or compensation limit.

Calculation of Lump Sum

As required by IRC §430, lump sum benefits are valued using “annuity substitution” under IRC §1.430(d)-1(f)(4) with application of generational mortality and without recognition of the phase-in of IRC §417(e)(3) assumptions.

45% of the active participants and 70% of the terminated vested participants for the plans with a current full lump sum election are assumed to elect a lump sum form of payment under the plan when eligible.

Lump Sum election rates were based on an experience study conducted in 2016. The rates will be subject to annual review thereafter to confirm their continued suitability.

Marriage

For purposes of valuing the pre-retirement surviving spouse's benefit, 100% of eligible participants are assumed to be married and male spouses are assumed to be 3 years older than female spouses.

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Plan Compensation

Estimated compensation for the 2019/2020 plan year is based on projecting the most recent pay provided on the data (January 1, 2019 pay rate for fixed pay plans and 2016 calendar year pay for variable pay plans) forward one-half year for fixed pay plans and one and one-half years for fixed pay plans using the compensation increase assumption. Estimated compensation for prior plan years is based on projecting all years of pay (most recent year and prior years) backward one-half year for fixed pay plans and forward one-half year for variable pay plans using the compensation increase assumptions.

Participant Data

All participant data was supplied by Pentegra as of the valuation date.

Benefits not Included in Valuation

We believe that we have reflected all significant plan provisions in this valuation.

Actuarial Cost Method

Traditional unit credit method

Funding Target

Present value of accrued benefits as required by regulations under IRC §430.

Asset Valuation Method

Market Value of Assets

Source of Funding Methods

The methods used for funding purposes as described in Appendix A, including the method of determining plan assets, are “prescribed methods set by law”, as defined in the actuarial standards of practice (ASOPs). These methods are required by IRC §430, or were selected by the plan sponsor from a range of methods permitted by IRC §430.

Other Methods

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The contribution requirements and AFTAPs are determined on an employer-by-employer basis. A summary of methods used in these determinations effective July 1, 2019 is provided below.

Pursuant to administrative policy adopted by Pentegra, an employer's Unfunded Accrued Liability (UAL) is equal to the expected UAL based on a rollforward from the prior valuation date (as determined below) and adjusted by such employer's:

- (i). liability experience gain/loss for the plan year;
- (ii). increase or decrease in liabilities due to the effects of any plan amendments and assumption changes; and
- (iii). allocation of any asset adjustment or any other gain/loss determined on a plan-wide basis or for a subgroup or subgroups of employers.

The expected UAL and allocations of gains and losses and asset adjustments are determined as follows:

Expected UAL

An employer's expected UAL is equal to the difference (positive or negative) between such employer's expected Funding Target and such employer's preliminary Asset Value based on a rollforward from the prior valuation date.

For each employer, the expected Funding Target is based a rollforward of such employer's Funding Target and Normal Cost from the prior valuation, adjusted by an estimate of actual benefit payments and lump sums made during the year and further adjusted by interest using the year one spot rate from the prior valuation.

For each employer, the preliminary Asset Value is the sum of such employer's preliminary CFM Asset Value and non-CFM Asset Value based on a rollforward from the prior valuation date. The preliminary CFM Asset Value is based on such employer's CFM Asset Value from the prior valuation, adjusted by assumed CFM benefit payments during the year, and further adjusted by interest using the actual CFM investment return during the year. The preliminary non-CFM Asset Value is based on such employer's non-CFM Asset Value from the prior valuation, adjusted by an estimate of actual non-CFM benefit payments and lump sums made during the year, actual contributions (and transfers in), actual investment return on such contributions (as defined below) and further adjusted by interest using the actual non-CFM investment return during the prior year (which has not been allocated to contributions, transfers in and withdrawing employers).

Actual Investment Return Attributable to Contributions (and Transfers In)

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SCHEDULE SB ATTACHMENTS

The actual investment return attributable to contributions (and transfers in) is based on actual monthly returns developed by Pentegra for the calendar months beginning on or after the contribution payment date.

Allocation of Gains/losses

Liability gains/losses are generally allocated on an employer-by-employer basis based on actual experience.

Liability gains/losses with respect to former employers with benefit liabilities (Orphans) are re-allocated to a closed group of employers (Orphan-Responsible employers) based on frozen point schedule.

Allocation of Assets

Orphans are allocated CFM and non-CFM assets equal to 100% of their CFM and non-CFM liabilities, respectively. Asset adjustments, if any, to achieve a 100% funded status for Orphans are offset by corresponding adjustments in the CFM and non-CFM assets for Orphan-Responsible employers. Each employer's allocated share of such adjustments is based on a frozen point schedule. For this purpose, the CFM liability for a participant who has cash flow matched benefits includes the expected benefit payments for all future years.

Each non-Orphan employer is allocated assets equal to such employer's Funding Target plus or minus such employer's UAL. Each such employer is allocated CFM assets (which have not been allocated to Orphans) in proportion to their CFM liabilities as of the valuation date. The balance of such employer's allocated assets is comprised of non-CFM assets.

Allocation of Orphan Assets and Liabilities

Orphan-Responsible employers are allocated Orphan CFM and non-CFM assets and liabilities based on a frozen point schedule. The funding ratios and funding requirements for the Orphan-Responsible employers are then determined by adding the allocated Orphan assets and liabilities to the assets and liabilities such employer had prior to the allocation.

Allocation of Orphan Annuity Purchases for Non-Highly Compensated Employees (NHCE)

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.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2019
EIN: 13-5645888
PN: 333

SCHEDULE SB ATTACHMENTS

Rate of Return for Funding Balance Adjustments

An actual rate of return for the prior year is determined separately for each non-Orphan employer as of the end of the prior year.

For each such employer, such rate of return is equal to:

- (i). the sum of the actual dollar amount of investment return allocated to such employer with respect to their CFM and non-CFM assets; divided by
- (ii). the sum of such employer's assets as of the prior valuation date, adjusted by an estimate of actual benefit payments and lump sums made during the year and actual contributions (and transfers in) during the year.

For Orphan Responsible employers, the amounts in (i) and (ii) are inclusive of allocated orphan amounts.

Changes in Assumptions from the Prior Year

- The segment interest rates used to calculate the funding target were updated to the current valuation date as required by IRC §430.
- The mortality assumption was changed to reflect the IRS-prescribed annuitant and non-annuitant tables with "static" projection of assumed mortality improvements based on the RP/MP-2014 Society of Actuaries study and subsequent updates (including for 2019 plan years, the use of the MP-2017 mortality improvement scale).

2019 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	2.67%
Boston Federal Savings Bank	04-1542130	0.55%
United Bank	06-1522403	0.02%
Windsor Federal Savings & Loan Association	06-0592775	0.19%
Winter Hill Bank	04-1980523	0.58%
Webster Bank, National Association	04-2030620	0.38%
Family Federal Savings, F.A.	04-1328570	0.27%
Aroostook County Federal Savings & Loan Association	01-0021085	0.03%
Peoples Federal Savings Bank	04-1715857	0.14%
Kennebec Federal Savings & Loan Association	01-0100387	0.03%
Federal Savings Bank	02-0235380	0.11%
Scituate Federal Savings Bank	04-1815670	0.21%
Bank of Bennington	03-0104715	0.03%
Milford Federal Savings & Loan Association	04-1620675	0.53%
Litchfield Bancorp	06-0429920	0.65%
Foxboro Federal Savings	04-1339492	0.20%
Colonial Federal Savings Bank	04-1983105	0.30%
Chelsea Groton Bank	06-0376640	0.51%
Savings Institute Bank & Trust	05-0190980	0.15%
Northfield Savings Bank	03-0145560	0.19%
Rockland Trust Company	04-1782600	0.68%
Passumpsic Savings Bank	03-0147560	0.11%
Broadway National Bank	04-1122045	0.07%
New Hampshire Mutual Bancorp	02-0166030	1.56%
Federal Home Loan Bank of New York	13-6400946	4.07%
Boiling Springs Savings Bank	22-0780922	1.09%
Kearny Federal Savings Bank	22-1032860	0.13%
Adirondack Bank	15-0438700	0.08%
NVE Bank	22-0892830	0.62%
Franklin Bank	21-0454410	0.18%
Oritani Bank	22-1174955	1.67%
Wawel Bank	22-1370195	0.03%
First Federal Savings of Middletown	14-0757620	0.12%
Tupper Lake National Bank	15-0473412	0.03%
Ridgewood Savings Bank	13-6189476	0.05%
Investors Bank	22-1368780	1.89%
Haven Savings Bank	22-0981507	0.67%
Massena Savings & Loan Association	15-0379920	0.18%
Llewellyn-Edison Savings Bank	22-1073770	0.02%
Schuyler Savings Bank	22-1267395	0.01%

2019 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
Hudson Valley Federal Credit Union	14-1471439	1.78%
Federal Home Loan Bank of Pittsburgh	25-6001324	1.81%
Eureka Bank	25-0467870	0.02%
First Federal Savings & Loan Association of Greene County	25-0523055	1.10%
Washington Financial Bank	25-0866405	0.12%
United Savings Bank	23-0791885	0.29%
Slovenian Savings & Loan Association of Canonsburg	25-0801560	0.22%
Charleroi Federal Savings Bank	25-0400413	0.46%
Doolin Security Savings Bank, FSB	55-0159131	0.02%
Prudential Savings Bank	23-1107072	0.29%
Greenville Savings Bank	25-0361790	0.20%
Washington Savings Association	23-0747842	0.77%
Wayne Bank	24-0716410	0.01%
Fleetwood Bank	23-0586213	0.07%
Sharon Savings Bank	23-1075613	0.03%
Federal Home Loan Bank of Atlanta	56-6000442	12.29%
Abbeville First Bank	57-0130830	0.60%
First Savings & Loan Association of Mebane	56-0319795	0.04%
Council of Federal Home Loan Banks	54-1877922	0.05%
Claxton Bank	58-0196521	0.08%
Geo D. Warthen Bank	58-0478591	0.07%
Belmont Federal Savings and Loan Association	56-0138905	0.05%
Apple Federal Credit Union	54-0629628	3.09%
First National Bank of South Carolina	57-0182454	0.08%
Cardinal Bankshares Corporation	54-1804471	0.03%
1880 Bank	52-0262335	0.02%
Federal Home Loan Bank of Cincinnati	31-6000228	2.41%
Fairfield Federal Savings & Loan Association of Lancaster	31-4176480	0.59%
CFBank	34-0137475	0.02%
Kentucky Federal Savings & Loan Association	61-0245513	0.04%
First Federal Savings & Loan Association of Lorain	34-0347710	0.35%
First Commonwealth Bank	61-0133605	0.09%
Community Savings	31-4140480	0.01%
Blue Grass Federal Savings & Loan Association	61-0305850	0.01%
Belpre Savings Bank	31-4371154	0.01%
Town Square Bank	61-0228640	0.09%
Classic Bancshares, Inc	61-1289391	0.03%
Harrison Building & Loan Association	31-0311545	0.31%
Greeneville Federal Bank, FSB	62-0634326	0.13%
Home Savings Bank of Wapakoneta	34-4264429	0.23%

2019 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
Van Wert Federal Savings Bank	34-4382025	0.06%
First Federal Savings & Loan Association of Delta	34-4233110	0.10%
Community Bank	62-1722861	0.03%
Community Bank	34-0431900	0.01%
First Federal Savings Bank of Frankfort	61-0210390	0.37%
Farmers & Merchants Bank	31-1038216	0.06%
Whitaker Bank Corporation of Kentucky	61-1208135	0.24%
Greenville National Bank	34-4249625	0.04%
Ohio Bankers League	31-0916384	0.10%
LCNB Corp.	31-1626393	0.43%
First National Bank of McMinnville	62-1203303	0.03%
Federal Home Loan Bank of Indianapolis	35-6001443	1.52%
United Fidelity Bank	35-0298350	0.04%
Union Savings & Loan Association	35-0722275	0.08%
Peoples Federal Savings Bank	35-1811284	1.39%
Bedford Federal Savings Bank	35-0170375	0.03%
Peoples Savings & Loan Association of Monticello	35-0575815	0.01%
Crossroads Bank	35-1131741	0.02%
West End Bank, S.B.	35-0749220	0.09%
Eaton Federal Savings Bank	38-0414093	0.04%
Lincoln National Management Corporation	35-0547560	0.02%
First Federal Savings Bank	35-1116773	0.44%
Scottsburg Building & Loan Association	35-0643125	0.03%
Kentland Federal Savings & Loan Association	35-0437870	0.02%
River Valley Financial Bank	35-0845940	0.03%
New Buffalo Savings Bank, FSB	38-0872452	1.31%
First Federal Savings & Loan Association	35-0352590	0.01%
Our Community Bank	35-0564470	0.43%
Farmers And Mechanics Federal Savings & Loan Association	35-0303170	0.51%
First Federal Savings Bank	35-0309860	0.02%
Sturgis Bank & Trust Company	38-1080012	0.11%
Richmond Mutual Bancorporation, Inc	35-2054013	0.88%
Monarch Community Bank	38-0368906	0.01%
First Federal Savings Bank	35-0576640	0.04%
First Federal of Northern Michigan	38-3206228	0.10%
Edgewater Bank	38-0381552	0.71%
Indiana Bankers Association	35-0407470	0.02%
American Savings, FSB	35-0144969	0.14%
Community State Bank	35-0242150	0.01%
Exchange State Bank	38-0526280	0.08%

2019 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
West Shore Bank	38-1067560	0.04%
Federal Home Loan Bank of Chicago	36-6001019	25.15%
Great Midwest Bank, SSB	39-0476365	0.40%
Prospect Federal Savings Bank	36-1649006	0.06%
Security Bank	37-0509011	0.28%
First Federal Savings & Loan Association of Kewanee	36-1320290	0.53%
Midland Federal Savings & Loan Association	36-2065326	0.05%
Guardian Savings Bank	37-0533190	0.01%
Time Federal Savings Bank	39-0462655	0.29%
First FSB of Mascoutah	37-0402600	0.07%
Beardstown Savings, s.b.	37-0170560	0.02%
Chester National Bank	37-0214940	0.05%
Tempo Bank	37-0554470	0.05%
Harvard Savings Bank	36-2420053	0.47%
Pekin Community Bank	37-0457650	0.35%
Illinois/Service Federal Savings & Loan Association	36-1255545	0.12%
Liberty Bank for Savings	36-1385954	0.32%
Federal Home Loan Bank of Des Moines	42-6000149	0.43%
Home Federal Savings Bank	41-1777387	0.11%
Great Western Bank	42-1418615	0.14%
Great Southern Bank	44-0267430	0.70%
Heartland Bank	43-0254257	0.05%
First Home Bank	44-0287200	0.06%
Webster City Federal Bancorp	42-1491186	0.05%
First Dakota National Bank	46-0241817	0.03%
Home Savings & Loan Association of Norborne, F.A.	44-0287790	0.11%
Independent Community Bankers of America	41-0327400	0.79%
Beauregard Federal Savings Bank	72-0457233	0.13%
Bear State Financial, Inc.	71-0082626	0.07%
Bank of Ruston	72-0306115	0.04%
BANK'34	85-0142558	0.64%
Amory Federal Savings & Loan Association	64-0113206	0.12%
First Federal Savings & Loan Association of Aberdeen	64-0156568	0.01%
First Federal Savings & Loan Association of Pascagoula - Moss Poi	64-0341960	0.24%
Texas Bankers Association	74-0602235	0.02%
City National Bank	74-0560702	0.03%
Kaplan State Bank	72-1066314	0.01%
St. Martin Bank & Trust Company	72-0307850	0.01%
State National Bank of Big Spring	75-0139735	0.04%
Concordia Bank & Trust Company	72-0158690	0.14%

2019 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
Muenster State Bank	48-0561319	0.09%
Federal Home Loan Bank of Topeka	48-0561319	0.34%
Argentine Federal Savings	48-0123640	0.06%
First Federal Savings & Loan Bank	48-0220635	0.16%
San Luis Valley Federal Bank	84-0312757	0.20%
Mutual Savings Association	48-0306560	0.06%
Lincoln Federal Savings Bank	47-0221745	0.11%
First Federal Savings & Loan Association of Independence	48-0275232	0.06%
First National Bank of Holdrege	47-0191725	0.06%
Bank of Elgin	47-0098100	0.01%
Kansas Bankers Services, Inc	48-1233705	0.07%
BancCentral, National Association	73-0177591	0.19%
Fresno County Federal Credit Union	94-1214416	0.76%
Federal Home Loan Bank of Seattle	91-0852005	0.28%
First Federal Savings & Loan Association of Port Angeles	91-0369590	0.12%
Yakima Federal Savings & Loan Association	91-0480760	0.76%
First Savings Bank Northwest	91-0383363	0.21%
Pioneer Federal Savings & Loan Association	81-0127585	0.01%
Raymond Federal Bank	91-0380440	0.04%
Sundance State Bank	83-0149243	0.06%
Office of the Comptroller of the Currency	52-1643945	1.90%
Federal Home Loan Banks Office of Finance	13-6400979	1.04%
Pentegra Services, Inc	13-5645888	0.67%
Federal Home Loan Bank of Dallas	71-6013989	2.06%

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, 2020

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	Number of Transactions	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
<u>Series in the Same</u>									
Bank of New York- Mellon	BNY Mellon Cash Reserve 0.100% 12/31/2049 DD 06/26/97	\$ 261,962,283	\$ 0	\$ 0	160	\$ 0	\$ 261,962,283	\$ 261,962,283	\$ 0
Bank of New York- Mellon	BNY Mellon Cash Reserve 0.100% 12/31/2049 DD 06/26/97	0	265,664,280	0	162	0	265,664,280	265,664,280	0
Bank of New York- Mellon	BNY EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	1,428,223,400	0	0	412	0	1,428,223,400	1,428,223,400	0
Bank of New York- Mellon	BNY EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	0	1,328,212,987	0	410	0	1,328,212,987	1,328,212,987	0
State Street Global Advisors	SSGA S&P 500 FLAGSHIP (CM11)	60,000,000		0	3	0	60,000,000	60,000,000	0
State Street Global Advisors	SSGA S&P 500 FLAGSHIP (CM11)	0	150,014,460	0	7	0	104,362,616	150,014,460	45,651,844
Blackrock	BLACKROCK INTERMEDIATE GOVTCR BOND INDEX FUND	10,000,000	0	0	1	0	10,000,000	10,000,000	0
Blackrock	BLACKROCK INTERMEDIATE GOVTCR BOND INDEX FUND	0	200,062,554	0	11	0	182,461,776	200,062,554	17,600,777
State Street Global Advisors	SSGA US LONG GOVT BOND INDX SL SF CLI (CMR8)	200,000,000	0	0	6	0	200,000,000	200,000,000	0
State Street Global Advisors	SSGA US LONG GOVT BOND INDX SL SF CLI (CMR8)	0	210,025,795	0	13	0	176,040,989	210,025,795	33,984,806

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 2019 This Form is Open to Public Inspection
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For calendar plan year 2019 or fiscal plan year beginning 07/01/2019 and ending 06/30/2020

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

A Name of plan PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST	B Three-digit plan number (PN) ▶ <u>333</u>
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>2019</u>			
2 Assets:			
a Market value		2a.	3,836,881,806
b Actuarial value		2b.	3,836,881,806
3 Funding target/participant count breakdown		(1) Number of participants	(2) Vested Funding Target
a For retired participants and beneficiaries receiving payment		11,030	1,656,021,991
b For terminated vested participants		11,250	577,302,304
c For active participants		9,276	1,270,720,436
d Total		31,556	3,504,044,731
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	5.57%
6 Target normal cost		6	120,755,707

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; font-size: 1.5em; margin-bottom: 10px;">4/12/2021</div> <div style="text-align: center;">Date</div>
	Lori Blasdell Type or print name of actuary	2007484 Most recent enrollment number
	WILLIS TOWERS WATSON Firm name	704-620-6483 Telephone number (including area code)
	1 Bank of America Center 150 N. College Street Suite 3050 Charlotte NC 28202 Address of the firm	

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

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

Schedule SB (Form 5500) 2019
v. 190130

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)	39,400,230	38,427,586
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	312,870	601,073
9 Amount remaining (line 7 minus line 8)	39,087,360	37,826,513
10 Interest on line 9 using prior year's actual return of <u>7.65%</u>	3,054,255	2,950,518
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		70,798,679
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>5.74%</u>		4,040,868
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		18,835
c Total available at beginning of current plan year to add to prefunding balance		74,858,382
d Portion of (c) to be added to prefunding balance		75,885
12 Other reductions in balances due to elections or deemed elections	0	1,752,020
13 Balance at beginning of current year (line 9 + line 10 + line 11d - line 12)	42,141,615	39,100,896

Part III Funding Percentages

14 Funding target attainment percentage	14	106.32%
15 Adjusted funding target attainment percentage	15	108.35%
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	110.00%
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
07/01/2019	253,198,886	194,174			
Totals ▶	18(b)	253,198,886	18(c)		194,174

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	244,677,225

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	0

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

21 Discount rate:			
a Segment rates:	1st segment: 3.74 %	2nd segment: 5.35 %	3rd segment: 6.11 %
			☐ N/A, full yield curve used
b Applicable month (enter code)			21b 4
22 Weighted average retirement age			22 56
23 Mortality table(s) (see instructions)	☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute		

Part VI Miscellaneous Items

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6)	31a	120,755,707	
b Excess assets, if applicable, but not greater than line 31a	31b	86,397,532	
32 Amortization installments:			
a Net shortfall amortization installment	Outstanding Balance	Installment	
	90,609,430	20,553,887	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	34	54,912,062	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	404,209	1,057,467	1,461,676
36 Additional cash requirement (line 34 minus line 35)	36	53,450,386	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	244,677,225	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	191,226,842	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	70,229	
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, 2019
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, 2019

The prior year Funding Standard Carryover Balance was \$39,744,536 on line 13(a) of the prior year Schedule SB and is \$39,400,230 on line 7(a) of the current year Schedule SB. The difference of \$(344,306) is due to the withdrawal of employers #1086, #6141, and #7015.

Please refer to the chart below for additional details by employer.

Employer	2018 Schedule SB Line 13(a)	2019 Schedule SB Line 7(a)	Difference
1086	\$ 89,477	N/A	\$ (89,477)
6141	254,828	N/A	(254,828)
7015	1	N/A	(1)
Continuing ERs	39,400,230	39,400,230	-
Total	\$ 39,744,536	\$39,400,230	\$ (344,306)

The prior year Funding Standard Prefunding Balance was \$40,865,019 on line 13(b) of the prior year Schedule SB and is \$38,427,586 on line 7(b) of the current year Schedule SB. The difference of \$(2,437,433) is due to the withdrawal of employer #4092.

Please refer to the chart below for additional details by employer.

Employer	2018 Schedule SB Line 13(b)	2019 Schedule SB Line 7(b)	Difference
4092	\$ 2,437,433	-	\$ (2,437,433)
Continuing ERs	38,427,586	38,427,586	-
Total	\$ 40,865,019	\$38,427,586	\$ (2,437,433)

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2019
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 \$87,447,126 on line 38a of the prior year Schedule SB and is \$70,798,679 on line 11a(b) of the current year Schedule SB. The difference of \$(16,648,447) is due to the withdrawal of employers #1086, #2034, #4092, #6110, #6113, #6121, #6132, #7015, #9080.

Please refer to the chart below for additional details by employer.

Employer	2018 Schedule SB Line 38a	2019 Schedule SB Line 11a(b)	Difference
1086	\$ 30,680	-	\$ (30,680)
2034	654,953	-	(654,953)
4092	4,973,419	-	(4,973,419)
6110	8,793,030	-	(8,793,030)
6113	505,458	-	(505,458)
6121	351,895	-	(351,895)
6132	241,143	-	(241,143)
7015	231,469	-	(231,469)
9080	866,400	-	(866,400)
Other Continuing ERs	70,798,679	70,798,679	(0)
Total	\$ 87,447,126	\$ 70,798,679	\$ (16,648,447)

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2019
EIN: 13-5645888
PN: 333

SCHEDULE SB ATTACHMENTS

Schedule SB, line 15 – Calculation of Adjusted Funding Target Attainment Percentage

Individual Employer results used to calculate the Adjusted Funding Target Attainment Percentage can be found on the SBDetail Attachment. The percentage is reflective of annuity purchases made for Non-Highly Compensated Employees during the prior two years.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2019
EIN: 13-5645888
PN: 333

2019 FORM 5500 SCHEDULE SB, LINE 18C
SCHEDULE OF EMPLOYEE CONTRIBUTIONS FOR PLAN YEAR JULY 01, 2019 TO JUNE 30, 2020

TOTAL EMPLOYEE CONTRIBUTIONS: \$ 194,174

Date	Contribution Amount
7/2019	\$ 15,868
8/2019	\$ 15,504
9/2019	\$ 15,808
10/2019	\$ 15,612
11/2019	\$ 14,936
12/2019	\$ 21,452
1/2020	\$ 14,892
2/2020	\$ 14,346
3/2020	\$ 14,206
4/2020	\$ 14,693
5/2020	\$ 15,066
6/2020	\$ 21,791

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2019
EIN: 13-5645888
PN: 333

SCHEDULE SB ATTACHMENTS

Schedule SB – Statement by Enrolled Actuary

<i>Plan Sponsor</i>	Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
<i>EIN / PN</i>	13-5645888 / 333
<i>Plan Name</i>	Pentegra Defined Benefit Plan for Financial Institutions
<i>Valuation Date</i>	July 1, 2019
<i>Enrolled Actuary</i>	Lori Blasdel
<i>Enrollment Number</i>	20-07484

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.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2019
EIN: 13-5645888
PN: 333

2019 FORM 5500 SCHEDULE SB, LINE 23 Amendment Summary

Employer	Effective date	Amendment
1032	12/31/2018	Hard Freeze
1046	9/1/2018	Lump Sum option available to all retirees now including those who retired early (age 45)
1088	1/1/2019	No prior benefit service credit for acquired group
1082	1/1/2019	Hard Freeze
2022	3/31/2019	ERA 45 (w/ Lump Sum feature available as well)
5121	4/1/2019	Hard Freeze
6142	12/21/2018	Hard Freeze
10022	6/1/2019	Hard Freeze
10035	7/31/2018	Hard Freeze
12033	1/31/2019	Hard Freeze
12043	1/31/2019	Hard Freeze
105121	4/1/2019	Hard Freeze
109000	6/1/2019	ERA 45 (w/ Lump Sum feature available as well)
205121	4/1/2019	Hard Freeze

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2019
EIN: 13-5645888
PN: 333

SCHEDULE SB ATTACHMENTS

Schedule SB, line 10 – Description of actual return for (a) Carryover Balance and (b) Prefunding balance

A description of the rate of return calculation is included in the attachment summarizing Actuarial Assumptions and Methods. An employer's rate of return is impacted by the timing of such employer's contributions and asset transfer (for new employers), as well as the employer's asset allocation across cash flow matched and noncash flow matched asset categories. The interest applied to each employer's Carryover Balance and Prefunding Balance is determined using the employer's individual rate of return.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2019
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SCHEDULE SB ATTACHMENTS

Schedule SB, line 22 – Description of Weighted Average Retirement Age

See the attachment for Schedule SB – Part V, Statement of Actuarial Assumptions and Methods, for retirement rates. The average retirement age for Line 22 was calculated by determining the average age at retirement for those current active participants expected to reach retirement and satisfy “age plus service” retirement eligibility under plans which include those provisions, based on all current decrements assumed.

The average age was calculated in accordance with the following formula which generally assumes employees terminate at the middle of the year:

$$\frac{\sum_{t=0}^{FRA-ERA} ({}_tP_{ERA}) * (q^r_{ERA+t}) * (ERA + t + \frac{1}{2})^{Note (1)}}{\sum_{t=0}^{FRA-ERA} ({}_tP_{ERA}) * (q^r_{ERA+t})}$$

Note (1): The $\frac{1}{2}$ in the formula shown above is not used for $t = FRA-ERA$.

In the formula shown above, ${}_tP_{ERA}$ is calculated using all of the decrements and the q^r_{ERA+t} represents the sum of the applicable retirement decrements

Also, ERA represents the earliest retirement age and FRA represents the age at which everyone is assumed to retire.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2019
EIN: 13-5645888
PN: 333

2019 FORM 5500 SCHEDULE SB, LINE 18B
SCHEDULE OF EMPLOYER CONTRIBUTIONS FOR PLAN YEAR JULY 01, 2019 TO JUNE 30, 2020

TOTAL EMPLOYER CONTRIBUTIONS: \$ 253,198,886

Employer Number	Date	Contribution Amount	Employer Number	Date	Contribution Amount	Employer Number	Date	Contribution Amount
1000	12/19/2019	\$ 251,704	2033	11/7/2019	\$ 454,923	5047	10/18/2019	\$ 33,505
1000	12/23/2019	\$ 6,493,279	2037	12/10/2019	\$ 54,393	5047	10/24/2019	\$ 191,419
1001	10/7/2019	\$ 280,840	2038	1/6/2020	\$ 25,722	5050	10/24/2019	\$ 84,382
1001	12/23/2019	\$ 1,116,211	2039	10/11/2019	\$ 1,091,234	5051	12/6/2019	\$ 776,592
1004	11/8/2019	\$ 45,760	2039	12/31/2019	\$ 900,000	5065	12/23/2019	\$ 333,000
1006	10/15/2019	\$ 122,335	2039	1/2/2020	\$ 2,490,000	5079	2/7/2020	\$ 14,377
1006	12/19/2019	\$ 365,754	3000	12/31/2019	\$ 1,558,130	5079	5/5/2020	\$ 563,487
1007	10/10/2019	\$ 319,276	3000	6/24/2020	\$ 3,000,000	5080	10/18/2019	\$ 26,628
1007	12/17/2019	\$ 1,137,684	3011	12/17/2019	\$ 38,801	5080	11/12/2019	\$ 116,457
1019	10/9/2019	\$ 186,745	3012	10/11/2019	\$ 531,453	5091	12/11/2019	\$ 250,000
1019	12/18/2019	\$ 257,317	3012	12/13/2019	\$ 2,235,191	5093	10/7/2019	\$ 7,603
1019	2/14/2020	\$ 257,317	3019	10/10/2019	\$ 75,000	5093	11/1/2019	\$ 57,385
1019	5/12/2020	\$ 257,317	3019	12/18/2019	\$ 75,000	5118	12/18/2019	\$ 25,352
1024	1/7/2020	\$ 17,064	3019	2/19/2020	\$ 75,000	5121	9/25/2019	\$ 178,530
1024	3/4/2020	\$ 658,152	3019	5/27/2020	\$ 75,000	5121	10/15/2019	\$ 24,180
1025	10/11/2019	\$ 10,743	3023	10/3/2019	\$ 127,473	5121	12/26/2019	\$ 227,880
1025	1/6/2020	\$ 55,588	3023	12/5/2019	\$ 592,527	5121	3/5/2020	\$ 252,060
1027	10/7/2019	\$ 57,305	3031	12/2/2019	\$ 544,221	5121	5/29/2020	\$ 252,060
1027	11/26/2019	\$ 289,748	3032	12/13/2019	\$ 1,150,566	5125	10/15/2019	\$ 32,472
1030	10/9/2019	\$ 15,286	3036	11/13/2019	\$ 37,972	5125	12/5/2019	\$ 39,087
1030	12/30/2019	\$ 68,733	3054	10/15/2019	\$ 140,553	5125	2/18/2020	\$ 39,087
1032	10/7/2019	\$ 60,000	3054	12/31/2019	\$ 602,939	5125	6/29/2020	\$ 39,087
1032	12/11/2019	\$ 210,000	3063	10/3/2019	\$ 101,141	5126	1/3/2020	\$ 200,000
1034	10/24/2019	\$ 67,185	3063	12/5/2019	\$ 409,573	5126	2/7/2020	\$ 200,000
1034	11/27/2019	\$ 462,454	3069	10/11/2019	\$ 16,782	5126	3/27/2020	\$ 200,000
1046	12/6/2019	\$ 64,518	3069	11/25/2019	\$ 63,223	5127	10/18/2019	\$ 20,600
1055	10/15/2019	\$ 276,902	3069	10/15/2020	\$ 1,860,114	5127	12/20/2019	\$ 85,952
1055	11/14/2019	\$ 1,053,782	3073	10/1/2019	\$ 6,408	5128	10/11/2019	\$ 51,159
1069	10/3/2019	\$ 103,598	3073	11/4/2019	\$ 22,886	5128	12/31/2019	\$ 64,411
1069	12/23/2019	\$ 1,531,469	3074	10/11/2019	\$ 21,443	5128	2/12/2020	\$ 64,411
1070	10/9/2019	\$ 79,408	3074	12/27/2019	\$ 159,096	5128	6/25/2020	\$ 64,411
1070	12/26/2019	\$ 432,930	3077	12/17/2019	\$ 66,446	5129	12/10/2019	\$ 1,090,822
1073	11/21/2019	\$ 760,000	4000	10/28/2019	\$ 11,000,000	5130	12/31/2019	\$ 27,363
1074	10/10/2019	\$ 206,474	4000	2/6/2020	\$ 20,000,000	5130	2/26/2020	\$ 27,363
1074	12/12/2019	\$ 1,089,836	4026	11/1/2019	\$ 1,512,541	5130	6/29/2020	\$ 27,363
1077	10/9/2019	\$ 76,429	4079	10/7/2019	\$ 14,751	6000	12/9/2019	\$ 785,918
1077	12/30/2019	\$ 290,476	4079	12/12/2019	\$ 74,352	6000	12/31/2019	\$ 2,100,458
1079	12/20/2019	\$ 466,963	4084	10/31/2019	\$ 76,166	6000	3/17/2020	\$ 471,841
1080	10/7/2019	\$ 112,939	4084	2/12/2020	\$ 50,000	6000	6/29/2020	\$ 471,841
1080	11/26/2019	\$ 1,602,552	4087	10/9/2019	\$ 16,016	6016	10/16/2019	\$ 11,127
1082	12/30/2019	\$ 275,000	4087	12/9/2019	\$ 192,852	6016	12/20/2019	\$ 33,298
1083	10/7/2019	\$ 14,407	4088	10/2/2019	\$ 35,516	6016	2/27/2020	\$ 33,298
1083	12/23/2019	\$ 164,074	4088	1/2/2020	\$ 146,333	6016	5/14/2020	\$ 33,298
1088	12/4/2019	\$ 3,928,596	4090	12/9/2019	\$ 135,544	6028	10/8/2019	\$ 41,018
2000	12/20/2019	\$ 10,256,373	4091	10/10/2019	\$ 316,490	6028	1/3/2020	\$ 167,578
2003	9/5/2019	\$ 1,500,000	4091	10/14/2020	\$ 7,475,000	6037	10/18/2019	\$ 33,095
2003	12/6/2019	\$ 1,250,000	4094	10/2/2019	\$ 40,833	6037	1/14/2020	\$ 184,134
2006	11/7/2019	\$ 339,623	4094	12/6/2019	\$ 55,012	6037	4/29/2020	\$ 3,284,200
2009	10/21/2019	\$ 23,313	4094	2/3/2020	\$ 55,012	6040	10/21/2019	\$ 19,516
2009	12/19/2019	\$ 174,134	4094	5/26/2020	\$ 55,012	6040	12/6/2019	\$ 53,337
2012	10/2/2019	\$ 293,881	4096	12/30/2019	\$ 63,608	6042	12/12/2019	\$ 15,188
2012	12/31/2019	\$ 1,281,584	4097	12/5/2019	\$ 42,203	6044	11/4/2019	\$ 54,055
2018	10/1/2019	\$ 73,319	5000	12/18/2019	\$ 6,072,686	6049	10/4/2019	\$ 45,494
2018	12/18/2019	\$ 386,568	5001	10/9/2019	\$ 147,405	6049	12/20/2019	\$ 193,860
2022	12/27/2019	\$ 102,303	5001	12/19/2019	\$ 792,044	6050	12/19/2019	\$ 89,711
2022	7/24/2020	\$ 4,122,233	5001	12/10/2020	\$ 552,000	6070	10/11/2019	\$ 8,205
2023	10/9/2019	\$ 15,946	5010	10/7/2019	\$ 4,491	6070	12/9/2019	\$ 32,321
2023	11/27/2019	\$ 69,815	5010	10/31/2019	\$ 54,961	6077	11/1/2019	\$ 1,101,094
2026	12/4/2019	\$ 300,000	5021	10/4/2019	\$ 21,829	6079	12/30/2019	\$ 84,000
2027	11/1/2019	\$ 15,719	5021	11/6/2019	\$ 83,682	6086	10/2/2019	\$ 7,253
2027	2/21/2020	\$ 60,500	5026	12/19/2019	\$ 881,401	6086	12/13/2019	\$ 15,000
2029	10/18/2019	\$ 14,028	5034	10/31/2019	\$ 28,347	6086	2/3/2020	\$ 15,000
2029	12/24/2019	\$ 100,108	5034	12/27/2019	\$ 209,656	6086	6/1/2020	\$ 12,725
2030	10/15/2019	\$ 894,141	5042	3/27/2020	\$ 23,503	6093	10/4/2019	\$ 13,802
2030	12/27/2019	\$ 3,865,973	5044	10/30/2019	\$ 19,789	6093	12/11/2019	\$ 52,834
2032	12/20/2019	\$ 1,700,000	5045	11/13/2019	\$ 26,234	6099	10/10/2019	\$ 17,785

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2019
EIN: 13-5645888
PN: 333

2019 FORM 5500 SCHEDULE SB, LINE 18B
SCHEDULE OF EMPLOYER CONTRIBUTIONS FOR PLAN YEAR JULY 01, 2019 TO JUNE 30, 2020

TOTAL EMPLOYER CONTRIBUTIONS: \$ 253,198,886

Employer Number	Date	Contribution Amount	Employer Number	Date	Contribution Amount	Employer Number	Date	Contribution Amount
6099	12/26/2019	\$ 178,778	8026	7/1/2020	\$ 111,359	10051	7/15/2019	\$ 30,000
6099	5/27/2020	\$ 3,113,480	8031	10/16/2019	\$ 344,655	10051	8/15/2019	\$ 30,000
6107	10/30/2019	\$ 11,663	8031	12/30/2019	\$ 1,431,052	10051	9/16/2019	\$ 30,000
6107	2/12/2020	\$ 11,663	8051	10/7/2019	\$ 28,089	10051	10/15/2019	\$ 30,000
6107	6/9/2020	\$ 11,663	8051	11/25/2019	\$ 100,381	10051	11/15/2019	\$ 30,000
6115	11/13/2019	\$ 27,102	8054	10/7/2019	\$ 24,643	10051	12/16/2019	\$ 30,000
6115	10/28/2020	\$ 1,052,406	8054	12/31/2019	\$ 43,289	10051	1/15/2020	\$ 50,000
6116	10/10/2019	\$ 41,263	8054	2/20/2020	\$ 43,289	10051	2/14/2020	\$ 50,000
6116	12/30/2019	\$ 254,879	8054	6/15/2020	\$ 43,289	10051	3/13/2020	\$ 50,000
6116	4/28/2020	\$ 997,000	8066	10/15/2019	\$ 21,885	10051	4/15/2020	\$ 50,000
6120	10/16/2019	\$ 8,453	8066	12/30/2019	\$ 93,056	10051	5/15/2020	\$ 50,000
6120	12/30/2019	\$ 32,054	8087	10/4/2019	\$ 13,302	10051	6/15/2020	\$ 50,000
6124	10/25/2019	\$ 277,600	8087	12/16/2019	\$ 53,151	11009	10/2/2019	\$ 387,492
6125	10/18/2019	\$ 386,624	8087	8/12/2020	\$ 563,368	11009	12/19/2019	\$ 1,519,351
6125	12/30/2019	\$ 1,843,291	8104	10/10/2019	\$ 56,026	12000	12/17/2019	\$ 695,986
6126	1/15/2020	\$ 26,240	8104	12/12/2019	\$ 233,000	12004	12/24/2019	\$ 302,408
6129	12/5/2019	\$ 100,000	8105	10/1/2019	\$ 2,000,000	12026	12/24/2019	\$ 1,919,400
6130	10/4/2019	\$ 35,457	9007	10/15/2019	\$ 46,942	12028	10/8/2019	\$ 37,280
6130	10/25/2019	\$ 225,341	9007	12/10/2019	\$ 92,561	12028	12/6/2019	\$ 502,720
6135	10/15/2019	\$ 19,874	9007	2/19/2020	\$ 92,561	12033	11/13/2019	\$ 30,660
6135	12/26/2019	\$ 119,338	9007	6/15/2020	\$ 92,561	12033	8/19/2020	\$ 332,898
6135	4/15/2020	\$ 1,641,940	9017	3/10/2020	\$ 125,079	12042	10/2/2019	\$ 7,955
6136	10/4/2019	\$ 28,526	9026	11/27/2019	\$ 167,360	12042	12/12/2019	\$ 80,900
6136	11/15/2019	\$ 19,890	9045	12/12/2019	\$ 100,000	12043	10/9/2019	\$ 24,933
6138	10/30/2019	\$ 360,027	9057	10/2/2019	\$ 19,979	12043	12/18/2019	\$ 100,000
6140	11/26/2019	\$ 32,480	9057	10/28/2019	\$ 204,905	12043	9/28/2020	\$ 28,500
6142	12/30/2019	\$ 207,643	9057	5/29/2020	\$ 1,387,186	13000	10/4/2019	\$ 4,799,412
6143	10/15/2019	\$ 17,779	9062	10/9/2019	\$ 53,043	13001	9/20/2019	\$ 1,306,776
6143	11/25/2019	\$ 60,000	9062	12/4/2019	\$ 80,562	13001	12/12/2019	\$ 1,306,776
6143	6/18/2020	\$ 11,262	9062	2/6/2020	\$ 80,562	13002	3/10/2020	\$ 1,553,626
7000	11/22/2019	\$ 13,455,892	9062	6/12/2020	\$ 80,562	109000	10/4/2019	\$ 867,295
7000	6/30/2020	\$ 50,000,000	9072	12/5/2019	\$ 20,556	109000	12/24/2019	\$ 4,332,705
7011	10/2/2019	\$ 110,000	9074	10/1/2019	\$ 150,738			
7011	12/26/2019	\$ 910,000	9074	10/21/2019	\$ 449,262			
7027	11/22/2019	\$ 142,245	9076	12/17/2019	\$ 56,925			
7031	9/24/2019	\$ 2,000	9077	10/2/2019	\$ 16,691			
7031	10/11/2019	\$ 77,654	9077	12/11/2019	\$ 67,309			
7031	12/20/2019	\$ 635,425	9082	11/5/2019	\$ 30,889			
7048	10/8/2019	\$ 20,636	9083	11/7/2019	\$ 37,349			
7048	10/29/2019	\$ 174,790	9084	10/1/2019	\$ 109,500			
7048	2/18/2020	\$ 1,145,605	9085	10/1/2019	\$ 77,013			
7056	7/1/2019	\$ 56,703	9085	12/19/2019	\$ 274,336			
7056	11/22/2019	\$ 59,973	9087	10/9/2019	\$ 45,036			
7060	12/9/2019	\$ 16,221	9087	12/4/2019	\$ 175,000			
7064	12/4/2019	\$ 731,424	10000	8/30/2019	\$ 671,556			
7065	10/7/2019	\$ 24,418	10000	1/23/2020	\$ 180,219			
7065	12/19/2019	\$ 148,977	10019	10/9/2019	\$ 20,882			
7088	12/27/2019	\$ 42,000	10019	1/6/2020	\$ 43,723			
7100	10/1/2019	\$ 10,823	10019	2/6/2020	\$ 43,723			
7100	11/22/2019	\$ 118,822	10019	6/8/2020	\$ 43,723			
7101	12/10/2019	\$ 129,488	10022	10/4/2019	\$ 90,000			
7114	10/4/2019	\$ 16,514	10022	12/26/2019	\$ 303,472			
7114	10/25/2019	\$ 111,008	10026	12/18/2019	\$ 500,000			
7114	12/4/2019	\$ 1,054,905	10031	12/13/2019	\$ 150,996			
7115	10/4/2019	\$ 6,800	10035	10/21/2019	\$ 60,059			
7115	10/31/2019	\$ 868,872	10035	12/31/2019	\$ 214,543			
7117	11/19/2019	\$ 59,184	10038	10/11/2019	\$ 26,619			
7117	1/10/2020	\$ 80,513	10038	12/11/2019	\$ 117,589			
7117	2/10/2020	\$ 80,513	10047	10/10/2019	\$ 14,980			
7117	6/29/2020	\$ 80,513	10047	12/13/2019	\$ 138,500			
7118	7/2/2019	\$ 809,000	10048	10/4/2019	\$ 5,263			
8000	12/17/2019	\$ 1,078,893	10048	12/17/2019	\$ 30,737			
8006	10/2/2019	\$ 28,850	10049	10/9/2019	\$ 25,255			
8006	12/23/2019	\$ 244,425	10049	12/30/2019	\$ 47,198			
8026	10/9/2019	\$ 27,520	10049	2/28/2020	\$ 47,198			
8026	11/1/2019	\$ 111,359	10049	9/29/2020	\$ 47,198			
8026	5/1/2020	\$ 111,359	10049	10/14/2020	\$ 80			

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2019
EIN: 13-5645888
PN: 333

2019 FORM 5500 SCHEDULE SB, LINE 19
DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2019

TOTAL: \$ 253,198,886 \$ 251,997,324 \$ 1,201,562 \$ 244,677,225

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	12/19/2019	2019	\$ 251,704	\$ 251,704	5.62%	0.4685	\$ -	10.62%	0.0000	0.0000	\$ 245,338
1000	12/23/2019	2019	\$ 6,493,279	\$ 6,493,279	5.62%	0.4795	\$ -	10.62%	0.0000	0.0000	\$ 6,325,268
1001	10/7/2019	2019	\$ 280,840	\$ 280,840	5.46%	0.2685	\$ -	10.46%	0.0000	0.0000	\$ 276,860
1001	12/23/2019	2019	\$ 1,116,211	\$ 1,116,211	5.46%	0.4795	\$ -	10.46%	0.0000	0.0000	\$ 1,088,120
1004	11/8/2019	2019	\$ 45,760	\$ 45,760	5.46%	0.3562	\$ -	10.46%	0.0000	0.0000	\$ 44,902
1006	10/15/2019	2019	\$ 122,335	\$ 122,335	5.54%	0.2904	\$ -	10.54%	0.0000	0.0000	\$ 120,434
1006	12/19/2019	2019	\$ 365,754	\$ 365,754	5.54%	0.4685	\$ -	10.54%	0.0000	0.0000	\$ 356,630
1007	10/10/2019	2019	\$ 319,276	\$ 319,276	5.56%	0.2767	\$ -	10.56%	0.0000	0.0000	\$ 314,531
1007	12/17/2019	2019	\$ 1,137,684	\$ 1,137,616	5.56%	0.4630	\$ 68	10.56%	0.2904	0.1726	\$ 1,109,535
1019	10/9/2019	2019	\$ 186,745	\$ 186,745	5.57%	0.2740	\$ -	10.57%	0.0000	0.0000	\$ 183,992
1019	12/18/2019	2019	\$ 257,317	\$ 257,317	5.57%	0.4658	\$ -	10.57%	0.0000	0.0000	\$ 250,902
1019	2/14/2020	2019	\$ 257,317	\$ 257,317	5.57%	0.6247	\$ -	10.57%	0.0000	0.0000	\$ 248,750
1019	5/12/2020	2019	\$ 257,317	\$ 257,317	5.57%	0.8634	\$ -	10.57%	0.0000	0.0000	\$ 245,552
1024	1/7/2020	2019	\$ 17,064	\$ 17,064	5.51%	0.5205	\$ -	10.51%	0.0000	0.0000	\$ 16,594
1024	3/4/2020	2019	\$ 658,152	\$ 658,152	5.51%	0.6749	\$ -	10.51%	0.0000	0.0000	\$ 634,755
1025	10/11/2019	2019	\$ 10,743	\$ 10,743	5.49%	0.2795	\$ -	10.49%	0.0000	0.0000	\$ 10,584
1025	1/6/2020	2019	\$ 55,588	\$ 55,588	5.49%	0.5178	\$ -	10.49%	0.0000	0.0000	\$ 54,071
1027	10/7/2019	2019	\$ 57,305	\$ 57,305	5.59%	0.2685	\$ -	10.59%	0.0000	0.0000	\$ 56,474
1027	11/26/2019	2019	\$ 289,748	\$ 289,748	5.59%	0.4055	\$ -	10.59%	0.0000	0.0000	\$ 283,427
1030	10/9/2019	2019	\$ 15,286	\$ 15,286	5.55%	0.2740	\$ -	10.55%	0.0000	0.0000	\$ 15,061
1030	12/30/2019	2019	\$ 68,733	\$ 68,733	5.55%	0.4986	\$ -	10.55%	0.0000	0.0000	\$ 66,907
1032	10/7/2019	2019	\$ 60,000	\$ 60,000	5.55%	0.2685	\$ -	10.55%	0.0000	0.0000	\$ 59,136
1032	12/11/2019	2019	\$ 210,000	\$ 210,000	5.55%	0.4466	\$ -	10.55%	0.0000	0.0000	\$ 204,995
1034	10/24/2019	2019	\$ 67,185	\$ -	5.46%	0.3151	\$ 67,185	10.46%	0.2904	0.0247	\$ 65,994
1034	11/27/2019	2019	\$ 462,454	\$ 462,375	5.46%	0.4082	\$ 79	10.46%	0.2904	0.1178	\$ 452,526
1046	12/6/2019	2019	\$ 64,518	\$ 64,518	5.61%	0.4329	\$ -	10.61%	0.0000	0.0000	\$ 63,011
1055	10/15/2019	2019	\$ 276,902	\$ 276,902	5.56%	0.2904	\$ -	10.56%	0.0000	0.0000	\$ 272,585
1055	11/14/2019	2019	\$ 1,053,782	\$ 1,053,782	5.56%	0.3726	\$ -	10.56%	0.0000	0.0000	\$ 1,032,749
1069	10/3/2019	2019	\$ 103,598	\$ 103,598	5.52%	0.2575	\$ -	10.52%	0.0000	0.0000	\$ 102,174
1069	12/23/2019	2019	\$ 1,531,469	\$ 1,531,469	5.52%	0.4795	\$ -	10.52%	0.0000	0.0000	\$ 1,492,520
1070	10/9/2019	2019	\$ 79,408	\$ 79,408	5.56%	0.2740	\$ -	10.56%	0.0000	0.0000	\$ 78,240
1070	12/26/2019	2019	\$ 432,930	\$ 432,916	5.56%	0.4877	\$ 14	10.56%	0.2904	0.1973	\$ 421,656
1073	11/21/2019	2019	\$ 760,000	\$ 760,000	5.58%	0.3918	\$ -	10.58%	0.0000	0.0000	\$ 744,003
1074	10/10/2019	2019	\$ 206,474	\$ 206,474	5.54%	0.2767	\$ -	10.54%	0.0000	0.0000	\$ 203,416
1074	12/12/2019	2019	\$ 1,089,836	\$ 1,089,836	5.54%	0.4493	\$ -	10.54%	0.0000	0.0000	\$ 1,063,750
1077	10/9/2019	2019	\$ 76,429	\$ 76,429	5.54%	0.2740	\$ -	10.54%	0.0000	0.0000	\$ 75,308
1077	12/30/2019	2019	\$ 290,476	\$ 290,476	5.54%	0.4986	\$ -	10.54%	0.0000	0.0000	\$ 282,770
1079	12/20/2019	2019	\$ 466,963	\$ 466,963	5.48%	0.4712	\$ -	10.48%	0.0000	0.0000	\$ 455,370
1080	10/7/2019	2019	\$ 112,939	\$ 112,939	5.44%	0.2685	\$ -	10.44%	0.0000	0.0000	\$ 111,344
1080	11/26/2019	2019	\$ 1,602,552	\$ 1,602,552	5.44%	0.4055	\$ -	10.44%	0.0000	0.0000	\$ 1,568,498
1082	12/30/2019	2019	\$ 275,000	\$ 275,000	5.56%	0.4986	\$ -	10.56%	0.0000	0.0000	\$ 267,680
1083	10/7/2019	2019	\$ 14,407	\$ 14,407	5.45%	0.2685	\$ -	10.45%	0.0000	0.0000	\$ 14,203
1083	12/23/2019	2019	\$ 164,074	\$ 164,074	5.45%	0.4795	\$ -	10.45%	0.0000	0.0000	\$ 159,952
1088	12/4/2019	2019	\$ 3,928,596	\$ 3,928,596	5.57%	0.4274	\$ -	10.57%	0.0000	0.0000	\$ 3,838,630
2000	12/20/2019	2019	\$ 10,256,373	\$ 10,256,373	5.58%	0.4712	\$ -	10.58%	0.0000	0.0000	\$ 9,997,268
2003	9/5/2019	2019	\$ 1,500,000	\$ 1,500,000	5.58%	0.1808	\$ -	10.58%	0.0000	0.0000	\$ 1,485,344
2003	12/6/2019	2019	\$ 1,250,000	\$ 1,250,000	5.58%	0.4329	\$ -	10.58%	0.0000	0.0000	\$ 1,220,962
2006	11/7/2019	2019	\$ 339,623	\$ 339,623	5.47%	0.3534	\$ -	10.47%	0.0000	0.0000	\$ 333,290
2009	10/21/2019	2019	\$ 23,313	\$ -	5.45%	0.3068	\$ 23,313	10.45%	0.2904	0.0164	\$ 22,919
2009	12/19/2019	2019	\$ 174,134	\$ 174,126	5.45%	0.4685	\$ 8	10.45%	0.2904	0.1781	\$ 169,858
2012	10/2/2019	2019	\$ 293,881	\$ 293,881	5.54%	0.2548	\$ -	10.54%	0.0000	0.0000	\$ 289,871
2012	12/31/2019	2019	\$ 1,281,584	\$ 1,281,584	5.54%	0.5014	\$ -	10.54%	0.0000	0.0000	\$ 1,247,402
2018	10/1/2019	2019	\$ 73,319	\$ 73,319	5.44%	0.2521	\$ -	10.44%	0.0000	0.0000	\$ 72,347
2018	12/18/2019	2019	\$ 386,568	\$ 386,568	5.44%	0.4658	\$ -	10.44%	0.0000	0.0000	\$ 377,147
2022	12/27/2019	2019	\$ 102,303	\$ 102,303	5.48%	0.4904	\$ -	10.48%	0.0000	0.0000	\$ 99,661
2022	7/24/2020	2019	\$ 4,122,233	\$ 4,122,233	5.48%	1.0643	\$ -	10.48%	0.0000	0.0000	\$ 3,894,688
2023	10/9/2019	2019	\$ 15,946	\$ 15,946	5.41%	0.2740	\$ -	10.41%	0.0000	0.0000	\$ 15,717
2023	11/27/2019	2019	\$ 69,815	\$ 69,815	5.41%	0.4082	\$ -	10.41%	0.0000	0.0000	\$ 68,329
2026	12/4/2019	2019	\$ 300,000	\$ 300,000	5.46%	0.4274	\$ -	10.46%	0.0000	0.0000	\$ 293,261
2027	11/1/2019	2019	\$ 15,719	\$ -	5.45%	0.3370	\$ 15,719	10.45%	0.2904	0.0466	\$ 15,407
2027	2/21/2020	2019	\$ 60,500	\$ 44,781	5.45%	0.6438	\$ 15,719	10.45%	0.6438	0.0000	\$ 58,468
2029	10/18/2019	2019	\$ 14,028	\$ -	5.46%	0.2986	\$ 14,028	10.46%	0.2904	0.0082	\$ 13,802
2029	12/24/2019	2019	\$ 100,108	\$ 100,108	5.46%	0.4822	\$ -	10.46%	0.0000	0.0000	\$ 97,574
2030	10/15/2019	2019	\$ 894,141	\$ 894,141	5.62%	0.2904	\$ -	10.62%	0.0000	0.0000	\$ 880,055
2030	12/27/2019	2019	\$ 3,865,973	\$ 3,865,973	5.62%	0.4904	\$ -	10.62%	0.0000	0.0000	\$ 3,763,686
2032	12/20/2019	2019	\$ 1,700,000	\$ 1,700,000	5.63%	0.4712	\$ -	10.63%	0.0000	0.0000	\$ 1,656,684

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Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2019
EIN: 13-5645888
PN: 333

2019 FORM 5500 SCHEDULE SB, LINE 19
DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2019

TOTAL: \$ 253,198,886 \$ 251,997,324 \$ 1,201,562 \$ 244,677,225

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
2033	11/7/2019	2019	\$ 454,923	\$ 454,923	5.67%	0.3534	\$ -	10.67%	0.0000	0.0000	\$ 446,142
2037	12/10/2019	2019	\$ 54,393	\$ 54,393	5.43%	0.4438	\$ -	10.43%	0.0000	0.0000	\$ 53,131
2038	1/6/2020	2019	\$ 25,722	\$ 25,722	5.54%	0.5178	\$ -	10.54%	0.0000	0.0000	\$ 25,014
2039	10/11/2019	2019	\$ 1,091,234	\$ 1,091,234	5.75%	0.2795	\$ -	10.75%	0.0000	0.0000	\$ 1,074,318
2039	12/31/2019	2019	\$ 900,000	\$ 900,000	5.75%	0.5014	\$ -	10.75%	0.0000	0.0000	\$ 875,123
2039	1/2/2020	2019	\$ 2,490,000	\$ 2,490,000	5.75%	0.5068	\$ -	10.75%	0.0000	0.0000	\$ 2,420,432
3000	12/31/2019	2019	\$ 1,558,130	\$ 1,558,130	5.62%	0.5014	\$ -	10.62%	0.0000	0.0000	\$ 1,515,996
3000	6/24/2020	2019	\$ 3,000,000	\$ 3,000,000	5.62%	0.9809	\$ -	10.62%	0.0000	0.0000	\$ 2,843,343
3011	12/17/2019	2019	\$ 38,801	\$ 38,801	5.41%	0.4630	\$ -	10.41%	0.0000	0.0000	\$ 37,866
3012	10/11/2019	2019	\$ 531,453	\$ 531,453	5.65%	0.2795	\$ -	10.65%	0.0000	0.0000	\$ 523,353
3012	12/13/2019	2019	\$ 2,235,191	\$ 2,235,191	5.65%	0.4521	\$ -	10.65%	0.0000	0.0000	\$ 2,180,340
3019	10/10/2019	2019	\$ 75,000	\$ 75,000	5.45%	0.2767	\$ -	10.45%	0.0000	0.0000	\$ 73,907
3019	12/18/2019	2019	\$ 75,000	\$ 75,000	5.45%	0.4658	\$ -	10.45%	0.0000	0.0000	\$ 73,169
3019	2/19/2020	2019	\$ 75,000	\$ 75,000	5.45%	0.6384	\$ -	10.45%	0.0000	0.0000	\$ 72,502
3019	5/27/2020	2019	\$ 75,000	\$ 75,000	5.45%	0.9044	\$ -	10.45%	0.0000	0.0000	\$ 71,486
3023	10/3/2019	2019	\$ 127,473	\$ 127,473	5.59%	0.2575	\$ -	10.59%	0.0000	0.0000	\$ 125,700
3023	12/5/2019	2019	\$ 592,527	\$ 592,391	5.59%	0.4301	\$ 136	10.59%	0.2904	0.1397	\$ 578,824
3031	12/2/2019	2019	\$ 544,221	\$ 544,221	5.61%	0.4219	\$ -	10.61%	0.0000	0.0000	\$ 531,831
3032	12/13/2019	2019	\$ 1,150,566	\$ 1,150,566	5.61%	0.4521	\$ -	10.61%	0.0000	0.0000	\$ 1,122,524
3036	11/13/2019	2019	\$ 37,972	\$ 37,972	5.50%	0.3699	\$ -	10.50%	0.0000	0.0000	\$ 37,227
3054	10/15/2019	2019	\$ 140,553	\$ 140,553	5.45%	0.2904	\$ -	10.45%	0.0000	0.0000	\$ 138,404
3054	12/31/2019	2019	\$ 602,939	\$ 602,939	5.45%	0.5014	\$ -	10.45%	0.0000	0.0000	\$ 587,109
3063	10/3/2019	2019	\$ 101,141	\$ 101,141	5.57%	0.2575	\$ -	10.57%	0.0000	0.0000	\$ 99,739
3063	12/5/2019	2019	\$ 409,573	\$ 409,573	5.57%	0.4301	\$ -	10.57%	0.0000	0.0000	\$ 400,134
3069	10/11/2019	2019	\$ 16,782	\$ 16,782	5.45%	0.2795	\$ -	10.45%	0.0000	0.0000	\$ 16,535
3069	11/25/2019	2019	\$ 63,223	\$ 63,223	5.45%	0.4027	\$ -	10.45%	0.0000	0.0000	\$ 61,886
3069	10/15/2020	2019	\$ 1,860,114	\$ 1,860,114	5.45%	1.2914	\$ -	10.45%	0.0000	0.0000	\$ 1,736,912
3073	10/1/2019	2019	\$ 6,408	\$ 6,408	5.67%	0.2521	\$ -	10.67%	0.0000	0.0000	\$ 6,320
3073	11/4/2019	2019	\$ 22,886	\$ 22,875	5.67%	0.3452	\$ 11	10.67%	0.2904	0.0548	\$ 22,455
3074	10/11/2019	2019	\$ 21,443	\$ 21,443	5.38%	0.2795	\$ -	10.38%	0.0000	0.0000	\$ 21,131
3074	12/27/2019	2019	\$ 159,096	\$ 159,096	5.38%	0.4904	\$ -	10.38%	0.0000	0.0000	\$ 155,060
3077	12/17/2019	2019	\$ 66,446	\$ 66,446	5.68%	0.4630	\$ -	10.68%	0.0000	0.0000	\$ 64,768
4000	10/28/2019	2019	\$ 11,000,000	\$ 11,000,000	5.62%	0.3260	\$ -	10.62%	0.0000	0.0000	\$ 10,805,647
4000	2/6/2020	2019	\$ 20,000,000	\$ 20,000,000	5.62%	0.6027	\$ -	10.62%	0.0000	0.0000	\$ 19,351,616
4026	11/1/2019	2019	\$ 1,512,541	\$ 1,512,541	5.50%	0.3370	\$ -	10.50%	0.0000	0.0000	\$ 1,485,496
4079	10/7/2019	2019	\$ 14,751	\$ 14,751	5.50%	0.2685	\$ -	10.50%	0.0000	0.0000	\$ 14,540
4079	12/12/2019	2019	\$ 74,352	\$ 74,352	5.50%	0.4493	\$ -	10.50%	0.0000	0.0000	\$ 72,585
4084	10/31/2019	2019	\$ 76,166	\$ 76,166	5.59%	0.3342	\$ -	10.59%	0.0000	0.0000	\$ 74,794
4084	2/12/2020	2019	\$ 50,000	\$ 50,000	5.59%	0.6192	\$ -	10.59%	0.0000	0.0000	\$ 48,344
4087	10/9/2019	2019	\$ 16,016	\$ 16,016	5.47%	0.2740	\$ -	10.47%	0.0000	0.0000	\$ 15,784
4087	12/9/2019	2019	\$ 192,852	\$ 192,852	5.47%	0.4411	\$ -	10.47%	0.0000	0.0000	\$ 188,376
4088	10/2/2019	2019	\$ 35,516	\$ 35,516	5.39%	0.2548	\$ -	10.39%	0.0000	0.0000	\$ 35,044
4088	1/2/2020	2019	\$ 146,333	\$ 146,333	5.39%	0.5068	\$ -	10.39%	0.0000	0.0000	\$ 142,491
4090	12/9/2019	2019	\$ 135,544	\$ 135,544	5.60%	0.4411	\$ -	10.60%	0.0000	0.0000	\$ 132,325
4091	10/10/2019	2019	\$ 316,490	\$ 316,490	5.66%	0.2767	\$ -	10.66%	0.0000	0.0000	\$ 311,705
4091	10/14/2020	2019	\$ 7,475,000	\$ 7,475,000	5.66%	1.2886	\$ -	10.66%	0.0000	0.0000	\$ 6,963,040
4094	10/2/2019	2019	\$ 40,833	\$ 40,833	5.57%	0.2548	\$ -	10.57%	0.0000	0.0000	\$ 40,273
4094	12/6/2019	2019	\$ 55,012	\$ 55,012	5.57%	0.4329	\$ -	10.57%	0.0000	0.0000	\$ 53,736
4094	2/3/2020	2019	\$ 55,012	\$ 55,012	5.57%	0.5945	\$ -	10.57%	0.0000	0.0000	\$ 53,267
4094	5/26/2020	2019	\$ 55,012	\$ 55,012	5.57%	0.9016	\$ -	10.57%	0.0000	0.0000	\$ 52,388
4096	12/30/2019	2019	\$ 63,608	\$ 63,608	5.55%	0.4986	\$ -	10.55%	0.0000	0.0000	\$ 61,918
4097	12/5/2019	2019	\$ 42,203	\$ 42,203	5.54%	0.4301	\$ -	10.54%	0.0000	0.0000	\$ 41,235
5000	12/18/2019	2019	\$ 6,072,686	\$ 6,072,686	5.63%	0.4658	\$ -	10.63%	0.0000	0.0000	\$ 5,919,729
5001	10/9/2019	2019	\$ 147,405	\$ 147,405	5.44%	0.2740	\$ -	10.44%	0.0000	0.0000	\$ 145,281
5001	12/19/2019	2019	\$ 792,044	\$ 792,044	5.44%	0.4685	\$ -	10.44%	0.0000	0.0000	\$ 772,630
5001	12/10/2020	2019	\$ 552,000	\$ 552,000	5.44%	1.4446	\$ -	10.44%	0.0000	0.0000	\$ 511,335
5010	10/7/2019	2019	\$ 4,491	\$ 4,491	5.50%	0.2685	\$ -	10.50%	0.0000	0.0000	\$ 4,427
5010	10/31/2019	2019	\$ 54,961	\$ 54,961	5.50%	0.3342	\$ -	10.50%	0.0000	0.0000	\$ 53,986
5021	10/4/2019	2019	\$ 21,829	\$ 21,829	5.42%	0.2603	\$ -	10.42%	0.0000	0.0000	\$ 21,531
5021	11/6/2019	2019	\$ 83,682	\$ 83,682	5.42%	0.3507	\$ -	10.42%	0.0000	0.0000	\$ 82,147
5026	12/19/2019	2019	\$ 881,401	\$ 881,401	5.59%	0.4685	\$ -	10.59%	0.0000	0.0000	\$ 859,224
5034	10/31/2019	2019	\$ 28,347	\$ -	5.43%	0.3342	\$ 28,347	10.43%	0.2904	0.0438	\$ 27,794
5034	12/27/2019	2019	\$ 209,656	\$ 209,656	5.43%	0.4904	\$ -	10.43%	0.0000	0.0000	\$ 204,289
5042	3/27/2020	2019	\$ 23,503	\$ 23,503	5.58%	0.7377	\$ -	10.58%	0.0000	0.0000	\$ 22,580
5044	10/30/2019	2019	\$ 19,789	\$ 19,789	5.53%	0.3315	\$ -	10.53%	0.0000	0.0000	\$ 19,439
5045	11/13/2019	2019	\$ 26,234	\$ 26,234	5.52%	0.3699	\$ -	10.52%	0.0000	0.0000	\$ 25,718
5047	10/18/2019	2019	\$ 33,505	\$ -	5.51%	0.2986	\$ 33,505	10.51%	0.2904	0.0082	\$ 32,960

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Valuation Date: July 1, 2019
EIN: 13-5645888
PN: 333

2019 FORM 5500 SCHEDULE SB, LINE 19

DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2019

TOTAL: \$ 253,198,886 \$ 251,997,324 \$ 1,201,562 \$ 244,677,225

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
5047	10/24/2019	2019	\$ 191,419	\$ 191,419	5.51%	0.3151	\$ -	10.51%	0.0000	0.0000	\$ 188,211
5050	10/24/2019	2019	\$ 84,382	\$ 84,382	5.45%	0.3151	\$ -	10.45%	0.0000	0.0000	\$ 82,983
5051	12/6/2019	2019	\$ 776,592	\$ 776,592	5.54%	0.4329	\$ -	10.54%	0.0000	0.0000	\$ 758,676
5065	12/23/2019	2019	\$ 333,000	\$ 333,000	5.61%	0.4795	\$ -	10.61%	0.0000	0.0000	\$ 324,398
5079	2/7/2020	2019	\$ 14,377	\$ 14,377	5.51%	0.6055	\$ -	10.51%	0.0000	0.0000	\$ 13,918
5079	5/5/2020	2019	\$ 563,487	\$ 563,487	5.51%	0.8443	\$ -	10.51%	0.0000	0.0000	\$ 538,540
5080	10/18/2019	2019	\$ 26,628	\$ -	5.41%	0.2986	\$ 26,628	10.41%	0.2904	0.0082	\$ 26,202
5080	11/12/2019	2019	\$ 116,457	\$ 116,457	5.41%	0.3671	\$ -	10.41%	0.0000	0.0000	\$ 114,226
5091	12/11/2019	2019	\$ 250,000	\$ 250,000	5.52%	0.4466	\$ -	10.52%	0.0000	0.0000	\$ 244,073
5093	10/7/2019	2019	\$ 7,603	\$ 7,603	5.27%	0.2685	\$ -	10.27%	0.0000	0.0000	\$ 7,499
5093	11/1/2019	2019	\$ 57,385	\$ 57,385	5.27%	0.3370	\$ -	10.27%	0.0000	0.0000	\$ 56,400
5118	12/18/2019	2019	\$ 25,352	\$ 25,337	5.46%	0.4658	\$ 15	10.46%	0.2904	0.1753	\$ 24,732
5121	9/25/2019	2019	\$ 178,530	\$ 178,530	5.49%	0.2356	\$ -	10.49%	0.0000	0.0000	\$ 176,296
5121	10/15/2019	2019	\$ 24,180	\$ 24,180	5.49%	0.2904	\$ -	10.49%	0.0000	0.0000	\$ 23,808
5121	12/26/2019	2019	\$ 227,880	\$ 227,679	5.49%	0.4877	\$ 201	10.49%	0.2904	0.1973	\$ 222,015
5121	3/5/2020	2019	\$ 252,060	\$ 252,060	5.49%	0.6776	\$ -	10.49%	0.0000	0.0000	\$ 243,095
5121	5/29/2020	2019	\$ 252,060	\$ 252,060	5.49%	0.9098	\$ -	10.49%	0.0000	0.0000	\$ 240,096
5125	10/15/2019	2019	\$ 32,472	\$ 32,472	5.44%	0.2904	\$ -	10.44%	0.0000	0.0000	\$ 31,976
5125	12/5/2019	2019	\$ 39,087	\$ 39,061	5.44%	0.4301	\$ 26	10.44%	0.2904	0.1397	\$ 38,206
5125	2/18/2020	2019	\$ 39,087	\$ 39,087	5.44%	0.6356	\$ -	10.44%	0.0000	0.0000	\$ 37,793
5125	6/29/2020	2019	\$ 39,087	\$ 39,087	5.44%	0.9945	\$ -	10.44%	0.0000	0.0000	\$ 37,081
5126	1/3/2020	2019	\$ 200,000	\$ 200,000	5.59%	0.5096	\$ -	10.59%	0.0000	0.0000	\$ 194,532
5126	2/7/2020	2019	\$ 200,000	\$ 200,000	5.59%	0.6055	\$ -	10.59%	0.0000	0.0000	\$ 193,520
5126	3/27/2020	2019	\$ 200,000	\$ 200,000	5.59%	0.7377	\$ -	10.59%	0.0000	0.0000	\$ 192,134
5127	10/18/2019	2019	\$ 20,600	\$ -	5.57%	0.2986	\$ 20,600	10.57%	0.2904	0.0082	\$ 20,262
5127	12/20/2019	2019	\$ 85,952	\$ 85,952	5.57%	0.4712	\$ -	10.57%	0.0000	0.0000	\$ 83,784
5128	10/11/2019	2019	\$ 51,159	\$ 51,159	5.50%	0.2795	\$ -	10.50%	0.0000	0.0000	\$ 50,399
5128	12/31/2019	2019	\$ 64,411	\$ 64,411	5.50%	0.5014	\$ -	10.50%	0.0000	0.0000	\$ 62,705
5128	2/12/2020	2019	\$ 64,411	\$ 64,411	5.50%	0.6192	\$ -	10.50%	0.0000	0.0000	\$ 62,311
5128	6/25/2020	2019	\$ 64,411	\$ 64,411	5.50%	0.9836	\$ -	10.50%	0.0000	0.0000	\$ 61,107
5129	12/10/2019	2019	\$ 1,090,822	\$ 1,090,822	5.58%	0.4438	\$ -	10.58%	0.0000	0.0000	\$ 1,064,848
5130	12/31/2019	2019	\$ 27,363	\$ 27,363	5.64%	0.5014	\$ -	10.64%	0.0000	0.0000	\$ 26,621
5130	2/26/2020	2019	\$ 27,363	\$ 27,363	5.64%	0.6575	\$ -	10.64%	0.0000	0.0000	\$ 26,393
5130	6/29/2020	2019	\$ 27,363	\$ 27,363	5.64%	0.9945	\$ -	10.64%	0.0000	0.0000	\$ 25,910
6000	12/9/2019	2019	\$ 785,918	\$ 785,918	5.70%	0.4411	\$ -	10.70%	0.0000	0.0000	\$ 766,934
6000	12/31/2019	2019	\$ 2,100,458	\$ 2,100,458	5.70%	0.5014	\$ -	10.70%	0.0000	0.0000	\$ 2,042,883
6000	3/17/2020	2019	\$ 471,841	\$ 471,841	5.70%	0.7104	\$ -	10.70%	0.0000	0.0000	\$ 453,621
6000	6/29/2020	2019	\$ 471,841	\$ 471,841	5.70%	0.9945	\$ -	10.70%	0.0000	0.0000	\$ 446,532
6016	10/16/2019	2019	\$ 11,127	\$ -	5.51%	0.2932	\$ 11,127	10.51%	0.2904	0.0027	\$ 10,952
6016	12/20/2019	2019	\$ 33,298	\$ 33,298	5.51%	0.4712	\$ -	10.51%	0.0000	0.0000	\$ 32,467
6016	2/27/2020	2019	\$ 33,298	\$ 33,298	5.51%	0.6603	\$ -	10.51%	0.0000	0.0000	\$ 32,139
6016	5/14/2020	2019	\$ 33,298	\$ 33,298	5.51%	0.8689	\$ -	10.51%	0.0000	0.0000	\$ 31,782
6028	10/8/2019	2019	\$ 41,018	\$ 41,018	5.51%	0.2712	\$ -	10.51%	0.0000	0.0000	\$ 40,426
6028	1/3/2020	2019	\$ 167,578	\$ 167,578	5.51%	0.5096	\$ -	10.51%	0.0000	0.0000	\$ 163,060
6037	10/18/2019	2019	\$ 33,095	\$ -	5.52%	0.2986	\$ 33,095	10.52%	0.2904	0.0082	\$ 32,556
6037	1/14/2020	2019	\$ 184,134	\$ 184,134	5.52%	0.5397	\$ -	10.52%	0.0000	0.0000	\$ 178,871
6037	4/29/2020	2019	\$ 3,284,200	\$ 3,284,200	5.52%	0.8279	\$ -	10.52%	0.0000	0.0000	\$ 3,141,315
6040	10/21/2019	2019	\$ 19,516	\$ -	5.61%	0.3068	\$ 19,516	10.61%	0.2904	0.0164	\$ 19,177
6040	12/6/2019	2019	\$ 53,337	\$ 53,337	5.61%	0.4329	\$ -	10.61%	0.0000	0.0000	\$ 52,092
6042	12/12/2019	2019	\$ 15,188	\$ 15,188	5.43%	0.4493	\$ -	10.43%	0.0000	0.0000	\$ 14,831
6044	11/4/2019	2019	\$ 54,055	\$ 54,055	5.60%	0.3452	\$ -	10.60%	0.0000	0.0000	\$ 53,048
6049	10/4/2019	2019	\$ 45,494	\$ 45,494	5.53%	0.2603	\$ -	10.53%	0.0000	0.0000	\$ 44,861
6049	12/20/2019	2019	\$ 193,860	\$ 193,860	5.53%	0.4712	\$ -	10.53%	0.0000	0.0000	\$ 189,005
6050	12/19/2019	2019	\$ 89,711	\$ 89,711	5.44%	0.4685	\$ -	10.44%	0.0000	0.0000	\$ 87,512
6070	10/11/2019	2019	\$ 8,205	\$ 8,205	5.32%	0.2795	\$ -	10.32%	0.0000	0.0000	\$ 8,087
6070	12/9/2019	2019	\$ 32,321	\$ 32,321	5.32%	0.4411	\$ -	10.32%	0.0000	0.0000	\$ 31,590
6077	11/1/2019	2019	\$ 1,101,094	\$ 1,101,094	5.52%	0.3370	\$ -	10.52%	0.0000	0.0000	\$ 1,081,337
6079	12/30/2019	2019	\$ 84,000	\$ 84,000	5.55%	0.4986	\$ -	10.55%	0.0000	0.0000	\$ 81,768
6086	10/2/2019	2019	\$ 7,253	\$ 7,253	5.50%	0.2548	\$ -	10.50%	0.0000	0.0000	\$ 7,155
6086	12/13/2019	2019	\$ 15,000	\$ 15,000	5.50%	0.4521	\$ -	10.50%	0.0000	0.0000	\$ 14,641
6086	2/3/2020	2019	\$ 15,000	\$ 15,000	5.50%	0.5945	\$ -	10.50%	0.0000	0.0000	\$ 14,530
6086	6/1/2020	2019	\$ 12,725	\$ 12,725	5.50%	0.9180	\$ -	10.50%	0.0000	0.0000	\$ 12,115
6093	10/4/2019	2019	\$ 13,802	\$ 13,802	5.56%	0.2603	\$ -	10.56%	0.0000	0.0000	\$ 13,609
6093	12/11/2019	2019	\$ 52,834	\$ 52,834	5.56%	0.4466	\$ -	10.56%	0.0000	0.0000	\$ 51,573
6099	10/10/2019	2019	\$ 17,785	\$ 17,785	5.44%	0.2767	\$ -	10.44%	0.0000	0.0000	\$ 17,526
6099	12/26/2019	2019	\$ 178,778	\$ 178,778	5.44%	0.4877	\$ -	10.44%	0.0000	0.0000	\$ 174,219
6099	5/27/2020	2019	\$ 3,113,480	\$ 3,113,480	5.44%	0.9044	\$ -	10.44%	0.0000	0.0000	\$ 2,967,841

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DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2019

\$ 244,677,225

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	Amount of Contribution for Late Quarterly Penalty Interest	Effective Interest Rate for Late Quarterly Penalty Interest	Discount Period for Late Quarterly Penalty Interest	Interest Adjusted Contribution
6107	10/30/2019	2019	\$ 11,663	\$ 11,663	5.46%	0.3315	\$ -	10.46%	0.0000	0.0000	0.0000	0.0000	\$ 11,459
6107	2/12/2020	2019	\$ 11,663	\$ 11,663	5.46%	0.6192	\$ -	10.46%	0.0000	0.0000	0.0000	0.0000	\$ 11,285
6107	6/9/2020	2019	\$ 11,663	\$ 11,663	5.46%	0.9399	\$ -	10.46%	0.0000	0.0000	0.0000	0.0000	\$ 11,095
6115	11/13/2019	2019	\$ 27,102	\$ 27,102	5.51%	0.3699	\$ -	10.51%	0.0000	0.0000	0.0000	0.0000	\$ 26,570
6115	10/28/2020	2019	\$ 1,052,406	\$ 1,052,406	5.51%	1.3269	\$ -	10.51%	0.0000	0.0000	0.0000	0.0000	\$ 980,108
6116	10/10/2019	2019	\$ 41,263	\$ 41,263	5.45%	0.2767	\$ -	10.45%	0.0000	0.0000	0.0000	0.0000	\$ 40,662
6116	12/30/2019	2019	\$ 254,879	\$ 254,879	5.45%	0.4986	\$ -	10.45%	0.0000	0.0000	0.0000	0.0000	\$ 248,223
6116	4/28/2020	2019	\$ 997,000	\$ 997,000	5.45%	0.8251	\$ -	10.45%	0.0000	0.0000	0.0000	0.0000	\$ 954,286
6120	10/16/2019	2019	\$ 8,453	\$ -	5.40%	0.2932	\$ 8,453	10.40%	0.2904	0.0027	0.0000	0.0027	\$ 8,323
6120	12/30/2019	2019	\$ 32,054	\$ 32,054	5.40%	0.4986	\$ -	10.40%	0.0000	0.0000	0.0000	0.0000	\$ 31,224
6124	10/25/2019	2019	\$ 277,600	\$ 277,600	5.58%	0.3178	\$ -	10.58%	0.0000	0.0000	0.0000	0.0000	\$ 272,851
6125	10/18/2019	2019	\$ 386,624	\$ -	5.65%	0.2986	\$ 386,624	10.65%	0.2904	0.0082	0.0000	0.0082	\$ 380,186
6125	12/30/2019	2019	\$ 1,843,291	\$ 1,843,291	5.65%	0.4986	\$ -	10.65%	0.0000	0.0000	0.0000	0.0000	\$ 1,793,461
6126	1/15/2020	2019	\$ 26,240	\$ 26,189	5.49%	0.5425	\$ 51	10.49%	0.2904	0.2521	0.0000	0.2521	\$ 25,490
6129	12/5/2019	2019	\$ 100,000	\$ 100,000	5.56%	0.4301	\$ -	10.56%	0.0000	0.0000	0.0000	0.0000	\$ 97,699
6130	10/4/2019	2019	\$ 35,457	\$ 35,457	5.51%	0.2603	\$ -	10.51%	0.0000	0.0000	0.0000	0.0000	\$ 34,965
6130	10/25/2019	2019	\$ 225,341	\$ 225,341	5.51%	0.3178	\$ -	10.51%	0.0000	0.0000	0.0000	0.0000	\$ 221,532
6135	10/15/2019	2019	\$ 19,874	\$ 19,874	5.50%	0.2904	\$ -	10.50%	0.0000	0.0000	0.0000	0.0000	\$ 19,567
6135	12/26/2019	2019	\$ 119,338	\$ 119,338	5.50%	0.4877	\$ -	10.50%	0.0000	0.0000	0.0000	0.0000	\$ 116,262
6135	4/15/2020	2019	\$ 1,641,940	\$ 1,641,940	5.50%	0.7896	\$ -	10.50%	0.0000	0.0000	0.0000	0.0000	\$ 1,573,971
6136	10/4/2019	2019	\$ 28,526	\$ 28,526	5.42%	0.2603	\$ -	10.42%	0.0000	0.0000	0.0000	0.0000	\$ 28,137
6136	11/15/2019	2019	\$ 19,890	\$ 19,824	5.42%	0.3753	\$ 66	10.42%	0.2904	0.0849	0.0000	0.0849	\$ 19,499
6138	10/30/2019	2019	\$ 360,027	\$ 360,027	5.68%	0.3315	\$ -	10.68%	0.0000	0.0000	0.0000	0.0000	\$ 353,493
6140	11/26/2019	2019	\$ 32,480	\$ 32,480	5.66%	0.4055	\$ -	10.66%	0.0000	0.0000	0.0000	0.0000	\$ 31,763
6142	12/30/2019	2019	\$ 207,643	\$ 207,643	5.54%	0.4986	\$ -	10.54%	0.0000	0.0000	0.0000	0.0000	\$ 202,134
6143	10/15/2019	2019	\$ 17,779	\$ 17,779	5.50%	0.2904	\$ -	10.50%	0.0000	0.0000	0.0000	0.0000	\$ 17,505
6143	11/25/2019	2019	\$ 60,000	\$ 60,000	5.50%	0.4027	\$ -	10.50%	0.0000	0.0000	0.0000	0.0000	\$ 58,720
6143	6/18/2020	2019	\$ 11,262	\$ 11,262	5.50%	0.9645	\$ -	10.50%	0.0000	0.0000	0.0000	0.0000	\$ 10,695
7000	11/22/2019	2019	\$ 13,455,892	\$ 13,455,892	5.68%	0.3945	\$ -	10.68%	0.0000	0.0000	0.0000	0.0000	\$ 13,165,787
7000	6/30/2020	2019	\$ 50,000,000	\$ 50,000,000	5.68%	0.9973	\$ -	10.68%	0.0000	0.0000	0.0000	0.0000	\$ 47,319,784
7011	10/2/2019	2019	\$ 110,000	\$ 110,000	5.47%	0.2548	\$ -	10.47%	0.0000	0.0000	0.0000	0.0000	\$ 108,517
7011	12/26/2019	2019	\$ 910,000	\$ 910,000	5.47%	0.4877	\$ -	10.47%	0.0000	0.0000	0.0000	0.0000	\$ 886,670
7027	11/22/2019	2019	\$ 142,245	\$ 142,245	5.47%	0.3945	\$ -	10.47%	0.0000	0.0000	0.0000	0.0000	\$ 139,288
7031	9/24/2019	2019	\$ 2,000	\$ 2,000	5.40%	0.2329	\$ -	10.40%	0.0000	0.0000	0.0000	0.0000	\$ 1,976
7031	10/11/2019	2019	\$ 77,654	\$ 77,654	5.40%	0.2795	\$ -	10.40%	0.0000	0.0000	0.0000	0.0000	\$ 76,521
7031	12/20/2019	2019	\$ 635,425	\$ 635,425	5.40%	0.4712	\$ -	10.40%	0.0000	0.0000	0.0000	0.0000	\$ 619,871
7048	10/8/2019	2019	\$ 20,636	\$ 20,636	5.42%	0.2712	\$ -	10.42%	0.0000	0.0000	0.0000	0.0000	\$ 20,343
7048	10/29/2019	2019	\$ 174,790	\$ 174,790	5.42%	0.3288	\$ -	10.42%	0.0000	0.0000	0.0000	0.0000	\$ 171,783
7048	2/18/2020	2019	\$ 1,145,605	\$ 1,145,605	5.42%	0.6356	\$ -	10.42%	0.0000	0.0000	0.0000	0.0000	\$ 1,107,808
7056	7/1/2019	2019	\$ 56,703	\$ 56,703	5.47%	0.0000	\$ -	10.47%	0.0000	0.0000	0.0000	0.0000	\$ 56,703
7056	11/22/2019	2019	\$ 59,973	\$ 59,973	5.47%	0.3945	\$ -	10.47%	0.0000	0.0000	0.0000	0.0000	\$ 58,726
7060	12/9/2019	2019	\$ 16,221	\$ 16,221	5.44%	0.4411	\$ -	10.44%	0.0000	0.0000	0.0000	0.0000	\$ 15,846
7064	12/14/2019	2019	\$ 731,424	\$ 731,424	5.54%	0.4274	\$ -	10.54%	0.0000	0.0000	0.0000	0.0000	\$ 714,761
7065	10/7/2019	2019	\$ 24,418	\$ 24,418	5.50%	0.2685	\$ -	10.50%	0.0000	0.0000	0.0000	0.0000	\$ 24,069
7065	12/19/2019	2019	\$ 148,977	\$ 148,977	5.50%	0.4685	\$ -	10.50%	0.0000	0.0000	0.0000	0.0000	\$ 145,287
7088	12/27/2019	2019	\$ 42,000	\$ 42,000	5.49%	0.4904	\$ -	10.49%	0.0000	0.0000	0.0000	0.0000	\$ 40,913
7100	10/1/2019	2019	\$ 10,823	\$ 10,823	5.51%	0.2521	\$ -	10.51%	0.0000	0.0000	0.0000	0.0000	\$ 10,678
7100	11/22/2019	2019	\$ 118,822	\$ 118,822	5.51%	0.3945	\$ -	10.51%	0.0000	0.0000	0.0000	0.0000	\$ 116,334
7101	12/10/2019	2019	\$ 129,488	\$ 129,488	5.60%	0.4438	\$ -	10.60%	0.0000	0.0000	0.0000	0.0000	\$ 126,394
7114	10/4/2019	2019	\$ 16,514	\$ 16,514	5.49%	0.2603	\$ -	10.49%	0.0000	0.0000	0.0000	0.0000	\$ 16,286
7114	10/25/2019	2019	\$ 111,008	\$ 111,008	5.49%	0.3178	\$ -	10.49%	0.0000	0.0000	0.0000	0.0000	\$ 109,138
7114	12/14/2019	2019	\$ 1,054,905	\$ 1,054,905	5.49%	0.4274	\$ -	10.49%	0.0000	0.0000	0.0000	0.0000	\$ 1,031,081
7115	10/4/2019	2019	\$ 6,800	\$ 6,800	5.36%	0.2603	\$ -	10.36%	0.0000	0.0000	0.0000	0.0000	\$ 6,708
7115	10/31/2019	2019	\$ 868,872	\$ 868,872	5.36%	0.3342	\$ -	10.36%	0.0000	0.0000	0.0000	0.0000	\$ 853,840
7117	11/19/2019	2019	\$ 59,184	\$ -	5.39%	0.3863	\$ 59,184	10.39%	0.2904	0.0959	0.0000	0.0959	\$ 57,739
7117	1/10/2020	2019	\$ 80,513	\$ 80,513	5.39%	0.5288	\$ -	10.39%	0.0000	0.0000	0.0000	0.0000	\$ 78,309
7117	2/10/2020	2019	\$ 80,513	\$ 80,513	5.39%	0.6137	\$ -	10.39%	0.0000	0.0000	0.0000	0.0000	\$ 77,960
7117	6/29/2020	2019	\$ 80,513	\$ 80,513	5.39%	0.9945	\$ -	10.39%	0.0000	0.0000	0.0000	0.0000	\$ 76,417
7118	7/2/2019	2019	\$ 809,000	\$ 809,000	5.62%	0.0027	\$ -	10.62%	0.0000	0.0000	0.0000	0.0000	\$ 808,879
8000	12/17/2019	2019	\$ 1,078,893	\$ 1,078,893	5.63%	0.4630	\$ -	10.63%	0.0000	0.0000	0.0000	0.0000	\$ 1,051,876
8006	10/2/2019	2019	\$ 28,850	\$ 28,850	5.41%	0.2548	\$ -	10.41%	0.0000	0.0000	0.0000	0.0000	\$ 28,485
8006	12/23/2019	2019	\$ 244,425	\$ 244,425	5.41%	0.4795	\$ -	10.41%	0.0000	0.0000	0.0000	0.0000	\$ 238,328
8026	10/9/2019	2019	\$ 27,520	\$ 27,520	5.49%	0.2740	\$ -	10.49%	0.0000	0.0000	0.0000	0.0000	\$ 27,120
8026	11/1/2019	2019	\$ 111,359	\$ 111,359	5.49%	0.3370	\$ -	10.49%	0.0000	0.0000	0.0000	0.0000	\$ 109,371
8026	5/1/2020	2019	\$ 111,359	\$ 111,359	5.49%	0.8333	\$ -	10.49%	0.0000	0.0000	0.0000	0.0000	\$ 106,508
8026	7/1/2020	2019	\$ 111,359	\$ 111,359	5.49%	1.0000	\$ -	10.49%	0.0000	0.0000	0.0000	0.0000	\$ 105,564

PN: 333

DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2019

\$ 244,677,225

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
8031	10/16/2019	2019	\$ 344,655	\$ -	5.58%	0.2932	\$ 344,655	10.58%	0.2904	0.0027	\$ 339,169
8031	12/30/2019	2019	\$ 1,431,052	\$ 1,431,052	5.58%	0.4986	\$ -	10.58%	0.0000	0.0000	\$ 1,392,826
8051	10/7/2019	2019	\$ 28,089	\$ 28,089	5.48%	0.2685	\$ -	10.48%	0.0000	0.0000	\$ 27,690
8051	11/25/2019	2019	\$ 100,381	\$ 100,299	5.48%	0.4027	\$ 82	10.48%	0.2904	0.1123	\$ 98,247
8054	10/7/2019	2019	\$ 24,643	\$ 24,643	5.51%	0.2685	\$ -	10.51%	0.0000	0.0000	\$ 24,291
8054	12/31/2019	2019	\$ 43,289	\$ 43,289	5.51%	0.5014	\$ -	10.51%	0.0000	0.0000	\$ 42,140
8054	2/20/2020	2019	\$ 43,289	\$ 43,289	5.51%	0.6411	\$ -	10.51%	0.0000	0.0000	\$ 41,826
8054	6/15/2020	2019	\$ 43,289	\$ 43,289	5.51%	0.9563	\$ -	10.51%	0.0000	0.0000	\$ 41,125
8066	10/15/2019	2019	\$ 21,885	\$ 21,885	5.48%	0.2904	\$ -	10.48%	0.0000	0.0000	\$ 21,549
8066	12/30/2019	2019	\$ 93,056	\$ 93,056	5.48%	0.4986	\$ -	10.48%	0.0000	0.0000	\$ 90,613
8087	10/4/2019	2019	\$ 13,302	\$ 13,302	5.38%	0.2603	\$ -	10.38%	0.0000	0.0000	\$ 13,122
8087	12/16/2019	2019	\$ 53,151	\$ 53,151	5.38%	0.4603	\$ -	10.38%	0.0000	0.0000	\$ 51,884
8087	8/12/2020	2019	\$ 563,368	\$ 563,368	5.38%	1.1163	\$ -	10.38%	0.0000	0.0000	\$ 531,359
8104	10/10/2019	2019	\$ 56,026	\$ 56,026	5.57%	0.2767	\$ -	10.57%	0.0000	0.0000	\$ 55,192
8104	12/12/2019	2019	\$ 233,000	\$ 233,000	5.57%	0.4493	\$ -	10.57%	0.0000	0.0000	\$ 227,394
8105	10/1/2019	2019	\$ 2,000,000	\$ 2,000,000	5.60%	0.2521	\$ -	10.60%	0.0000	0.0000	\$ 1,972,720
9007	10/15/2019	2019	\$ 46,942	\$ 46,942	5.59%	0.2904	\$ -	10.59%	0.0000	0.0000	\$ 46,206
9007	12/10/2019	2019	\$ 92,561	\$ 92,561	5.59%	0.4438	\$ -	10.59%	0.0000	0.0000	\$ 90,353
9007	2/19/2020	2019	\$ 92,561	\$ 92,561	5.59%	0.6384	\$ -	10.59%	0.0000	0.0000	\$ 89,402
9007	6/15/2020	2019	\$ 92,561	\$ 92,561	5.59%	0.9563	\$ -	10.59%	0.0000	0.0000	\$ 87,869
9017	3/10/2020	2019	\$ 125,079	\$ 92,131	5.41%	0.6913	\$ 32,948	10.41%	0.9817	0.4008	\$ 120,313
9026	11/27/2019	2019	\$ 167,360	\$ 167,360	5.55%	0.4082	\$ -	10.55%	0.0000	0.0000	\$ 163,710
9045	12/12/2019	2019	\$ 100,000	\$ 100,000	5.48%	0.4493	\$ -	10.48%	0.0000	0.0000	\$ 97,631
9057	10/2/2019	2019	\$ 19,979	\$ 19,979	5.43%	0.2548	\$ -	10.43%	0.0000	0.0000	\$ 19,712
9057	10/28/2019	2019	\$ 204,905	\$ 204,905	5.43%	0.3260	\$ -	10.43%	0.0000	0.0000	\$ 201,403
9057	5/29/2020	2019	\$ 1,387,186	\$ 1,387,186	5.43%	0.9098	\$ -	10.43%	0.0000	0.0000	\$ 1,322,029
9062	10/9/2019	2019	\$ 53,043	\$ 53,043	5.50%	0.2740	\$ -	10.50%	0.0000	0.0000	\$ 52,271
9062	12/4/2019	2019	\$ 80,562	\$ 80,562	5.50%	0.4274	\$ -	10.50%	0.0000	0.0000	\$ 78,309
9062	2/6/2020	2019	\$ 80,562	\$ 80,562	5.50%	0.6027	\$ -	10.50%	0.0000	0.0000	\$ 77,004
9062	6/12/2020	2019	\$ 80,562	\$ 80,562	5.50%	0.9481	\$ -	10.50%	0.0000	0.0000	\$ 76,57

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2019
EIN: 13-5645888
PN: 333

2019 FORM 5500 SCHEDULE SB, LINE 19

DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2019

TOTAL: \$ 253,198,886 \$ 251,997,324 \$ 1,201,562 \$ 244,677,225

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
10051	8/15/2019	2019	\$ 30,000	\$ 30,000	5.65%	0.1233	\$ -	10.65%	0.0000	0.0000	\$ 29,797
10051	9/16/2019	2019	\$ 30,000	\$ 30,000	5.65%	0.2110	\$ -	10.65%	0.0000	0.0000	\$ 29,654
10051	10/15/2019	2019	\$ 30,000	\$ 30,000	5.65%	0.2904	\$ -	10.65%	0.0000	0.0000	\$ 29,525
10051	11/15/2019	2019	\$ 30,000	\$ 30,000	5.65%	0.3753	\$ -	10.65%	0.0000	0.0000	\$ 29,387
10051	12/16/2019	2019	\$ 30,000	\$ 30,000	5.65%	0.4603	\$ -	10.65%	0.0000	0.0000	\$ 29,251
10051	1/15/2020	2019	\$ 50,000	\$ 50,000	5.65%	0.5425	\$ -	10.65%	0.0000	0.0000	\$ 48,531
10051	2/14/2020	2019	\$ 50,000	\$ 50,000	5.65%	0.6247	\$ -	10.65%	0.0000	0.0000	\$ 48,313
10051	3/13/2020	2019	\$ 50,000	\$ 50,000	5.65%	0.6995	\$ -	10.65%	0.0000	0.0000	\$ 48,114
10051	4/15/2020	2019	\$ 50,000	\$ 50,000	5.65%	0.7896	\$ -	10.65%	0.0000	0.0000	\$ 47,876
10051	5/15/2020	2019	\$ 50,000	\$ 50,000	5.65%	0.8716	\$ -	10.65%	0.0000	0.0000	\$ 47,661
10051	6/15/2020	2019	\$ 50,000	\$ 50,000	5.65%	0.9563	\$ -	10.65%	0.0000	0.0000	\$ 47,440
11009	10/2/2019	2019	\$ 387,492	\$ 387,492	5.74%	0.2548	\$ -	10.74%	0.0000	0.0000	\$ 382,021
11009	12/19/2019	2019	\$ 1,519,351	\$ 1,519,351	5.74%	0.4685	\$ -	10.74%	0.0000	0.0000	\$ 1,480,138
12000	12/17/2019	2019	\$ 695,986	\$ 695,986	5.56%	0.4630	\$ -	10.56%	0.0000	0.0000	\$ 678,766
12004	12/24/2019	2019	\$ 302,408	\$ 302,408	5.55%	0.4822	\$ -	10.55%	0.0000	0.0000	\$ 294,633
12026	12/24/2019	2019	\$ 1,919,400	\$ 1,919,400	5.56%	0.4822	\$ -	10.56%	0.0000	0.0000	\$ 1,869,968
12028	10/8/2019	2019	\$ 37,280	\$ 37,280	5.51%	0.2712	\$ -	10.51%	0.0000	0.0000	\$ 36,742
12028	12/6/2019	2019	\$ 502,720	\$ 502,720	5.51%	0.4329	\$ -	10.51%	0.0000	0.0000	\$ 491,183
12033	11/13/2019	2019	\$ 30,660	\$ 30,660	5.48%	0.3699	\$ -	10.48%	0.0000	0.0000	\$ 30,061
12033	8/19/2020	2019	\$ 332,898	\$ 332,898	5.48%	1.1354	\$ -	10.48%	0.0000	0.0000	\$ 313,331
12042	10/2/2019	2019	\$ 7,955	\$ 7,955	5.43%	0.2548	\$ -	10.43%	0.0000	0.0000	\$ 7,849
12042	12/12/2019	2019	\$ 80,900	\$ 80,900	5.43%	0.4493	\$ -	10.43%	0.0000	0.0000	\$ 79,001
12043	10/9/2019	2019	\$ 24,933	\$ 24,933	5.66%	0.2740	\$ -	10.66%	0.0000	0.0000	\$ 24,560
12043	12/18/2019	2019	\$ 100,000	\$ 100,000	5.66%	0.4658	\$ -	10.66%	0.0000	0.0000	\$ 97,468
12043	9/28/2020	2019	\$ 28,500	\$ 28,500	5.66%	1.2449	\$ -	10.66%	0.0000	0.0000	\$ 26,612
13000	10/4/2019	2019	\$ 4,799,412	\$ 4,799,412	5.48%	0.2603	\$ -	10.48%	0.0000	0.0000	\$ 4,733,228
13001	9/20/2019	2019	\$ 1,306,776	\$ 1,306,776	5.67%	0.2219	\$ -	10.67%	0.0000	0.0000	\$ 1,290,880
13001	12/12/2019	2019	\$ 1,306,776	\$ 1,306,776	5.67%	0.4493	\$ -	10.67%	0.0000	0.0000	\$ 1,274,792
13002	3/10/2020	2019	\$ 1,553,626	\$ 1,553,626	5.57%	0.6913	\$ -	10.57%	0.0000	0.0000	\$ 1,496,490
109000	10/4/2019	2019	\$ 867,295	\$ 867,295	5.64%	0.2603	\$ -	10.64%	0.0000	0.0000	\$ 854,998
109000	12/24/2019	2019	\$ 4,332,705	\$ 4,332,705	5.64%	0.4822	\$ -	10.64%	0.0000	0.0000	\$ 4,219,580

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2019
EIN: 13-5645888
PN: 333

2019 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	7/1/2019	92,061,214	92,061,214	39	18,254,477	177	13,567,477	2,036,915	46,951,657	192	48,988,572	408	80,810,526	o	
1001	7/1/2019	35,299,541	35,299,541	147	25,157,000	223	13,736,677	30	253,449	5	253,479	375	39,147,156	o	
1004	7/1/2019	6,119,729	6,119,729	31	3,492,407	34	1,714,542	-	67,529	1	67,529	66	5,274,478	o	
1006	7/1/2019	11,480,500	11,480,500	32	5,459,417	24	1,233,684	191,404	4,331,065	77	4,522,469	133	11,215,570	o	
1007	7/1/2019	17,247,139	17,247,139	17	5,047,473	43	2,484,322	145,043	9,446,200	49	9,591,243	109	17,123,038	o	
1019	7/1/2019	23,801,997	23,801,997	114	9,922,722	334	14,909,944	1,097	1,343,884	30	1,344,981	478	26,177,647	o	
1024*	7/1/2019	2,071,902	2,071,902	8	945,294	9	303,632	56	447,783	7	447,839	24	1,696,765	o	
1025	7/1/2019	2,618,842	2,618,842	19	1,435,408	9	481,213	448	817,538	9	817,986	37	2,734,607	o	
1027	7/1/2019	12,261,477	12,261,477	24	6,838,141	44	3,188,171	10,712	2,915,844	20	2,926,556	88	12,952,868	o	
1030	7/1/2019	2,376,727	2,376,727	11	767,732	8	311,290	2,120	1,425,543	18	1,427,663	37	2,506,685	o	
1032	7/1/2019	7,237,684	7,237,684	10	2,858,047	30	2,701,130	(295)	2,255,649	28	2,255,354	68	7,814,531	o	
1034	7/1/2019	10,519,833	10,519,833	25	7,248,145	11	734,214	19,519	3,063,239	37	3,082,758	73	11,065,117	o	
1046	7/1/2019	6,779,988	6,779,988	24	2,893,234	24	1,080,726	(3,533)	1,528,031	33	1,528,498	79	5,479,458	o	
1055	7/1/2019	22,432,045	22,432,045	59	15,514,471	35	3,064,201	30,074	6,119,346	36	6,149,420	130	24,728,092	o	
1069*	7/1/2019	4,602,092	4,602,092	9	1,586,491	22	972,943	704	2,107,229	17	2,107,933	48	4,667,367	o	
1070	7/1/2019	6,225,737	6,225,737	6	1,752,617	10	613,955	17,280	3,457,393	20	3,474,673	36	5,841,245	o	
1073	7/1/2019	10,941,349	10,941,349	19	4,427,382	10	721,851	40,042	5,359,561	27	5,399,603	56	10,548,836	o	
1074	7/1/2019	44,525,295	44,525,295	128	30,539,070	90	6,423,268	306,929	10,620,210	110	10,927,139	328	47,889,477	o	
1077	7/1/2019	4,340,494	4,340,494	29	3,473,471	49	1,687,888	28	239,271	5	239,299	83	5,400,658	o	
1079	7/1/2019	16,823,550	16,823,550	83	10,279,789	60	3,118,098	26,387	2,490,243	55	2,516,630	198	15,914,517	o	
1080	7/1/2019	63,590,484	63,590,484	329	63,590,484	246	12,731,763	(34,152)	11,110,086	225	11,075,934	800	55,709,345	o	
1082	7/1/2019	28,308,206	28,308,206	64	13,590,358	63	2,598,204	63,258	8,644,012	64	8,707,270	191	24,895,832	o	
1083	7/1/2019	4,345,566	4,345,566	34	3,017,079	26	1,495,624	-	137,873	3	137,873	63	4,650,576	o	
1088	7/1/2019	53,925,727	53,925,727	91	15,616,786	69	4,286,612	987,451	22,492,573	401	23,480,024	561	43,383,422	o	
2000	7/1/2019	211,054,562	211,054,562	198	90,059,137	269	26,491,431	4,097,395	73,566,355	312	77,663,750	779	194,214,318	o	
2003	7/1/2019	47,336,574	47,336,574	40	13,130,015	61	6,622,063	329,459	20,365,630	163	20,695,089	264	40,447,167	o	
2006	7/1/2019	31,075,683	31,075,683	114	21,166,831	71	3,787,607	8,738	4,892,464	94	4,901,202	279	29,855,640	o	
2009	7/1/2019	3,891,322	3,891,322	41	2,614,158	36	1,154,806	3	228,973	10	228,976	87	3,997,940	o	
2012	7/1/2019	24,480,451	24,480,451	37	9,968,230	57	5,109,340	149,705	10,443,609	63	10,593,314	157	25,670,884	o	
2018	7/1/2019	11,546,388	11,546,388	21	6,680,226	33	1,734,581	20,771	3,894,608	16	3,915,379	70	12,330,186	o	
2022*	7/1/2019	12,519,362	12,519,362	28	3,712,670	41	2,076,567	(823)	4,540,291	65	4,539,468	134	10,328,705	o	
2023	7/1/2019	2,305,880	2,305,880	5	1,939,200	6	448,941	167	153,874	7	154,041	18	2,542,182	o	
2026	7/1/2019	3,671,666	3,671,666	3	1,041,417	-	200,968	1	2,364,513	4	2,364,514	7	3,606,899	o	
2027	7/1/2019	1,508,247	1,508,247	20	878,480	7	377,488	165	384,880	13	385,045	40	1,641,013	o	
2029	7/1/2019	3,497,808	3,497,808	16	2,264,177	11	483,208	1,033	560,246	48	561,279	75	3,308,664	o	
2030	7/1/2019	91,922,886	91,922,886	200	47,575,025	341	21,516,513	542,376	34,720,840	958	35,263,216	1,499	104,354,754	o	
2032	7/1/2019	25,397,411	25,397,411	8	3,574,004	15	590,402	290,933	17,348,591	50	17,639,524	73	21,803,930	o	
2033	7/1/2019	4,283,959	4,283,959	1	333,276	4	329,288	16,043	2,734,397	21	2,740,440	26	3,403,004	o	
2037	7/1/2019	2,375,258	2,375,258	6	1,521,180	5	448,635	-	249,175	5	249,175	16	2,218,990	o	
2038	7/1/2019	2,047,247	2,047,247	5	457,797	8	143,923	439	1,165,618	11	1,166,057	24	1,767,777	o	
2039	7/1/2019	54,327,247	54,327,247	57	10,344,218	371	13,974,254	893,458	32,283,549	286	33,177,007	714	57,495,479	o	
3000	7/1/2019	107,716,013	107,716,013	79	22,784,577	124	14,956,388	811,558	35,819,087	214	36,630,645	417	74,371,610	o	
3011	7/1/2019	6,003,513	6,003,513	7	1,774,855	7	3,376,247	(1)	58,426	1	58,425	15	5,209,527	o	
3012	7/1/2019	27,545,956	27,545,956	14	4,974,970	26	4,268,065	67,744	18,444,745	58	18,512,489	98	27,755,524	o	
3019	7/1/2019	13,072,495	13,072,495	54	6,366,963	42	2,628,094	366	3,771,962	58	3,772,328	154	12,767,385	o	
3023	7/1/2019	11,061,310	11,061,310	14	7,446,576	37	1,510,984	38,181	2,644,279	27	2,682,460	78	11,640,020	o	
3031	7/1/2019	7,210,888	7,210,888	1	361,927	1	135,780	79,866	4,862,145	17	4,942,011	19	5,439,718	o	
3032	7/1/2019	18,785,883	18,785,883	20	4,435,994	29	1,146,742	95,950	10,259,932	72	10,355,882	121	15,938,618	o	
3036	7/1/2019	3,729,160	3,729,160	14	2,395,129	18	477,176	(1)	440,900	5	440,899	37	3,313,204	o	
3054	7/1/2019	13,893,094	13,893,094	37	12,209,089	27	2,132,789	(1,881)	1,840,378	32	1,838,497	96	16,180,375	o	
3063	7/1/2019	4,449,428	4,449,428	13	1,814,020	3	106,792	34,553	2,645,156	37	2,679,709	53	4,600,521	o	
3069	7/1/2019	2,537,205	2,537,205	4	492,945	7	406,688	273	1,747,159	21	1,747,432	32	2,647,065	o	
3073	7/1/2019	489,329	489,329	-	91,957	11	337,219	47	86,064	7	86,111	18	515,287	o	
3074	7/1/2019	2,967,211	2,967,211	17	2,157,266	9	692,823	9	498,831	12	498,840	38	3,348,929	o	
3077	7/1/2019	7,374,107	7,374,107	5	576,369	10	336,988	5,660	4,816,717	27	4,822,377	42	5,735,734	o	
4000	7/1/2019	189,337,069	189,337,069	128	55,018,489	222	25,856,059	3,704,321	73,971,286	196	77,675,607	546	158,550,155	o	
4026*	7/1/2019	3,626,172	3,626,172	9	2,537,404	5	357,078	3,544	403,987	8	407,531	22	3,302,013	o	
4079	7/1/2019	1,460,408	1,460,408	-	166,641	2	113,327	1,080	1,324,605	6	1,325,685	8	1,605,653	o	
4084	7/1/2019	1,939,707	1,939,707	-	33,122	2	476,211	43,754	1,435,737	3	1,479,491	5	1,988,824	o	
4087	7/1/2019	5,360,999	5,360,999	27	3,948,443	19	896,726	1,043	518,397	13	519,440	59	5,364,609	o	
4088	7/1/2019	3,819,554	3,819,554	28	3,390,155	4	106,981	(1,580)	856,787	22	855,207	54	4,352,343	o	
4091	7/1/2019	1,700,254	1,700,254	-	-	-	-	2,083	1,407,059	6	1,409,142	6	1,409,142	o	
4094	7/1/2019	46,883,126	46,883,126	17	3,950,187	42	5,525,844	685,723	23,568,850	337	24,254,573	396	33,730,604	o	
4096	7/1/2019	2,448,344	2,448,344	10	1,076,917	20	311,508	7,901	1,314,744	54	1,322,645	84	2,711,070	o	
4096	7/1/2019	3,910,768	3,910,768	5	507,785	15	1,700,839	1,572	1,550,956	25	1,552,528	45	3,781,152	o	
4097	7/1/2019	2,368,172	2,368,172	5	1,114,945	10	182,820	(12)	1,150,584	9	1,150,572	24	2,448,337	o	
5000	7/1/2019	123,899,451	123,899,451	90	44,326,901	103	9,172,100	2,696,601	42,317,785	209	45,014,386	402	98,513,387	o	
5001	7/1/2019	19,825,930	19,825,930	43	15,308,751	5	1,107,183	3,671	5,339,293	31	5,342,964	79	21,758,898	o	
5010	7/1/2019	956,568	956,568	7	637,314	11	312,460	-	116,725	2	116,725	20	1,066,499	o	
5021	7/1/2019	2,063,487	2,063,487	9	1										

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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2019 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		5.62%	5,782,087	728,159	-	-	-	728,159	-	7.78%	56,651	-	429,732	5.75%	24,710	-
1001		5.46%	533,965	-	-	-	-	-	-	8.29%	-	-	4,719	5.61%	265	-
1004		5.46%	44,459	254,761	-	-	-	254,761	-	7.89%	20,101	-	47,170	5.64%	2,660	-
1006		5.54%	591,407	1,032,320	-	-	-	1,032,320	-	7.74%	79,902	-	2,168	5.72%	124	-
1007		5.56%	1,144,141	928,939	-	-	-	928,939	-	7.79%	72,364	-	4,274	5.72%	244	-
1019		5.57%	418,942	183	-	-	-	183	-	7.79%	14	-	4,686	5.73%	269	-
1024*		5.51%	16,574	-	-	-	-	-	-	8.26%	-	-	560,629	5.64%	31,619	-
1025		5.49%	45,113	-	-	-	-	-	-	7.95%	-	-	182	5.65%	10	-
1027		5.59%	195,355	-	-	-	-	-	-	7.41%	-	-	544	5.71%	31	-
1030		5.55%	48,700	-	-	-	-	-	-	7.74%	-	-	111	5.81%	6	-
1032		5.55%	133,495	17,608	-	-	-	17,608	-	7.77%	1,368	-	2,768	5.72%	158	-
1034		5.46%	155,999	-	47,312	-	-	-	47,312	7.94%	-	3,757	303,891	5.58%	16,957	-
1046		5.61%	62,535	-	-	-	-	-	-	7.46%	-	-	59,122	5.76%	3,405	-
1055		5.56%	853,515	-	-	-	-	-	-	7.75%	-	-	524	5.66%	30	-
1069*		5.52%	74,915	282	-	-	-	282	-	7.73%	22	-	157,022	5.64%	8,856	-
1070		5.56%	256,263	109,223	436,373	-	-	109,223	436,373	7.65%	8,356	33,383	90,073	5.78%	5,206	-
1073		5.58%	533,691	166,835	-	-	-	166,835	-	7.82%	13,046	-	443,377	5.66%	25,095	-
1074		5.54%	680,118	5,593	-	-	-	5,593	-	8.13%	455	-	5,008	5.67%	284	-
1077		5.54%	103,311	-	-	-	-	-	-	8.28%	-	-	2,223	5.69%	126	-
1079		5.48%	196,451	563,452	-	-	-	563,452	-	8.03%	45,245	-	157,148	5.60%	8,800	-
1080		5.44%	480,685	-	10,627,809	-	56,511	-	10,571,298	8.05%	-	850,990	1,948,512	5.61%	106,141	4,549
1082		5.56%	235,014	323,347	-	-	-	323,347	-	7.47%	24,154	-	153,480	5.64%	8,656	-
1083		5.45%	67,741	-	-	-	-	-	-	8.06%	-	-	227	5.55%	13	-
1088		5.57%	2,855,461	350,893	11,665	-	-	350,893	11,665	7.75%	27,194	904	3,123,319	5.69%	177,717	-
2000		5.58%	8,546,445	465,135	2,946,711	-	-	465,135	2,946,711	7.99%	37,164	235,442	1,278,900	5.72%	73,153	-
2003		5.58%	2,008,970	194,118	554,051	-	-	194,118	554,051	7.50%	14,559	41,554	2,696,804	5.88%	158,572	-
2006		5.47%	329,951	427,924	-	-	-	427,924	-	8.03%	34,362	-	237,988	5.62%	13,375	-
2009		5.45%	62,826	-	79,757	-	-	-	79,757	8.17%	-	6,516	111,742	5.61%	6,269	-
2012		5.54%	1,186,816	-	-	-	-	-	-	7.93%	-	-	3,218	5.70%	183	-
2018		5.44%	165,190	-	-	-	-	-	-	8.08%	-	-	101,376	5.60%	5,677	-
2022*		5.48%	99,384	90,052	-	-	-	90,052	-	7.24%	6,520	-	96,828	5.58%	5,403	-
2023		5.41%	40,473	-	-	-	-	-	-	8.27%	-	-	47	5.55%	3	-
2026		5.46%	85,272	-	-	-	-	-	-	8.14%	-	-	174,577	5.81%	10,143	-
2027		5.45%	34,646	-	-	-	-	-	-	8.09%	-	-	297	5.64%	17	-
2029		5.46%	62,456	391,368	-	-	-	391,368	-	8.28%	32,405	-	67,478	5.57%	3,759	-
2030		5.62%	1,803,695	386,163	-	-	-	386,163	-	7.54%	29,117	-	130,389	5.78%	7,536	-
2032		5.63%	951,682	339,633	-	-	-	339,633	-	7.61%	25,846	-	925,340	5.74%	53,115	-
2033		5.67%	255,309	174,467	-	-	-	174,467	-	7.37%	12,858	-	361,151	5.68%	20,513	-
2037		5.43%	26,288	-	-	-	-	-	-	7.61%	-	-	60,713	5.59%	3,394	-
2038		5.54%	24,980	-	-	-	-	-	90,940	7.42%	-	6,748	21,312	5.76%	1,228	-
2039		5.75%	4,104,635	354	1,759,927	-	305,275	354	1,454,652	7.53%	26	109,535	907	5.86%	-	68
3000		5.62%	4,044,627	-	-	-	-	-	-	7.24%	-	-	3,893,560	5.79%	225,437	-
3011		5.41%	37,707	32,890	416,376	-	-	32,890	416,376	7.34%	2,414	30,562	34,234	5.62%	1,924	-
3012		5.65%	1,905,295	3,256,199	-	-	-	3,256,199	-	7.85%	255,612	-	8,174	5.78%	472	-
3019		5.45%	168,889	645,395	-	-	-	645,395	-	7.76%	50,083	-	149,926	5.69%	8,531	-
3023		5.59%	441,761	-	-	-	-	-	-	8.48%	-	-	171,988	5.70%	9,803	-
3031		5.61%	439,027	-	794,052	-	-	-	794,052	7.76%	-	61,618	678,893	5.58%	37,882	-
3032		5.61%	820,833	204,493	1,177,645	-	-	204,493	1,177,645	7.89%	16,134	92,916	1,198,013	5.79%	69,365	-
3036		5.50%	36,885	-	-	-	-	-	-	8.04%	-	-	28,915	5.63%	1,628	-
3054		5.45%	250,923	-	-	-	-	-	-	8.09%	-	-	1,028	5.59%	57	-
3063		5.57%	403,261	34,079	316,279	-	-	34,079	316,279	7.69%	2,621	24,322	3,070	5.65%	173	-
3069		5.45%	49,589	-	-	-	-	-	-	7.37%	-	-	547	5.58%	31	-
3073		5.67%	15,191	-	-	-	-	-	-	7.60%	-	-	17,068	5.71%	975	-
3074		5.38%	56,781	43,217	-	-	-	43,217	-	8.25%	3,565	-	179	5.58%	10	-
3077		5.68%	64,484	-	547,334	-	-	-	547,334	7.20%	-	39,408	53,988	5.83%	3,148	-
4000		5.62%	7,323,670	5,003,350	1,456,234	-	-	5,003,350	1,456,234	8.45%	422,783	123,052	13,905,390	5.74%	798,169	-
4026*		5.50%	39,496	-	-	-	-	-	-	7.44%	-	-	134,045	5.67%	7,600	-
4079		5.50%	42,790	-	-	-	-	-	-	7.34%	-	-	73	5.44%	4	-
4084		5.59%	99,539	-	-	-	-	-	-	7.19%	-	-	387	5.67%	22	-
4087		5.47%	72,717	63,867	-	-	-	63,867	-	8.10%	5,173	-	170,372	5.62%	9,575	-
4088		5.39%	77,149	-	-	-	-	-	-	8.64%	-	-	225	5.51%	12	-
4090		5.60%	101,356	-	-	-	-	208,385	-	7.39%	15,400	-	144,907	5.72%	8,289	-
4091		5.66%	2,558,828	-	9,996,300	-	-	-	9,996,300	7.56%	-	755,720	3,898,575	5.73%	223,388	-
4094		5.57%	139,292	-	-	-	-	-	-	7.80%	-	-	944	5.71%	54	-
4096		5.56%	61,771	-	-	-	-	-	-	7.68%	-	-	52,099	5.68%	2,959	-
4097		5.54%	40,986	-	368,677	-	77,486	-	291,191	7.70%	-	22,422	423	5.79%	-	33
5000		5.63%	4,626,436	-	-	-	-	-	-	7.90%	-	-	7,669,527	5.76%	441,765	-
5001		5.44%	300,688	22,345	-	-	-	22,345	-	8.24%	1,841	-	148,839	5.58%	8,305	-
5010		5.50%	19,478	22	-	-	-	22	-	7.88%	2	-	106	5.71%	6	-
5021		5.42%	37,761	-	-	-	-	-	-	8.90%	-	-	204	5.58%	11	-
5026		5.59%	881,401	1,691,218	-	-	-	1,691,218	-	7.63%	129,040	-	806,039	5.73%	46,186	-
5034		5.43%	71,461	-	-	-	-	-	-	8.19%	-	-	642	5.58%	36	-
5042		5.58%	22,820	-	-	-	-	-	-	7.68%	-	-	22,212	5.69%	1,264	-
5044*		5.53%	14,336	20,825	-	-	-	20,825	-	7.69%	1,601	-	16,001	5.74%	918	-
5045		5.52%	25,480	-	-	-	-	-	-	7.46%	-	-	25,220	5.59%	1,410	-

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2019 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	11c(b)	11d(b)	12(a)	12(b)	13(a)	13(b)	14	15	16	17	18b	18c	19a	19b	19c
Employer Number	Prefunding balance: Total available at beginning of current plan year to add to prefunding balance	Prefunding balance: Portion of line 11c(b) to be added to prefunding balance	Carryover balance: Reduction in balances due to elections or deemed elections	Prefunding balance: Reduction in balances due to elections or deemed elections	Carryover balance: Balance at beginning of current year (9(a) + 10(a) - 12(a))	Prefunding balance: Balance at beginning of current year (9(b) + 10(b) + 11d(b) - 12(b))	Funding Target Attainment Percentage	Adjusted Funding Target Attainment Percentage	Prior year's funding percentage (for credit balance use)	If current value of assets < 70% of funding target, enter such percentage	Contributions made to the plan for the plan year by employer(s)	Contributions made to the plan for the plan year by employees	employer contributions: allocated toward unpaid minimum required contribution from prior years	Discounted employer contributions: made to avoid benefit restrictions adjusted to valuation date	employer contributions: allocated toward minimum required contribution for current year, adjusted to
1000	454,442	-	-	-	784,810	-	112.95%	113.92%	123.05%		6,744,983	-	-	-	6,570,606
1001	4,984	-	-	-	-	-	90.17%	90.17%	91.11%		1,397,051	-	-	-	1,364,980
1004	49,830	-	-	-	274,862	-	110.81%	116.02%	118.73%		45,760	-	-	-	44,902
1006	2,292	-	-	-	1,112,222	-	92.44%	102.36%	105.73%		488,089	-	-	-	477,064
1007	4,518	-	-	-	1,001,303	-	94.87%	100.72%	100.78%		1,456,960	-	-	-	1,424,066
1019	4,955	-	-	-	197	-	90.92%	90.92%	92.18%		958,696	-	-	-	929,196
1024*	592,248	-	-	-	-	-	122.10%	87.74%	91.18%		675,216	-	-	-	651,349
1025	192	-	-	-	-	-	95.76%	95.76%	98.69%		66,331	-	-	-	64,655
1027	575	-	-	-	-	-	94.66%	94.66%	97.36%		347,053	-	-	-	339,901
1030	117	-	-	-	-	-	94.81%	94.81%	97.30%		84,019	-	-	-	81,968
1032	2,926	-	-	-	18,976	-	92.37%	92.37%	91.32%		270,000	-	-	-	264,131
1034	320,848	-	-	-	-	51,069	94.61%	94.61%	93.69%		529,639	-	-	-	518,520
1046	62,527	-	-	-	-	-	123.73%	123.73%	127.62%		64,518	-	-	-	63,011
1055	554	-	-	-	-	-	90.71%	90.71%	94.43%		1,330,684	-	-	-	1,305,334
1069*	165,878	-	-	-	304	-	98.59%	98.59%	96.39%		1,635,067	-	-	-	1,594,694
1070	95,279	-	-	-	117,579	469,756	96.52%	106.58%	97.40%		512,338	-	-	-	499,896
1073	468,472	-	-	-	179,881	-	102.01%	103.72%	104.28%		760,000	-	-	-	744,003
1074	5,292	-	-	-	6,048	-	92.96%	92.96%	96.11%		1,296,310	-	-	-	1,267,166
1077	2,349	-	-	-	-	-	80.36%	80.36%	80.22%		366,905	-	-	-	358,078
1079	165,948	-	-	-	608,697	-	101.88%	105.71%	107.46%		466,963	-	-	-	455,370
1080	2,059,202	-	-	-	-	11,422,288	93.64%	114.14%	93.20%		1,715,491	-	-	-	1,679,842
1082	162,136	-	-	-	347,501	-	112.31%	113.70%	119.20%		275,000	-	-	-	267,680
1083	240	-	-	-	-	-	93.44%	93.44%	96.01%		178,481	-	-	-	174,155
1088	3,301,036	-	-	-	378,087	12,569	123.39%	124.30%	126.73%		3,928,596	-	-	-	3,838,630
2000	1,352,053	-	-	-	502,299	3,182,153	106.77%	108.67%	113.12%		10,256,373	-	-	-	9,997,268
2003	2,855,376	-	-	-	208,677	595,605	115.04%	117.03%	116.55%		2,750,000	-	-	-	2,706,306
2006	251,363	-	-	-	462,286	-	102.53%	104.08%	107.73%		339,623	-	-	-	333,290
2009	118,011	-	-	-	-	86,273	95.17%	95.17%	94.78%		197,447	-	-	-	192,777
2012	3,401	-	-	-	-	-	95.36%	95.36%	97.52%		1,575,465	-	-	-	1,537,273
2018	107,053	-	-	-	-	-	93.64%	93.64%	93.64%		459,887	-	-	-	449,494
2022*	102,231	-	-	-	96,572	-	120.27%	121.20%	124.62%		4,224,536	-	-	-	3,994,349
2023	50	-	-	-	-	-	90.70%	90.70%	93.09%		85,761	-	-	-	84,046
2026	184,720	-	-	-	-	-	101.79%	101.79%	100.61%		300,000	-	-	-	293,261
2027	314	-	-	-	-	-	91.90%	91.90%	92.59%		76,219	-	-	-	73,875
2029	71,237	-	-	-	423,773	-	92.90%	105.71%	106.41%		114,136	-	-	-	111,376
2030	137,925	-	-	-	415,280	-	87.68%	87.68%	90.00%		4,760,114	-	-	-	4,643,741
2032	978,455	-	-	-	365,479	-	114.80%	116.48%	119.99%		1,700,000	-	-	-	1,656,684
2033	381,664	-	-	-	187,325	-	120.38%	125.88%	125.64%		454,923	-	-	-	446,142
2037	64,107	-	-	-	-	-	107.04%	107.04%	108.19%		54,393	-	-	-	53,131
2038	22,540	-	-	-	-	97,688	110.26%	115.80%	113.16%		25,722	-	-	-	25,014
2039	975	-	-	-	380	-	91.76%	91.76%	93.76%		4,481,234	-	-	-	4,369,873
3000	4,118,997	-	-	-	-	1,564,187	144.83%	144.83%	147.25%		4,558,130	-	-	-	4,359,339
3011	36,158	-	-	-	35,304	446,938	105.98%	115.24%	112.79%		38,801	-	-	-	37,866
3012	8,646	-	-	-	3,511,811	-	86.59%	86.59%	100.81%		2,766,644	-	-	-	2,703,693
3019	158,457	-	-	-	695,478	-	96.94%	102.38%	104.05%		300,000	-	-	-	291,064
3023	181,791	-	-	-	-	-	95.02%	95.02%	92.51%		720,000	-	-	-	704,524
3031	716,775	-	-	-	-	855,670	116.82%	132.55%	111.48%		544,221	-	-	-	531,831
3032	1,267,378	-	-	-	220,627	1,270,561	108.50%	117.86%	108.81%		1,150,566	-	-	-	1,122,524
3036	30,543	-	-	-	-	-	112.55%	112.55%	115.31%		37,972	-	-	-	37,227
3054	1,085	-	-	-	-	-	85.86%	85.86%	88.80%		743,492	-	-	-	725,513
3063	3,243	-	-	-	36,700	340,601	88.51%	88.51%	90.24%		510,714	-	-	-	499,873
3069	578	-	-	-	-	-	95.84%	95.84%	96.33%		1,940,119	-	-	-	1,815,333
3073	18,043	-	-	-	-	-	94.96%	94.96%	91.35%		29,294	-	-	-	28,775
3074	189	-	-	-	46,782	-	87.20%	87.20%	90.29%		180,539	-	-	-	176,191
3077	57,136	-	-	-	-	586,742	118.33%	128.56%	122.72%		66,446	-	-	-	64,768
4000	14,703,559	-	-	-	5,426,133	1,579,286	114.99%	119.41%	115.94%		31,000,000	-	-	-	30,157,263
4026*	141,645	-	-	-	-	-	109.81%	109.81%	110.01%		1,512,541	-	-	-	1,485,496
4079	77	-	-	-	-	-	90.95%	90.95%	92.54%		89,103	-	-	-	87,125
4084	409	-	-	-	-	-	97.53%	97.53%	101.02%		126,166	-	-	-	123,138
4087	179,947	-	-	-	69,040	-	98.64%	98.64%	99.06%		208,868	-	-	-	204,160
4088	237	-	-	-	-	-	87.75%	87.75%	89.73%		181,849	-	-	-	177,535
4090	153,196	-	-	-	223,785	-	104.77%	120.65%	115.96%		135,544	-	-	-	132,325
4091	4,121,963	-	-	1,752,020	-	9,000,000	112.31%	138.99%	97.24%		7,781,490	194,174	-	-	7,274,745
4094	998	-	-	-	-	-	90.30%	90.30%	91.69%		205,869	-	-	-	199,664
4096	55,058	-	-	-	-	-	103.97%	103.97%	106.44%		63,608	-	-	-	61,918
4097	456	-	-	-	-	313,613	83.91%	83.91%	85.55%		42,203	-	-	-	41,235
5000	8,111,292	-	-	-	-	-	125.76%	125.76%	124.65%		6,072,686	-	-	-	5,919,729
5001	157,144	-	-	-	24,186	-	91.00%	91.00%	92.13%		1,491,449	-	-	-	1,429,246
5010	112	-	-	-	24	-	89.69%	89.69%	94.33%		59,452	-	-	-	58,413
5021	215	-	-	-	-	-	85.94%	85.94%	88.12%		105,511	-	-	-	103,678
5026	852,225	-	-	-	1,820,258	-	106.30%	114.47%	117.57%		881,401	-	-	-	859,224
5034	678	-	-	-	-	-	83.42%	83.42%	86.09%		238,003	-	-	-	232,083
5042	23,476	-	-	-	-	-	129.92%	129.92%	131.96%		23,503	-	-	-	22,580
5044*	16,919	-	-	-	22,426	-	148.44%	150.56%	148.47%		19,789	-	-	-	19,439
5045	26,630	-	-	-	-	-	122.52%	122.52%	125.61%		26,234	-	-	-	25,718

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2019
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2019 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	20a	20b	20c(1)	20c(2)	20c(3)	20c(4)	28	29	30	31(a)	31(b)	32a(1)	32a(2)	32b(1)	32b(2)
Employer Number	Did the plan have a "funding shortfall" for the prior year? (yes/no)	If 20a is "yes", were required quarterly installments for the current year made in a timely manner? (yes/no)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 1st quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 2nd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 3rd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 4th quarter)	Unpaid minimum required contribution for all prior years	Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	Target normal cost (line 6)	Excess Assets, if applicable, but not greater than 31(a)	Outstanding balance: Net shortfall amortization installment	Installment: Net shortfall amortization installment	Outstanding balance: Waiver amortization installment	Installment: Waiver amortization installment
1000	No						-	-	-	5,782,087	5,782,087	-	-	-	-
1001	Yes	Yes	-	-	-	-	-	-	-	533,965	-	3,847,615	827,376	-	-
1004	No						-	-	-	44,459	44,459	-	-	-	-
1006	Yes	Yes	-	-	-	-	-	-	-	591,407	-	-	-	-	-
1007	Yes	No	-	-	-	-	-	-	-	1,144,141	-	503,075	275,164	-	-
1019	Yes	Yes	-	-	-	-	-	-	-	418,942	-	2,375,847	504,664	-	-
1024*	Yes	Yes	-	-	-	-	-	-	-	16,574	16,574	-	-	-	-
1025	Yes	Yes	-	-	-	-	-	-	-	45,113	-	115,765	19,470	-	-
1027	Yes	Yes	-	-	-	-	-	-	-	195,355	-	691,391	142,442	-	-
1030	Yes	Yes	-	-	-	-	-	-	-	48,700	-	129,958	33,109	-	-
1032	Yes	Yes	-	-	-	-	-	-	-	133,495	-	595,823	128,818	-	-
1034	Yes	No	-	-	-	-	-	-	-	155,999	-	596,353	142,954	-	-
1046	No						-	-	-	62,635	62,635	-	-	-	-
1055	Yes	Yes	-	-	-	-	-	-	-	853,515	-	2,296,047	451,666	-	-
1069*	Yes	Yes	-	-	-	-	-	-	-	74,915	-	65,579	55,916	-	-
1070	Yes	Yes	-	-	-	-	-	-	-	256,263	-	366,468	96,723	-	-
1073	No						-	-	-	533,691	212,632	-	-	-	-
1074	Yes	Yes	-	-	-	-	-	-	-	680,118	-	3,370,230	581,718	-	-
1077	Yes	Yes	-	-	-	-	-	-	-	103,311	-	1,060,164	254,099	-	-
1079	No						-	-	-	196,451	196,451	-	-	-	-
1080	Yes	Yes	-	-	-	-	-	-	-	480,685	-	3,743,443	1,187,816	-	-
1082	No						-	-	-	235,014	235,014	-	-	-	-
1083	Yes	Yes	-	-	-	-	-	-	-	67,741	-	305,010	105,880	-	-
1088	No						-	-	-	2,855,461	2,855,461	-	-	-	-
2000	No						-	-	-	8,546,445	8,546,445	-	-	-	-
2003	No						-	-	-	2,008,970	2,008,970	-	-	-	-
2006	No						-	-	-	329,951	329,951	-	-	-	-
2009	Yes	No	-	-	-	-	-	-	-	62,826	-	192,891	41,126	-	-
2012	Yes	Yes	-	-	-	-	-	-	-	1,186,816	-	1,190,433	204,867	-	-
2018	Yes	Yes	-	-	-	-	-	-	-	165,190	-	783,798	172,309	-	-
2022*	No						-	-	-	99,384	99,384	-	-	-	-
2023	Yes	Yes	-	-	-	-	-	-	-	40,473	-	236,302	43,091	-	-
2026	No						-	-	-	85,272	64,767	-	-	-	-
2027	Yes	No	-	-	-	-	-	-	-	34,646	-	132,766	38,991	-	-
2029	Yes	No	-	-	-	-	-	-	-	62,456	-	-	-	-	-
2030	Yes	Yes	-	-	-	-	-	-	-	1,803,695	-	12,847,148	2,829,349	-	-
2032	No						-	-	-	951,682	951,682	-	-	-	-
2033	No						-	-	-	255,309	255,309	-	-	-	-
2037	No						-	-	-	26,288	26,288	-	-	-	-
2038	No						-	-	-	24,980	24,980	-	-	-	-
2039	Yes	Yes	-	-	-	-	-	-	-	4,104,635	-	4,732,419	1,011,713	-	-
3000	No						-	-	-	4,044,627	4,044,627	-	-	-	-
3011	No						-	-	-	37,707	37,707	-	-	-	-
3012	Yes	Yes	-	-	-	-	-	-	-	1,905,295	-	3,721,379	787,590	-	-
3019	Yes	Yes	-	-	-	-	-	-	-	168,889	-	-	-	-	-
3023	Yes	No	-	-	-	-	-	-	-	441,761	-	578,710	125,390	-	-
3031	No						-	-	-	439,027	439,027	-	-	-	-
3032	No						-	-	-	820,833	820,833	-	-	-	-
3036	No						-	-	-	36,885	36,885	-	-	-	-
3054	Yes	Yes	-	-	-	-	-	-	-	250,923	-	2,287,281	473,310	-	-
3063	Yes	Yes	-	-	-	-	-	-	-	403,261	-	528,394	94,183	-	-
3069	Yes	Yes	-	-	-	-	-	-	-	49,589	-	109,860	28,374	-	-
3073	Yes	Yes	-	-	-	-	-	-	-	15,191	-	25,958	13,340	-	-
3074	Yes	Yes	-	-	-	-	-	-	-	56,781	-	428,500	118,987	-	-
3077	No						-	-	-	64,484	64,484	-	-	-	-
4000	No						-	-	-	7,323,670	7,323,670	-	-	-	-
4026*	No						-	-	-	39,496	39,496	-	-	-	-
4079	Yes	Yes	-	-	-	-	-	-	-	42,790	-	145,245	43,973	-	-
4084	No						-	-	-	99,539	-	49,117	7,981	-	-
4087	Yes	Yes	-	-	-	-	-	-	-	72,717	-	72,650	37,614	-	-
4088	Yes	Yes	-	-	-	-	-	-	-	77,149	-	532,789	100,119	-	-
4090	No						-	-	-	101,356	67,327	-	-	-	-
4091	Yes	Yes	-	-	-	-	-	-	-	2,558,828	2,558,828	-	-	-	-
4094	Yes	Yes	-	-	-	-	-	-	-	139,292	-	262,726	59,103	-	-
4096	No						-	-	-	61,771	61,771	-	-	-	-
4097	Yes	Yes	-	-	-	-	-	-	-	40,986	-	393,778	95,222	-	-
5000	No						-	-	-	4,626,436	4,626,436	-	-	-	-
5001	Yes	Yes	-	-	-	-	-	-	-	300,688	-	1,957,154	419,866	-	-
5010	Yes	Yes	-	-	-	-	-	-	-	19,478	-	109,955	38,336	-	-
5021	Yes	Yes	-	-	-	-	-	-	-	37,761	-	337,587	65,089	-	-
5026	No						-	-	-	881,401	881,401	-	-	-	-
5034	Yes	No	-	-	-	-	-	-	-	71,461	-	717,079	160,060	-	-
5042	No						-	-	-	22,820	22,820	-	-	-	-
5044*	No						-	-	-	14,336	-	-	-	-	-
5045	No						-	-	-	25,480	25,480	-	-	-	-

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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2019 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	33Date	33	34	35CB	35PB	35	36	37	38a	38b	39	40	41a	41b	42	43
Employer Number	If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval	If a waiver has been approved for this plan year, enter the waived amount	Total funding requirement before reflecting carryover/prefunding balances (line 31 + line 32a + line 32b - line 33)	Balances used to offset funding requirement: Carryover balance	Balances used to offset funding requirement: Prefunding balance	Balances used to offset funding requirement: Total balance	Additional cash requirements (line 34 minus line 35(3))	Contributions allocated toward minimum required contribution for current year, adjusted to valuation date (line 19c)	total interest-adjusted excess contributions for current year	Portion of excess contribution attributable to use of prefunding and funding standard carryover balances	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	Unpaid minimum required contribution for all years	Alternative amortization schedule elected under Pension Relief Act of 2010	Eligible plan year(s) for which the election in line 41a was made	Amount of acceleration adjustment	Excess installment acceleration amount to be carried over to future plan years
1000			-	-	-	-	-	6,570,606	6,570,606	-	-	-				
1001			1,361,341	-	-	-	1,361,341	1,364,980	3,639	-	-	-				
1004			-	-	-	-	-	44,902	44,902	-	-	-				
1006			591,407	115,763	-	115,763	475,644	477,064	1,420	1,420	-	-				
1007			1,419,305	-	-	-	1,419,305	1,424,066	4,761	-	-	-				
1019			923,606	-	-	-	923,606	929,196	5,590	-	-	-				
1024*			-	-	-	-	-	651,349	651,349	-	-	-				
1025			64,583	-	-	-	64,583	64,655	72	-	-	-				
1027			337,797	-	-	-	337,797	339,901	2,104	-	-	-				
1030			81,809	-	-	-	81,809	81,968	159	-	-	-				
1032			262,313	-	-	-	262,313	264,131	1,818	-	-	-				
1034			298,953	-	-	-	298,953	518,520	219,567	-	-	-				
1046			-	-	-	-	-	63,011	63,011	-	-	-				
1055			1,305,181	-	-	-	1,305,181	1,305,334	153	-	-	-				
1069*			130,831	-	-	-	130,831	1,594,694	1,463,863	-	-	-				
1070			352,986	-	-	-	352,986	499,896	146,910	-	-	-				
1073			321,059	-	-	-	321,059	744,003	422,944	-	-	-				
1074			1,261,836	-	-	-	1,261,836	1,267,166	5,330	-	-	-				
1077			357,410	-	-	-	357,410	358,078	668	-	-	-				
1079			-	-	-	-	-	455,370	455,370	-	-	-				
1080			1,668,501	-	-	-	1,668,501	1,679,842	11,341	-	-	-				
1082			-	-	-	-	-	267,680	267,680	-	-	-				
1083			173,621	-	-	-	173,621	174,155	534	-	-	-				
1088			-	-	-	-	-	3,838,630	3,838,630	-	-	-				
2000			-	-	-	-	-	9,997,268	9,997,268	-	-	-				
2003			-	-	-	-	-	2,706,306	2,706,306	-	-	-				
2006			-	-	-	-	-	333,290	333,290	-	-	-				
2009			103,952	-	-	-	103,952	192,777	88,825	-	-	-				
2012			1,391,683	-	-	-	1,391,683	1,537,273	145,590	-	-	-				
2018			337,499	-	-	-	337,499	449,494	111,995	-	-	-				
2022*			-	-	-	-	-	3,994,349	3,994,349	-	-	-				
2023			83,564	-	-	-	83,564	84,046	482	-	-	-				
2026			20,505	-	-	-	20,505	293,261	272,756	-	-	-				
2027			73,637	-	-	-	73,637	73,875	238	-	-	-				
2029			62,456	-	-	-	62,456	111,376	48,920	-	-	-				
2030			4,633,044	-	-	-	4,633,044	4,643,741	10,697	-	-	-				
2032			-	-	-	-	-	1,656,684	1,656,684	-	-	-				
2033			-	-	-	-	-	446,142	446,142	-	-	-				
2037			-	-	-	-	-	53,131	53,131	-	-	-				
2038			-	-	-	-	-	25,014	25,014	-	-	-				
2039			5,116,348	-	746,998	746,998	4,369,350	4,369,873	523	523	-	-				
3000			-	-	-	-	-	4,359,339	4,359,339	-	-	-				
3011			-	-	-	-	-	37,866	37,866	-	-	-				
3012			2,692,885	-	-	-	2,692,885	2,703,693	10,808	-	-	-				
3019			168,889	-	-	-	168,889	291,064	122,175	-	-	-				
3023			567,151	-	-	-	567,151	704,524	137,373	-	-	-				
3031			-	-	-	-	-	531,831	531,831	-	-	-				
3032			-	-	-	-	-	1,122,524	1,122,524	-	-	-				
3036			-	-	-	-	-	37,227	37,227	-	-	-				
3054			724,233	-	-	-	724,233	725,513	1,280	-	-	-				
3063			497,444	-	-	-	497,444	499,873	2,429	-	-	-				
3069			77,963	-	-	-	77,963	1,815,333	1,737,370	-	-	-				
3073			28,531	-	-	-	28,531	28,775	244	-	-	-				
3074			175,768	-	-	-	175,768	176,191	423	-	-	-				
3077			-	-	-	-	-	64,768	64,768	-	-	-				
4000			-	-	-	-	-	30,157,263	30,157,263	-	-	-				
4026*			-	-	-	-	-	1,485,496	1,485,496	-	-	-				
4079			86,763	-	-	-	86,763	87,125	362	-	-	-				
4084			107,520	-	-	-	107,520	123,138	15,618	-	-	-				
4087			110,331	-	-	-	110,331	204,160	93,829	-	-	-				
4088			177,268	-	-	-	177,268	177,535	267	-	-	-				
4090			34,029	14,730	-	14,730	19,299	132,325	113,026	14,730	-	-				
4091			-	-	-	-	-	7,274,745	7,274,745	-	-	-				
4094			198,395	-	-	-	198,395	199,664	1,269	-	-	-				
4096			-	-	-	-	-	61,918	61,918	-	-	-				
4097			136,208	-	95,222	95,222	40,986	41,235	249	249	-	-				
5000			-	-	-	-	-	5,919,729	5,919,729	-	-	-				
5001			720,554	-	-	-	720,554	1,429,246	708,692	-	-	-				
5010			57,814	-	-	-	57,814	58,413	599	-	-	-				
5021			102,850	-	-	-	102,850	103,678	828	-	-	-				
5026			-	-	-	-	-	859,224	859,224	-	-	-				
5034			231,521	-	-	-	231,521	232,083	562	-	-	-				
5042			-	-	-	-	-	22,580	22,580	-	-	-				
5044*			-	-	-	-	-	19,439	19,439	-	-	-				
5045			-	-	-	-	-	25,718	25,718	-	-	-				

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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)
5047	7/1/2019	8,817,457	8,817,457	22	7,484,436	10	1,401,136	1,476	458,300	6	459,776	38	9,345,348	o	
5050	7/1/2019	2,885,329	2,885,329	26	2,152,955	16	576,551	(188)	511,807	16	511,619	58	3,241,125	o	
5051	7/1/2019	15,403,976	15,403,976	30	6,687,170	11	563,106	122,722	5,532,411	32	5,655,133	73	12,905,409	o	
5065	7/1/2019	8,338,013	8,338,013	14	2,814,118	12	639,357	30,252	3,580,326	18	3,610,578	44	7,064,053	o	
5079*	7/1/2019	1,716,527	1,716,527	2	258,899	2	118,956	(2)	863,524	4	863,522	8	1,241,377	o	
5080	7/1/2019	5,036,369	5,036,369	7	2,540,008	4	463,816	377	2,345,051	13	2,345,428	24	5,349,252	o	
5091	7/1/2019	8,600,455	8,600,455	27	5,368,071	28	1,552,583	108,024	939,130	35	1,047,154	90	7,967,808	o	
5093	7/1/2019	1,007,963	1,007,963	8	862,598	1	188,427	73	110,356	4	110,429	13	1,161,454	o	
5118	7/1/2019	2,355,331	2,355,331	10	1,394,635	16	729,936	44	29,512	2	29,556	28	2,154,127	o	
5121	7/1/2019	17,248,910	17,248,910	27	11,533,822	13	977,464	32,082	7,285,998	57	7,318,080	97	19,829,366	o	
5125	7/1/2019	3,357,602	3,357,602	14	2,662,426	4	322,587	525	703,844	8	704,369	26	3,689,382	o	
5126	7/1/2019	28,221,071	28,221,071	42	7,020,531	97	4,052,271	26,568	15,929,436	277	15,966,004	416	27,028,806	o	
5127	7/1/2019	8,760,465	8,760,465	13	2,248,038	5	76,767	11,176	5,364,012	60	5,375,188	78	7,699,993	o	
5128	7/1/2019	3,624,506	3,624,506	6	1,438,294	6	370,049	32,918	2,144,573	16	2,177,491	27	3,985,834	o	
5129	7/1/2019	26,243,166	26,243,166	51	9,065,259	66	3,904,008	(5,583)	9,130,277	74	9,124,694	191	22,093,961	o	
5130	7/1/2019	4,156,181	4,156,181	5	210,812	11	294,300	1,639	3,469,651	35	3,471,290	51	3,978,402	o	
6000	7/1/2019	74,826,299	74,826,299	43	14,500,653	84	10,514,412	1,440,458	41,906,898	80	43,347,357	207	68,362,422	o	
6016	7/1/2019	2,458,731	2,458,731	23	1,264,747	35	1,128,017	(2)	310,573	7	310,571	65	2,703,335	o	
6028	7/1/2019	4,665,524	4,665,524	22	3,442,575	8	459,498	371	1,266,982	20	1,267,353	50	5,169,426	o	
6037*	7/1/2019	4,611,168	4,611,168	16	2,641,743	46	1,740,725	183	866,179	20	866,362	82	5,248,830	o	
6040	7/1/2019	1,649,871	1,649,871	2	591,067	6	643,690	8,541	638,790	14	647,331	22	1,882,088	o	
6042	7/1/2019	2,097,684	2,097,684	2	539,275	-	126,395	-	986,988	3	986,988	5	1,652,658	o	
6044	7/1/2019	1,181,040	1,181,040	6	441,908	16	267,981	(98)	373,628	25	373,530	47	1,083,419	o	
6049	7/1/2019	5,674,117	5,674,117	30	3,573,533	22	903,287	6,739	1,612,882	30	1,619,621	82	6,096,441	o	
6050	7/1/2019	10,753,083	10,753,083	33	6,771,770	27	1,469,971	3,600	1,186,471	26	1,190,071	86	9,431,812	o	
6070	7/1/2019	680,750	680,750	1	699,686	-	116,161	-	-	-	-	1	815,847	o	
6077	7/1/2019	22,995,217	22,995,217	59	9,937,905	34	2,072,925	(3,997)	9,032,049	63	9,028,052	156	21,038,882	o	
6079	7/1/2019	4,333,466	4,333,466	4	735,154	2	1,178,309	8,172	1,589,436	10	1,597,608	16	3,511,071	o	
6086	7/1/2019	458,203	458,203	2	365,060	-	37,167	720	182,120	1	182,840	3	585,067	o	
6093	7/1/2019	4,133,629	4,133,629	27	2,231,551	26	825,003	(1,508)	886,921	22	885,413	75	3,941,967	o	
6099*	7/1/2019	4,646,975	4,646,975	20	4,322,152	20	850,351	5	133,534	5	134,394	45	5,306,897	o	
6107	7/1/2019	1,632,811	1,632,811	6	892,166	3	221,371	831	541,584	11	542,415	20	1,655,952	o	
6115	7/1/2019	1,332,471	1,332,471	9	661,652	11	215,732	6,262	437,729	11	443,991	31	1,321,375	o	
6116	7/1/2019	3,312,014	3,312,014	7	2,315,164	5	233,683	13,125	1,217,673	13	1,230,798	25	3,779,645	o	
6120	7/1/2019	2,532,070	2,532,070	14	1,906,830	4	197,089	918	464,151	12	465,069	30	2,568,988	o	
6124	7/1/2019	8,863,593	8,863,593	41	3,582,037	33	943,227	10,072	3,485,721	50	3,495,793	124	8,021,057	o	
6125	7/1/2019	20,862,117	20,862,117	26	5,460,386	87	3,504,865	128,346	13,759,292	146	13,887,638	259	22,852,889	o	
6126	7/1/2019	3,730,800	3,730,800	9	1,617,662	28	1,017,683	39	14,516	1	14,555	38	2,649,900	o	
6129	7/1/2019	2,117,623	2,117,623	3	513,730	20	708,068	1,634	793,915	20	795,549	43	2,017,347	o	
6130	7/1/2019	3,095,634	3,095,634	24	1,494,305	38	1,669,939	274	704,498	18	704,772	80	3,669,016	o	
6136*	7/1/2019	1,464,061	1,464,061	11	750,815	26	795,810	7	252,152	7	252,159	44	1,798,784	o	
6138	7/1/2019	3,135,007	3,135,007	8	1,986,010	5	373,838	2,311	964,178	5	966,489	18	3,326,337	o	
6138	7/1/2019	4,011,445	4,011,445	3	807,714	3	135,591	9	2,385,963	19	2,385,972	25	3,329,277	o	
6140	7/1/2019	2,374,336	2,374,336	4	420,904	11	598,640	532	949,196	15	949,728	30	1,969,272	o	
6142	7/1/2019	6,596,764	6,596,764	26	1,938,226	6	471,676	(5,205)	2,687,374	13	2,682,169	45	5,092,071	o	
6143	7/1/2019	5,857,562	5,857,562	39	3,785,279	23	679,180	4,665	1,311,871	29	1,316,536	91	5,780,995	o	
7000	7/1/2019	135,419,455	135,419,455	63	29,537,095	254	22,214,896	2,303,651	68,640,497	410	70,944,148	727	122,696,139	o	
7011	7/1/2019	34,804,274	34,804,274	83	25,397,839	39	3,157,065	1,281	6,784,298	21	6,785,579	143	35,340,483	o	
7027	7/1/2019	14,991,917	14,991,917	35	7,685,749	23	1,743,681	1,908	4,234,139	30	4,236,047	88	13,665,477	o	
7031	7/1/2019	8,346,088	8,346,088	46	8,092,240	26	1,674,729	184	665,277	10	665,461	82	10,432,430	o	
7048*	7/1/2019	5,338,625	5,338,625	18	4,259,275	1	368,903	1	737,053	5	737,054	24	5,365,232	o	
7056	7/1/2019	7,573,062	7,573,062	32	2,823,969	19	942,392	1,636	2,984,481	19	2,986,117	70	6,752,478	o	
7060	7/1/2019	1,668,188	1,668,188	3	962,257	3	137,906	87	315,372	5	315,459	11	1,415,622	o	
7064	7/1/2019	19,952,171	19,952,171	47	10,601,590	23	2,120,277	102,076	4,372,723	60	4,474,799	130	17,196,666	o	
7065	7/1/2019	2,542,881	2,542,881	12	1,680,086	5	275,723	79,450	774,507	7	853,957	24	2,809,766	o	
7088	7/1/2019	2,105,319	2,105,319	8	1,425,308	5	201,463	(1)	237,853	7	237,852	20	1,864,623	o	
7099*	7/1/2019	5,379,955	5,379,955	3	1,179,291	6	285,774	264	1,272,529	9	1,272,793	18	2,737,858	o	
7100	7/1/2019	2,575,506	2,575,506	18	1,405,123	18	524,009	(3)	933,437	9	933,434	45	2,862,566	o	
7101	7/1/2019	1,762,312	1,762,312	1	500,075	5	343,458	22,398	858,540	7	880,938	13	1,724,471	o	
7114*	7/1/2019	1,401,276	1,401,276	3	1,216,527	7	227,611	149	265,924	4	266,073	14	1,710,211	o	
7115*	7/1/2019	1,355,037	1,355,037	6	868,335	6	347,815	73	232,602	11	232,675	23	1,448,825	o	
7117	7/1/2019	6,087,419	6,087,419	12	4,321,357	27	2,551,016	53	42,681	6	42,734	45	6,915,107	o	
7118	7/1/2019	21,050,389	21,050,389	18	3,119,542	53	3,820,419	114,400	9,472,558	93	9,586,958	164	16,526,919	o	
8000	7/1/2019	86,299,522	86,299,522	101	32,955,540	150	18,687,125	(22,135)	32,315,475	118	32,293,340	369	83,936,005	o	
8006	7/1/2019	4,606,628	4,606,628	19	3,098,884	44	1,557,125	154	598,223	20	598,377	83	5,254,386	o	
8026	7/1/2019	4,063,347	4,063,347	60	2,824,798	39	1,401,760	(200)	506,698	12	506,498	111	4,733,046	o	
8031	7/1/2019	31,956,663	31,956,663	172	15,396,289	248	8,892,620	(17,790)	9,847,367	131	9,829,577	551	34,118,486	o	
8051	7/1/2019	19,229,738	19,229,738	88	9,854,860	130	5,341,273	583	887,471	17	888,054	235	16,084,187	o	
8054	7/1/2019	1,765,034	1,765,034	6	1,349,992	27	650,491	117	78,270	6	78,387	39	2,078,870	o	
8066	7/1/2019	4,252,458	4,252,458	12	2,230,277	13	1,238,027	(86)	943,343	8	943,257	33	4,411,561	o	
8087*	7/1/2019	1,307,950	1,307,950	5	1,262,944	5	263,274	-	-	-	-	10	1,526,218	o	
8104	7/1/2019	2,770,849	2,770,849	4	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, 2019
EIN: 13-5645888
PN: 333

2019 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
5047		5.51%	129,877	-	-	-	-	-	-	8.20%	-	-	989	5.63%	56	-
5050		5.45%	60,418	60,334	47,248	56,439	-	3,895	47,248	8.13%	317	3,841	626	5.60%	-	51
5051		5.54%	621,402	106,545	-	-	-	106,545	-	7.65%	8,151	-	718,362	5.67%	40,731	-
5065		5.61%	251,577	47,225	-	-	-	47,225	-	7.44%	3,514	-	55,857	5.79%	3,234	-
5079*		5.51%	13,964	-	-	-	-	-	-	7.15%	-	-	14,102	5.88%	829	-
5080		5.41%	75,560	1	-	-	-	1	-	7.93%	-	-	453	5.68%	26	-
5091		5.52%	192,835	-	-	-	-	-	-	7.87%	-	-	243,975	5.65%	13,785	-
5093		5.27%	19,797	-	-	-	-	-	-	8.96%	-	-	37,230	5.36%	1,996	-
5118		5.46%	24,631	428,368	-	42,156	-	386,212	-	7.49%	28,927	-	210	5.54%	-	16
5121		5.49%	324,178	-	2,865	-	2,865	-	-	8.16%	-	-	4,056	5.63%	67	234
5125		5.44%	57,526	-	34,039	-	-	-	34,039	8.17%	-	2,781	1,122	5.52%	62	-
5126		5.59%	381,736	-	-	-	-	-	-	7.36%	-	-	580,572	5.73%	33,267	-
5127		5.57%	103,723	1,197,516	-	-	-	1,197,516	-	7.47%	89,454	-	13,310	5.65%	752	-
5128		5.50%	167,464	-	-	-	-	-	-	8.01%	-	-	1,054	5.64%	59	-
5129		5.58%	837,676	-	4,286	-	-	4,286	-	7.63%	-	327	985,770	5.72%	56,386	-
5130		5.64%	78,607	-	-	-	-	-	-	7.13%	-	-	74,211	5.71%	4,237	-
6000		5.70%	4,296,434	-	-	-	-	-	-	7.33%	-	-	1,690,659	5.83%	98,565	-
6016		5.51%	49,827	-	-	-	-	-	-	7.97%	-	-	202	5.74%	12	-
6028		5.51%	91,337	-	-	-	-	-	-	8.18%	-	-	544	5.69%	31	-
6037*		5.52%	100,701	4,889	-	-	-	4,889	-	7.94%	388	-	410	5.66%	23	-
6040		5.61%	42,774	10,485	53,464	10,485	30,440	-	23,024	7.63%	-	1,757	266	5.84%	-	20
6042		5.43%	14,758	-	-	-	-	-	-	9.94%	-	-	65,771	5.77%	3,795	-
6044		5.60%	31,113	9,568	-	-	-	9,568	-	7.61%	728	-	61,442	5.81%	3,570	-
6049		5.53%	104,569	279,707	-	-	-	279,707	-	8.23%	23,020	-	601	5.68%	34	-
6050		5.44%	87,169	-	-	-	-	138,255	-	8.00%	11,060	-	72,539	5.60%	4,062	-
6070		5.32%	12,644	-	-	-	-	-	-	8.56%	-	-	31	5.45%	2	-
6077		5.52%	679,026	1,581,296	-	-	-	1,581,296	-	7.56%	119,546	-	1,156,385	5.69%	65,798	-
6079		5.55%	150,686	-	-	-	-	-	-	7.46%	-	-	81,761	5.63%	4,603	-
6086		5.50%	17,649	-	-	-	-	-	-	8.53%	-	-	148	5.54%	8	-
6093		5.56%	64,914	328,326	112,294	-	-	328,326	112,294	7.53%	24,723	8,456	127	5.82%	7	-
6099*		5.44%	83,786	-	-	-	-	-	-	7.96%	-	-	166	5.58%	9	-
6107		5.46%	29,784	36	-	-	-	36	-	7.77%	3	-	16,672	5.57%	929	-
6115		5.51%	26,324	80	-	-	-	80	-	7.83%	6	-	23,913	5.69%	1,361	-
6116		5.45%	168,716	11,623	-	-	-	11,623	-	8.59%	998	-	633	5.59%	35	-
6120		5.40%	39,475	14,967	63,504	-	-	14,967	63,504	8.28%	1,239	5,258	304	5.45%	17	-
6124		5.58%	114,229	715,051	-	-	-	715,051	-	7.68%	54,916	-	272,753	5.75%	15,683	-
6125		5.65%	1,629,014	-	-	-	-	-	-	7.83%	-	-	3,751	5.84%	219	-
6126		5.49%	25,490	-	1,456,062	-	128,496	-	1,327,566	7.63%	-	101,293	50	5.67%	-	4
6129		5.56%	39,334	-	-	-	-	-	-	7.73%	-	-	97,600	5.81%	5,671	-
6130		5.51%	83,643	-	-	-	-	-	-	7.85%	-	-	11,216	5.75%	645	-
6136*		5.50%	39,908	-	-	-	-	-	-	8.23%	-	-	179	5.65%	10	-
6138		5.42%	47,465	213,957	42,401	99,208	-	114,749	42,401	8.33%	9,559	3,532	145,584	5.57%	2,583	8,264
6138		5.68%	258,089	1	-	-	-	1	-	7.47%	-	-	383,193	5.88%	22,532	-
6140		5.66%	31,524	-	449,452	-	-	-	449,452	7.38%	-	33,170	23,805	5.87%	1,397	-
6142		5.54%	142,999	284	-	-	-	284	-	7.53%	21	-	247,031	5.76%	14,229	-
6143		5.50%	86,877	538,246	-	-	-	538,246	-	7.91%	42,575	-	3,153	5.68%	179	-
7000		5.68%	9,462,496	-	-	-	-	-	-	7.36%	-	-	694,038	5.84%	40,532	-
7011		5.47%	401,184	338,645	-	-	-	338,645	-	8.27%	28,006	-	583,540	5.59%	32,620	-
7027		5.47%	138,194	707,171	141,498	-	-	707,171	141,498	7.68%	54,311	10,867	311,883	5.63%	17,559	-
7031		5.40%	178,831	-	-	-	-	-	-	8.79%	-	-	116,051	5.54%	6,429	-
7048*		5.42%	64,704	285,926	-	-	-	285,926	-	8.04%	22,988	-	190,962	5.50%	10,503	-
7056		5.47%	73,707	129,414	1,103,130	-	-	129,414	1,103,130	7.68%	9,939	84,720	71,895	5.55%	3,990	-
7060		5.44%	15,761	-	-	-	-	-	-	8.70%	-	-	443,166	5.64%	24,995	-
7064		5.54%	551,506	109,499	-	-	-	109,499	-	7.77%	8,508	-	789,047	5.66%	44,660	-
7065		5.50%	102,012	-	-	-	-	-	-	7.72%	-	-	566	5.72%	32	-
7088		5.49%	23,319	16,875	131,151	-	-	16,875	131,151	7.86%	1,326	10,308	41,201	5.63%	2,320	-
7099*		5.61%	35,205	6,364	-	-	-	6,364	-	7.19%	458	-	33,808	5.83%	1,971	-
7100		5.51%	51,839	-	-	-	-	-	-	7.98%	-	-	392	5.63%	22	-
7101		5.60%	29,488	-	-	-	-	-	-	7.56%	-	-	180,609	5.82%	10,511	-
7114*		5.49%	33,217	-	-	-	-	-	-	8.67%	-	-	517	5.60%	29	-
7115*		5.36%	28,071	-	63	-	-	-	63	7.66%	-	5	237	5.62%	13	-
7117		5.39%	100,368	-	-	-	-	-	-	7.69%	-	-	15	5.52%	1	-
7118		5.62%	798,625	190,859	-	-	-	190,859	-	7.20%	13,742	-	1,180,316	5.73%	67,632	-
8000		5.63%	1,047,308	-	-	-	-	-	-	7.45%	-	-	738,859	5.81%	42,928	-
8006		5.41%	93,604	-	-	-	-	-	-	8.34%	-	-	253	5.54%	14	-
8026		5.49%	90,844	112	-	111	-	-	-	8.13%	287	-	287	5.62%	10	9
8031		5.58%	1,251,244	331,982	-	-	-	331,982	-	7.95%	26,393	-	2,484	5.74%	143	-
8051		5.48%	125,206	3,576,684	-	-	-	3,576,684	-	7.70%	275,405	-	715	5.65%	40	-
8054		5.51%	41,965	-	-	-	-	-	-	8.50%	-	-	579	5.65%	33	-
8066		5.48%	85,434	-	-	-	-	-	-	7.84%	-	-	261	5.57%	15	-
8087*		5.38%	23,720	-	-	-	-	-	-	8.61%	-	-	45	5.52%	2	-
8104		5.57%	210,305	86,285	-	-	-	86,285	-	8.36%	7,213	-	1,112	5.66%	63	-
8105		5.60%	1,425,476	847,867	-	-	-	847,867	-	7.60%	64,438	-	408,497	5.75%	23,489	-
9007		5.59%	162,420	-	-	-	-	-	-	8.85%	-	-	1,258	5.71%	72	-
9017		5.41%	35,907	-	-	-	-	-	-	7.91%	-	-	20	5.55%	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, 2019
EIN: 13-5645888
PN: 333

2019 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	11c(b)	11d(b)	12(a)	12(b)	13(a)	13(b)	14	15	16	17	18b	18c	19a	19b	19c
Employer Number	Prefunding balance: Total available at beginning of current plan year to add to prefunding balance	Prefunding balance: Portion of line 11c(b) to be added to prefunding balance	Carryover balance: Reduction in balances due to elections or deemed elections	Prefunding balance: Reduction in balances due to elections or deemed elections	Carryover balance: Balance at beginning of current year (9(a) + 10(a) - 12(a))	Prefunding balance: Balance at beginning of current year (9(b) + 10(b) + 11d(b) - 12(b))	Funding Target Attainment Percentage	Adjusted Funding Target Attainment Percentage	Prior year's funding percentage (for credit balance use)	If current value of assets < 70% of funding target, enter such percentage	Contributions made to the plan for the plan year by employer(s)	Contributions made to the plan for the plan year by employees	employer contributions: allocated toward unpaid minimum required contribution from prior years	Discounted employer contributions: made to avoid benefit restrictions adjusted to valuation date	employer contributions: allocated toward minimum required contribution for current year, adjusted to
5047	1,045	-	-	-	-	-	94.35%	94.35%	98.11%		224,924	-	-	-	221,171
5050	677	-	-	-	4,212	51,089	87.31%	87.31%	91.50%		84,382	-	-	-	82,983
5051	759,093	-	-	-	114,696	-	118.47%	119.36%	121.29%		776,592	-	-	-	758,676
5065	59,091	-	-	-	50,739	-	117.31%	118.03%	122.99%		333,000	-	-	-	324,398
5079*	14,931	-	-	-	-	-	138.27%	138.27%	143.25%		577,864	-	-	-	552,458
5080	479	-	-	-	1	-	94.15%	94.15%	95.94%		143,085	-	-	-	140,428
5091	257,760	-	-	-	-	-	107.94%	107.94%	110.15%		250,000	-	-	-	244,073
5093	39,226	-	-	-	-	-	86.78%	86.78%	87.31%		64,988	-	-	-	63,899
5118	226	-	-	-	415,139	-	90.06%	109.34%	111.17%		25,352	-	-	-	24,732
5121	4,357	-	-	-	-	-	86.98%	86.98%	87.37%		934,710	-	-	-	905,310
5125	1,184	-	-	-	-	36,820	90.00%	90.00%	89.71%		149,733	-	-	-	145,056
5126	613,839	-	-	-	-	-	104.41%	104.41%	106.21%		600,000	-	-	-	580,186
5127	14,062	-	-	-	1,286,970	-	97.05%	113.77%	116.07%		106,552	-	-	-	104,046
5128	1,113	-	-	-	-	-	90.93%	90.93%	91.31%		244,392	-	-	-	236,522
5129	1,042,156	-	-	-	-	4,613	118.75%	118.77%	121.31%		1,090,822	-	-	-	1,064,848
5130	78,448	-	-	-	-	-	104.52%	104.52%	107.16%		82,089	-	-	-	78,924
6000	1,789,224	-	-	-	-	-	109.45%	109.45%	115.59%		3,830,058	-	-	-	3,709,970
6016	214	-	-	-	-	-	90.95%	90.95%	91.91%		111,021	-	-	-	107,340
6028	575	-	-	-	-	-	90.25%	90.25%	91.74%		208,596	-	-	-	203,486
6037*	433	-	-	-	5,277	-	87.75%	87.75%	94.46%		3,501,429	-	-	-	3,352,742
6040	286	-	-	-	-	24,781	86.34%	86.34%	88.39%		72,853	-	-	-	71,269
6042	69,566	-	-	-	-	-	126.92%	126.92%	118.56%		15,188	-	-	-	14,831
6044	65,012	-	-	-	10,296	-	108.06%	109.01%	109.23%		54,055	-	-	-	53,048
6049	635	-	-	-	302,727	-	88.10%	88.10%	95.33%		239,354	-	-	-	233,866
6050	76,601	-	-	-	149,315	-	114.00%	114.00%	116.31%		89,711	-	-	-	87,512
6070	33	-	-	-	-	-	83.44%	83.44%	85.15%		40,526	-	-	-	39,677
6077	1,222,183	-	-	-	1,700,842	-	101.21%	109.29%	111.69%		1,101,094	-	-	-	1,081,337
6079	86,364	-	-	-	-	-	123.42%	123.42%	103.80%		84,000	-	-	-	81,768
6086	156	-	-	-	-	-	78.31%	78.31%	82.48%		49,978	-	-	-	48,441
6093	134	-	-	-	353,049	120,750	92.84%	104.86%	106.72%		66,636	-	-	-	65,182
6099*	175	-	-	-	-	-	87.56%	87.56%	91.36%		3,310,043	-	-	-	3,159,586
6107	17,601	-	-	-	39	-	98.60%	98.60%	101.03%		34,989	-	-	-	33,839
6115	25,274	-	-	-	86	-	100.83%	100.83%	102.08%		1,079,508	-	-	-	1,006,678
6116	668	-	-	-	12,621	-	87.29%	87.29%	90.40%		1,293,142	-	-	-	1,243,171
6120	321	-	-	-	16,206	68,762	95.25%	95.25%	99.10%		40,507	-	-	-	39,547
6124	288,436	-	-	-	769,967	-	100.90%	110.50%	111.31%		277,600	-	-	-	272,851
6125	3,970	-	-	-	-	-	91.28%	91.28%	94.16%		2,229,915	-	-	-	2,173,647
6126	54	-	-	-	-	1,428,859	86.86%	140.79%	84.64%		26,240	-	-	-	25,490
6129	103,271	-	-	-	-	-	104.97%	104.97%	105.14%		100,000	-	-	-	97,699
6130	11,861	-	-	-	-	-	80.01%	80.01%	82.32%		260,798	-	-	-	256,497
6135*	189	-	-	-	-	-	81.39%	81.39%	81.50%		1,781,152	-	-	-	1,709,800
6136	156,431	-	-	-	124,308	45,933	89.13%	89.13%	89.66%		48,416	-	-	-	47,636
6138	405,725	-	-	-	1	-	120.48%	120.48%	121.51%		360,027	-	-	-	353,493
6140	25,202	-	-	-	-	482,622	96.06%	120.56%	101.17%		32,480	-	-	-	31,763
6142	261,260	-	-	-	305	-	129.54%	129.54%	134.83%		207,643	-	-	-	202,134
6143	3,332	-	-	-	580,821	-	91.27%	101.32%	104.17%		89,041	-	-	-	86,920
7000	734,570	-	-	-	-	-	110.36%	110.36%	121.10%		63,455,892	-	-	-	60,485,571
7011	616,160	-	-	-	366,651	-	97.44%	99.54%	99.54%		1,020,000	-	-	-	995,187
7027	329,442	-	-	-	761,482	152,365	103.01%	109.70%	109.67%		142,245	-	-	-	139,288
7031	122,480	-	-	-	-	-	80.00%	80.00%	81.60%		715,079	-	-	-	698,368
7048*	201,465	-	-	-	308,914	-	93.74%	93.74%	97.38%		1,341,031	-	-	-	1,299,934
7056	75,885	75,885	-	-	139,353	1,263,735	91.37%	112.15%	96.56%		116,676	-	-	-	115,429
7060	468,161	-	-	-	-	-	117.84%	117.84%	86.08%		16,221	-	-	-	15,846
7064	833,707	-	-	-	118,007	-	115.33%	116.02%	116.62%		731,424	-	-	-	714,761
7065	598	-	-	-	-	-	90.50%	90.50%	94.09%		173,395	-	-	-	169,356
7088	43,521	-	-	-	18,201	141,459	104.34%	112.90%	107.03%		42,000	-	-	-	40,913
7099*	35,779	-	-	-	6,822	-	196.25%	196.50%	200.90%		-	-	-	-	-
7100	414	-	-	-	-	-	89.97%	89.97%	93.40%		129,645	-	-	-	127,012
7101	191,120	-	-	-	-	-	102.19%	102.19%	108.23%		129,488	-	-	-	126,394
7114*	546	-	-	-	-	-	81.93%	81.93%	82.36%		1,182,427	-	-	-	1,156,505
7115*	250	-	-	-	-	68	93.52%	93.52%	98.34%		875,672	-	-	-	860,548
7117	16	-	-	-	-	-	88.03%	88.02%	89.41%		300,723	-	-	-	290,425
7118	1,247,948	-	-	-	204,601	-	126.13%	126.21%	128.06%		809,000	-	-	-	808,879
8000	781,787	-	-	-	-	-	102.81%	102.81%	107.53%		1,078,893	-	-	-	1,051,876
8006	267	-	-	-	-	-	87.67%	87.67%	89.86%		273,275	-	-	-	266,793
8026	306	-	-	-	1	-	85.85%	85.85%	88.61%		361,597	-	-	-	348,563
8031	2,627	-	-	-	358,375	-	92.61%	92.61%	96.27%		1,775,707	-	-	-	1,731,995
8051	755	-	-	-	3,852,089	-	95.60%	119.55%	121.96%		128,470	-	-	-	125,937
8054	612	-	-	-	-	-	84.90%	84.90%	82.99%		154,510	-	-	-	149,382
8066	276	-	-	-	-	-	96.39%	96.39%	99.35%		114,941	-	-	-	112,162
8087*	47	-	-	-	-	-	85.69%	85.69%	87.37%		629,821	-	-	-	596,365
8104	1,175	-	-	-	93,498	-	93.57%	93.57%	97.67%		289,026	-	-	-	282,586
8105	431,986	-	-	-	912,305	-	95.50%	95.50%	100.69%		2,000,000	-	-	-	1,972,720
9007	1,330	-	-	-	-	-	82.23%	82.23%	83.61%		324,625	-	-	-	313,830
9017	21	-	-	-	-	-	78.67%	76.20%	80.30%		125,079	-	-	-	120,313

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

2019 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
5047	Yes	No	-	-	-	-	-	-	-	129,877	-	527,891	89,012	-	-
5050	Yes	Yes	-	-	-	-	-	-	-	60,418	-	411,097	76,870	-	-
5051	No		-	-	-	-	-	-	-	621,402	621,402	-	-	-	-
5065	No		-	-	-	-	-	-	-	251,577	-	-	-	-	-
5079*	No		-	-	-	-	-	-	-	13,964	13,964	-	-	-	-
5080	Yes	No	-	-	-	-	-	-	-	75,560	-	312,884	63,817	-	-
5091	No		-	-	-	-	-	-	-	192,835	192,835	-	-	-	-
5093	Yes	Yes	-	-	-	-	-	-	-	19,797	-	153,491	36,207	-	-
5118	Yes	No	-	-	-	-	-	-	-	24,631	-	259,441	42,156	-	-
5121	Yes	No	-	-	-	-	-	-	-	324,178	-	2,580,456	577,647	-	-
5125	Yes	Yes	-	-	-	-	-	-	-	57,526	-	368,600	86,908	-	-
5126	No		-	-	-	-	-	-	-	381,736	381,736	-	-	-	-
5127	Yes	No	-	-	-	-	-	-	-	103,723	-	-	-	-	-
5128	Yes	Yes	-	-	-	-	-	-	-	167,464	-	361,328	68,168	-	-
5129	No		-	-	-	-	-	-	-	837,676	837,676	-	-	-	-
5130	No		-	-	-	-	-	-	-	78,607	-	-	-	-	-
6000	No		-	-	-	-	-	-	-	4,296,434	4,296,434	-	-	-	-
6016	Yes	No	-	-	-	-	-	-	-	49,827	-	244,604	56,875	-	-
6028	Yes	Yes	-	-	-	-	-	-	-	91,337	-	503,902	111,861	-	-
6037*	Yes	No	-	-	-	-	-	-	-	100,701	-	642,939	110,699	-	-
6040	Yes	No	-	-	-	-	-	-	-	42,774	-	256,998	52,965	-	-
6042	No		-	-	-	-	-	-	-	14,758	14,758	-	-	-	-
6044	No		-	-	-	-	-	-	-	31,113	-	-	-	-	-
6049	Yes	Yes	-	-	-	-	-	-	-	104,569	-	725,051	128,573	-	-
6050	No		-	-	-	-	-	-	-	87,169	87,169	-	-	-	-
6070	Yes	Yes	-	-	-	-	-	-	-	12,644	-	135,097	26,867	-	-
6077	No		-	-	-	-	-	-	-	679,026	255,493	-	-	-	-
6079	No		-	-	-	-	-	-	-	150,686	150,686	-	-	-	-
6086	Yes	Yes	-	-	-	-	-	-	-	17,649	-	126,864	30,713	-	-
6093	Yes	Yes	-	-	-	-	-	-	-	64,914	-	-	-	-	-
6099*	Yes	Yes	-	-	-	-	-	-	-	83,786	-	659,922	107,453	-	-
6107	No		-	-	-	-	-	-	-	29,784	-	23,180	3,766	-	-
6115	No		-	-	-	-	-	-	-	26,324	11,010	-	-	-	-
6116	Yes	Yes	-	-	-	-	-	-	-	168,716	-	480,252	119,592	-	-
6120	Yes	No	-	-	-	-	-	-	-	39,475	-	121,886	19,805	-	-
6124	No		-	-	-	-	-	-	-	114,229	72,569	-	-	-	-
6125	Yes	No	-	-	-	-	-	-	-	1,629,014	-	1,990,772	540,316	-	-
6126	Yes	No	-	-	-	-	-	-	-	25,490	-	347,959	135,777	-	-
6129	No		-	-	-	-	-	-	-	39,334	39,334	-	-	-	-
6130	Yes	Yes	-	-	-	-	-	-	-	83,643	-	773,382	170,201	-	-
6135*	Yes	Yes	-	-	-	-	-	-	-	39,908	-	334,723	95,580	-	-
6136	Yes	No	-	-	-	-	-	-	-	47,465	-	361,571	79,610	-	-
6138	No		-	-	-	-	-	-	-	258,089	258,089	-	-	-	-
6140	No		-	-	-	-	-	-	-	31,524	-	-	-	-	-
6142	No		-	-	-	-	-	-	-	142,999	142,999	-	-	-	-
6143	Yes	Yes	-	-	-	-	-	-	-	86,877	-	-	-	-	-
7000	No		-	-	-	-	-	-	-	9,462,496	9,462,496	-	-	-	-
7011	Yes	Yes	-	-	-	-	-	-	-	401,184	-	902,860	156,260	-	-
7027	No		-	-	-	-	-	-	-	138,194	138,194	-	-	-	-
7031	Yes	Yes	-	-	-	-	-	-	-	178,831	-	2,086,342	444,328	-	-
7048*	Yes	Yes	-	-	-	-	-	-	-	64,704	-	335,521	118,682	-	-
7056	Yes	Yes	-	-	-	-	-	-	-	73,707	-	-	-	-	-
7060	Yes	Yes	-	-	-	-	-	-	-	15,761	15,761	-	-	-	-
7064	No		-	-	-	-	-	-	-	551,506	551,506	-	-	-	-
7065	Yes	Yes	-	-	-	-	-	-	-	102,012	-	266,885	66,769	-	-
7088	No		-	-	-	-	-	-	-	23,319	23,319	-	-	-	-
7099*	No		-	-	-	-	-	-	-	35,205	35,205	-	-	-	-
7100	Yes	Yes	-	-	-	-	-	-	-	51,839	-	287,060	74,253	-	-
7101	No		-	-	-	-	-	-	-	29,488	29,488	-	-	-	-
7114*	Yes	Yes	-	-	-	-	-	-	-	33,217	-	308,935	90,904	-	-
7115*	Yes	Yes	-	-	-	-	-	-	-	28,071	-	93,856	28,017	-	-
7117	Yes	No	-	-	-	-	-	-	-	100,368	-	827,688	189,103	-	-
7118	No		-	-	-	-	-	-	-	798,625	798,625	-	-	-	-
8000	No		-	-	-	-	-	-	-	1,047,308	1,047,308	-	-	-	-
8006	Yes	Yes	-	-	-	-	-	-	-	93,604	-	647,758	172,398	-	-
8026	Yes	Yes	-	-	-	-	-	-	-	90,844	-	869,700	256,549	-	-
8031	Yes	No	-	-	-	-	-	-	-	1,251,244	-	2,518,198	477,439	-	-
8051	Yes	No	-	-	-	-	-	-	-	125,206	-	-	-	-	-
8054	Yes	Yes	-	-	-	-	-	-	-	41,965	-	313,836	106,807	-	-
8066	Yes	Yes	-	-	-	-	-	-	-	85,434	-	159,103	26,516	-	-
8087*	Yes	Yes	-	-	-	-	-	-	-	23,720	-	218,268	41,063	-	-
8104	Yes	Yes	-	-	-	-	-	-	-	210,305	-	183,844	39,368	-	-
8105	Yes	Yes	-	-	-	-	-	-	-	1,425,476	-	2,047,007	378,746	-	-
9007	Yes	Yes	-	-	-	-	-	-	-	162,420	-	655,146	149,797	-	-
9017	Yes	No	-	-	-	-	-	-	-	35,907	-	342,020	84,297	-	-

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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2019 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
5047			218,889	-	-	-	218,889	221,171	2,282	-	-	-				
5050			137,288	4,212	51,089	55,301	81,987	82,983	996	996	-	-				
5051			-	-	-	-	-	758,676	758,676	-	-	-				
5065			-	-	-	-	-	324,398	324,398	-	-	-				
5079*			-	-	-	-	-	552,458	552,458	-	-	-				
5080			139,377	-	-	-	139,377	140,428	1,051	-	-	-				
5091			-	-	-	-	-	244,073	244,073	-	-	-				
5093			56,004	-	-	-	56,004	63,899	7,895	-	-	-				
5118			66,787	42,156	-	42,156	24,631	24,732	101	101	-	-	15 Years	2011	-	-
5121			901,825	-	-	-	901,825	905,310	3,485	-	-	-				
5125			144,434	-	-	-	144,434	145,056	622	-	-	-				
5126			-	-	-	-	-	580,186	580,186	-	-	-				
5127			103,723	-	-	-	103,723	104,046	323	-	-	-				
5128			235,632	-	-	-	235,632	236,522	890	-	-	-				
5129			-	-	-	-	-	1,064,848	1,064,848	-	-	-				
5130			-	-	-	-	-	78,924	78,924	-	-	-				
6000			-	-	-	-	-	3,709,970	3,709,970	-	-	-				
6016			106,702	-	-	-	106,702	107,340	638	-	-	-				
6028			203,198	-	-	-	203,198	203,486	288	-	-	-				
6037*			211,400	-	-	-	211,400	3,352,742	3,141,342	-	-	-				
6040			95,739	-	24,781	24,781	70,958	71,269	311	311	-	-				
6042			-	-	-	-	-	14,831	14,831	-	-	-				
6044			-	-	-	-	-	53,048	53,048	-	-	-				
6049			233,142	-	-	-	233,142	233,866	724	-	-	-				
6050			-	-	-	-	-	87,512	87,512	-	-	-				
6070			39,511	-	-	-	39,511	39,677	166	-	-	-				
6077			423,533	-	-	-	423,533	1,081,337	657,804	-	-	-				
6079			-	-	-	-	-	81,768	81,768	-	-	-				
6086			48,362	-	-	-	48,362	48,441	79	-	-	-				
6093			64,914	-	-	-	64,914	65,182	268	-	-	-				
6099*			191,239	-	-	-	191,239	3,159,586	2,968,347	-	-	-				
6107			33,550	-	-	-	33,550	33,839	289	-	-	-				
6115			15,314	-	-	-	15,314	1,006,678	991,364	-	-	-				
6116			288,308	-	-	-	288,308	1,243,171	954,863	-	-	-				
6120			59,280	16,206	3,599	19,805	39,475	39,547	72	72	-	-				
6124			41,660	-	-	-	41,660	272,851	231,191	-	-	-				
6125			2,169,330	-	-	-	2,169,330	2,173,647	4,317	-	-	-				
6126			161,267	-	135,778	135,778	25,489	25,490	1	1	-	-				
6129			-	-	-	-	-	97,699	97,699	-	-	-				
6130			253,844	-	-	-	253,844	256,497	2,653	-	-	-				
6135*			135,488	-	-	-	135,488	1,709,800	1,574,312	-	-	-	15 Years	2010, 2011	-	-
6136			127,075	79,611	-	79,611	47,464	47,636	172	172	-	-	15 Years	2011	-	-
6138			-	-	-	-	-	353,493	353,493	-	-	-				
6140			31,524	-	-	-	31,524	31,763	239	-	-	-				
6142			-	-	-	-	-	202,134	202,134	-	-	-				
6143			86,877	-	-	-	86,877	86,920	43	-	-	-				
7000			-	-	-	-	-	60,485,571	60,485,571	-	-	-				
7011			557,444	-	-	-	557,444	995,187	437,743	-	-	-				
7027			-	-	-	-	-	139,288	139,288	-	-	-				
7031			623,159	-	-	-	623,159	698,368	75,209	-	-	-				
7048*			183,386	-	-	-	183,386	1,299,934	1,116,548	-	-	-	15 Years	2010, 2011	-	-
7056			73,707	-	-	-	73,707	115,429	41,722	-	-	-	15 Years	2011	-	-
7060			-	-	-	-	-	15,846	15,846	-	-	-				
7064			-	-	-	-	-	714,761	714,761	-	-	-				
7065			168,781	-	-	-	168,781	169,356	575	-	-	-				
7088			-	-	-	-	-	40,913	40,913	-	-	-				
7099*			-	-	-	-	-	-	-	-	-	-				
7100			126,092	-	-	-	126,092	127,012	920	-	-	-				
7101			-	-	-	-	-	126,394	126,394	-	-	-				
7114*			124,121	-	-	-	124,121	1,156,505	1,032,384	-	-	-				
7115*			56,088	-	-	-	56,088	860,548	804,460	-	-	-				
7117			289,471	-	-	-	289,471	290,425	954	-	-	-				
7118			-	-	-	-	-	808,879	808,879	-	-	-				
8000			-	-	-	-	-	1,051,876	1,051,876	-	-	-				
8006			266,002	-	-	-	266,002	266,793	791	-	-	-				
8026			347,393	-	-	-	347,393	348,563	1,170	-	-	-				
8031			1,728,683	-	-	-	1,728,683	1,731,995	3,312	-	-	-				
8051			125,206	-	-	-	125,206	125,937	731	-	-	-				
8054			148,772	-	-	-	148,772	149,382	610	-	-	-				
8066			111,950	-	-	-	111,950	112,162	212	-	-	-				
8087*			64,783	-	-	-	64,783	596,365	531,582	-	-	-				
8104			249,673	-	-	-	249,673	282,586	32,913	-	-	-				
8105			1,804,222	-	-	-	1,804,222	1,972,720	168,498	-	-	-				
9007			312,217	-	-	-	312,217	313,830	1,613	-	-	-				
9017			120,204	-	-	-	120,204	120,313	109	-	-	-	15 Years	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, 2019
EIN: 13-5645888
PN: 333

2019 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)
9026	7/1/2019	11,913,262	11,913,262	44	5,120,709	145	5,369,556	(1,045)	1,149,613	23	1,148,568	212	11,638,833	o	
9045	7/1/2019	2,377,709	2,377,709	6	1,049,751	7	408,294	(315)	508,638	13	508,323	26	1,966,368	o	
9057*	7/1/2019	3,895,014	3,895,014	29	3,519,058	17	926,576	(215)	21,904	4	21,689	50	4,467,323	o	
9062	7/1/2019	3,243,574	3,243,574	5	2,001,313	1	258,813	7,683	1,497,509	10	1,505,192	16	3,765,318	o	
9072	7/1/2019	1,106,631	1,106,631	3	266,281	1	130,758	4,160	615,811	4	619,971	8	1,017,010	o	
9074	7/1/2019	10,843,470	10,843,470	7	2,411,750	10	496,510	103,727	8,357,667	57	8,461,394	74	11,369,654	o	
9076	7/1/2019	7,582,166	7,582,166	3	1,173,640	8	891,681	4,112	4,064,800	19	4,068,912	30	6,134,233	o	
9077	7/1/2019	2,035,898	2,035,898	3	452,710	2	303,718	7,800	1,207,995	9	1,215,795	14	1,972,223	o	
9082	7/1/2019	3,822,112	3,822,112	20	1,406,020	7	369,478	1,734	1,301,453	9	1,303,187	36	3,078,685	o	
9083*	7/1/2019	3,163,660	3,163,660	7	1,288,653	7	103,701	619	540,516	29	541,135	43	1,933,489	o	
9084	7/1/2019	11,145,861	11,145,861	29	4,849,487	26	1,355,627	33,978	4,121,510	15	4,155,488	70	10,360,602	o	
9085	7/1/2019	5,054,430	5,054,430	2	147,881	7	122,020	(623)	5,551,460	58	5,550,837	67	5,820,738	o	
9087	7/1/2019	2,395,820	2,395,820	1	9,929	2	113,574	29,157	2,026,611	17	2,055,768	20	2,179,271	o	
10000	7/1/2019	73,469,615	73,469,615	91	27,896,260	130	12,377,263	145,130	29,845,973	91	29,991,103	312	70,264,626	o	
10019	7/1/2019	2,047,643	2,047,643	9	1,522,785	8	291,381	9,517	469,699	8	479,216	25	2,293,382	o	
10022	7/1/2019	5,032,334	5,032,334	4	4,726,782	2	265,045	36,904	1,200,393	4	1,237,297	10	6,229,124	o	
10026	7/1/2019	10,536,629	10,536,629	5	1,409,197	33	1,521,818	24,992	5,411,411	55	5,436,403	93	8,367,418	o	
10031	7/1/2019	9,097,837	9,097,837	24	4,781,287	36	1,808,469	11,856	1,421,899	23	1,433,755	83	8,023,511	o	
10035	7/1/2019	6,221,501	6,221,501	13	1,857,321	17	642,306	30,398	3,990,344	64	4,020,742	94	6,520,369	o	
10038	7/1/2019	3,920,311	3,920,311	25	3,012,318	23	1,056,047	615	219,873	6	220,488	54	4,288,853	o	
10047	7/1/2019	2,794,802	2,794,802	27	1,414,311	14	986,176	(100)	761,637	12	761,537	53	3,162,024	o	
10048	7/1/2019	929,263	929,263	2	706,540	2	139,009	57	113,150	4	113,207	8	958,756	o	
10049	7/1/2019	1,718,204	1,718,204	1	763,808	3	183,106	188	1,294,596	9	1,294,784	13	2,241,698	o	
10051	7/1/2019	4,173,897	4,173,897	21	1,143,405	23	608,483	2,169	2,956,104	27	2,958,273	71	4,710,161	o	
11009	7/1/2019	15,160,787	15,160,787	13	1,982,362	50	1,285,778	63,583	13,275,906	201	13,339,489	264	16,607,629	o	
12000	7/1/2019	63,920,384	63,920,384	57	29,203,448	143	24,528,289	157,528	7,792,579	13	7,950,107	213	61,681,844	o	
12004	7/1/2019	15,279,048	15,279,048	28	7,021,128	64	3,335,087	(526)	3,299,105	30	3,298,579	122	13,654,794	o	
12026	7/1/2019	56,814,882	56,814,882	56	31,214,243	59	3,700,724	226,188	12,255,976	119	12,482,164	234	47,397,131	o	
12028	7/1/2019	14,729,984	14,729,984	46	10,234,138	43	3,129,430	6,240	1,107,418	29	1,113,658	118	14,477,226	o	
12033*	7/1/2019	3,800,633	3,800,633	15	1,117,670	6	1,114,294	1,285	937,883	7	939,168	28	3,171,132	o	
12042	7/1/2019	1,462,339	1,462,339	2	216,547	6	388,793	59	989,652	5	989,711	13	1,595,051	o	
12043	7/1/2019	1,366,638	1,366,638	5	532,010	3	211,010	66,176	898,578	23	964,754	31	1,707,774	o	
13000	7/1/2019	746,216,349	746,216,349	783	435,585,262	575	68,609,165	68,225	151,299,514	152	151,367,739	1,510	655,562,166	o	
13001	7/1/2019	50,653,486	50,653,486	32	16,343,934	75	11,504,644	553,407	16,768,797	102	17,322,204	209	45,170,782	o	
13002	7/1/2019	61,396,641	61,396,641	72	16,767,646	121	7,607,437	1,227,225	21,855,040	237	23,082,265	430	47,457,348	o	
109000	7/1/2019	82,405,281	82,405,281	67	31,579,774	170	17,908,239	2,155,196	35,327,345	79	37,482,541	316	86,970,554	o	
Orphans	7/1/2019	-	-	4,764	-	3,293	-	-	-	-	-	8,057	-	o	
Continuing Employer Total		3,836,881,806	3,836,881,806	11,030	1,656,021,991	11,250	577,302,304	28,282,638	1,270,720,436	9,276	1,299,003,074	31,556	3,532,327,369	-	-
Continuing and New Employer Total		3,836,881,806	3,836,881,806	11,030	1,656,021,991	11,250	577,302,304	28,282,638	1,270,720,436	9,276	1,299,003,074	31,556	3,532,327,369	-	-

* Employers withdrawn from the plan between July 1, 2019 and June 30, 2020

Orphan assets and liabilities are allocated to orphan-responsible employers.

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2019 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)
	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's actual return
9026		5.55%	162,527	-	-	-	-	-	-	7.76%	-	-	152,126	5.70%	8,671	-
9045		5.48%	24,053	74,026	-	-	-	74,026	-	7.68%	5,685	-	97,722	5.69%	5,560	-
9057*		5.43%	71,709	79	-	-	-	79	-	8.54%	7	-	784	5.59%	44	-
9062		5.50%	162,323	-	-	-	-	-	-	8.32%	-	-	1,422	5.75%	82	-
9072		5.53%	71,384	35,595	-	-	-	35,595	-	7.32%	2,606	-	10,577	5.80%	613	-
9074		5.52%	510,045	108,019	-	18,539	-	89,480	-	7.61%	6,809	-	5,836	5.68%	-	444
9076		5.54%	55,284	128,111	-	-	-	128,111	-	7.34%	9,403	-	53,466	5.68%	3,037	-
9077		5.49%	74,195	155,684	38,480	85,932	-	69,752	38,480	7.60%	5,301	2,924	67,681	5.27%	-	5,144
9082		5.41%	30,018	107,579	85,628	-	-	107,579	85,628	7.47%	8,036	6,396	29,737	5.63%	1,674	-
9083*		5.49%	36,281	6,385	81,633	-	-	6,385	81,633	7.18%	458	5,861	38,271	5.67%	2,170	-
9084		5.50%	107,845	822,623	-	-	-	822,623	-	7.80%	64,165	-	1,028	5.76%	59	-
9085		5.59%	125,937	-	-	-	-	-	-	7.48%	-	-	731	5.71%	42	-
9087		5.72%	200,162	159,116	143,370	-	-	159,116	143,370	7.59%	12,077	10,882	8,114	5.79%	470	-
10000		5.62%	2,797,334	-	-	-	-	-	-	7.33%	-	-	520,835	5.75%	29,948	-
10019		5.48%	87,292	-	-	-	-	-	-	7.65%	-	-	690	5.63%	39	-
10022		5.61%	110,866	-	-	-	-	-	-	8.07%	-	-	5,420	5.59%	303	-
10026		5.61%	390,190	1,391,311	467,715	-	-	1,391,311	467,715	7.61%	105,879	35,593	364,569	5.74%	20,352	-
10031		5.55%	90,451	811,921	-	-	-	811,921	-	7.76%	63,005	-	159,744	5.74%	9,169	-
10035		5.56%	122,717	23,973	-	-	-	23,973	-	8.21%	1,968	-	1,565	5.76%	90	-
10038		5.52%	69,835	-	-	-	-	-	-	7.94%	-	-	696	5.65%	39	-
10047		5.46%	58,320	47	-	-	-	47	-	7.93%	4	-	182	5.61%	10	-
10048		5.44%	15,703	-	-	-	-	-	-	7.38%	-	-	14,102	5.62%	793	-
10049		5.40%	46,009	-	-	-	-	-	-	8.07%	-	-	474	5.43%	26	-
10051		5.65%	226,462	-	40,085	-	-	-	40,085	7.62%	-	3,054	6,099	5.82%	355	-
11009		5.74%	1,547,885	-	-	-	-	-	-	7.95%	-	-	7,402	5.89%	436	-
12000		5.56%	675,854	1	-	-	-	1	-	7.56%	-	-	512,676	5.71%	29,274	-
12004		5.55%	149,048	-	1,330,937	-	-	1,330,937	-	7.75%	-	103,148	375,608	5.68%	21,335	-
12026		5.56%	1,482,851	3,686,173	-	-	-	3,686,173	-	7.67%	282,729	-	1,781,250	5.66%	100,819	-
12028		5.51%	180,336	182	692,104	-	-	182	692,104	8.07%	15	55,853	380,125	5.71%	21,705	-
12033*		5.48%	29,785	-	210,743	-	-	-	210,743	7.86%	-	16,564	175,654	5.59%	9,819	-
12042		5.43%	27,673	-	-	-	-	-	-	7.50%	-	-	24,128	5.38%	1,298	-
12043		5.66%	47,284	-	-	-	-	-	-	7.83%	-	-	111,124	5.74%	6,379	-
13000		5.48%	14,368,218	-	-	-	-	-	-	7.80%	-	-	3,219,006	5.62%	180,908	-
13001		5.67%	2,464,403	1,397,868	-	-	-	1,397,868	-	7.60%	106,238	-	262,987	5.83%	15,332	-
13002		5.57%	1,193,722	-	67,992	-	-	-	67,992	7.47%	-	5,079	2,477,951	5.73%	141,987	-
109000		5.64%	3,736,754	-	-	-	-	-	-	7.97%	-	-	47,707	5.81%	2,772	-
Orphans			-	-	-	-	-	-	-		-	-	-	-	-	-
Continuing Employer Total	-	5.57%	120,755,707	39,400,230	38,427,586	312,870	601,073	39,087,360	37,826,513		3,054,255	2,950,518	70,798,679	5.74%	4,040,868	18,835
Continuing and New Employer Total	-	5.57%	120,755,707	39,400,230	38,427,586	312,870	601,073	39,087,360	37,826,513	7.65%	3,054,255	2,950,518	70,798,679	5.74%	4,040,868	18,835

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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, 2019
EIN: 13-5645888
PN: 333

2019 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	11c(b)	11d(b)	12(a)	12(b)	13(a)	13(b)	14	15	16	17	18b	18c	19a	19b	19c
Employer Number	Prefunding balance: Total available at beginning of current plan year to add to prefunding balance	Prefunding balance: Portion of line 11c(b) to be added to prefunding balance	Carryover balance: Reduction in balances due to elections or deemed elections	Prefunding balance: Reduction in balances due to elections or deemed elections	Carryover balance: Balance at beginning of current year (9(a) + 10(a) - 12(a))	Prefunding balance: Balance at beginning of current year (9(b) + 10(b) + 11d(b) - 12(b))	Funding Target Attainment Percentage	Adjusted Funding Target Attainment Percentage	Prior year's funding percentage (for credit balance use)	If current value of assets < 70% of funding target, enter such percentage	Contributions made to the plan for the plan year by employer(s)	Contributions made to the plan for the plan year by employees	employer contributions: allocated toward unpaid minimum required contribution from prior years	Discounted employer contributions: made to avoid benefit restrictions adjusted to valuation date	employer contributions: allocated toward minimum required contribution for current year, adjusted to
9026	160,797	-	-	-	-	-	102.35%	102.35%	105.62%		167,360	-	-	-	163,710
9045	103,282	-	-	-	79,711	-	116.86%	120.91%	120.16%		100,000	-	-	-	97,631
9057*	828	-	-	-	86	-	87.18%	87.18%	90.63%		1,612,070	-	-	-	1,543,144
9062	1,504	-	-	-	-	-	86.14%	86.14%	87.13%		294,729	-	-	-	285,589
9072	11,190	-	-	-	38,201	-	105.05%	108.81%	116.69%		20,556	-	-	-	20,086
9074	6,280	-	-	-	96,289	-	94.52%	94.52%	96.32%		600,000	-	-	-	590,626
9076	56,503	-	-	-	137,514	-	121.36%	123.60%	125.17%		56,925	-	-	-	55,521
9077	72,825	-	-	-	75,053	41,404	97.32%	103.22%	104.26%		84,000	-	-	-	82,187
9082	31,411	-	-	-	115,615	92,024	117.40%	124.14%	124.15%		30,889	-	-	-	30,328
9083*	40,441	-	-	-	6,843	87,494	158.74%	163.62%	160.10%		37,349	-	-	-	36,650
9084	1,087	-	-	-	886,788	-	99.02%	107.57%	106.57%		109,500	-	-	-	108,032
9085	773	-	-	-	-	-	86.83%	86.83%	85.49%		351,349	-	-	-	343,397
9087	8,584	-	-	-	171,193	-	95.00%	109.93%	105.17%		220,036	-	-	-	215,244
10000	550,783	-	-	-	-	-	104.56%	104.56%	111.09%		851,775	-	-	-	840,290
10019	729	-	-	-	-	-	89.28%	89.28%	92.96%		152,051	-	-	-	147,041
10022	5,723	-	-	-	-	-	80.78%	80.78%	90.07%		393,472	-	-	-	384,231
10026	374,921	-	-	-	-	-	102.01%	125.92%	122.16%		500,000	-	-	-	487,449
10031	168,913	-	-	-	874,926	503,308	102.48%	113.38%	115.24%		150,996	-	-	-	147,354
10035	1,655	-	-	-	25,941	-	95.01%	95.01%	91.77%		274,602	-	-	-	267,826
10038	735	-	-	-	-	-	91.40%	91.40%	94.30%		144,208	-	-	-	141,023
10047	192	-	-	-	51	-	88.38%	88.38%	91.90%		153,480	-	-	-	149,972
10048	14,895	-	-	-	-	-	96.92%	96.92%	97.72%		36,000	-	-	-	35,183
10049	500	-	-	-	-	-	76.64%	76.64%	76.84%		166,929	-	-	-	160,727
10051	6,454	-	-	-	-	43,139	87.69%	87.69%	88.13%		480,000	-	-	-	465,486
11009	7,838	-	-	-	-	-	91.28%	91.28%	92.10%		1,906,843	-	-	-	1,862,159
12000	541,950	-	-	-	1	-	103.62%	103.62%	106.00%		695,986	-	-	-	678,766
12004	396,943	-	-	-	-	1,434,085	101.39%	111.89%	102.65%		302,408	-	-	-	294,633
12026	1,882,069	-	-	-	3,968,902	-	111.49%	119.86%	121.90%		1,919,400	-	-	-	1,869,968
12028	401,830	-	-	-	197	747,957	96.57%	101.74%	97.69%		540,000	-	-	-	527,925
12033*	185,473	-	-	-	-	227,307	112.68%	119.85%	111.49%		363,558	-	-	-	343,392
12042	25,426	-	-	-	-	-	91.67%	91.67%	91.90%		88,855	-	-	-	86,850
12043	117,503	-	-	-	-	-	80.02%	80.02%	80.00%		153,433	-	-	-	148,640
13000	3,399,914	-	-	-	-	-	113.82%	113.82%	117.34%		4,799,412	-	-	-	4,733,228
13001	278,319	-	-	-	1,504,106	-	108.80%	112.13%	119.45%		2,613,552	-	-	-	2,565,672
13002	2,619,938	-	-	-	-	73,071	129.21%	129.37%	121.97%		1,553,626	-	-	-	1,496,490
109000	50,479	-	-	-	-	-	94.75%	94.75%	97.36%		5,200,000	-	-	-	5,074,578
Orphans	-	-	-	-	-	-	-	-	-		-	-	-	-	-
Continuing Employer Total	74,858,382	75,885	-	1,752,020	42,141,615	39,100,896	106.32%	108.35%	110.00%		253,198,886	194,174	-	-	244,677,225
Continuing and New Employer Total	74,858,382	75,885	-	1,752,020	42,141,615	39,100,896	106.32%	108.35%	110.00%		253,198,886	194,174	-	-	244,677,225

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Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2019
EIN: 13-5645888
PN: 333

2019 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
9026	No						-	-	-	162,527	162,527	-	-	-	-
9045	No						-	-	-	24,053	24,053	-	-	-	-
9057*	Yes	Yes	-	-	-	-	-	-	-	71,709	-	572,395	147,114	-	-
9062	Yes	Yes	-	-	-	-	-	-	-	162,323	-	521,744	121,630	-	-
9072	No						-	-	-	71,384	51,420	-	-	-	-
9074	Yes	Yes	-	-	-	-	-	-	-	510,045	-	622,473	160,458	-	-
9076	No						-	-	-	55,284	55,284	-	-	-	-
9077	Yes	No	-	-	-	-	-	-	-	74,195	-	-	-	-	-
9082	No						-	-	-	30,018	30,018	-	-	-	-
9083*	No						-	-	-	36,281	36,281	-	-	-	-
9084	Yes	Yes	-	-	-	-	-	-	-	107,845	-	-	-	-	-
9085	Yes	Yes	-	-	-	-	-	-	-	125,937	-	766,308	216,386	-	-
9087	Yes	Yes	-	-	-	-	-	-	-	200,162	-	-	-	-	-
10000	No						-	-	-	2,797,334	2,797,334	-	-	-	-
10019	Yes	Yes	-	-	-	-	-	-	-	87,292	-	245,739	59,045	-	-
10022	Yes	Yes	-	-	-	-	-	-	-	110,866	-	1,196,790	272,482	-	-
10026	No						-	-	-	390,190	168,713	-	-	-	-
10031	No						-	-	-	90,451	90,451	-	-	-	-
10035	Yes	No	-	-	-	-	-	-	-	122,717	-	324,809	144,644	-	-
10038	Yes	Yes	-	-	-	-	-	-	-	69,835	-	368,542	70,598	-	-
10047	Yes	Yes	-	-	-	-	-	-	-	58,320	-	367,273	91,003	-	-
10048	Yes	Yes	-	-	-	-	-	-	-	15,703	-	29,493	9,873	-	-
10049	Yes	Yes	-	-	-	-	-	-	-	46,009	-	523,494	114,718	-	-
10051	Yes	Yes	-	-	-	-	-	-	-	226,462	-	579,403	137,149	-	-
11009	Yes	Yes	-	-	-	-	-	-	-	1,547,885	-	1,446,842	308,175	-	-
12000	No						-	-	-	675,854	675,854	-	-	-	-
12004	No						-	-	-	149,048	149,048	-	-	-	-
12026	No						-	-	-	1,482,851	1,482,851	-	-	-	-
12028	Yes	Yes	-	-	-	-	-	-	-	180,336	-	-	-	-	-
12033*	No						-	-	-	29,785	29,785	-	-	-	-
12042	Yes	Yes	-	-	-	-	-	-	-	27,673	-	132,712	31,810	-	-
12043	Yes	Yes	-	-	-	-	-	-	-	47,284	-	341,136	63,531	-	-
13000	No						-	-	-	14,368,218	14,368,218	-	-	-	-
13001	No						-	-	-	2,464,403	2,464,403	-	-	-	-
13002	No						-	-	-	1,193,722	1,193,722	-	-	-	-
109000	Yes	Yes	-	-	-	-	-	-	-	3,736,754	-	4,565,273	1,054,739	-	-
Orphans	No						-	-	-	-	-	-	-	-	-
Continuing Employer Total			-	-	-	-	-	-	-	120,755,707	86,397,532	90,609,430	20,553,887	-	-
Continuing and New Employer Total	Yes	No	-	-	-	-	-	-	-	120,755,707	86,397,532	90,609,430	20,553,887	-	-

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Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
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2019 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	33Date	33	34	35CB	35PB	35	36	37	38a	38b	39	40	41a	41b	42	43
Employer Number	If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval	If a waiver has been approved for this plan year, enter the waived amount	Total funding requirement before reflecting carryover/prefunding balances (line 31 + line 32a +line 32b - line 33)	Balances used to offset funding requirement: Carryover balance	Balances used to offset funding requirement: Prefunding balance	Balances used to offset funding requirement: Total balance	Additional cash requirements (line 34 minus line 35(3))	Contributions allocated toward minimum required contribution for current year, adjusted to valuation date (line 19c)	total Interest-adjusted excess contributions for current year	Portion of excess contribution attributable to use of prefunding and funding standard carryover balances	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	Unpaid minimum required contribution for all years	Alternative amortization schedule elected under Pension Relief Act of 2010	Eligible plan year(s) for which the election in line 41a was made	Amount of acceleration adjustment	Excess installment acceleration amont to be carried over to future plan years
9026			-	-	-	-	-	163,710	163,710	-	-	-				
9045			-	-	-	-	-	97,631	97,631	-	-	-				
9057*			218,823	-	-	-	218,823	1,543,144	1,324,321	-	-	-				
9062			283,953	-	-	-	283,953	285,589	1,636	-	-	-	15 Years	2010, 2011	-	-
9072			19,964	-	-	-	19,964	20,086	122	-	-	-				
9074			670,503	85,437	-	85,437	585,066	590,626	5,560	5,560	-	-				
9076			-	-	-	-	-	55,521	55,521	-	-	-				
9077			74,195	46,094	-	46,094	28,101	82,187	54,086	46,094	-	-				
9082			-	-	-	-	-	30,328	30,328	-	-	-				
9083*			-	-	-	-	-	36,650	36,650	-	-	-				
9084			107,845	-	-	-	107,845	108,032	187	-	-	-				
9085			342,323	-	-	-	342,323	343,397	1,074	-	-	-				
9087			200,162	-	-	-	200,162	215,244	15,082	-	-	-				
10000			-	-	-	-	-	840,290	840,290	-	-	-				
10019			146,337	-	-	-	146,337	147,041	704	-	-	-	15 Years	2010	-	-
10022			383,348	-	-	-	383,348	384,231	883	-	-	-				
10026			221,477	-	-	-	221,477	487,449	265,972	-	-	-				
10031			-	-	-	-	-	147,354	147,354	-	-	-				
10035			267,361	-	-	-	267,361	267,826	465	-	-	-				
10038			140,433	-	-	-	140,433	141,023	590	-	-	-				
10047			149,323	-	-	-	149,323	149,972	649	-	-	-				
10048			25,576	-	-	-	25,576	35,183	9,607	-	-	-				
10049			160,727	-	-	-	160,727	160,727	-	-	-	-	15 Years	2010, 2011	-	-
10051			363,611	-	-	-	363,611	465,486	101,875	-	-	-				
11009			1,856,060	-	-	-	1,856,060	1,862,159	6,099	-	-	-				
12000			-	-	-	-	-	678,766	678,766	-	-	-				
12004			-	-	-	-	-	294,633	294,633	-	-	-				
12026			-	-	-	-	-	1,869,968	1,869,968	-	-	-				
12028			180,336	-	-	-	180,336	527,925	347,589	-	-	-				
12033*			-	-	-	-	-	343,392	343,392	-	-	-				
12042			59,483	-	-	-	59,483	86,850	27,367	-	-	-	15 Years	2010	-	-
12043			110,815	-	-	-	110,815	148,640	37,825	-	-	-				
13000			-	-	-	-	-	4,733,228	4,733,228	-	-	-				
13001			-	-	-	-	-	2,565,672	2,565,672	-	-	-				
13002			-	-	-	-	-	1,496,490	1,496,490	-	-	-				
109000			4,791,493	-	-	-	4,791,493	5,074,578	283,085	-	-	-				
Orphans			-	-	-	-	-	-	-	-	-	-				
Continuing Employer Total	-	-	54,912,062	404,209	1,057,467	1,461,676	53,450,386	244,677,225	191,226,842	70,229	-	-	15 years	2010, 2011		
Continuing and New Employer Total		-	54,912,062	404,209	1,057,467	1,461,676	53,450,386	244,677,225	191,226,842	70,229	-	-	15 years	2010, 2011		

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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	+
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	+
1069	W-2 (Includes Commissions)	70	5 YEAR	2.00% High-5	+
1070	Basic as Earned	40	2-6 YEAR	1.50% High-3	+
1073	January 1 Basic	10	5 YEAR	1.75% High-3	+
1074	W-2 (Includes Commissions)	70	5 YEAR	1.75% High-5	+
1077	Basic as Earned	40	5 YEAR	1.00% Career	+
1079	January 1 Basic	10	5 YEAR	1.15% High-5 w/ 25 Year Service Cap	+
1080	Basic as Earned and Full Commission	41	2-5 YEAR	(2% High-5 - .65% High-3 up to Floating Covered Compensation) for service <= 25 Years + (.5% High-5 for Service > 25 Years (service capped at 10 years on the .5% piece) only w/ >20 Years @1/1/1995)	+
1082	Basic as Earned and Full Commission	41	5 YEAR	50% / 62% High-3 w/ Floating Covered Compensation w/ 25 Year Service Minimum (no project & prorate w/ unreduced 62 & 30)	+
1083	January 1 Basic	10	5 YEAR	2.00% High-3	+
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	+
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)	+
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 + (.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	+

Retirement Fund ID#	Salary Def	Salary Def code	Vesting	Benefit Formula	Formula Add/Red 1
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	+
5055	January 1 Basic	10	5 YEAR	1.00% High-3	+
5079	January 1 Basic, Prior Year Bonus & OT and Full Commission	31	5 YEAR	2.00% Career	+
5080	January 1 Basic	10	2-6 YEAR	1.50% High-5	+
5091	January 1 Basic	10	5 YEAR	1.00% High-5	+
5093	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	2.00% High-5	+
5118	W-2 (Includes Commissions)	70	5 YEAR	1.00% / 1.50% High-5 w/ Floating Covered Compensation	+
5121	January 1 Basic	10	2-6 YEAR	1.5% High-5	+
5125	W-2 (Includes Commissions)	70	5 YEAR	1.45% / 2.10% High-3 w/ Floating Covered Compensation	+
5126	W-2 (Includes Commissions)	70	5 YEAR	1.15% High-5 + .55% High-5 in excess of Floating Covered Compensation (service capped at 35 years on .55% piece)	+
5127	Section 415 compensation	Special	5 YEAR	1.05% High-3 + .6% High-3 in excess of Floating Covered Compensation (service capped at 35 years)	+
5128	January 1 Basic	10	5 YEAR	25% High-5 w/ 25 Year Service Minimum	+
5129	W-2 (Excludes sections 125 and 132f)	70	3-7 YEAR	50% H-5 w/ 30 Year Service Minimum (15 Year Minimum if enrolled on or before 1/1/2002)	+
5130	W-2 (Includes Commissions)	70	3-7 YEAR	85% / 1.50% High-5 w/ \$10,000 Fixed Covered Compensation (service capped at 35 years) - project and prorate	+
6000	W-2 (Includes Commissions)	70	5 YEAR	2.50% High-3	+
6016	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	.5% Career	+
6028	January 1 Basic	10	5 YEAR	1.00% High-5	+
6037	January 1 Basic	10	5 YEAR	2.00% High-5	+
6040	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	2.00% High-5	+
6042	January 1 Basic	10	2-6 YEAR	2.00% High-3	+
6044	January 1 Basic	10	5 YEAR	1.00% Career	+
6049	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	2.00% High-5	+
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	+
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	+
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	+
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)	+
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	+
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 LTI)	70	5 YEAR	2.25% High-3	+
8006	January 1 Basic and Full Commission	11	5 YEAR	1.00% High-5	+
8026	Basic as Earned	40	5 YEAR	1.50% / 2.00% High-5 w/ Floating Covered Compensation	+
8031	January 1 Basic	10	5 YEAR	1.00% High-5	+
8051	January 1 Basic	10	2-6 YEAR	2.00% High-5	+
8054	January 1 Basic	10	5 YEAR	1.50% High-5	+

Retirement Fund ID#	Salary Def	Salary Def code	Vesting	Benefit Formula	Formula Add/Red 1
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	+
9082	Basic as Earned	40	5 YEAR	1.5% H-5 up to 25 yrs + .65% H-5 in excess of CCL up to 30 yrs + .75% H-5 in excess of 25 years) reduced 1/15 per yr for NRD svc < 15 yrs	+
9083	Basic as Earned	40	3-7 YEAR	25% High-5 w/ 25 Year Service Minimum	+
9084	W-2 (Includes Commissions)	70	5 YEAR	2.25% Career	+
9085	W-2 (Includes Commissions)	70	3-7 YEAR	1.6% / 2.1% Career Average with \$10,000 Fixed Covered Compensation Level (35 svc cap on 2.1% piece)	+
9087	W-2 (Includes Commissions)	70	3 YEAR	95% High-5 for all service + .65% High-5 in excess of \$4,800 CCL x service capped at 45 years (project & prorate formula)	+
10000	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	2.00% High-3 w/ 30 Year Service Cap	+
10019	January 1 Basic	10	5 YEAR	1.50% Career	+
10022	W-2 (Includes Commissions)	70	2-6 YEAR	3.00% High-3	+
10026	January 1 Basic and Full Commission	11	5 YEAR	1.00% High-5	+
10031	Basic as Earned and Full Commission	41	5 YEAR	1.50% High-3	+
10035	January 1 Basic and Partial Commission capped at \$200,000	12	5 YEAR	1.00% High-5	+
10038	January 1 Basic	10	5 YEAR	2.00% Career	+
10047	Basic as Earned plus OT	50	2-6 YEAR	1.00% High-5	+
10048	W-2 (Includes Commissions)	70	2-6 YEAR	55% High-5 w/ 25 Year Service Minimum	+
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		70	5 YEAR		

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									
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									
1069	.02	5					U									
1070	.015	3					U									
1073	.0175	3					U									
1074	.0175	5					U									
1077	.01	0					U									
1079	.0115	5		25			U									
1080	.02	5	2	25			U	-		.0065	3	2	25			U
1082	.5	3	2			25	P	+		.62	3	2			25	P
1083	.02	3					U									
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									
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			30		U									
3069	.25	3					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									
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									

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
5042	.02	5					U									
5044	.02	5					U									
5045	.015	3					U									
5047	.025	5					U									
5050	.01	5	2				P	+		.015	5	2				P
5051	.02	5					U									
5065	.01	3					U									
5079	.02	0					U									
5080	.015	5					U									
5091	.01	5					U									
5093	.02	5					U									
5118	.01	5	2				P	+		.015	5	2				P
5121	.015	5					U									
5125	.0145	3	2				P	+		.021	3	2				P
5126	.0115	5					U	+		.55%	5	2	35			U
5127	.0105	3		35			U	+		.006	3	2	35			U
5128	.25	5			25		P									
5129	.5	5			30		P									
5130	.0085	5	3	35			P	+		.015	5	3	35			P
6000	.025	3					U									
6016	.005	0					U									
6028	.01	5					U									
6037	.02	5					U									
6040	.02	5					U									
6042	.02	3					U									
6044	.01	0					U									
6049	.02	5					U									
6050	.015	5					U									
6070	.02	3					U									
6077	.01	5					U									
6079	.015	5					U									
6086	.02	5					U									
6093	.0125	5					U									
6099	.0125	5					U									
6107	.02	5					U									
6115	.015	5					U									
6116	.015	5					U									
6120	.015	5	3				U	+		.02	5	3				U
6124	.0125	5					U									
6125	.02	5					U									
6126	.02	5					U									
6129	.01	5					U									
6130	.025	5		20			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
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									
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									

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
8066	.01	0					U									
8087	.02	3					U									
8104	.025	3					U									
8105	.0173	5		20			U	+		.0065	5	2	20			U
9007	.015	3					U									
9017	.01	3	2				P	+		.015	3	2				P
9026	.005	0					U									
9045	.02	0					U									
9057	.02	0					U									
9062	.02	3					U									
9072	.02	5					U									
9074	.55	5			30		U									
9076	.5	5	2		20		P	+	.15	5	2				26	P
9077	.5	5	2		35		P	+	.2275	5	2				35	P
9082	.015	5		25			P	+	.0065	5	2		30			P
9083	.25	5			25		P									
9084	.0225	0					U									
9085	.016	0	3				U	+	.021	0	3		35			U
9087	.0095	5					P	+	.0065	5	4800		45			P
10000	.02	3		30			U									
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%
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%
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%
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											45			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
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
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

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
5042											45			3%
5044											45			3%
5045											45			3%
5047											45			3%
5050											45			A/E
5051											45			R/80
5055											45			3%
5079											45			3%
5080											45			3%
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%
6115											55			R/70
6116											55			A/E
6120											55			3%
6124											55	15		A/E
6125											55			A/E
6126											55			A/E
6129											55			A/E
6130											55			A/E
6135											55			A/E
6136											45			A/E
6138											21			A/E
6140											55	10		A/E
6142											55	10		SPECIAL
6143											55	15		SPECIAL
7000											45			A/E
7011											45			3%
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

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
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
9082		+	.0075	5						service > 25 years	55	15		SPECIAL
9083											21			A/E
9084											55	15		SPECIAL
9085											21			SPECIAL
9087											21			SPECIAL
10000											45			3%
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											45			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	1			BASIC	0	NO	0		0	YES	7/1/2005	
1004	1	10 C&C	10	0%	0	NO	0		4/1/2005	BASIC	0	NO	0		0	YES	2/1/2007	
1006	1	12X	12	0%	0	YES	1			1-3 TIMES	1	YES	1		0			
1007	3	12X	12	1%	1	YES	1	59.5		1-3 TIMES	1	YES	1		0			
1019	3	12X	12	2%	2	YES	1	59.5		BASIC	0	NO	0		0	YES	9/1/2004	
1024	1	10 C&C	10	0%	0	YES	1		6/1/2004	BASIC	0	NO	0		0	YES	7/1/2005	
1025	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	4/1/2011	
1027	9	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	3/1/2015	
1030	1	10 C&C	10	0%	0	YES	1			BASIC	0	NO	0		0	YES	9/1/2017	
1032	1	10 C&C	10	0%	0	NO	0	45		BASIC	0	NO	0		0	YES	1/1/2019	
1034	1	12X	12	0%	0	YES	1			BASIC	0	NO	0		0	YES	2/1/2017	
1046	1	12X	12	0%	0	YES	1	45		BASIC	0	NO	0		0	YES	7/1/2015	
1055	3	10 C&C	10	0%	0	NO	0		7/1/2005	1-3 TIMES	1	NO	0		0			
1069	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	7/1/2007	
1070	3	10 C&C	10	0%	0	NO	0			1-3 TIMES	1	NO	0		0			
1073	3	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0			
1074	8	10 C&C	10	3%	3	NO	0			BASIC	0	NO	0		0	YES	1/1/2012	
1077	1	10 C&C	10	1%	1	NO	0		7/1/2006	BASIC	0	NO	0		0	YES	9/1/2013	
1079	1	ST. LIFE	11	0%	0	NO	0			REA	20	NO	0		0	YES	1/1/2007	
1080	SPECIAL	10 C&C	10	0%	0	NO	0	< \$15,000		SPECIAL	SPECIAL	NO	0		0	YES	7/1/2006	
1082	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	1/1/2019	
1083	3	10 C&C	10	1%	1	NO	0			BASIC	0	NO	0		0	YES	3/1/2006	
1088	SPECIAL	10 C&C	10	0%	0	NO	0	21		PVAB	21	SPECIAL	SPECIAL		0			
2000	7	12X	12	1%	1	YES	1	59.5		1-3 TIMES	1	YES	1		0			
2003	1	12X	12	0%	0	NO	0	45		1-3 TIMES	1	YES	1		0			
2006	3	12X	12	1%	1	YES	1		12/1/2002	BASIC	0	NO	0		0	YES	7/1/2007	
2009	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	8/1/2002	2/1/2001
2012	3	12X	12	1%	1	YES	1	55		1-3 TIMES	1	YES	1		0			
2018	7	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	7/1/2011	
2022	1	10 C&C	10	0%	0	NO	0	45		BASIC	0	NO	0		0	YES	1/1/2009	
2023	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	11/1/2013	
2026	SPECIAL	10 C&C	10	0%	0	NO	0	21		SPECIAL	SPECIAL	NO	0		0			
2027	1	10 C&C	10	0%	0	NO	0		11/1/2003	BASIC	0	NO	0		0	YES	5/1/2008	
2029	SPECIAL	ST. LIFE	11	0%	0	NO	0	21		SPECIAL	SPECIAL	NO	0		0	YES	7/1/2008	
2030	SPECIAL	ST. LIFE	11	0%	0	NO	0	< \$20,000		SPECIAL	SPECIAL	SPECIAL	SPECIAL		0	YES	1/1/2017	
2032	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10		REA	20	YES	1		0			
2033	1	10 C&C	10	0%	0	NO	0	21		100 TIMES	100	NO	0		0			
2037	SPECIAL	ST. LIFE	11	0%	0	NO	0	21		PVAB	21	NO	0		0	YES	10/1/2015	
2038	N/A	10 C&C	10	0%	0	NO	0	65		BASIC	0	NO	0		0	YES	12/1/2016	
2039	3	ST. LIFE	11	0%	0	NO	0	55+15 & < \$10,000		REA	20	NO	0		0			
3000	3	12X	12	0%	0	YES	1	45		1-3 TIMES	1	YES	1		0			
3011	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	2/1/2016	
3012	3	12X	12	2%	2	YES	1	59.5		1-3 TIMES	1	YES	1		0			
3019	3	12X	12	1%	1	YES	1	45		BASIC	0	NO	0		0	YES	7/1/2006	
3023	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0			
3031	3	12X	12	1%	1	YES	1	56		1-3 TIMES	1	YES	1		0			
3032	1	10 C&C	10	1%	1	YES	1	55		1-3 TIMES	1	NO	0		0			
3036	1	10 C&C	10	0%	0	YES	1			BASIC	0	NO	0		0	YES	1/1/2013	
3054	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	1/1/2016	
3063	1	10 C&C	10	0%	0	NO	0	55		1-3 TIMES	1	NO	0		0			
3069	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	1/1/2006	
3073	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	4/1/2009	
3074	SPECIAL	ST. LIFE	11	0%	0	NO	0	21		SPECIAL	SPECIAL	NO	0		0	YES	7/1/2006	
3077	1	ST. LIFE	11	0%	0	NO	0	21		PVAB	21	NO	0		0	YES	7/1/2018	
4000	17	10 C&C	10	0%	0	YES	1	50		BASIC	0	YES	1		0			
4026	3	12X	12	2%	2	YES	1	45		BASIC	0	NO	0		0	YES	10/1/2015	
4079	1	10 C&C	10	0%	0	NO	0	55		100 TIMES	100	NO	0		0			
4084	7	10 C&C	10	1%	1	NO	0	45		1-3 TIMES	1	YES	1		0			
4087	SPECIAL	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	9/1/2011	
4088	SPECIAL	ST. LIFE	11	0%	0	NO	0	< \$10,000		REA	20	NO	0		0	YES	7/1/2011	
4090	SPECIAL	10 C&C	10	0%	0	NO	0	55+15		BASIC	0	NO	0		0			
4091	1	10 C&C	10	0%	0	NO	0	21		BASIC	0	NO	0	CONTRIB	1			
4094	SPECIAL	5 C&C	5	0%	0	NO	0	55+10		100 TIMES	100	NO	0		0			
4096	SPECIAL	ST. LIFE	11	0%	0	NO	0	21		REA	20	NO	0		0	YES	1/1/2013	
4097	1	10 C&C	10	0%	0	NO	0	45		PVAB	21	NO	0		0	YES	11/1/2010	
5000	17	12X	12	1%	1	YES	1		2/1/2006	1-3 TIMES	1	YES	1		0			
5001	1	10 C&C	10	1%	1	YES	1			BASIC	0	NO	0		0	YES	6/1/2012	
5010	1	10 C&C	10	0%	0	NO	0	50		BASIC	0	NO	0		0	YES	7/1/2003	1/1/2003
5021	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	7/1/2016	
5026	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0			
5034	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	1/1/2011	

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
5042	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	1/1/2017	
5044	3	12X	12	1%	1	YES	1	59.5		BASIC	0	NO	0		0	YES	6/1/2016	
5045	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	11/15/2016	
5047	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	2/1/2013	
5050	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	4/1/2005	
5051	8	12X	12	2%	2	YES	1			1-3 TIMES	1	YES	1		0			
5055	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0			
5079	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	7/1/2011	
5080	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	4/1/2016	
5091	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0			
5093	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	10/1/2003	
5118	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	1/1/2006	
5121	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	4/1/2019	
5125	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10		PVAB	21	NO	0		0	YES	5/1/2005	
5126	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10		REA	20	NO	0		0	YES	6/1/2014	
5127	SPECIAL	ST. LIFE	11	0%	0	NO	0	21		PVAB	21	NO	0		0	YES	7/1/2014	
5128	SPECIAL	10 C&C	10	0%	0	NO	0	21		BASIC	0	NO	0		0			
5129	SPECIAL	10 C&C	10	0%	0	NO	0	< \$10,000		100 TIMES	100	NO	0		0			
5130	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10		PVAB	21	NO	0		0	YES	7/1/2017	
6000	7	12X	12	3%	3	YES	1	45		SPECIAL	SPECIAL	YES	1		0			
6016	1	10 C&C	10	0%	0	NO	0		3/1/2002	BASIC	0	NO	0		0	YES	1/1/2004	3/1/2002
6028	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	5/1/2011	
6037	3	12X	12	1%	1	YES	1	45		BASIC	0	NO	0		0	YES	7/1/2007	
6040	3	12X	12	1%	1	YES	1	55		BASIC	0	NO	0		0	YES	10/1/2008	
6042	1	10 C&C	10	1%	1	NO	0	45		BASIC	0	NO	0		0	YES	7/1/2014	
6044	1	10 C&C	10	0%	0	NO	0	45		BASIC	0	NO	0		0	YES	7/1/2008	8/1/2002
6049	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	7/1/2012	
6050	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	10/1/2008	
6070	8	12X	12	2%	2	YES	1	45		BASIC	0	NO	0		0	YES	1/1/2010	
6077	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0			
6079	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0			
6086	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0			
6093	1	10 C&C	10	0%	0	NO	0		10/1/2006	BASIC	0	NO	0		0	YES	1/1/2016	
6099	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	1/1/2011	
6107	3	12X	12	1%	1	YES	1	59.5		BASIC	0	NO	0		0	YES	6/1/2006	
6115	7	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	7/1/2006	
6116	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0			
6120	3	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	6/1/2012	
6124	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	3/1/2011	
6125	1	10 C&C	10	1%	1	NO	0	55		1-3 TIMES	1	NO	0		0			
6126	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	4/1/2004	
6129	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	7/1/2006	
6130	1	10 C&C	10	0%	0	NO	0		7/1/2004	BASIC	0	NO	0		0	YES	7/1/2005	
6135	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	6/1/2010	
6136	1	12X	12	0%	0	YES	1		8/1/2005	BASIC	0	NO	0		0	YES	10/1/2006	
6138	1	10 C&C	10	0%	0	NO	0	21		SPECIAL	SPECIAL	NO	0		0			
6140	1	5 C&C	5	0%	0	NO	0	55+10		SPECIAL	SPECIAL	NO	0		0	YES	1/1/2011	
6142	SPECIAL	ST. LIFE	11	0%	0	NO	0			REA	20	NO	0		0			
6143	SPECIAL	ST. LIFE	11	0%	0	NO	0	< \$15,000		REA	20	NO	0		0	YES	7/1/2011	
7000	1	10 C&C	10	0%	0	YES	1	45		SPECIAL	SPECIAL	YES	1		0			
7011	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	7/1/2015	
7027	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	12/1/2016	
7031	1	12X	12	1%	1	NO	0			BASIC	0	NO	0		0	YES	7/1/2006	
7048	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	4/1/2006	
7056	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	7/1/2012	
7060	3	12X	12	1%	1	YES	1	45		BASIC	0	NO	0		0	YES	7/1/2005	
7064	1	10 C&C	10	0%	0	YES	1			1-3 TIMES	1	YES	1		0			
7065	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0			
7088	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	10/1/2008	
7099	3	12X	12	1%	1	YES	1	59.5		BASIC	0	NO	0		0	YES	7/1/2015	
7100	1	12X	12	1%	1	NO	0			BASIC	0	NO	0		0	YES	6/1/2006	12/1/2002
7101	7	12X	12	1%	1	YES	1	55		BASIC	0	NO	0		0	YES	7/1/2018	
7114	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	7/1/2010	
7115	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	4/1/2004	
7117	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	2/1/2014	
7118	1	10 C&C	10	0%	0	NO	0	21		SPECIAL PVAB	SPECIAL	NO	0		0			
8000	1	12X	12	SPECIAL	SPECIAL	YES	1		1/1/2004	SPECIAL	SPECIAL	NO	0		0	YES	1/1/2017	
8006	3	10 C&C	10	0%	0	NO	0	45		BASIC	0	NO	0		0	YES	9/1/2002	
8026	1	10 C&C	10	0%	0	NO	0		7/1/2006	BASIC	0	NO	0		0	YES	7/1/2008	
8031	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0			
8051	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	7/1/2004	
8054	1	10 C&C	10	1%	1	NO	0	55		BASIC	0	NO	0		0	YES	4/1/2006	

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
8066	1	12X	12	0%	0	NO	0	59.5		BASIC	0	NO	0		0			
8087	7	12X	12	1%	1	YES	1	45		BASIC	0	NO	0		0	YES	6/1/2006	
8104	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0			
8105	SPECIAL	ST. LIFE	11	1%	1	NO	0			PVAB	21	NO	0		0			
9007	3	12X	12	1%	1	YES	1	55		1-3 TIMES	1	YES	1		0			
9017	1	10 C&C	10	0%	0	NO	0	45		BASIC	0	NO	0		0	YES	2/1/2002	
9026	1	12X	12	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	7/1/2010	2/1/2001
9045	1	10 C&C	10	0%	0	YES	1			BASIC	0	NO	0		0	YES	3/1/2007	
9057	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	6/1/2006	2/1/2001
9062	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0			
9072	1	10 C&C	10	0%	0	NO	0	45		1-3 TIMES	1	YES	1		0			
9074	8	10 C&C	10	0%	0	NO	0	55		1-3 TIMES	1	NO	0		0			
9076	SPECIAL	10 C&C	10	0%	0	NO	0	21		PVAB	21	NO	0		0	YES	6/1/2012	
9077	SPECIAL	ST. LIFE	11	0%	0	NO	0	21		100 TIMES	100	NO	0		0			
9082	SPECIAL	10 C&C	10	0%	0	NO	0	< \$15,000		PVAB	21	SPECIAL	SPECIAL		0	YES	4/1/2010	
9083	1	10 C&C	10	0%	0	NO	0	21		BASIC	0	NO	0		0	YES	1/1/2012	
9084	SPECIAL	10 C&C	10	0%	0	NO	0			PVAB	21	NO	0		0	YES	7/1/2017	7/1/2013
9085	SPECIAL	10 C&C	10	0%	0	NO	0	21		SPECIAL	SPECIAL	NO	0		0	YES	7/1/2013	
9087	SPECIAL	10 C&C	10	0%	0	NO	0	21		SPECIAL	SPECIAL	SPECIAL	SPECIAL		0			
10000	3	10 C&C	10	0%	0	YES	1		9/1/2003	BASIC	0	NO	0		0			
10019	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0			
10022	3	12X	12	2%	2	YES	1			BASIC	0	NO	0		0	YES	6/1/2019	
10026	1	10 C&C	10	1%	1	NO	0	45		BASIC	0	NO	0		0			
10031	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	7/1/2014	
10035	1	10 C&C	10	0%	0	NO	0	45		BASIC	0	NO	0		0	YES	8/1/2018	
10038	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	1/1/2009	
10047	1	10 C&C	10	0%	0	NO	0	45		BASIC	0	NO	0		0	YES	1/1/2009	
10048	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	7/1/2005	
10049	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10		PVAB	21	NO	0		0	YES	1/1/2003	
10051	1	ST. LIFE	11	0%	0	NO	0	55+10		PVAB	21	NO	0		0			
11009	SPECIAL	10 C&C	10	0%	0	NO	0	21		PVAB	21	NO	0		0			
11018	SPECIAL	10 C&C	10	0%	0	NO	0	20		BASIC	0	NO	0		0	YES	4/1/2018	
12000	3	12X	12	1%	1	YES	1	45		BASIC	0	NO	0		0	YES	1/1/2017	
12004	1	10 C&C	10	1%	1	NO	0	45		BASIC	0	NO	0		0	YES	2/1/2010	
12026	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0			
12028	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	4/1/2013	
12033	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	2/1/2019	
12042	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	7/1/2006	
12043	SPECIAL	10 C&C	10	0%	0	NO	0	54.5+15		PVAB	21	NO	0		0	YES	2/1/2019	
13000	7	12X	12	1%	1	YES	1	45		1-3 TIMES	1	YES	1		0			
13001	1	10 C&C	10	1%	1	NO	0		4/1/2003	1-3 TIMES	1	YES	1		0			
13002	N/A	10 C&C	10	1%	1	NO	0	45		SPECIAL	SPECIAL	YES	1		0			
101000	7	12X	12	1%	1	YES	1	45		1-3 TIMES	1	YES	1		0			
101019	1	10 C&C	10	0%	0	NO	0	59.5		BASIC	0	NO	0		0	YES	9/1/2004	
101074	18	ST. LIFE	11	0%	0	NO	0			REA	20	NO	0		0	YES	1/1/2012	
101079	N/A	ST. LIFE	11	0%	0	NO	0	21		SPECIAL	SPECIAL	NO	0		0	YES	1/1/2007	
101080	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10		REA	20	NO	0		0	YES	1/1/1998	
102000	SPECIAL	ST. LIFE	11	0%	0	NO	0	59.5		1-3 TIMES	1	YES	1		0			
103000	1	ST. LIFE	11	0%	0	NO	0	55		1-3 TIMES	1	YES	1		0			
103023	3	12X	12	1%	1	NO	0			1-3 TIMES	1	YES	1		0			
104000	1	10 C&C	10	0%	0	NO	0			BASIC	0	YES	1		0			
104091	1	10 C&C	10	0%	0	NO	0	21		BASIC	0	NO	0		0			
105000	1	ST. LIFE	11	0%	0	NO	0			PVAB	21	YES	1		0			
105121	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	4/1/2019	
105129	SPECIAL	10 C&C	10	0%	0	NO	0	< \$10,000		100 TIMES	100	NO	0		0			
105130	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10		PVAB	21	NO	0		0	YES	7/1/2017	
106000	SPECIAL	ST. LIFE	11	0%	0	NO	0	45		SPECIAL	SPECIAL	YES	1		0			
107000	1	10 C&C	10	0%	0	NO	0	45		SPECIAL	SPECIAL	YES	1		0			
107088	3	12X	12	1%	1	NO	0			BASIC	0	NO	0		0	YES	10/1/2008	
108026	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	7/1/2008	
108066	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	1/1/2011	
108105	SPECIAL	ST. LIFE	11	0%	0	NO	0			PVAB	21	NO	0		0			
109000	17	ST. LIFE	11	0%	0	YES	1	45		PVAB	21	YES	1		0			
111009	N/A	10 C&C	10	0%	0	NO	0	21		PVAB	21	NO	0		0			
112028	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	4/1/2013	
113001	1	10 C&C	10	1%	1	NO	0			1-3 TIMES	1	YES	1		0			
113002	N/A	10 C&C	10	0%	0	NO	0	45		SPECIAL	SPECIAL	YES	1		0			
202000	SPECIAL	ST. LIFE	11	0%	0	NO	0	59.5		1-3 TIMES	1	YES	1		0			
205121	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	4/1/2019	
205129	SPECIAL	10 C&C	10	0%	0	NO	0	< \$10,000		100 TIMES	100	NO	0		0			
213002	N/A	10 C&C	10	0%	0	NO	0	45		SPECIAL	SPECIAL	YES	1		0			
313002	SPECIAL	ST. LIFE	11	0%	0	NO	0			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)
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		
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		
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
2037		Salary Def: Section 415 wages, salaries and fees includable in gross income (including \$125, 401k, 132f) but excl deferred comp, amounts realized from stock options and other amts rec spec tax bfts
2038		Benefit Formula: 1.667% High-5 w/ 15 Yr Svc Cap
2039		Benefit Formula: 45.25% / 55% H-5 w/ Floating Covered Compensation w/ 15 Year Service Minimum (+.25% to H-5 for Svc > 15 yrs) (\$600 per yr min bft)
3000	103000	
3011		
3012		
3019		
3023	103023	
3031		
3032		
3036		
3054		
3063		
3069		
3073		Lump Sum: Lump sum at any age for participants in the prior plan as of 6/30/1999
3074		Vesting: 1-55%, 2-60%, 3-65%, 4-70%, 5-75%, 6-80%, 7-100%
3077		Benefit Formula: 2.15% High-5 + .65% High-5 in excess of Floating Covered Compensation (service capped at 25 years on both pieces)
4000	104000	ERF: Rule of 70 with A/E ERF's
4026		
4079		
4084		
4087		Benefit Formula: 1.6% High-5 for all service + .48% High-5 in excess of Covered Compensation for service up to 35 years
4088		Benefit Formula: 30% / 50% High-5 w/ Floating Covered Compensation w/ 35 Year Service Minimum
4090		Benefit Formula: 12% High-5 + 15 / 1.5% High-5 w/ Floating Covered Compensation for service after 7/1/2007 + 7/1/2007 Frozen SSPIA Benefit
4091	104091	Benefit Formula: 4% High-5 with 20 Year Service Cap (ignores last 5 years if service > 5 years)
4094		Benefit Formula: 65% Career Average (if service precedes 1/1/1996, use 1995 salary for all such service) w/ 35 year svc cap (project & prorate formula)
4096		Benefit Formula: 1.50% H-5 for svc up to 25 yrs + .75% H-5 for svc > 25 yrs but < 35 yrs + (.75% if SSNRA=65, .7% if SSNRA=66, .65% if SSNRA=67) H-5 > Floating CCL for svc up to 35 yrs
4097		Benefit Formula: 1.5% High-5 x service + .51% High-5 in excess of \$10,000 Fixed Covered Compensation x service where service is capped at 40 years maximum (project and prorate)
5000	105000	
5001		
5010		
5021		
5026		
5034		

Retirement Fund ID#	Split Plan No	Special Provision 1
5042		
5044		
5045		
5047		
5050		
5051		
5055		
5079		
5080		
5091		
5093		
5118		
5121	105121/205121	
5125		Benefit Formula: 1.45% / 2.10% High-3 w/ Floating Covered Compensation
5126		Benefit Formula: 1.15% High-5 + .55% High-5 in excess of Floating Covered Compensation (service capped at 35 years on .55% piece)
5127		Benefit Formula: 1.05% High-3 + .6% High-3 in excess of Covered Compensation (service capped at 35 years)
5128		Benefit Formula = 54% High-5 w/ 25 Year Service Minimum
5129	105129/205129	Benefit Formula: 50% H-5 w/ 30 Year Service Minimum (15 Year Minimum if enrolled on or before 1/1/2002)
5130	105130	Benefit Formula: .85% / 1.50% High-5 w/ \$10,000 Fixed Covered Compensation (service capped at 35 years) - project and prorate
6000	106000	Death Benefit: Maximum (Basic, 1-3X, 30 Year Treasury Lump Sum)
6016		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		
6115		
6116		
6120		
6124		
6125		
6126		
6129		
6130		Benefit Formula: 20 year service cap
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)
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		
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		

Retirement Fund ID#	Split Plan No	Special Provision 1
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
9082		Benefit Formula: [1.5% H-5 up to 25 yrs + .65% H-5 in excess of CCL up to 30 yrs + .75% H-5 in excess of 25 years] reduced 1/15 per yr for NRD svc < 15 yrs
9083		Special vesting: 100% immediate at attainment of 55+10
9084		ERF: .166% per month 60-65, .5% per month 55-60
9085		Benefit Formula: 1.6% / 2.1% Career Average with \$10,000 Fixed Covered Compensation Level (35 svc cap on 2.1% piece)
9087		Benefit Formula: .95% H-5 for all svc + .65% H-5 > \$4,800 for svc up to 45 years (project & prorate)
10000		Lump Sum: Lump sum available at age 50 ONLY for benefits accrued prior to 9/1/2003
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 (1/1/2003) - 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 ERFs 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.
1024	
1025	
1027	
1030	
1032	
1034	
1046	
1055	
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	
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)
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 6/30/1990 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
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	

Retirement Fund ID#	Special Provision 2
5042	
5044	
5045	
5047	
5050	
5051	
5055	
5079	
5080	
5091	
5093	
5118	
5121	
5125	ERF: 1/15 & 1/30
5126	ERF: 1/15 & 1/30
5127	ERF: 1/15 & 1/30
5128	ERF: 1/15 & 1/30 back to age 55, 7.5% interest and no mortality prior to age 55
5129	ERF: 8% interest, no mortality
5130	ERF: 1/15 & 1/30
6000	Salary definition excludes LTI effective 8/1/2008
6016	
6028	
6037	
6040	
6042	
6044	
6049	
6050	
6070	
6077	
6079	
6086	
6093	
6099	
6107	
6115	
6116	
6120	
6124	
6125	
6126	
6129	
6130	
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
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	
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	

Retirement Fund ID#	Special Provision 2
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.
9082	ERF: 1/15 & 1/30
9083	Lump sum and annuities are available at any age
9084	Optional Forms: 75% J&S, 100% J&S
9085	ERF: 7.5%, GAR94
9087	ERF: 1/15 & 1/30; MEDB AE ERF under age 55.
10000	
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	
1024	
1025	
1027	
1030	
1032	
1034	
1046	
1055	
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	
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
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
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	

Retirement Fund ID#	Special Provision 3
5042	
5044	
5045	
5047	
5050	
5051	
5055	
5079	
5080	
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	
6115	
6116	
6120	
6124	
6125	
6126	
6129	
6130	
6135	
6136	
6138	Lump Sum: Lump sums and annuities are payable at any age
6140	Normal Form: 5 C&C
6142	Frozen bfts for CEO Sandy Willias as of 1/1/19 so plan could pass Top Heavy testing.
6143	Vesting: 3 to 7 year graded vesting (20% decrements). Normal Form: St Life
7000	
7011	
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	

Retirement Fund ID#	Special Provision 3
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%)
9082	Death Benefit: minimum (12 x Monthly High-5, 100X death benefit). Effective 4/1/10 dth bft = PVAB only.
9083	
9084	
9085	Optional Forms: 5 C&C, 100% J&S - all options based on GAR94 and 7.5% interest; LS any age
9087	Death Benefit: maximum (PVAB, minimum (24 x Monthly High-5, 100X death benefit))
10000	
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	Special Provision 5
1000		
1001		
1004		
1006		
1007		
1019		
1024		
1025		
1027		
1030		
1032		
1034		
1046		
1055		
1069		
1070		
1073		
1074		
1077		
1079	Unreduced Retirement Age: Rule of 95 (age + vesting service > 95 then benefit is unreduced)	
1080	Death Benefit: Special Present Value (different for married & single)	Acquired Slades Ferry Bancorp 1/1/2009. EE's have enr code = 70 and protected benefit options..
1082	1084 merged into 1082 on 7/1/2016	
1083		
1088		
2000		
2003		
2006		
2009		
2012		
2018		
2022		
2023		
2026	Death Benefit: Maximum (Basic, 1-3X, 30 Year Treasury Lump Sum)	
2027		
2029	Lump Sum: Any Age	Vesting: 3 to 7 year graded vesting (20% decrements)
2030	Optional Forms: 66.67% J&S, 100% J&S (no C&C), Social Security Level Income Option, LS < \$20,000	
2032	Normal Form: St Life, Benefit Formula: High-3 average salary is the highest 3 years of the last 5	NRD: age 65 + 5 years vesting service; Optional Forms: 50, 66.67, 100 J&S
2033	Death Benefit: 100 Times death benefit has a \$5,000 minimum value	
2037	ERF: True Actuarial Equivalence 6% (1.06 ⁿ -1), no mortality	Normal Form: St Life
2038		
2039		
3000		
3011		
3012		
3019		
3023		
3031		
3032		
3036		
3054		
3063		
3069		
3073		
3074	Optional Forms: 75% & 100% J&S, Lump sum at any age	Normal Form: St Life, Death Benefit: married (50% J&S) single (pvab)
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	
4094		
4096	Optional Forms: 100% J&S, 75% J&S, 66.67% J&S, LS (and annuity) at any age if < \$300,000	Death Benefit: Works like standard REA but a lump sum can be paid if < \$300,000
4097	Optional Forms: 100% J&S, 75% J&S, 5 C&C	
5000		
5001		
5010		
5021		
5026		
5034		

Retirement Fund ID#	Special Provision 4	Special Provision 5
5042		
5044		
5045		
5047		
5050		
5051		
5055		
5079		
5080		
5091		
5093		
5118		
5121		
5125	Optional Form: 100% J&S	
5126	Optional Forms: 66.67% J&S, 75% J&S, 100% J&S, 20 C&C, 20 Year Certain, LS any age	Acquired State Bank & Trust Co. 1/1/2009. Acq. EE's get prior service protected with a FAO as of 12/31/2008.
5127	Salary Definition: Section 415 compensation	Optional Forms: 5 C&C, 15 C&C, 66.67% J&S, 100% J&S, LS any age
5128	On 5/1/2007 the client changed vesting schedules from 5 yr to 2-6 yr so vesting is protected for participants as of 5/1/2007	
5129	Optional Forms: LS up to \$10K, 100% J&S, 75% J&S, 67% J&S, 5 C&C, 15 C&C	
5130	Optional Forms: 5 C&C, 10 C&C, 15 C&C, 20 C&C, 100% J&S, 75% J&S, 67% J&S	
6000		
6016		
6028		
6037		
6040		
6042		
6044		
6049		
6050		
6070		
6077		
6079		
6086		
6093		
6099		
6107		
6115		
6116		
6120		
6124		
6125		
6126		
6129		
6130		
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.	
6142	Normal Form: St Life with REA Death Benefit	Vesting: service uses hourly credit (1000 hrs = 1 year svc credit). Optional Forms: 100% J&S, 75% J&S
6143	Vesting: service is based on the 1,000 rule	Optional Forms: 66.67% J&S, 100% J&S, 5 C&FC, 10 C&C, 15 C&C, LS at any age <= \$15,000
7000		
7011		
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		

Retirement Fund ID#	Special Provision 4	Special Provision 5
8066		
8087		
8104		
8105	Vesting: 3-7 graded schedule	Optional Forms: 100% J&S, 66.67% J&S
9007		
9017		
9026		
9045		
9057		
9062		
9072		
9074		
9076	Lump Sum: Lump sum and annuities payable at any age. Salary Definition: W-2 + EE 401(k) deferrals + section 125 deferrals)	Death Benefit: Maximum of 66.667 Times Projected Monthly Bft or PVAB for ASDB and PVAB for Retiree DB
9077	Lump Sum: Lump sum and annuities payable at any age. Salary Definition: Special W-2 includes EE 401(k) contribs and sect 125 contribs	Death Benefit: Effective 8/1/2004 = 100X (was PVAB while the plan was frozen)
9082	Disability: maximum (12 x Monthly High-5, AE benefit). Effective 4/1/10 disab bft = PVAB only.	
9083		
9084		
9085	Death Benefit: Max (PVAB, PPA Lump Sum)	
9087	Disability: maximum (24 x Monthly High-5, PVAB)	
10000		
10019		
10022		
10026		
10031		
10035		
10038		
10047		
10048		
10049	Optional Forms: 5 C&C, 15 C&C, 20 C&C, 100% J&S, 75% J&S, 66.67% J&S	
10051		
11009	Optional Forms: 75% J&S, 100% J&S, Life expectancy	
11018		
12000		
12004		
12026		
12028		
12033		
12042		
12043	Optional Forms: 100% J&S, 67% J&S, 5 C&C	NRD: Enrolled prior to 1/1/2002 then NRD = nearest 1/1
13000		
13001		
13002		
101000		
101019		
101074		
101079	Death Benefit: Account Balance	
101080	Optional Forms: 10 C&C, 15 C&C, 20 C&C, 100% J&S, 75% J&S, 67% J&S, 50% J&S, LS age 55+10	
102000		
103000		
103023		
104000		
104091		
105000		
105121		
105129	Optional Forms: LS up to \$10K, 100% J&S, 75% J&S, 67% J&S, 5 C&C, 15 C&C	
105130	Optional Forms: 5 C&C, 10 C&C, 15 C&C, 20 C&C, 100% J&S, 75% J&S, 67% J&S	
106000		
107000		
107088		
108026		
108066		
108105	Optional Forms: 100% J&S, 66.67% J&S	
109000		
111009	Optional Forms: 75% J&S, 100% J&S, Life expectancy	
112028		
113001		
113002		
202000		
205121		
205129	Optional Forms: LS up to \$10K, 100% J&S, 75% J&S, 67% J&S, 5 C&C, 15 C&C	
213002		
313002		

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	ISIN/IDENTIFIER	Rate Maturity Par Value		
	FNMA POOL #0BN8963	US3140JR5Z06 2.708 9/1/2044 1,682,558	1,694,126	1,728,997
	RESOLUTION FDG CORP	US761157AD86 8.875 7/15/2020 1,000,000	994,010	1,005,020
	SBA GTD LN POOL CTF5 #100079	US831628CQ32 5.825 3/25/2036 904,252	959,920	1,030,350
	SBA GTD LN POOL CTF5 #100139	US831628EL27 6.000 10/25/2028 833,081	891,397	946,705
	SBA GTD LN POOL CTF5 #509399	US83164LNQ04 4.325 4/25/2023 286,564	299,102	290,066
	SBA GTD LN POOL CTF5 #509546	US83164LTB70 4.325 11/25/2022 394,277	411,034	402,423
	SBA GTD LN POOL CTF5 #509602	US83164LU330 3.075 4/25/2025 528,188	548,656	532,889
	SBA GTD LN POOL CTF5 #509980	US83164MCR88 2.079 7/25/2028 705,694	725,100	718,721
	SBA GTD LN POOL CTF5 #510377	US83164MQ690 3.575 5/25/2027 1,951,816	2,083,564	2,039,043
	SBA GTD LN POOL CTF5 #510428	US83164MSR15 1.750 2/25/2043 3,329,695	3,458,721	3,445,535
	SBA GTD LN POOL CTF5 #521840	US83165AHR86 4.325 10/25/2023 545,007	570,214	560,267
	SBA GTD LN POOL CTF5 #521975	US83165AMY72 4.004 1/25/2026 431,376	457,259	446,112
	SBA GTD LN POOL CTF5 #522040	US83165APZ11 4.051 6/25/2024 737,366	774,234	754,023
	SBA GTD LN POOL CTF5 #522118	US83165ASF20 3.280 1/25/2027 583,366	613,264	601,935
	SBA GTD LN POOL CTF5 #522171	US83165AT464 3.134 3/25/2027 223,726	235,192	231,006
	SBA GTD LN POOL CTF5 #522193	US83165AUS13 3.257 3/25/2028 538,820	569,129	557,339
	SBA GTD LN POOL CTF5 #522304	US83165AX904 3.023 6/25/2028 598,728	629,413	623,300
	SBA GTD LN POOL CTF5 #522424	US83165A4H41 3.422 8/25/2029 521,535	556,739	549,876
	SBA GTD LN POOL CTF5 #522580	US83165BCR15 4.038 6/25/2029 2,906,439	3,171,651	3,135,205
	U S TREASURY BOND	US912810FB99 6.125 11/15/2027 125,000	149,336	176,250
	U S TREASURY BOND	US912810ET17 7.625 2/15/2025 240,000	326,025	321,197
	TOTAL US GOVERNMENT SECURITIES		19,067,489	20,118,083
	25 CAPITAL 2019-S SFR1 A1 144A	US14216PAU93 4.250 10/25/2049 9,925,224	9,964,925	9,999,663
	ABBVIE INC 144A	US00287YBQ17 2.600 11/21/2024 7,000,000	7,041,920	7,431,270
	AEGON FUNDING CO LLC	US007634AA64 5.750 12/15/2020 4,430,000	4,705,189	4,537,560
	AFFILIATED MANAGERS GROUP INC	US008252AP33 3.300 6/15/2030 3,500,000	3,494,031	3,569,580
	AGATE BAY MORTGAGE 1 1A6 144A	US00841TAN90 3.500 7/25/2044 2,869,875	2,816,065	2,952,011
	AIR CANADA 2017-1 CLASS A 144A	US00908PAB31 3.550 7/15/2031 5,094,218	5,229,658	4,204,054
	AIR LEASE CORP	US00914AAG76 3.000 2/1/2030 10,000,000	9,846,410	9,269,000
	ALIMENTATION COUCHE-TARD 144A	US01626PAM86 2.950 1/25/2030 3,000,000	3,005,220	3,110,550
	AM CAPITAL FUNDING LL 1 A 144A	US00166AAA51 4.980 12/15/2023 5,000,000	5,012,500	5,249,600
	AM CAPITAL FUNDING LL 1 B 144A	US00166AAB35 5.980 12/15/2023 4,000,000	4,100,000	4,198,440
	AMERICA MOVIL SAB DE CV	US02364WBD65 3.125 7/16/2022 8,000,000	7,863,920	8,275,360
	AMERICAN AIRLINES 2014-1 CLASS	US02377AAA60 3.700 4/1/2028 2,141,902	2,272,216	1,817,383
	AMERICAN AIRLINES 2015-1 CLASS	US023770AB64 3.700 11/1/2024 5,896,751	6,030,194	3,899,521
	AMERICAN AIRLINES 2015-1 CLASS	US023770AA81 3.375 11/1/2028 2,819,160	2,731,033	2,359,017
	AMERICAN AIRLINES 2016-2 CLASS	US023764AA14 3.650 12/15/2029 2,620,800	2,517,540	2,134,904

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	AMERICAN AIRLINES 2017-1 CLASS	US02378AAA51 4.000 8/15/2030 2,036,622	2,002,468	1,690,845
	AMERICAN CAMPUS COMMUNITIES OP	US024836AF52 2.850 2/1/2030 9,000,000	9,041,220	8,693,010
	AMERICAN INTERNATIONAL GROUP I	US026874DD67 3.750 7/10/2025 4,000,000	3,884,880	4,426,560
	AMERICAN TOWER TRUST #1 144A	US03027WAK80 3.652 3/15/2048 8,020,000	7,827,746	8,658,552
	AMGEN INC	US031162BN92 3.625 5/15/2022 5,000,000	5,202,400	5,231,600
	ANHEUSER-BUSCH INBEV WORLDWIDE	US035240AR13 4.900 1/23/2031 5,531,000	6,970,941	6,930,564
	AON PLC	US00185AAK07 3.875 12/15/2025 4,000,000	4,314,560	4,541,520
	APIDOS CLO XXII 22A A2R 144A	US03765XAJ54 2.635 4/20/2031 4,600,000	4,600,000	4,408,180
	APOLLO MANAGEMENT HOLDING 144A	US03765HAD35 4.872 2/15/2029 8,500,000	8,591,231	9,976,450
	ARL SECOND LLC 1A A1 144A	US00214MAA18 2.920 6/15/2044 4,454,933	4,365,834	4,418,358
	ASCENTUM EQUIPMENT 2A A3 144A	US04365VAC63 2.190 11/10/2026 2,228,000	2,182,396	2,260,729
	ASCENTUM EQUIPMENT 2A D 144A	US04364YAF43 3.560 10/10/2025 1,551,000	1,520,949	1,567,766
	ATHENE GLOBAL FUNDING 144A	US04685A2J93 2.750 6/25/2024 13,000,000	13,138,300	13,185,900
	ATHENE GLOBAL FUNDING 144A	US04685A2E07 3.000 7/1/2022 3,000,000	2,912,700	3,072,750
	ATHENE HOLDING LTD	US04686JAB70 6.150 4/3/2030 3,173,000	3,311,882	3,652,250
	ATHENE HOLDING LTD	US04686JAA97 4.125 1/12/2028 1,000,000	928,720	1,031,620
	AVIS BUDGET RENTAL C 1A B 144A	US05377RDV33 2.680 8/20/2026 4,000,000	3,999,413	3,783,960
	BANK OF AMERICA CORP	US06051GHM42 4.271 7/23/2029 2,000,000	1,972,580	2,358,940
	BANK OF AMERICA CORP	US06051GHG73 3.970 3/5/2029 3,000,000	2,896,290	3,437,040
	BANK OF AMERICA CORP	US638585AP43 7.250 10/15/2025 5,300,000	5,978,382	6,639,151
	BANK OF NEW YORK MELLON CORP/T	US06406HCQ02 3.950 11/18/2025 3,000,000	3,048,180	3,484,290
	BANK OF NOVA SCOTIA/THE	US06416CAC29 1.875 4/26/2021 1,000,000	968,030	1,012,080
	BAYER US FINANCE LLC 144A	US07274EAG89 3.375 10/8/2024 5,000,000	5,146,200	5,453,450
	BLACK HILLS CORP	US092113AT65 2.500 6/15/2030 2,000,000	1,993,160	2,066,600
	BLACKROCK INC	US09247XAJ00 3.375 6/1/2022 5,000,000	5,241,950	5,285,550
	BLACKSTONE HOLDINGS FINAN 144A	US09256BAJ61 3.150 10/2/2027 7,619,000	7,158,739	8,268,139
	BOSTON PROPERTIES LP	US10112RBC79 2.900 3/15/2030 8,000,000	7,986,589	8,361,280
	BRITISH TELECOMMUNICATIONS PLC	US111021AE12 9.625 12/15/2030 325,000	440,566	530,221
	BURLINGTON NORTHERN SANTA FE L	US12189TAN46 6.750 3/15/2029 1,100,000	1,337,655	1,513,303
	BXMT 2020-FL2 LTD FL2 C 144A	US12434LAG95 1.844 2/16/2037 2,000,000	2,000,000	1,874,400
	CAL FUNDING II LTD 2A A 144A	US12805PAJ57 4.340 9/25/2043 8,456,250	8,484,695	8,565,674
	CANADIAN IMPERIAL BANK OF COMM	US13605WRS25 3.050 7/12/2030 5,000,000	5,000,000	4,995,000
	CARLYLE FINANCE SUBSIDIAR 144A	US14314DAA19 3.500 9/19/2029 4,000,000	4,126,570	4,146,680
	CARLYLE US CLO 201 4A A12 144A	US14317VAE02 3.209 1/15/2033 2,000,000	2,000,000	1,970,800
	CHASE HOME LENDI ATR1 A15 144A	US16158RAR75 4.000 4/25/2049 975,130	981,072	993,073
	CHASE MORTGAGE REF CL1 M1 144A	US46591HAA86 1.535 4/25/2047 9,614,357	8,968,816	9,373,998
	CHUBB INA HOLDINGS INC	US00440EAU10 2.875 11/3/2022 2,000,000	1,966,660	2,101,800
	CIBOLO CANYONS SPECIAL IM 144A	US69342WAB72 3.000 8/20/2020 1,271,211	1,269,622	1,268,668
	CITADEL LP 144A	US17288XAB01 4.875 1/15/2027 3,000,000	3,124,096	3,096,510
	CITIGROUP INC	US17298CH689 3.000 8/30/2029 5,000,000	5,000,000	5,020,600

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	CITIGROUP INC	US172967KU42 4.125 7/25/2028 7,000,000	7,110,600	7,929,040
	CITIGROUP INC	US172967AM36 6.875 6/1/2025 6,000,000	7,515,510	7,484,580
	CITIZENS FINANCIAL GROUP INC	US174610AC92 4.023 10/1/2024 10,000,000	9,669,300	10,776,400
	CLI FUNDING VI LLC 1A A 144A	US12563LAL18 3.710 5/18/2044 6,250,842	6,250,788	6,264,719
	CLOUD PASS-THROUG 1A CLOU 144A	US18913AAA34 3.554 12/5/2022 1,360,047	1,370,555	1,381,522
	CME GROUP INC	US12572QAG01 3.000 3/15/2025 3,000,000	2,904,330	3,311,520
	COINSTAR FUNDING LL 1A A2 144A	US19260MAA45 5.216 4/25/2047 6,790,000	6,876,201	6,494,839
	COLLEGE AVE STUDENT A A2 144A	US19421UAB08 3.280 12/28/2048 336,319	338,000	351,604
	COLLEGE AVENUE STUDE A A2 144A	US194204AB93 3.750 11/26/2046 3,128,517	3,089,508	3,282,659
	COMCAST CABLE HOLDINGS LLC	US879240AQ23 10.125 4/15/2022 2,500,000	2,857,925	2,850,925
	COMMONWEALTH BANK OF AUST 144A	US20271AAF49 2.125 7/22/2020 1,000,000	983,770	1,001,000
	CONN'S RECEIVABLES FU A A 144A	US20827DAA81 3.400 10/16/2023 427,495	427,491	422,164
	CONTINENTAL AIRLINES 2000-2 CL	US210805DD61 7.707 10/2/2022 318,714	332,418	305,761
	CROWN CASTLE TOWERS LLC 144A	US22822RBH21 4.241 7/15/2048 3,000,000	3,128,250	3,432,240
	CROWN CASTLE TOWERS LLC 144A	US22822RBB50 3.222 5/15/2042 1,205,000	1,177,888	1,225,015
	CVS HEALTH CORP	US126650BJ87 6.250 6/1/2027 5,000,000	6,418,990	6,277,100
	CVS PASS-THROUGH TRUST	US126650BP48 6.036 12/10/2028 3,241,455	3,591,409	3,663,558
	DELL EQUIPMENT FINANC 1 B 144A	US24704AAE64 3.340 6/22/2023 6,050,000	6,060,984	6,158,961
	DELL EQUIPMENT FINANC 1 B 144A	US24703NAD12 2.980 4/24/2023 500,000	499,960	513,180
	DOUBLELINE OPPORTUNISTIC FUND	999Z89702 87,653	100,000,000	134,887,797
	DUKE ENERGY PROGRESS LLC	US144141DC90 2.800 5/15/2022 2,177,000	2,141,167	2,260,009
	EAGLE BANCORP INC	US268948AB21 5.000 8/1/2026 2,500,000	2,506,250	2,503,875
	EDVESTINU PRIVATE EDU A A 144A	US28166GAA31 3.580 11/25/2038 2,402,422	2,402,002	2,508,513
	ELEMENT FLEET MANAGEMENT 144A	US286181AD43 3.850 6/15/2025 5,000,000	4,999,250	5,132,350
	FIVE GUYS FUNDING 1AW 1AW 144A	US33830JAB17 3.600 7/25/2047 4,962,500	4,869,550	4,950,094
	FOCUS BRANDS FUNDI 1A A2I 144A	US34417MAA53 3.857 4/30/2047 3,365,900	3,179,418	3,176,905
	FOCUS BRANDS FUNDI 1W A2W 144A	US34417QAB41 4.434 10/29/2048 4,925,000	5,044,470	4,604,875
	FULTON FINANCIAL CORP	US360271AJ90 4.500 11/15/2024 2,000,000	2,098,120	2,142,640
	GEORGIA-PACIFIC LLC	US373298BR83 7.750 11/15/2029 4,247,000	6,152,374	6,339,157
	GEORGIA-PACIFIC LLC	US373298BP28 7.250 6/1/2028 6,104,000	8,295,257	8,267,197
	GMAC COMMERCIAL BRAG CERT 144A	US36185PAA30 5.550 8/10/2038 7,940,711	8,608,225	8,774,485
	GMAC COMMERCIAL MO STEW A 144A	US36186TAA43 6.045 11/10/2040 9,406,524	10,417,725	10,864,535
	GOLDEN BEAR 2016-2 L 2A A 144A	US38082JAA79 3.160 9/20/2047 1,760,337	1,700,926	1,779,190
	GOLDMAN SACHS GROUP INC/THE	US38141GWZ35 4.223 5/1/2029 5,000,000	4,856,350	5,817,450
	GOLDMAN SACHS GROUP INC/THE	US38145GAH39 3.500 11/16/2026 5,000,000	4,847,750	5,498,800
	GOLDMAN SACHS GROUP INC/THE	US38141EC238 3.850 7/8/2024 10,000,000	9,987,467	11,025,800
	GOODGREEN 2017-1 TRU 1A A 144A	US38217VAA89 3.740 10/15/2052 398,491	404,966	416,419
	GOODGREEN 2018-1 1A A 144A	US38218GAA04 3.930 10/15/2053 4,058,628	4,157,557	4,221,541
	GRACIE POINT PREMIUM A A1 144A	US38411BAG32 3.482 12/31/2024 446,000	446,000	446,000
	GRACIE POINT PREMIUM A A2 144A	US38411BAH15 3.532 12/31/2020 7,545,000	7,545,000	7,545,000

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	GULF STREAM MERIDIA IA A1 144A	US402563AA88 2.997 4/15/2033 2,500,000	2,500,000	2,445,750
	HANA SBL LOAN TRUST 1A A 144A	US40964KAA34 3.285 8/25/2042 932,938	960,926	933,666
	HAWAIIAN AIRLINES 2013-1 CLASS	US419838AA57 3.900 7/15/2027 6,862,519	6,986,969	6,001,136
	HERO FUNDING 2017-3 3A A1 144A	US42771AAA43 3.190 9/20/2048 1,832,008	1,817,123	1,874,290
	HERO FUNDING TRUST 2A A1 144A	US42771LAB80 3.280 9/20/2048 3,052,314	3,002,714	3,152,583
	HERO FUNDING TRUST 3A A1 144A	US42770XAA54 3.080 9/20/2042 1,765,500	1,740,672	1,801,586
	HERO FUNDING TRUST 3A A2 144A	US42770XAC11 3.910 9/20/2042 2,278,726	2,291,544	2,370,946
	HERTZ VEHICLE FINANC 2A A 144A	US42806DBG34 3.290 10/25/2023 4,262,759	4,374,656	4,223,797
	HERTZ VEHICLE FINANC 3A A 144A	US42806DCN75 2.670 12/26/2025 3,621,709	3,621,692	3,587,846
	HSBC HOLDINGS PLC	US404280CC17 3.973 5/22/2030 15,000,000	15,666,050	16,651,350
	HSBC HOLDINGS PLC	US404280BT50 4.583 6/19/2029 2,000,000	2,016,632	2,310,640
	ING GROEP NV	US456837AQ60 4.050 4/9/2029 3,000,000	2,999,010	3,521,100
	INTERCONTINENTAL EXCHANGE INC	US45866FAD69 3.750 12/1/2025 2,380,000	2,384,111	2,720,248
	INVESCO FINANCE PLC	US46132FAB67 4.000 1/30/2024 1,118,000	1,131,628	1,213,086
	INVESCO FINANCE PLC	US46132FAA84 3.125 11/30/2022 1,000,000	987,070	1,055,050
	J.P. MORGAN MORTGAG 2 A15 144A	US46650TAQ58 4.000 8/25/2049 1,700,074	1,710,700	1,736,745
	JACKSON NATIONAL LIFE GLO 144A	US46849LSN28 2.600 12/9/2020 3,000,000	2,963,850	3,024,540
	JEFFERIES GROUP LLC / JEFFERIE	US47233JDK16 4.000 6/25/2040 10,000,000	10,000,000	10,055,100
	JP MORGAN MORTGA HYB1 A5A 144A	US46651FAQ46 3.000 10/25/2049 6,931,592	6,926,407	7,030,090
	JP MORGAN MORTGA INV1 A15 144A	US46591VBH15 3.500 8/25/2050 1,415,122	1,448,731	1,438,146
	JP MORGAN MORTGA INV1 A15 144A	US46591DAQ25 4.000 10/25/2049 7,690,958	7,802,557	7,949,067
	JP MORGAN MORTGA LTV2 A15 144A	US46651AAQ58 3.500 12/25/2049 4,865,552	4,895,201	5,024,266
	JP MORGAN MORTGA LTV3 A15 144A	US46651HBH93 3.500 3/25/2050 4,484,470	4,527,213	4,595,865
	JP MORGAN MORTGAG INV3 A4 144A	US46591LAF85 3.500 5/25/2050 4,097,047	4,168,105	4,207,586
	JP MORGAN MORTGAG LTV1 A5 144A	US465964AE45 4.500 4/25/2049 301,217	304,157	303,425
	JP MORGAN MORTGAGE 1 A11 144A	US46648CAL81 3.500 1/25/2047 3,597,855	3,615,845	3,688,845
	JP MORGAN MORTGAGE 3 A15 144A	US46650QAS75 4.000 9/25/2049 1,660,446	1,669,526	1,696,228
	JP MORGAN MORTGAGE 8 A15 144A	US46591KBE29 3.500 3/25/2050 5,220,265	5,268,389	5,406,054
	JP MORGAN MORTGAGE T 1 B1 144A	US46648RAY71 3.729 6/25/2048 3,794,658	3,756,711	3,817,995
	JP MORGAN MORTGAGE T 4 B2 144A	US46652FBX78 3.757 11/25/2050 8,620,000	9,067,163	9,147,975
	JP MORGAN MORTGAGE T 4 B4 144A	US46647JBC36 3.885 10/25/2046 2,293,300	2,172,902	2,170,035
	JP MORGAN TRUST 2015 6 B4 144A	US46645GBB32 3.591 10/25/2045 3,449,000	3,198,948	3,431,755
	JPMORGAN CHASE & CO	US46647PBD78 3.702 5/6/2030 3,000,000	3,000,000	3,446,220
	JPMORGAN CHASE & CO	US46647PAV85 4.203 7/23/2029 1,000,000	1,001,300	1,172,470
	JPMORGAN CHASE & CO	US48128GL577 3.000 10/31/2030 2,000,000	2,000,000	2,009,340
	KEENAN DEVELOPMENT ASSOCI 144A	US48730PAC41 5.020 7/15/2028 562,252	588,600	617,494
	KROGER CO/THE	US501044BV23 8.000 9/15/2029 2,795,000	3,669,794	4,032,263
	KROGER CO/THE	US501044BT76 7.700 6/1/2029 500,000	667,855	705,295
	LAKE COUNTRY MORTG HE1 M5 144A	US50820TAJ88 2.185 7/25/2034 3,000,000	3,060,000	3,058,920
	LCOR ALEXANDRIA LLC 144A	US50181QAN88 9.628 8/24/2024 566,651	714,201	662,302

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	ISIN/IDENTIFIER	Rate Maturity Par Value		
	LCOR ALEXANDRIA LLC 144A	US50181QAH11 6.800 9/15/2028 14,987,570	17,654,261	18,033,344
	LEGACYTEXAS FINANCIAL GROUP IN	US52472EAA73 5.500 12/1/2025 2,150,000	2,163,438	2,152,881
	LEGG MASON INC	US524901AV77 4.750 3/15/2026 2,500,000	2,567,975	2,828,475
	LINCOLN NATIONAL CORP	US534187BJ76 3.050 1/15/2030 5,000,000	4,829,108	5,264,250
	LINCOLN NATIONAL CORP	US534187BF54 3.625 12/12/2026 3,000,000	3,165,630	3,308,130
	LONGTRAIN LEASING I 1A A2 144A	US543190AB89 4.060 1/15/2045 10,782,093	11,105,556	10,904,142
	MACQUARIE BANK LTD 144A	US55608XAA54 6.625 4/7/2021 3,364,000	3,640,386	3,505,557
	MACQUARIE GROUP LTD 144A	US55608JAP30 5.033 1/15/2030 5,000,000	5,723,300	5,922,050
	MAIN STREET CAPITAL CORP	US56035LAD64 5.200 5/1/2024 1,600,000	1,680,016	1,645,168
	MARBURY WATER SYSTEM 144A	US56613QAB95 4.250 8/15/2031 4,590,000	4,590,000	4,635,900
	MARINER CLO 2016-3 3A BR2 144A	US56845AAW80 2.543 7/23/2029 6,000,000	6,000,000	5,850,000
	MASSACHUSETTS EDUCATIONAL A B	US57563NAE85 3.760 2/25/2045 6,600,000	6,599,687	6,600,000
	MASSMUTUAL GLOBAL FUNDING 144A	US57629WCD02 2.500 4/13/2022 5,000,000	4,859,450	5,189,950
	MASSMUTUAL GLOBAL FUNDING 144A	US57629WBV19 3.600 4/9/2024 5,000,000	4,989,650	5,547,150
	METROPOLITAN LIFE GLOBAL 144A	US59217GBR92 2.500 12/3/2020 5,000,000	4,994,400	5,044,800
	MIDLAND STATES BANCORP INC	US597742AL94 5.000 9/30/2029 5,000,000	4,650,000	4,599,050
	MILL CITY MORTGAGE L 1 M3 144A	US59981HAD35 3.250 11/25/2058 5,633,000	5,621,998	5,731,014
	MOBIL CORP	US607059AT90 8.625 8/15/2021 240,000	313,238	260,887
	MORGAN STANLEY	US6174467X10 5.000 11/24/2025 2,700,000	2,740,851	3,153,384
	MORGAN STANLEY	US61760QLR38 3.155 8/30/2021 3,680,000	3,698,400	3,629,400
	MOSAIC SOLAR LOAN TR 1A B 144A	US61946NAB47 3.100 4/20/2046 1,300,000	1,299,719	1,302,834
	NATIONAL BANK OF CANADA	US63307A2G95 2.200 11/2/2020 2,000,000	1,954,120	2,008,760
	NATIONAL RURAL UTILITIES COOPE	US637432NN13 3.050 4/25/2027 1,000,000	960,870	1,092,820
	NATIONWIDE MUTUAL INSURAN 144A	US638671AN73 4.350 4/30/2050 3,000,000	3,040,085	3,199,560
	NEUBERGER BERMAN 17A BR2 144A	US64129UBU88 2.598 4/22/2029 5,000,000	5,000,000	4,875,500
	NORFOLK SOUTHERN CORP	US655844AJ75 7.800 5/15/2027 2,177,000	2,655,047	2,990,567
	NP SPE II LLC 1A B1 144A	US62946AAE47 5.607 10/21/2047 8,000,000	8,360,000	7,940,080
	OAKS MORTGAGE TRUST 1 B4 144A	US67389MAX92 3.804 4/25/2046 2,004,000	1,896,285	1,878,990
	OAKS MORTGAGE TRUST 1 B5 144A	US67389MAY75 3.804 4/25/2046 1,336,000	1,252,500	1,179,260
	OAKS MORTGAGE TRUST 2 B4 144A	US67400AAX00 3.872 10/25/2045 2,010,000	1,884,375	1,895,370
	OHA LOAN FUNDING 2 1A B1R 144A	US67110UAN90 2.735 1/20/2033 5,000,000	5,000,000	4,785,000
	OHANA MILITARY COMMUNITIE 144A	US677071AM45 5.462 10/1/2026 5,356,530	6,066,645	5,956,676
	OHIO NATIONAL FINANCIAL S 144A	US67740QAG10 6.625 5/1/2031 6,852,000	7,647,140	6,555,925
	OMNICOM GROUP INC / OMNICOM CA	US681919AZ97 3.625 5/1/2022 5,000,000	5,158,950	5,270,850
	ONTARIO TEACHERS' CADILLA 144A	US68327LAC00 4.125 2/1/2029 2,000,000	2,022,180	2,195,460
	PACIFIC BEACON LLC 144A	US69403WAA53 5.379 7/15/2026 1,227,503	1,383,887	1,339,403
	PACIFICORP	US695114BE78 6.710 1/15/2026 2,500,000	3,153,475	3,075,875
	PAWNEE EQUIPMENT RECE 1 C 144A	US704102AD41 2.610 10/15/2024 5,000,000	4,998,317	4,791,650
	PEOPLE'S UNITED FINANCIAL INC	US712704AA31 3.650 12/6/2022 5,000,000	5,077,500	5,194,850
	PFS FINANCING CORP B A 144A	US69335PCQ63 2.890 2/15/2023 1,500,000	1,481,660	1,517,415

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	PFS FINANCING CORP D A 144A	US69335PCL76 2.400 10/17/2022 5,000,000	4,904,297	5,020,150
	PHILIP MORRIS INTERNATIONAL IN	US718172BM02 3.250 11/10/2024 5,000,000	5,153,100	5,535,150
	PNC BANK NA	US69353REQ74 3.250 6/1/2025 2,128,000	2,132,107	2,359,675
	PNC BANK NA	US69349LAQ14 4.200 11/1/2025 7,000,000	6,966,280	8,136,030
	PNC FINANCIAL SERVICES GROUP I	US693476BN25 3.300 3/8/2022 5,000,000	5,141,950	5,215,750
	PRIMERICA INC	US74164MAA62 4.750 7/15/2022 3,000,000	3,187,470	3,227,460
	PRINCIPAL LIFE GLOBAL FUN 144A	US74256LAU35 3.000 4/18/2026 5,000,000	4,718,800	5,516,500
	PROTECTIVE LIFE CORP 144A	US743674BE29 3.400 1/15/2030 4,600,000	4,653,954	4,672,542
	PROVIDENT FUNDING MO 1 B1 144A	US74387LAW19 3.327 12/25/2049 6,504,709	6,081,903	6,566,113
	QUEST DIAGNOSTICS INC	US74834LBC37 2.800 6/30/2031 5,000,000	5,258,100	5,245,450
	RALPH LAUREN CORP	US731572AB96 2.950 6/15/2030 2,000,000	2,026,400	2,053,660
	RAYMOND JAMES FINANCIAL INC	US754730AE94 3.625 9/15/2026 2,375,000	2,313,064	2,637,390
	RBSSP RESECURITIZAT 1 2A1 144A	US74928YAC30 3.482 7/26/2045 241,443	246,272	242,815
	REINSURANCE GROUP OF AMERICA I	US759351AN90 3.900 5/15/2029 9,000,000	9,196,554	9,807,030
	ROCHESTER GAS AND ELECTRI 144A	US771367CD97 3.100 6/1/2027 6,000,000	5,694,840	6,525,540
	ROYAL BANK OF CANADA	CA78014RAY68 3.070 7/5/2030 11,405,000	11,397,975	11,668,912
	SBA TOWER TRUST 2A C 144A	US78403DAH35 3.869 10/15/2049 7,100,000	7,139,970	7,497,813
	SBL HOLDINGS INC 144A	US78432MAA36 5.125 11/13/2026 3,000,000	3,000,000	2,813,130
	SEQUOIA MORTGAGE TRUST 20 3 B3	US81745FAG19 4.123 7/25/2042 1,429,933	1,487,130	1,446,906
	SEQUOIA MORTGAGE TRUST 20 4 B3	US81744VAJ17 4.069 9/25/2042 1,450,613	1,508,638	1,465,816
	SEQUOIA MORTGAGE TRUST 20 5 B3	US81744XAE85 3.886 11/25/2042 2,152,801	2,238,913	2,165,265
	SIGNATURE BANK/NEW YORK NY	US82669GCB86 4.125 11/1/2029 1,555,000	1,589,988	1,544,442
	SLM STUDENT LOAN TRUST 200 9 B	US78445JAB35 3.241 10/25/2083 2,000,000	2,050,000	1,901,100
	SMB PRIVATE EDUCATI C A2A 144A	US78449KAB61 2.340 9/15/2034 1,287,022	1,248,411	1,307,228
	SOCIETE GENERALE SA 144A	US83368RAW25 3.000 1/22/2030 3,500,000	3,484,070	3,555,475
	SOFI CONSUMER LOAN PR 5 B 144A	US83404YAB92 4.550 9/25/2028 7,978,000	8,317,065	8,046,850
	SOFI MORTGAGE TRUST 1A B3 144A	US78471KKB60 3.157 11/25/2046 1,093,793	976,210	1,077,386
	SOFI PROFESSIONAL A A2FX 144A	US83406TAB89 2.540 5/15/2046 2,750,000	2,748,665	2,849,688
	SOFI PROFESSIONAL B A1FX 144A	US83404WAA53 2.780 8/17/2048 1,042,848	1,042,803	1,049,606
	SOFI PROFESSIONAL B A2FX 144A	US83404WAB37 3.090 8/17/2048 2,500,000	2,499,859	2,597,150
	SOFI PROFESSIONAL B A2FX 144A	US83404RAB42 3.340 8/25/2047 5,127,000	5,107,573	5,300,959
	SOFI PROFESSIONAL C A2FX 144A	US78490DAB01 3.590 1/25/2048 4,000,000	3,998,058	4,176,560
	SOUTH CAROLINA STUDENT LOA A A	US83715RAH57 1.685 1/25/2036 3,515,422	3,545,216	3,500,552
	SOUTHERN POWER CO	US843646AM23 4.150 12/1/2025 3,000,000	3,004,556	3,427,410
	SOUTHERN UNION CO	US844030AA45 7.600 2/1/2024 6,000,000	7,003,440	6,850,980
	STARWOOD MORTGAGE IMC2 A1 144A	US85572PAA12 4.121 10/25/2048 1,806,042	1,817,273	1,862,608
	STIFEL FINANCIAL CORP	US860630AG72 4.000 5/15/2030 2,000,000	2,002,780	2,097,600
	SWISS RE TREASURY US CORP 144A	US87089HAA14 2.875 12/6/2022 3,250,000	3,167,353	3,344,933
	TAL ADVANTAGE VI LLC 1A A 144A	US874074AA56 4.500 4/20/2042 4,067,146	4,139,433	4,106,841
	TEXTAINER MARINE CON 1A A 144A	US88315LAC28 3.960 4/20/2044 3,626,667	3,625,479	3,691,947

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	TM 1505 L L C / LX CRO	US009A1LBGG0	6.070	6/5/2034	10,633,806	12,174,432	13,079,582
	TORONTO-DOMINION BANK/THE	US89114Q3U01	3.000	7/24/2030	5,000,000	5,000,000	5,060,150
	TORONTO-DOMINION BANK/THE	US89114Q3M84	3.000	7/19/2030	5,000,000	5,000,000	5,116,700
	TOWD POINT HE TRUS HE1 A2 144A	US89178AAB26	1.185	4/25/2048	6,093,400	6,080,784	5,840,524
	TOWD POINT MORTGAG MH1 A2 144A	US89177WAB54	3.000	11/25/2058	5,000,000	5,053,163	5,088,200
	TOWD POINT MORTGAG MH1 M1 144A	US89178YAC84	2.750	2/25/2060	5,000,000	4,924,023	4,962,850
	TOWD POINT MORTGAG MH1 M1 144A	US89177WAC38	3.250	11/25/2058	6,508,000	6,594,713	6,611,738
	TOWD POINT MORTGAG MH1 M2 144A	US89177WAD11	3.500	11/25/2058	3,165,000	3,205,304	3,165,222
	TRICON AMERICAN HO SFR1 D 144A	US89613DAD57	3.414	9/17/2034	10,000,000	10,087,500	10,046,300
	TRINITAS CLO XII L 12A B2 144A	US89641GAL68	3.150	4/25/2033	8,450,000	8,450,000	8,235,370
	TRINITY RAIL LEASIN 1A A2 144A	US89657AAB26	4.620	6/17/2048	5,000,000	5,100,000	5,087,600
	TRI-STATE GENERATION AND TRANS	US89566EAG35	3.700	11/1/2024	5,392,000	5,654,140	5,840,507
	TRITON CONTAINER FIN 1A A 144A	US89679HAJ41	3.950	3/20/2043	4,909,625	4,891,604	4,895,878
	TRITON CONTAINER FIN 2A A 144A	US89679HAN52	4.190	6/22/2043	3,800,000	3,798,645	3,801,140
	TRUIST BANK	US07330MAC10	2.636	9/17/2029	3,000,000	3,045,570	2,998,710
	TRUIST BANK	US89788JAA79	1.500	3/10/2025	2,898,000	2,770,517	2,974,449
	UNITED INSURANCE HOLDINGS CORP	US910710AA09	6.250	12/15/2027	11,000,000	11,000,000	10,544,600
	UNUM GROUP	US91529YAK29	4.000	3/15/2024	5,000,000	5,312,350	5,247,350
	US AIRWAYS 2013-1 CLASS A PASS	US90346WAA18	3.950	5/15/2027	891,219	942,464	737,234
	VELOCITY COMMERCIAL 1 M1 144A	US92257AAC80	3.910	4/25/2048	3,510,073	3,545,174	3,465,986
	VELOCITY COMMERCIAL 1 M2 144A	US92257AAD63	4.260	4/25/2048	1,492,240	1,518,354	1,426,522
	VELOCITY COMMERCIAL 2 AFX 144A	US92258VAB36	3.070	11/25/2047	5,650,764	5,693,145	5,617,255
	VIACOMCBS INC	US925524AH30	7.875	7/30/2030	5,000,000	7,161,800	7,223,400
	VOYA FINANCIAL INC	US929089AD25	3.125	7/15/2024	6,000,000	6,188,100	6,417,360
	WASTE MANAGEMENT INC	US902917AH67	7.000	7/15/2028	7,661,000	9,491,558	10,242,527
	WELLS FARGO & CO	US95001D3P31	4.125	1/30/2029	5,000,000	5,000,000	5,032,950
	WELLS FARGO & CO	US95001DA594	3.000	6/5/2033	5,000,000	5,000,000	5,009,850
	WELLTOWER INC	US95040QAJ31	3.100	1/15/2030	5,000,000	5,018,300	5,186,200
	WEST LOOP BC	US55266CXM36	4.000	12/1/2027	2,000,000	2,045,000	2,070,780
	WESTERN ALLIANCE BANK	US95763PEF45	5.250	6/1/2030	5,000,000	5,000,000	5,024,650
	WINTRUST FINANCIAL CORP	US97650WAG33	4.850	6/6/2029	4,000,000	4,049,667	4,247,760
	WINTRUST FINANCIAL CORP	US97650WAF59	5.000	6/13/2024	5,000,000	5,210,450	5,328,100
	TOTAL CORPORATE DEBT INSTRUMENTS					1,027,272,180	1,156,161,771
	BRAZOS TX HGR EDU AUTH STUDENT	US10623ABH59	2.760	4/1/2040	2,535,000	2,535,000	2,463,234
	BRAZOS TX HGR EDU AUTH STUDENT	US10623AAK97	3.259	4/1/2039	2,115,000	2,115,000	2,210,133
	CMWLTH FING AUTH PA	US20281PMV12	3.532	6/1/2042	11,445,000	11,735,155	11,802,885
	CONNECTICUT ST HSG FIN AUTH HS	US20775CY579	3.125	11/15/2030	200,000	200,000	216,172
	CONNECTICUT ST HSG FIN AUTH HS	US20775CY405	3.100	5/15/2030	270,000	270,000	291,098

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	HOUSTON TX HGR EDU FIN CORP	US442378EG63	8.750	5/15/2026	2,060,000	2,451,400	2,624,687
	IOWA ST STUDENT LOAN LIQUIDITY	US462590MH05	2.989	12/1/2039	4,290,000	4,306,125	4,332,171
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EBC49	7.000	12/1/2040	4,500,000	4,420,755	3,513,915
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EBB65	6.900	12/1/2034	4,100,000	4,034,564	3,406,239
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EAV39	5.950	12/1/2022	1,205,000	1,205,000	1,158,162
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EAU55	5.750	12/1/2021	700,000	700,000	684,747
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EAT82	5.400	12/1/2020	935,000	935,000	929,315
	MASSACHUSETTS ST EDUCTNL FING	US57563RQJ13	3.505	7/1/2029	1,500,000	1,500,000	1,645,125
	MASSACHUSETTS ST EDUCTNL FING	US57563RQH56	3.455	7/1/2028	1,000,000	1,000,000	1,094,990
	NEW JERSEY ST ECON DEV AUTH LE	US645913AA22	7.425	2/15/2029	11,000,000	14,089,603	13,292,400
	NEW YORK CITY NY TRANSITIONAL	US64971XAY40	3.040	8/1/2027	2,905,000	2,816,049	3,227,426
	NEW YORK ST DORM AUTH REVENUES	US64990GUA83	2.784	7/1/2030	2,000,000	2,000,000	2,087,340
	NEW YORK ST DORM AUTH REVENUES	US64990GTV40	2.402	7/1/2025	1,000,000	1,005,100	1,037,410
	NEW YORK ST TRANSPRTN DEV CORP	US650116BJ43	3.573	7/1/2029	2,975,000	3,046,549	3,208,032
	NIAGARA NY AREA DEV CORP REVEN	US653541AZ50	2.866	5/1/2024	1,100,000	1,100,000	1,104,862
	NORTH CAROLINA ST ESTRN MUNI P	US65819WAK99	4.058	7/1/2025	1,400,000	1,513,540	1,511,468
	PARK CREEK CO MET DIST REVENUE	US700387HH93	2.528	12/1/2024	500,000	500,000	513,315
	PASADENA CA UNIF SCH DIST	US702282QH03	2.468	5/1/2030	1,000,000	1,000,000	1,058,520
	RHODE ISLAND ST STUDENT LOAN A	US762315RS04	4.000	12/1/2038	3,000,000	2,992,200	3,034,980
	SAN DIEGO CA CMNTY CLG DIST	US797272QV64	2.637	8/1/2030	1,000,000	1,000,000	1,096,480
	SAN JOSE CA REDEV AGY SUCCESSO	US798170AM80	3.250	8/1/2029	1,355,000	1,293,442	1,495,310
	TEXAS ST PUBLIC FIN AUTH CHRT	US88276PCH73	8.125	2/15/2027	9,235,000	10,915,404	11,678,950
	VENTURA CNTY CA CMNTY CLG DIST	US923040HA06	2.417	8/1/2030	1,380,000	1,380,000	1,477,028
	TOTAL STATE AND MUNICIPAL SECURITIES				76,705,000	82,059,886	82,196,394
	FARM CREDIT BANK OF TEXAS PFD NON-CUMULATIVE	US30767E3071	10.000	12/31/2049	15,000	18,692,850	15,000,000
	FIRST NATIONAL OF COLORADO STA VAR RT 09/15/2037 DD 06/25/07	US321107AA26	1.710	9/15/2037	5,000,000	3,850,000	3,237,500
	FIRSTAR REALTY LLC 144A PFD NON-CUMULATIVE	US33765A2024	8.880	12/31/2049	1,000	914,950	1,090,000
	TOTAL PREFERRED				5,016,000	23,457,800	19,327,500
	ENTREPRENEUR US LRG CAP-RTL	US2938286042			8,223,007.545	87,509,104	138,968,827.51
	ENTREPRENEUR US SM CAP-INST	US2938285051			12,314,132.747	127,128,261	147,892,734.29
	ENTREPRENEURSHARES GLBL-INST	US2938282082			2,466,729.992	36,267,459	41,490,398.47
	ERSHARES ENTREPRENEUR 30 ETF	US2938288022			4,795,381.000	75,468,499.41	101,647,691.06
	ERSHARES NON-US SMALLCAP ETF	US2938288857			1,505,600.000	25,125,390.26	25,339,248.00
	TOTAL REGISTERED INVESTMENT COMPANIES				29,304,851	351,498,714	455,338,899

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	3M CO	US88579Y1010 400	28,690	62,396
	BAIDU INC	US0567521085 23,113	4,159,785	2,771,018
	BANCO SANTANDER CHILE	US05965X1090 24,793	770,552	406,605
	BB SEGURIDADE PARTICIPACOES SA	BRBBSEACNOR5 51,059	230,384	253,584
	BRIDGESTONE CORP	JP3830800003 30,600	1,160,680	983,931
	CATCHER TECHNOLOGY CO LTD	TW0002474004 46,000	304,410	346,117
	CHECK POINT SOFTWARE TECHNOLOG	IL0010824113 1,634	154,053	175,541
	CHINA MOBILE LTD	HK0941009539 389,000	3,609,179	2,624,970
	CHINA MOBILE LTD	US16941M1099 1,097	37,522	36,903
	CIE GENERALE DES ETABLISSEMENT	FR0000121261 19,288	2,609,346	2,000,391
	CLOSE BROTHERS GROUP PLC	GB0007668071 1,791	22,732	24,453
	CLP HOLDINGS LTD	HK0002007356 18,000	182,447	176,506
	CREDICORP LTD	BMG2519Y1084 814	111,255	108,807
	DAITO TRUST CONSTRUCTION CO LT	JP3486800000 2,300	351,029	211,250
	DEUTSCHE BOERSE AG	DE0005810055 26,629	3,082,622	4,816,742
	DUBAI FINANCIAL MARKET PJSC	AED000901010 287,883	82,464	64,738
	ELEMENT FLEET MANAGEMENT CORP	CA2861812014 3,517	25,637	26,158
	ENDESA SA	ES0130670112 53,341	1,181,161	1,313,825
	FAIRFAX FINANCIAL HOLDINGS LTD	CA3039011026 82	37,804	25,252
	FORTRESS TRANSPORTATION AND IN	US34960P1012 816,068	11,761,988	10,600,723
	FRESENIUS MEDICAL CARE AG & CO	DE0005785802 340	23,374	29,137
	FS BANCORP/LAGRANGE IN	US30262T1060 33,792	760,320	1,858,560
	GLAXOSMITHKLINE PLC	GB0009252882 146,880	2,595,330	2,970,182
	GOLUB CAPITAL BDC INC	US38173M1027 4,805,490	73,062,649	55,983,959
	IGM FINANCIAL INC	CA4495861060 25,469	887,833	616,903
	ITALGAS SPA	IT0005211237 84,058	428,959	488,098
	JAPAN TOBACCO INC	JP3726800000 53,500	1,534,463	992,541
	JERONIMO MARTINS SGPS SA	PTJMT0AE0001 1,395	23,781	24,418
	KASIKORNBANK PCL	TH0016010R14 116,300	403,493	350,885
	KASIKORNBANK PCL	TH0016010017 73,500	525,924	221,160
	KBC GROUP NV	BE0003565737 2,632	127,748	150,940
	KDDI CORP	JP3496400007 800	23,204	23,981
	KONINKLIJKE AHOLD DELHAIZE NV	NL0011794037 87,555	1,933,097	2,385,665
	MOSCOW EXCHANGE MICEX-RTS PJSC	RU000A0JR4A1 40,910	50,253	64,993
	NATIONAL GRID PLC	GB00BDR05C01 19,769	230,167	241,628
	NESTLE SA	CH0038863350 327	27,655	36,146
	NINTENDO CO LTD	JP3756600007 7,600	2,545,973	3,382,083
	NIPPON TELEGRAPH & TELEPHONE C	JP3735400008 77,500	1,779,752	1,807,028
	NOKIA OYJ	FI0009000681 328,067	1,592,799	1,432,790
	NOKIAN RENKAAT OYJ	FI0009005318 1,986	44,283	43,585

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	NOVARTIS AG	CH0012005267	681 49,745	59,235
	NOVO NORDISK A/S	DK0060534915	2,023 129,387	130,905
	NOVO NORDISK A/S	US6701002056	1,938 114,445	126,900
	NTT DOCOMO INC	JP3165650007	29,300 692,664	782,709
	ONO PHARMACEUTICAL CO LTD	JP3197600004	5,400 125,733	157,017
	PHILIP MORRIS INTERNATIONAL IN	US7181721090	32,294 2,614,194	2,262,518
	ROCHE HOLDING AG	CH0012032048	11,828 2,916,658	4,098,701
	ROCKET INTERNET SE	DE000A12UKK6	12,874 296,049	276,031
	RTL GROUP SA	LU0061462528	3,404 217,316	108,961
	SAFRAN SA	FR0000073272	1,544 153,484	154,720
	SANKYO CO LTD	JP3326410002	1,000 24,853	24,155
	SANLAM LTD	ZAE000070660	37,017 106,885	125,570
	SECOM CO LTD	JP3421800008	4,300 333,836	375,575
	SINGAPORE EXCHANGE LTD	SG1J26887955	10,000 54,639	59,783
	SNAM SPA	IT0003153415	240,398 1,066,310	1,170,193
	SUBARU CORP	JP3814800003	62,600 1,630,871	1,300,625
	SWISSCOM AG	CH0008742519	1,279 672,272	669,364
	TECNICAS REUNIDAS SA	ES0178165017	32,830 1,036,176	497,786
	TELEFONICA DEUTSCHLAND HOLDING	DE000A1J5RX9	468,416 2,211,872	1,382,068
	THALES SA	FR0000121329	1,037 104,649	83,719
	VIVENDI SA	FR0000127771	5,372 111,800	137,807
	VODAFONE GROUP PLC	GB00BH4HKS39	64,116 98,231	102,085
	WAL-MART DE MEXICO SAB DE CV	MX01WA000038	83,412 194,611	199,081
	TOTAL EQUITY- COMMON STOCKS		8,818,342 133,461,480	114,420,099
	A&M CAPITAL EUROPE,SCSP	EV99VYNX4	3,583,033 5,015,617	4,024,284
	A&M CAPITAL OPPORTUNITIES FUND LP	99VVBECL9	14,533,468 12,562,154	14,533,468
	A&M CAPITAL PARTNERS II LP	99VVBR6S2	12,686,193 11,456,169	12,686,193
	A&M CAPITAL PARTNERS LP	99VVAXFT8	13,080,905 11,220,872	13,080,905
	AEA MEZZANINE FUND III LP	99VVAVPT1	5,857,081 8,082,342	5,857,081
	AEA MEZZANINE FUND IV LP	99VVBUR71	5,878,882 6,207,734	5,878,882
	AG ENERGY CREDIT OPPORTUNITIES FUND IV, LP	99VVB2B14	5,619,799 5,000,000	5,619,799
	ARCLIGHT ENERGY PARTNERS FD VI	99VVA61H8	19,920,580 22,965,492	19,920,580
	ARROWHEAD CAPITAL FUND III LP	99VVBKTL7	4,452,074 4,808,456	4,452,074
	BISON CAPITAL PARTNERS IV LP	99VVAVP04	6,870,500 10,956,492	6,870,500
	BISON CAPITAL PARTNERS V LP	999K60946	13,147,677 13,170,622	13,147,677
	BLACKSTONE TACTICAL OPPORTUNITIES FUND III	99VVB8Q3	32,673,861 37,188,998	32,673,861
	BP NATURAL GAS OPPORTUNITIES II	99VVBZGB0	810,148 1,800,474	810,148
	CENTERFIELD CAPITAL PARTNERS III	99VVAPLN1	6,920,098 8,249,555	6,920,098

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	DC CAPITAL PARTNERS FUND II (CAYMAN) LP	99VVBUX9 7,459,421	6,880,742	7,459,421
	DYAL II PENSION INVESTORS LP	99VVA3GR7 17,182,385	25,236,212	17,182,385
	DYAL III PENSION INVESTORS LP	99VVA6A88 10,221,977	11,943,870	10,221,977
	DYAL OFFSHORE INVESTORS II LP	99VVAKWD2 6,903,854	15,202,169	6,903,854
	ENERGY IMPACT FUND II LP	99VVB6BK9 1,011,740	1,460,143	1,011,740
	ENERGY IMPACT FUND LP	99VVBJUN4 29,270,882	26,952,031	29,270,882
	GoldPoint Mezzanine Partners IV LP	99VVBCTT8 10,233,156	9,899,820	10,233,156
	GOLDPOINT PARTNERS CO-INVESTMENT V LP	99VVAZEX5 12,654,316	13,703,810	12,654,316
	GOLDPOINT PARTNERS CO-INVESTMENT VI LP	99VVBKT29 12,850,104	12,424,165	12,850,104
	GREENSPRING OPPORTUNITIES IV LP	99VVBEB26 26,752,196	19,056,821	26,752,196
	GREENSPRING SECONDARIES FUND IV	99VVBZ514 5,709,376	4,600,000	5,709,376
	HARBERT CREDIT SOLUTIONS FUND IV LP	99VVBH9R3 11,133,155	11,749,463	11,133,155
	HARBERT MEZZANINE PARTNERS III LP	99VVA3K68 8,254,344	13,774,378	8,254,344
	HIGHSTAR CAPITAL GP IV LP	99VVALMM1 6,990,485	14,920,118	6,990,485
	ICG EUROPE MID-MARKET FUND FEEDER SCSp	EL99V5L37 546,619	1,016,606	613,935
	ICG NORTH AMERICAN PRIVATE DEBT FUND II (OFFSHORE) LP	99VVBWRG4 2,383,050	2,352,458	2,383,050
	ICG NORTH AMERICAN PRIVATE DEBT FUND LP	99VVA0Q50 9,693,810	10,612,322	9,693,810
	LANDMARK INFRASTRUCTURE PARTNERS II OFFSHORE, LP	99VVB6BQ6 5,112,911	3,438,115	5,112,911
	LIGHTHOUSE PRTRNS-INLET POINT ALT INCOME OFFSHORE FUND	99VVB9U3 26,462,331	25,000,000	26,462,331
	LOVELL MINNICK EQUITY PARTNERS IV	99VVA49P7 10,934,421	15,104,378	10,934,421
	LOVELL MINNICK EQUITY PARTNERS V	99VVB1VT9 3,650,200	4,367,795	3,650,200
	MEDLEY OPPORTUNITY FUND II LP	99VVA3G8 4,173,724	14,343,246	4,173,724
	MIDOCEAN TACTICAL CREDIT FUND II LP	99VVBSCY0 8,642,783	8,069,749	8,642,783
	MIDOCEAN TACTICAL CREDIT FUND LP	99VVBCEB75 1,167,578	0	1,167,578
	MML CAPITAL PARTNERS FUND VI LP	EX99WH5L2 13,926,781	12,398,302	15,641,864
	MML CAPITAL PARTNERS FUND VII LP	EX99V1GG7 3,193,205	3,363,765	3,586,448
	MONARCH CAPITAL PARTNERS III LP	99VVA3K50 13,146,630	19,253,483	13,146,630
	MONARCH CAPITAL PARTNERS OFFSHORE IV LP	99VVBSC20 19,708,994	18,470,637	19,708,994
	MORGAN STANLEY IFHF SPV LP	99VVAJMK0 75,983	0	75,983
	NB PRIVATE EQUITY CREDIT OPPORTUNITIES FUND	99VVBGKX3 23,357,444	24,932,923	23,357,444
	NB SECONDARY OPPORTUNITIES FD III LP	99VVAAXM7 6,980,281	356,382	6,980,281
	NB SECONDARY OPPORTUNITIES OFFSHORE FUND IV LP	NC99WMHS9 9,981,663	7,667,039	9,981,663
	NB STRATEGIC CO-INVESTMENT IV	99VVB3ZF1 1,083,233	1,156,685	1,083,233
	NB STRATEGIC CO-INVESTMENT PARTNERS II LP	99VVA7AM7 5,296,709	10,735,694	5,296,709
	NB STRATEGIC CO-INVESTMENT PARTNERS III LP	99VVA6634 19,750,318	15,608,557	19,750,318
	NEW CANAAN FUNDING MEZZANINE V	99VVA7PLZ4 1,169,171	5,470,912	1,169,171
	NEW CANAAN FUNDING MEZZANINE VI	99VVA8BY6 6,232,708	5,920,746	6,232,708
	NYLCAP MEZZANINE PARTNERS III	999313315 7,376,219	13,490,263	7,376,219
	OAK HILL CAPITAL PARTNERS IV	99VVBH571 15,649,669	15,853,253	15,649,669
	OAK HILL CAPITAL PARTNERS V	99VVB1VU6 2,903,053	3,653,741	2,903,053

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	PALLADIUM EQUITY PARTNERS IV LP	99VVAZSG7 14,118,933	17,971,818	14,118,933
	PWP GROWTH EQUITY FUND I LP	99VVA1RP3 26,832,870	22,014,880	26,832,870
	PWP GROWTH EQUITY FUND II LP	99VVBNAV9 19,439,059	20,194,678	19,439,059
	RCP DIRECT II FEEDER LTD	99VVA08C5 25,030,784	20,292,197	25,030,784
	RCP DIRECT III CAYMAN FEEDER LP	99VVBVB1 5,818,905	5,100,000	5,818,905
	RCP FUND SOF III CAYMAN FEEDER LP	99VVBVC9 4,972,316	4,482,927	4,972,316
	RCP FUND VIII FEEDER LTD	99VVA3F0 13,058,276	10,919,575	13,058,276
	RCP SOF II FEEDER LP	99VVAR422 9,138,998	11,852,708	9,138,998
	RFE INVT PARTNERS VIII L P	99VVA8TNT8 11,243,153	10,838,072	11,243,153
	Shenkman Tactical Credit Fund (Cayman) LP	99VVB5MX1 25,467,474	23,025,830	25,467,474
	STIEVEN FINANCIAL OFFSHORE	99VVAQ9L7 2,417	4,000,000	7,482,257
	TALARA CAPITAL ENERGY II	99VVBWP99 3,545,127	4,740,783	3,545,127
	TRILANTIC CAPITAL PARTNERS V LP	99VVAQC33 11,295,272	13,897,444	11,295,272
	TRILANTIC CAPITAL PARTNERS VI PARALLEL (NORTH AMERICA) LP	99VVBQGG9 4,576,618	5,203,344	4,576,618
	TRINITY HUNT PARTNERS IV LP	99VVA8TG6 20,021,206	11,179,600	20,021,206
	TRINITY HUNT PARTNERS V LP	99VVB6A2 9,188,697	6,561,144	9,188,697
	VCFA PRIVATE EQUITY PART IV LP	99VVA8VY7 269,172	2,944,054	269,172
	VCFA VENTURE PARTNERS III LP	99VVB8266 187,696	2,482,760	187,696
	ZARVONA III-B LP	99VVB8T4 7,240,525	6,308,000	7,240,525
	TOTAL PRIVATE EQUITY	746,708,676	793,135,584	756,805,409
	BEACON CAPITAL STRATEGIC PARTNERS VII LP	99VVA8CL3 6,072,809	5,305,202	6,072,809
	BEACON CAPITAL STRATEGIC PARTNERS 8 LP	99VVB8F4 1,193,464	1,937,620	1,193,464
	BELL INSTITUTIONAL FUND VII	99VVB1PV1 2,427,845	2,825,264	2,427,845
	CARLYLE REALTY PARTNERS VIII LP	99VVBSCM6 6,402,883	5,897,211	6,402,883
	COLONY INDUSTRIAL FUND LP	99VVBXM85 37,742	0	37,742
	EQUUS INVESTMENT PARTNERSHIP XI LP	99VVBTS0 15,837,876	15,005,044	15,837,876
	HARBERT EUROPEAN REAL ESTATE FUND V (SCOTLAND) LP	EY99WVWH7 4,993,387	5,848,341	5,608,323
	NB REAL ESTATE SECONDARY OPPORTUNITIES OFFSHORE FUND LP	99VVB0U41 6,066,814	5,627,804	6,066,814
	NUVEEN REAL ESTATE U.S. STRATEGIC INDUSTRIAL FUND I LP	99VVBUX14 12,102,820	9,187,124	12,102,820
	NUVEEN US CITIES INDUSTRIAL FUND	99VVB4LM9 19,962	20,000,000	22,801,777
	OAKTREE REAL ESTATE OPPORTUNITIES FUND VI	99VVA8F84 6,842,618	11,590,600	6,842,618
	PRIME STORAGE FUND II LP	99VVB00136 23,586,566	25,361,965	23,586,566
	RAITH REAL ESTATE FUND II LP	99VVB8YV67 2,152,975	3,817,958	2,152,975
	SENTINEL REAL ESTATE FUND	99VVB8023 433	28,963,339	37,972,484
	TOTAL REAL ESTATE FUNDS	87,738,195	141,367,470	149,106,996
	BLACKROCK EAFE EQUITY INDEX FUND	99VVB05866 212,984	44,696,833	53,749,290

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	BLACKROCK EQUITY INDEX FUND A	99VVAHQK0		114,722	89,222,818	133,962,218
	BLACKROCK INT TERM CREDIT BD INDEX FND	999F25668		179,395	8,763,731	11,229,306
	BLACKROCK INTERMEDIATE GOVT/CR BND INDEX FND	999G05841		150,561	4,997,360	5,697,338
	BLACKROCK LONG TERM CREDIT BD INDEX FND	999G05874		416,541	32,222,478	44,992,908
	BLACKROCK RUSSELL 1000 VALUE FUND	99VVAHQJ8		1,290,852	123,203,898	164,966,606
	BLACKROCK RUSSELL 2000 GROWTH FUND	99VVALMN9		13,857	285,941	708,542
	BLACKROCK RUSSELL 2000 INDEX FUND A	999G05858		1,205,779	45,681,434	60,815,000
	BLACKROCK RUSSELL 2000 VALUE FUND	99VVB8B47		525,147	34,136,706	25,944,279
	SSGA S & P 500 FLAGSHIP FND	999G05833		156,559	82,702,610	122,912,303
	SSGA 20+ YEAR HIGH QUALITY US CORP BOND INDEX NL FND	999G36978		2,464,356	34,474,109	50,605,555
	SSGA 5-20 YEAR HIGH QUALITY US CORP BOND INDEX NL FND	999G36960		2,837,231	31,939,810	47,188,819
	SSGA LONG CREDIT INDEX NL FUND	999G05825		2,084,124	99,997,326	114,474,685
	SSGA RUSSELL 2000 GROWTH INDEX NL STRATEGY	99VVALMP4		15,055	305,580	733,896
	SSGA S&P MIDCAP 400 INDEX NL FND	99VVAQ9F0		60,838	8,699,904	15,985,544
	SSGA US LONG GOVT BOND INDEX LENDING SERIES FND	99VVB8T856		2,263,409	98,957,798	109,908,869
*	EB TEMP INV FD	996115960	0.197	12/31/2049	152,171,804	152,171,804
	TOTAL COMMON COLLECTIVE			166,163,213	892,460,140	1,116,046,961
	MORGAN STANLEY PVT BANK CD		2.400	10/13/20	100,000	100,000
	NBT BK NA NORWICH NY CD		2.550	8/6/20	100,000	100,000
	TOTAL CERTIFICATE OF DEPOSITS			200,000	200,000	200,000
	CANADIAN DOLLAR	CAD		551,061	393,462	404,597
	EURO CURRENCY UNIT	EUR		1,197,159	1,343,096	1,344,589
	HONG KONG DOLLAR	HKD		521,520	67,291	67,289
	ISRAELI SHEKEL	ILS		62,919	17,893	18,180
	JAPANESE YEN	JPY		60,453,160	560,775	560,348
	MEXICAN PESO	MXN		176,500	8,916	7,638
	POUND STERLING	GBP		111,825	137,023	138,171
	RUSSIAN RUBLE (NEW)	RUB		275,754	3,972	3,870
	SINGAPORE DOLLAR	SGD		80,223	56,450	57,505
	SOUTH AFRICAN RAND	ZAR		45,083	2,405	2,595
	SWEDISH KRONA	SEK		64,377	6,577	6,910
	SWISS FRANC	CHF		456,844	473,238	482,132
	PEOPLES UNITED BANK-Federated Govt Oblig Fd Is #5			349,068	349,068	349,068
*	BNY MELLON CASH RESERVE	996087094	0.010	12/31/2049	120,547	120,547

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	TOTAL INTEREST BEARING CASH	64,466,039	3,540,711	3,563,440
	TOTAL INVESTMENTS			3,930,626,472
	* 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, 2019

EIN: 13-5645888

PN: 333

2019 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL: \$ 127,961,898 \$ 90,609,430 \$ 20,553,887

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
1001	Shortfall Base	7/1/2019	\$ 997,059	7	\$ 997,059	\$ 162,010
1001	Shortfall Base	7/1/2018	\$ 2,139,388	6	\$ 1,893,956	\$ 349,255
1001	Shortfall Base	7/1/2017	\$ 308,495	5	\$ 235,678	\$ 50,659
1001	Shortfall Base	7/1/2016	\$ (318,055)	4	\$ (199,104)	\$ (52,550)
1001	Shortfall Base	7/1/2015	\$ 1,912,183	3	\$ 920,026	\$ 318,002
1007	Shortfall Base	7/1/2016	\$ 251,748	4	\$ 157,597	\$ 41,595
1007	Shortfall Base	7/1/2015	\$ 355,453	3	\$ 171,022	\$ 59,113
1007	Shortfall Base	7/1/2013	\$ 1,045,321	1	\$ 174,456	\$ 174,456
1019	Shortfall Base	7/1/2019	\$ 724,727	7	\$ 724,727	\$ 117,759
1019	Shortfall Base	7/1/2018	\$ 1,275,454	6	\$ 1,129,134	\$ 208,218
1019	Shortfall Base	7/1/2017	\$ (99,832)	5	\$ (76,269)	\$ (16,394)
1019	Shortfall Base	7/1/2016	\$ 228,779	4	\$ 143,218	\$ 37,800
1019	Shortfall Base	7/1/2015	\$ 945,747	3	\$ 455,037	\$ 157,281
1025	Shortfall Base	7/1/2019	\$ 85,674	7	\$ 85,674	\$ 13,921
1025	Shortfall Base	7/1/2018	\$ 33,989	6	\$ 30,091	\$ 5,549
1027	Shortfall Base	7/1/2019	\$ 432,567	7	\$ 432,567	\$ 70,287
1027	Shortfall Base	7/1/2018	\$ 62,049	6	\$ 54,928	\$ 10,129
1027	Shortfall Base	7/1/2017	\$ (219,428)	5	\$ (167,634)	\$ (36,033)
1027	Shortfall Base	7/1/2016	\$ 593,495	4	\$ 371,530	\$ 98,059
1030	Shortfall Base	7/1/2019	\$ 85,359	7	\$ 85,359	\$ 13,870
1030	Shortfall Base	7/1/2018	\$ (31,056)	6	\$ (27,494)	\$ (5,070)
1030	Shortfall Base	7/1/2017	\$ (24,253)	5	\$ (18,530)	\$ (3,983)
1030	Shortfall Base	7/1/2016	\$ 59,268	4	\$ 37,100	\$ 9,792
1030	Shortfall Base	7/1/2015	\$ 111,244	3	\$ 53,523	\$ 18,500
1032	Shortfall Base	7/1/2019	\$ 27,770	7	\$ 27,770	\$ 4,512
1032	Shortfall Base	7/1/2018	\$ 473,265	6	\$ 418,969	\$ 77,260
1032	Shortfall Base	7/1/2017	\$ 19,277	5	\$ 14,729	\$ 3,166
1032	Shortfall Base	7/1/2016	\$ 50,028	4	\$ 31,319	\$ 8,266
1032	Shortfall Base	7/1/2015	\$ 214,151	3	\$ 103,036	\$ 35,614
1034	Shortfall Base	7/1/2019	\$ 40,393	7	\$ 40,393	\$ 6,563
1034	Shortfall Base	7/1/2018	\$ 152,595	6	\$ 135,088	\$ 24,911
1034	Shortfall Base	7/1/2017	\$ 175,699	5	\$ 134,227	\$ 28,852
1034	Shortfall Base	7/1/2016	\$ 321,579	4	\$ 201,309	\$ 53,132
1034	Shortfall Base	7/1/2015	\$ 177,360	3	\$ 85,336	\$ 29,496
1055	Shortfall Base	7/1/2019	\$ 1,157,667	7	\$ 1,157,667	\$ 188,107
1055	Shortfall Base	7/1/2018	\$ 652,170	6	\$ 577,354	\$ 106,467
1055	Shortfall Base	7/1/2017	\$ (15,903)	5	\$ (12,147)	\$ (2,611)
1055	Shortfall Base	7/1/2016	\$ 750,925	4	\$ 470,082	\$ 124,070
1055	Shortfall Base	7/1/2015	\$ 214,265	3	\$ 103,091	\$ 35,633
1069	Shortfall Base	7/1/2019	\$ (36,602)	7	\$ (36,602)	\$ (5,947)
1069	Shortfall Base	7/1/2018	\$ (83,346)	6	\$ (73,783)	\$ (13,606)
1069	Shortfall Base	7/1/2017	\$ (34,674)	5	\$ (26,490)	\$ (5,694)
1069	Shortfall Base	7/1/2016	\$ 190,894	4	\$ 119,500	\$ 31,540
1069	Shortfall Base	7/1/2015	\$ 255,061	3	\$ 122,719	\$ 42,417
1069	Shortfall Base	7/1/2014	\$ (291,158)	2	\$ (95,699)	\$ (48,728)
1069	Shortfall Base	7/1/2013	\$ 335,149	1	\$ 55,934	\$ 55,934
1070	Shortfall Base	7/1/2016	\$ 585,406	4	\$ 366,468	\$ 96,723
1074	Shortfall Base	7/1/2019	\$ 1,814,530	7	\$ 1,814,530	\$ 294,839
1074	Shortfall Base	7/1/2018	\$ 1,757,303	6	\$ 1,555,700	\$ 286,879
1077	Shortfall Base	7/1/2019	\$ 222,967	7	\$ 222,967	\$ 36,229
1077	Shortfall Base	7/1/2018	\$ 254,186	6	\$ 225,026	\$ 41,496
1077	Shortfall Base	7/1/2017	\$ 267,632	5	\$ 204,457	\$ 43,948
1077	Shortfall Base	7/1/2016	\$ 166,134	4	\$ 104,000	\$ 27,449
1077	Shortfall Base	7/1/2015	\$ 631,240	3	\$ 303,714	\$ 104,977
1080	Shortfall Base	7/1/2018	\$ 1,890,037	6	\$ 1,673,208	\$ 308,548
1080	Shortfall Base	7/1/2016	\$ 1,673,236	4	\$ 1,047,456	\$ 276,458
1080	Shortfall Base	7/1/2015	\$ 2,867,731	3	\$ 1,379,778	\$ 476,913
1080	Shortfall Base	7/1/2014	\$ (2,993,302)	2	\$ (983,852)	\$ (500,956)
1080	Shortfall Base	7/1/2013	\$ 3,756,041	1	\$ 626,853	\$ 626,853
1083	Shortfall Base	7/1/2019	\$ 99,473	7	\$ 99,473	\$ 16,163
1083	Shortfall Base	7/1/2018	\$ (26,281)	6	\$ (23,264)	\$ (4,290)
1083	Shortfall Base	7/1/2017	\$ 168,938	5	\$ 129,063	\$ 27,742
1083	Shortfall Base	7/1/2016	\$ (39,334)	4	\$ (24,624)	\$ (6,499)
1083	Shortfall Base	7/1/2015	\$ 270,304	3	\$ 130,053	\$ 44,952
1083	Shortfall Base	7/1/2014	\$ (207,674)	2	\$ (68,259)	\$ (34,756)
1083	Shortfall Base	7/1/2013	\$ 374,899	1	\$ 62,568	\$ 62,568
2009	Shortfall Base	7/1/2019	\$ 21,591	7	\$ 21,591	\$ 3,508
2009	Shortfall Base	7/1/2018	\$ 151,260	6	\$ 133,906	\$ 24,693
2009	Shortfall Base	7/1/2015	\$ 77,719	3	\$ 37,394	\$ 12,925
2012	Shortfall Base	7/1/2019	\$ 668,669	7	\$ 668,669	\$ 108,651
2012	Shortfall Base	7/1/2018	\$ 589,376	6	\$ 521,764	\$ 96,216
2018	Shortfall Base	7/1/2019	\$ 148,317	7	\$ 148,317	\$ 24,100
2018	Shortfall Base	7/1/2018	\$ 295,577	6	\$ 261,669	\$ 48,253

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2019
EIN: 13-5645888
PN: 333

2019 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL: \$ 127,961,898 \$ 90,609,430 \$ 20,553,887

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
2018	Shortfall Base	7/1/2017	\$ 114,733	5	\$ 87,653	\$ 18,841
2018	Shortfall Base	7/1/2016	\$ 347,873	4	\$ 217,771	\$ 57,477
2018	Shortfall Base	7/1/2015	\$ 142,139	3	\$ 68,388	\$ 23,638
2023	Shortfall Base	7/1/2019	\$ 88,479	7	\$ 88,479	\$ 14,377
2023	Shortfall Base	7/1/2018	\$ 113,189	6	\$ 100,203	\$ 18,478
2023	Shortfall Base	7/1/2017	\$ 62,336	5	\$ 47,620	\$ 10,236
2027	Shortfall Base	7/1/2019	\$ 44,194	7	\$ 44,194	\$ 7,181
2027	Shortfall Base	7/1/2018	\$ 32,445	6	\$ 28,725	\$ 5,297
2027	Shortfall Base	7/1/2017	\$ 19,790	5	\$ 15,120	\$ 3,250
2027	Shortfall Base	7/1/2016	\$ 35,077	4	\$ 21,960	\$ 5,796
2027	Shortfall Base	7/1/2015	\$ 81,897	3	\$ 39,405	\$ 13,620
2027	Shortfall Base	7/1/2014	\$ (126,980)	2	\$ (41,736)	\$ (21,251)
2027	Shortfall Base	7/1/2013	\$ 150,385	1	\$ 25,098	\$ 25,098
2030	Shortfall Base	7/1/2019	\$ 4,358,924	7	\$ 4,358,924	\$ 708,272
2030	Shortfall Base	7/1/2018	\$ 2,945,746	6	\$ 2,607,808	\$ 480,893
2030	Shortfall Base	7/1/2017	\$ 1,704,574	5	\$ 1,302,215	\$ 279,911
2030	Shortfall Base	7/1/2016	\$ 4,343,089	4	\$ 2,718,797	\$ 717,580
2030	Shortfall Base	7/1/2015	\$ 3,864,586	3	\$ 1,859,404	\$ 642,693
2039	Shortfall Base	7/1/2019	\$ 2,046,182	7	\$ 2,046,182	\$ 332,480
2039	Shortfall Base	7/1/2018	\$ 912,746	6	\$ 808,036	\$ 149,006
2039	Shortfall Base	7/1/2017	\$ (922,162)	5	\$ (704,490)	\$ (151,430)
2039	Shortfall Base	7/1/2016	\$ 4,125,666	4	\$ 2,582,691	\$ 681,657
3012	Shortfall Base	7/1/2019	\$ 1,918,318	7	\$ 1,918,318	\$ 311,703
3012	Shortfall Base	7/1/2016	\$ 2,880,265	4	\$ 1,803,061	\$ 475,887
3023	Shortfall Base	7/1/2019	\$ (129,221)	7	\$ (129,221)	\$ (20,997)
3023	Shortfall Base	7/1/2018	\$ 480,297	6	\$ 425,194	\$ 78,408
3023	Shortfall Base	7/1/2017	\$ 177,561	5	\$ 135,650	\$ 29,158
3023	Shortfall Base	7/1/2016	\$ 234,960	4	\$ 147,087	\$ 38,821
3054	Shortfall Base	7/1/2019	\$ 782,700	7	\$ 782,700	\$ 127,179
3054	Shortfall Base	7/1/2018	\$ 1,065,219	6	\$ 943,016	\$ 173,897
3054	Shortfall Base	7/1/2017	\$ 238,129	5	\$ 181,922	\$ 39,104
3054	Shortfall Base	7/1/2016	\$ (37,312)	4	\$ (23,358)	\$ (6,165)
3054	Shortfall Base	7/1/2015	\$ 837,599	3	\$ 403,001	\$ 139,295
3063	Shortfall Base	7/1/2019	\$ 148,518	7	\$ 148,518	\$ 24,132
3063	Shortfall Base	7/1/2018	\$ 429,105	6	\$ 379,876	\$ 70,051
3069	Shortfall Base	7/1/2019	\$ 37,294	7	\$ 37,294	\$ 6,060
3069	Shortfall Base	7/1/2018	\$ 748	6	\$ 662	\$ 122
3069	Shortfall Base	7/1/2017	\$ (31,816)	5	\$ (24,308)	\$ (5,225)
3069	Shortfall Base	7/1/2016	\$ 114,137	4	\$ 71,450	\$ 18,858
3069	Shortfall Base	7/1/2015	\$ 51,468	3	\$ 24,762	\$ 8,559
3073	Shortfall Base	7/1/2019	\$ (2,591)	7	\$ (2,591)	\$ (421)
3073	Shortfall Base	7/1/2018	\$ 4,758	6	\$ 4,214	\$ 777
3073	Shortfall Base	7/1/2017	\$ (22,090)	5	\$ (16,874)	\$ (3,627)
3073	Shortfall Base	7/1/2016	\$ 14,395	4	\$ 9,010	\$ 2,378
3073	Shortfall Base	7/1/2015	\$ 74,317	3	\$ 35,756	\$ 12,359
3073	Shortfall Base	7/1/2014	\$ (33,667)	2	\$ (11,065)	\$ (5,634)
3073	Shortfall Base	7/1/2013	\$ 44,986	1	\$ 7,508	\$ 7,508
3074	Shortfall Base	7/1/2019	\$ 91,068	7	\$ 91,068	\$ 14,797
3074	Shortfall Base	7/1/2018	\$ 128,312	6	\$ 113,592	\$ 20,947
3074	Shortfall Base	7/1/2017	\$ 105,921	5	\$ 80,917	\$ 17,393
3074	Shortfall Base	7/1/2016	\$ 88,022	4	\$ 55,101	\$ 14,543
3074	Shortfall Base	7/1/2015	\$ 172,177	3	\$ 82,842	\$ 28,634
3074	Shortfall Base	7/1/2014	\$ (109,676)	2	\$ (36,048)	\$ (18,355)
3074	Shortfall Base	7/1/2013	\$ 245,836	1	\$ 41,028	\$ 41,028
4079	Shortfall Base	7/1/2019	\$ 46,178	7	\$ 46,178	\$ 7,503
4079	Shortfall Base	7/1/2018	\$ 75,176	6	\$ 66,549	\$ 12,272

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

2019 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL: \$ 127,961,898 \$ 90,609,430 \$ 20,553,887

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
4079	Shortfall Base	7/1/2017	\$ (32,097)	5	\$ (24,522)	\$ (5,271)
4079	Shortfall Base	7/1/2016	\$ 45,881	4	\$ 28,723	\$ 7,581
4079	Shortfall Base	7/1/2015	\$ 42,940	3	\$ 20,660	\$ 7,141
4079	Shortfall Base	7/1/2014	\$ (43,947)	2	\$ (14,445)	\$ (7,355)
4079	Shortfall Base	7/1/2013	\$ 132,430	1	\$ 22,102	\$ 22,102
4084	Shortfall Base	7/1/2019	\$ 49,117	7	\$ 49,117	\$ 7,981
4087	Shortfall Base	7/1/2019	\$ (96,998)	7	\$ (96,998)	\$ (15,761)
4087	Shortfall Base	7/1/2018	\$ (105,143)	6	\$ (93,083)	\$ (17,165)
4087	Shortfall Base	7/1/2017	\$ (20,287)	5	\$ (15,497)	\$ (3,331)
4087	Shortfall Base	7/1/2016	\$ 11,306	4	\$ 7,078	\$ 1,868
4087	Shortfall Base	7/1/2015	\$ (84,836)	3	\$ (40,816)	\$ (14,108)
4087	Shortfall Base	7/1/2014	\$ (159,956)	2	\$ (52,575)	\$ (26,770)
4087	Shortfall Base	7/1/2013	\$ 335,434	1	\$ 55,981	\$ 55,981
4087	Shortfall Base	7/1/2010	\$ 581,968	6	\$ 308,560	\$ 56,900
4088	Shortfall Base	7/1/2019	\$ 156,770	7	\$ 156,770	\$ 25,473
4088	Shortfall Base	7/1/2018	\$ 266,983	6	\$ 236,355	\$ 43,585
4088	Shortfall Base	7/1/2017	\$ 155,019	5	\$ 118,428	\$ 25,456
4088	Shortfall Base	7/1/2016	\$ 33,923	4	\$ 21,236	\$ 5,605
4094	Shortfall Base	7/1/2019	\$ 88,652	7	\$ 88,652	\$ 14,405
4094	Shortfall Base	7/1/2018	\$ 57,299	6	\$ 50,725	\$ 9,354
4094	Shortfall Base	7/1/2017	\$ 1,358	5	\$ 1,037	\$ 223
4094	Shortfall Base	7/1/2016	\$ 139,883	4	\$ 87,568	\$ 23,112
4094	Shortfall Base	7/1/2015	\$ 72,210	3	\$ 34,744	\$ 12,009
4097	Shortfall Base	7/1/2019	\$ 109,153	7	\$ 109,153	\$ 17,736
4097	Shortfall Base	7/1/2018	\$ 32,646	6	\$ 28,898	\$ 5,329
4097	Shortfall Base	7/1/2017	\$ 109,533	5	\$ 83,680	\$ 17,987
4097	Shortfall Base	7/1/2016	\$ 145,682	4	\$ 91,197	\$ 24,070
4097	Shortfall Base	7/1/2015	\$ 140,656	3	\$ 67,676	\$ 23,392
4097	Shortfall Base	7/1/2014	\$ 40,079	2	\$ 13,174	\$ 6,708
5001	Shortfall Base	7/1/2019	\$ 546,487	7	\$ 546,487	\$ 88,797
5001	Shortfall Base	7/1/2018	\$ 753,922	6	\$ 667,433	\$ 123,078
5001	Shortfall Base	7/1/2017	\$ 302,639	5	\$ 231,203	\$ 49,697
5001	Shortfall Base	7/1/2016	\$ 365,316	4	\$ 228,691	\$ 60,359
5001	Shortfall Base	7/1/2015	\$ 588,895	3	\$ 283,340	\$ 97,935
5010	Shortfall Base	7/1/2019	\$ 46,683	7	\$ 46,683	\$ 7,585
5010	Shortfall Base	7/1/2018	\$ 36,125	6	\$ 31,979	\$ 5,897
5010	Shortfall Base	7/1/2017	\$ 700	5	\$ 535	\$ 115
5010	Shortfall Base	7/1/2016	\$ 16,885	4	\$ 10,571	\$ 2,790
5010	Shortfall Base	7/1/2015	\$ 46,103	3	\$ 22,182	\$ 7,667
5010	Shortfall Base	7/1/2014	\$ (100,895)	2	\$ (33,163)	\$ (16,886)
5010	Shortfall Base	7/1/2013	\$ 186,754	1	\$ 31,168	\$ 31,168
5021	Shortfall Base	7/1/2019	\$ 83,662	7	\$ 83,662	\$ 13,594
5021	Shortfall Base	7/1/2018	\$ 163,365	6	\$ 144,622	\$ 26,669
5021	Shortfall Base	7/1/2017	\$ 133,531	5	\$ 102,010	\$ 21,927
5021	Shortfall Base	7/1/2016	\$ (7,395)	4	\$ (4,630)	\$ (1,222)
5021	Shortfall Base	7/1/2015	\$ 24,783	3	\$ 11,923	\$ 4,121
5034	Shortfall Base	7/1/2019	\$ 151,082	7	\$ 151,082	\$ 24,549
5034	Shortfall Base	7/1/2018	\$ 165,368	6	\$ 146,395	\$ 26,996
5034	Shortfall Base	7/1/2017	\$ 202,907	5	\$ 155,013	\$ 33,320
5034	Shortfall Base	7/1/2016	\$ 56,790	4	\$ 35,551	\$ 9,383
5034	Shortfall Base	7/1/2015	\$ 193,721	3	\$ 93,206	\$ 32,216
5034	Shortfall Base	7/1/2014	\$ (239,045)	2	\$ (78,570)	\$ (40,006)
5034	Shortfall Base	7/1/2013	\$ 277,337	1	\$ 46,285	\$ 46,285
5034	Shortfall Base	7/1/2011	\$ 293,190	7	\$ 168,117	\$ 27,317
5047	Shortfall Base	7/1/2019	\$ 380,249	7	\$ 380,249	\$ 61,786
5047	Shortfall Base	7/1/2018	\$ 166,778	6	\$ 147,642	\$ 27,226
5050	Shortfall Base	7/1/2019	\$ 125,741	7	\$ 125,741	\$ 20,431
5050	Shortfall Base	7/1/2018	\$ 181,139	6	\$ 160,359	\$ 29,571
5050	Shortfall Base	7/1/2017	\$ 163,616	5	\$ 124,997	\$ 26,868
5080	Shortfall Base	7/1/2019	\$ 139,906	7	\$ 139,906	\$ 22,733
5080	Shortfall Base	7/1/2018	\$ 52,964	6	\$ 46,886	\$ 8,646
5080	Shortfall Base	7/1/2017	\$ 50,883	5	\$ 38,874	\$ 8,356
5080	Shortfall Base	7/1/2016	\$ 118,556	4	\$ 74,216	\$ 19,588
5080	Shortfall Base	7/1/2015	\$ 27,022	3	\$ 13,002	\$ 4,494
5093	Shortfall Base	7/1/2019	\$ 11,892	7	\$ 11,892	\$ 1,932
5093	Shortfall Base	7/1/2018	\$ 82,668	6	\$ 73,187	\$ 13,496
5093	Shortfall Base	7/1/2017	\$ 64,574	5	\$ 49,332	\$ 10,604

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

2019 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL: \$ 127,961,898 \$ 90,609,430 \$ 20,553,887

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
5093	Shortfall Base	7/1/2016	\$ 14,583	4	\$ 9,127	\$ 2,409
5093	Shortfall Base	7/1/2015	\$ 79,033	3	\$ 38,025	\$ 13,143
5093	Shortfall Base	7/1/2014	\$ (140,679)	2	\$ (46,239)	\$ (23,544)
5093	Shortfall Base	7/1/2013	\$ 108,856	1	\$ 18,167	\$ 18,167
5118	Shortfall Base	7/1/2011	\$ 452,449	7	\$ 259,441	\$ 42,156
5121	Shortfall Base	7/1/2019	\$ 643,387	7	\$ 643,387	\$ 104,543
5121	Shortfall Base	7/1/2018	\$ 502,011	6	\$ 444,418	\$ 81,953
5121	Shortfall Base	7/1/2017	\$ 679,612	5	\$ 519,191	\$ 111,600
5121	Shortfall Base	7/1/2016	\$ 1,112,774	4	\$ 696,601	\$ 183,856
5121	Shortfall Base	7/1/2015	\$ 575,423	3	\$ 276,859	\$ 95,695
5125	Shortfall Base	7/1/2019	\$ 57,597	7	\$ 57,597	\$ 9,359
5125	Shortfall Base	7/1/2018	\$ 169,194	6	\$ 149,784	\$ 27,621
5125	Shortfall Base	7/1/2017	\$ 71,168	5	\$ 54,371	\$ 11,687
5125	Shortfall Base	7/1/2016	\$ (25,599)	4	\$ (16,027)	\$ (4,230)
5125	Shortfall Base	7/1/2015	\$ 255,381	3	\$ 122,875	\$ 42,471
5128	Shortfall Base	7/1/2019	\$ 80,914	7	\$ 80,914	\$ 13,148
5128	Shortfall Base	7/1/2018	\$ 194,338	6	\$ 172,045	\$ 31,726
5128	Shortfall Base	7/1/2017	\$ 141,853	5	\$ 108,369	\$ 23,294
6016	Shortfall Base	7/1/2019	\$ (4,667)	7	\$ (4,667)	\$ (758)
6016	Shortfall Base	7/1/2018	\$ 72,897	6	\$ 64,532	\$ 11,900
6016	Shortfall Base	7/1/2017	\$ 14,625	5	\$ 11,175	\$ 2,402
6016	Shortfall Base	7/1/2016	\$ (27,479)	4	\$ (17,201)	\$ (4,540)
6016	Shortfall Base	7/1/2015	\$ 127,595	3	\$ 61,390	\$ 21,219
6016	Shortfall Base	7/1/2014	\$ (145,324)	2	\$ (47,765)	\$ (24,321)
6016	Shortfall Base	7/1/2013	\$ 158,757	1	\$ 26,495	\$ 26,495
6016	Shortfall Base	7/1/2011	\$ 262,722	7	\$ 150,645	\$ 24,478
6028	Shortfall Base	7/1/2019	\$ 163,944	7	\$ 163,944	\$ 26,639
6028	Shortfall Base	7/1/2018	\$ 160,900	6	\$ 142,442	\$ 26,267
6028	Shortfall Base	7/1/2017	\$ 40,358	5	\$ 30,830	\$ 6,627
6028	Shortfall Base	7/1/2016	\$ 103,337	4	\$ 64,691	\$ 17,074
6028	Shortfall Base	7/1/2015	\$ 211,985	3	\$ 101,995	\$ 35,254
6037	Shortfall Base	7/1/2019	\$ 378,791	7	\$ 378,791	\$ 61,549
6037	Shortfall Base	7/1/2018	\$ 282,115	6	\$ 249,749	\$ 46,055
6037	Shortfall Base	7/1/2017	\$ 18,846	5	\$ 14,399	\$ 3,095
6040	Shortfall Base	7/1/2019	\$ 74,093	7	\$ 74,093	\$ 12,039
6040	Shortfall Base	7/1/2018	\$ 104,377	6	\$ 92,405	\$ 17,040
6040	Shortfall Base	7/1/2016	\$ 144,567	4	\$ 90,500	\$ 23,886
6049	Shortfall Base	7/1/2019	\$ 234,072	7	\$ 234,072	\$ 38,034
6049	Shortfall Base	7/1/2018	\$ 554,603	6	\$ 490,979	\$ 90,539
6070	Shortfall Base	7/1/2019	\$ 32,632	7	\$ 32,632	\$ 5,302
6070	Shortfall Base	7/1/2018	\$ 46,087	6	\$ 40,801	\$ 7,524
6070	Shortfall Base	7/1/2017	\$ 71,832	5	\$ 54,878	\$ 11,796
6070	Shortfall Base	7/1/2016	\$ 1,965	4	\$ 1,231	\$ 325
6070	Shortfall Base	7/1/2015	\$ 11,547	3	\$ 5,555	\$ 1,920
6086	Shortfall Base	7/1/2019	\$ 39,767	7	\$ 39,767	\$ 6,462
6086	Shortfall Base	7/1/2018	\$ 42,247	6	\$ 37,401	\$ 6,897
6086	Shortfall Base	7/1/2017	\$ 31,376	5	\$ 23,968	\$ 5,152
6086	Shortfall Base	7/1/2016	\$ 11,215	4	\$ 7,021	\$ 1,853
6086	Shortfall Base	7/1/2015	\$ 35,269	3	\$ 16,968	\$ 5,865
6086	Shortfall Base	7/1/2014	\$ (17,016)	2	\$ (5,593)	\$ (2,848)
6086	Shortfall Base	7/1/2013	\$ 43,934	1	\$ 7,332	\$ 7,332
6099	Shortfall Base	7/1/2019	\$ 163,764	7	\$ 163,764	\$ 26,610
6099	Shortfall Base	7/1/2018	\$ 224,407	6	\$ 198,661	\$ 36,634
6099	Shortfall Base	7/1/2017	\$ (69,357)	5	\$ (52,984)	\$ (11,389)
6099	Shortfall Base	7/1/2016	\$ 70,405	4	\$ 44,076	\$ 11,633
6099	Shortfall Base	7/1/2015	\$ (154,891)	3	\$ (74,525)	\$ (25,759)
6099	Shortfall Base	7/1/2014	\$ (367,763)	2	\$ (120,877)	\$ (61,548)
6099	Shortfall Base	7/1/2013	\$ 320,850	1	\$ 53,547	\$ 53,547
6099	Shortfall Base	7/1/2011	\$ 392,798	7	\$ 225,235	\$ 36,598
6099	Shortfall Base	7/1/2010	\$ 420,637	6	\$ 223,025	\$ 41,127
6107	Shortfall Base	7/1/2019	\$ 23,180	7	\$ 23,180	\$ 3,766
6116	Shortfall Base	7/1/2019	\$ 140,919	7	\$ 140,919	\$ 22,898
6116	Shortfall Base	7/1/2018	\$ 177,060	6	\$ 156,747	\$ 28,905
6116	Shortfall Base	7/1/2017	\$ 161,094	5	\$ 123,071	\$ 26,454
6116	Shortfall Base	7/1/2016	\$ 64,984	4	\$ 40,681	\$ 10,737
6116	Shortfall Base	7/1/2015	\$ (37,367)	3	\$ (17,978)	\$ (6,214)

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

2019 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL: \$ 127,961,898 \$ 90,609,430 \$ 20,553,887

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
6116	Shortfall Base	7/1/2013	\$ 220,573	1	\$ 36,812	\$ 36,812
6120	Shortfall Base	7/1/2019	\$ 121,886	7	\$ 121,886	\$ 19,805
6125	Shortfall Base	7/1/2019	\$ 817,669	7	\$ 817,669	\$ 132,861
6125	Shortfall Base	7/1/2018	\$ 285,866	6	\$ 253,073	\$ 46,668
6125	Shortfall Base	7/1/2017	\$ (19,013)	5	\$ (14,524)	\$ (3,122)
6125	Shortfall Base	7/1/2016	\$ 1,079,561	4	\$ 675,812	\$ 178,369
6125	Shortfall Base	7/1/2015	\$ 668,902	3	\$ 321,833	\$ 111,240
6125	Shortfall Base	7/1/2014	\$ (851,636)	2	\$ (279,920)	\$ (142,529)
6125	Shortfall Base	7/1/2013	\$ 1,299,214	1	\$ 216,829	\$ 216,829
6126	Shortfall Base	7/1/2019	\$ 45,045	7	\$ 45,045	\$ 7,319
6126	Shortfall Base	7/1/2018	\$ 70,517	6	\$ 62,428	\$ 11,512
6126	Shortfall Base	7/1/2017	\$ 21,444	5	\$ 16,381	\$ 3,521
6126	Shortfall Base	7/1/2016	\$ 130,726	4	\$ 81,835	\$ 21,599
6126	Shortfall Base	7/1/2015	\$ 257,864	3	\$ 124,070	\$ 42,884
6126	Shortfall Base	7/1/2014	\$ (190,560)	2	\$ (62,634)	\$ (31,892)
6126	Shortfall Base	7/1/2013	\$ 484,346	1	\$ 80,834	\$ 80,834
6130	Shortfall Base	7/1/2019	\$ 142,732	7	\$ 142,732	\$ 23,192
6130	Shortfall Base	7/1/2018	\$ 62,007	6	\$ 54,895	\$ 10,123
6130	Shortfall Base	7/1/2017	\$ 32,936	5	\$ 25,159	\$ 5,408
6130	Shortfall Base	7/1/2016	\$ 122,636	4	\$ 76,770	\$ 20,262
6130	Shortfall Base	7/1/2015	\$ 213,632	3	\$ 102,788	\$ 35,528
6130	Shortfall Base	7/1/2014	\$ (233,087)	2	\$ (76,612)	\$ (39,009)
6130	Shortfall Base	7/1/2013	\$ 268,839	1	\$ 44,867	\$ 44,867
6130	Shortfall Base	7/1/2011	\$ 353,714	7	\$ 202,821	\$ 32,956
6130	Shortfall Base	7/1/2010	\$ 377,143	6	\$ 199,962	\$ 36,874
6135	Shortfall Base	7/1/2019	\$ 46,181	7	\$ 46,181	\$ 7,504
6135	Shortfall Base	7/1/2018	\$ 74,570	6	\$ 66,018	\$ 12,174
6135	Shortfall Base	7/1/2017	\$ 34,073	5	\$ 26,029	\$ 5,595
6135	Shortfall Base	7/1/2016	\$ 37,425	4	\$ 23,426	\$ 6,183
6135	Shortfall Base	7/1/2015	\$ 73,690	3	\$ 35,455	\$ 12,255
6135	Shortfall Base	7/1/2014	\$ (35,100)	2	\$ (11,536)	\$ (5,874)
6135	Shortfall Base	7/1/2013	\$ 239,732	1	\$ 40,009	\$ 40,009
6135	Shortfall Base	7/1/2011	\$ 190,331	7	\$ 109,141	\$ 17,734
6136	Shortfall Base	7/1/2019	\$ (120,614)	7	\$ (120,614)	\$ (19,598)
6136	Shortfall Base	7/1/2018	\$ 164,108	6	\$ 145,283	\$ 26,791
6136	Shortfall Base	7/1/2017	\$ 440,996	5	\$ 336,902	\$ 72,417
7011	Shortfall Base	7/1/2019	\$ 466,831	7	\$ 466,831	\$ 75,854
7011	Shortfall Base	7/1/2018	\$ 492,531	6	\$ 436,029	\$ 80,406
7031	Shortfall Base	7/1/2019	\$ 289,384	7	\$ 289,384	\$ 47,021
7031	Shortfall Base	7/1/2018	\$ 576,018	6	\$ 509,937	\$ 94,035
7031	Shortfall Base	7/1/2017	\$ 415,327	5	\$ 317,293	\$ 68,202
7031	Shortfall Base	7/1/2016	\$ (126,254)	4	\$ (79,035)	\$ (20,860)
7031	Shortfall Base	7/1/2015	\$ 494,539	3	\$ 237,941	\$ 82,243
7031	Shortfall Base	7/1/2014	\$ (585,057)	2	\$ (192,300)	\$ (97,915)
7031	Shortfall Base	7/1/2013	\$ 745,145	1	\$ 124,359	\$ 124,359
7031	Shortfall Base	7/1/2011	\$ 1,178,052	7	\$ 675,509	\$ 109,762
7031	Shortfall Base	7/1/2010	\$ 383,346	6	\$ 203,254	\$ 37,481
7048	Shortfall Base	7/1/2019	\$ (85,365)	7	\$ (85,365)	\$ (13,871)
7048	Shortfall Base	7/1/2018	\$ (39,159)	6	\$ (34,668)	\$ (6,393)
7048	Shortfall Base	7/1/2016	\$ 224,522	4	\$ 140,551	\$ 37,096
7048	Shortfall Base	7/1/2015	\$ (20,701)	3	\$ (9,961)	\$ (3,443)
7048	Shortfall Base	7/1/2013	\$ 375,539	1	\$ 62,674	\$ 62,674
7048	Shortfall Base	7/1/2011	\$ 457,424	7	\$ 262,290	\$ 42,619
7065	Shortfall Base	7/1/2019	\$ 113,381	7	\$ 113,381	\$ 18,423
7065	Shortfall Base	7/1/2018	\$ 69,029	6	\$ 61,110	\$ 11,269
7065	Shortfall Base	7/1/2017	\$ 23,713	5	\$ 18,116	\$ 3,894
7065	Shortfall Base	7/1/2016	\$ 65,907	4	\$ 41,257	\$ 10,889
7065	Shortfall Base	7/1/2015	\$ 111,754	3	\$ 53,769	\$ 18,585
7065	Shortfall Base	7/1/2014	\$ (151,602)	2	\$ (49,829)	\$ (25,372)
7065	Shortfall Base	7/1/2013	\$ 174,253	1	\$ 29,081	\$ 29,081
7100	Shortfall Base	7/1/2019	\$ 97,484	7	\$ 97,484	\$ 15,840
7100	Shortfall Base	7/1/2018	\$ 108,131	6	\$ 95,724	\$ 17,652
7100	Shortfall Base	7/1/2017	\$ 42,360	5	\$ 32,361	\$ 6,956
7100	Shortfall Base	7/1/2016	\$ 20,706	4	\$ 12,962	\$ 3,421
7100	Shortfall Base	7/1/2015	\$ 134,136	3	\$ 64,537	\$ 22,307
7100	Shortfall Base	7/1/2014	\$ (149,294)	2	\$ (49,071)	\$ (24,986)
7100	Shortfall Base	7/1/2013	\$ 198,111	1	\$ 33,063	\$ 33,063

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

2019 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL: \$ 127,961,898 \$ 90,609,430 \$ 20,553,887

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
7114	Shortfall Base	7/1/2019	\$ 40,569	7	\$ 40,569	\$ 6,592
7114	Shortfall Base	7/1/2018	\$ 122,965	6	\$ 108,858	\$ 20,074
7114	Shortfall Base	7/1/2017	\$ 77,338	5	\$ 59,084	\$ 12,700
7114	Shortfall Base	7/1/2016	\$ 61,758	4	\$ 38,661	\$ 10,204
7114	Shortfall Base	7/1/2015	\$ 96,794	3	\$ 46,571	\$ 16,097
7114	Shortfall Base	7/1/2014	\$ (62,265)	2	\$ (20,466)	\$ (10,421)
7114	Shortfall Base	7/1/2013	\$ 213,662	1	\$ 35,658	\$ 35,658
7115	Shortfall Base	7/1/2019	\$ 54,657	7	\$ 54,657	\$ 8,881
7115	Shortfall Base	7/1/2018	\$ 12,075	6	\$ 10,688	\$ 1,971
7115	Shortfall Base	7/1/2017	\$ (4,142)	5	\$ (3,164)	\$ (680)
7115	Shortfall Base	7/1/2016	\$ 40,837	4	\$ 25,563	\$ 6,747
7115	Shortfall Base	7/1/2015	\$ 31,073	3	\$ 14,952	\$ 5,168
7115	Shortfall Base	7/1/2014	\$ (91,551)	2	\$ (30,092)	\$ (15,322)
7115	Shortfall Base	7/1/2013	\$ 127,341	1	\$ 21,252	\$ 21,252
7117	Shortfall Base	7/1/2019	\$ 244,054	7	\$ 244,054	\$ 39,656
7117	Shortfall Base	7/1/2018	\$ 298,777	6	\$ 264,499	\$ 48,775
7117	Shortfall Base	7/1/2017	\$ (53,789)	5	\$ (41,093)	\$ (8,833)
7117	Shortfall Base	7/1/2016	\$ 293,362	4	\$ 183,645	\$ 48,470
7117	Shortfall Base	7/1/2015	\$ 367,013	3	\$ 176,583	\$ 61,035
8006	Shortfall Base	7/1/2019	\$ 135,637	7	\$ 135,637	\$ 22,039
8006	Shortfall Base	7/1/2018	\$ 314,274	6	\$ 278,219	\$ 51,305
8006	Shortfall Base	7/1/2017	\$ 138,946	5	\$ 106,150	\$ 22,817
8006	Shortfall Base	7/1/2016	\$ 47,834	4	\$ 29,943	\$ 7,903
8006	Shortfall Base	7/1/2015	\$ 239,620	3	\$ 115,292	\$ 39,850
8006	Shortfall Base	7/1/2014	\$ (284,931)	2	\$ (93,653)	\$ (47,686)
8006	Shortfall Base	7/1/2013	\$ 456,402	1	\$ 76,170	\$ 76,170
8026	Shortfall Base	7/1/2019	\$ 145,286	7	\$ 145,286	\$ 23,607
8026	Shortfall Base	7/1/2018	\$ 244,468	6	\$ 216,420	\$ 39,909
8026	Shortfall Base	7/1/2017	\$ 143,357	5	\$ 109,519	\$ 23,541
8026	Shortfall Base	7/1/2016	\$ 37,780	4	\$ 23,650	\$ 6,242
8026	Shortfall Base	7/1/2015	\$ 216,678	3	\$ 104,252	\$ 36,034
8026	Shortfall Base	7/1/2014	\$ (351,109)	2	\$ (115,404)	\$ (58,761)
8026	Shortfall Base	7/1/2013	\$ 1,114,353	1	\$ 185,977	\$ 185,977
8031	Shortfall Base	7/1/2019	\$ 1,233,303	7	\$ 1,233,303	\$ 200,397
8031	Shortfall Base	7/1/2018	\$ 764,650	6	\$ 676,928	\$ 124,829
8031	Shortfall Base	7/1/2017	\$ 220,452	5	\$ 168,416	\$ 36,201
8031	Shortfall Base	7/1/2016	\$ 702,151	4	\$ 439,551	\$ 116,012
8054	Shortfall Base	7/1/2019	\$ (61,335)	7	\$ (61,335)	\$ (9,966)
8054	Shortfall Base	7/1/2018	\$ 213,112	6	\$ 188,661	\$ 34,790
8054	Shortfall Base	7/1/2017	\$ 93,377	5	\$ 71,338	\$ 15,334
8054	Shortfall Base	7/1/2016	\$ 37,726	4	\$ 23,616	\$ 6,233
8054	Shortfall Base	7/1/2015	\$ 161,168	3	\$ 77,545	\$ 26,803
8054	Shortfall Base	7/1/2014	\$ (121,503)	2	\$ (39,937)	\$ (20,335)
8054	Shortfall Base	7/1/2013	\$ 323,251	1	\$ 53,948	\$ 53,948
8066	Shortfall Base	7/1/2019	\$ 128,811	7	\$ 128,811	\$ 20,930
8066	Shortfall Base	7/1/2018	\$ 34,216	6	\$ 30,292	\$ 5,586
8087	Shortfall Base	7/1/2019	\$ 53,613	7	\$ 53,613	\$ 8,711
8087	Shortfall Base	7/1/2018	\$ 112,449	6	\$ 99,547	\$ 18,357
8087	Shortfall Base	7/1/2017	\$ 85,227	5	\$ 65,108	\$ 13,995
8104	Shortfall Base	7/1/2019	\$ 62,126	7	\$ 62,126	\$ 10,095
8104	Shortfall Base	7/1/2018	\$ 25,314	6	\$ 22,413	\$ 4,133
8104	Shortfall Base	7/1/2017	\$ 28,588	5	\$ 21,838	\$ 4,694
8104	Shortfall Base	7/1/2016	\$ 123,749	4	\$ 77,467	\$ 20,446
8105	Shortfall Base	7/1/2019	\$ 1,592,255	7	\$ 1,592,255	\$ 258,722
8105	Shortfall Base	7/1/2016	\$ 726,432	4	\$ 454,752	\$ 120,024
9007	Shortfall Base	7/1/2019	\$ 124,647	7	\$ 124,647	\$ 20,254
9007	Shortfall Base	7/1/2018	\$ 269,635	6	\$ 238,703	\$ 44,018
9007	Shortfall Base	7/1/2017	\$ 187,426	5	\$ 143,187	\$ 30,778
9007	Shortfall Base	7/1/2016	\$ 153,486	4	\$ 96,081	\$ 25,359
9007	Shortfall Base	7/1/2015	\$ 148,716	3	\$ 71,553	\$ 24,732
9007	Shortfall Base	7/1/2014	\$ (146,791)	2	\$ (48,248)	\$ (24,567)
9007	Shortfall Base	7/1/2013	\$ 175,102	1	\$ 29,223	\$ 29,223
9017	Shortfall Base	7/1/2019	\$ 58,133	7	\$ 58,133	\$ 9,446
9017	Shortfall Base	7/1/2018	\$ (108,398)	6	\$ (95,963)	\$ (17,696)
9017	Shortfall Base	7/1/2017	\$ 53,866	5	\$ 41,149	\$ 8,845
9017	Shortfall Base	7/1/2016	\$ 141,385	4	\$ 88,507	\$ 23,360
9017	Shortfall Base	7/1/2015	\$ 94,849	3	\$ 45,636	\$ 15,774
9017	Shortfall Base	7/1/2014	\$ (105,645)	2	\$ (34,725)	\$ (17,681)
9017	Shortfall Base	7/1/2013	\$ 151,052	1	\$ 25,209	\$ 25,209
9017	Shortfall Base	7/1/2011	\$ 193,872	7	\$ 111,165	\$ 18,063
9017	Shortfall Base	7/1/2010	\$ 194,096	6	\$ 102,909	\$ 18,977
9057	Shortfall Base	7/1/2019	\$ 165,379	7	\$ 165,379	\$ 26,872
9057	Shortfall Base	7/1/2018	\$ 217,815	6	\$ 192,826	\$ 35,558

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2019

EIN: 13-5645888

PN: 333

2019 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL: \$ 127,961,898 \$ 90,609,430 \$ 20,553,887

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
9057	Shortfall Base	7/1/2017	\$ 265,326	5	\$ 202,698	\$ 43,570
9057	Shortfall Base	7/1/2016	\$ (103,756)	4	\$ (64,952)	\$ (17,143)
9057	Shortfall Base	7/1/2015	\$ 182,189	3	\$ 87,659	\$ 30,299
9057	Shortfall Base	7/1/2014	\$ (242,820)	2	\$ (79,811)	\$ (40,638)
9057	Shortfall Base	7/1/2013	\$ 411,019	1	\$ 68,596	\$ 68,596
9062	Shortfall Base	7/1/2019	\$ 105,915	7	\$ 105,915	\$ 17,210
9062	Shortfall Base	7/1/2018	\$ 85,952	6	\$ 76,093	\$ 14,032
9062	Shortfall Base	7/1/2017	\$ 68,915	5	\$ 52,649	\$ 11,317
9062	Shortfall Base	7/1/2016	\$ 5,153	4	\$ 3,224	\$ 851
9062	Shortfall Base	7/1/2015	\$ 140,567	3	\$ 67,633	\$ 23,377
9062	Shortfall Base	7/1/2014	\$ (59,157)	2	\$ (19,443)	\$ (9,900)
9062	Shortfall Base	7/1/2013	\$ 173,390	1	\$ 28,937	\$ 28,937
9062	Shortfall Base	7/1/2011	\$ 184,380	7	\$ 105,725	\$ 17,179
9062	Shortfall Base	7/1/2010	\$ 190,510	6	\$ 101,011	\$ 18,627
9074	Shortfall Base	7/1/2019	\$ 243,769	7	\$ 243,769	\$ 39,609
9074	Shortfall Base	7/1/2018	\$ (60,663)	6	\$ (53,702)	\$ (9,903)
9074	Shortfall Base	7/1/2017	\$ (30,557)	5	\$ (23,345)	\$ (5,018)
9074	Shortfall Base	7/1/2016	\$ 425,356	4	\$ 266,276	\$ 70,279
9074	Shortfall Base	7/1/2015	\$ 393,806	3	\$ 189,475	\$ 65,491
9085	Shortfall Base	7/1/2019	\$ 149,387	7	\$ 149,387	\$ 24,274
9085	Shortfall Base	7/1/2018	\$ 177,151	6	\$ 156,829	\$ 28,920
9085	Shortfall Base	7/1/2017	\$ (27,496)	5	\$ (21,005)	\$ (4,515)
9085	Shortfall Base	7/1/2016	\$ 507,964	4	\$ 317,990	\$ 83,928
9085	Shortfall Base	7/1/2015	\$ 400,799	3	\$ 192,840	\$ 66,654
9085	Shortfall Base	7/1/2014	\$ (290,452)	2	\$ (95,468)	\$ (48,610)
9085	Shortfall Base	7/1/2013	\$ 393,879	1	\$ 65,735	\$ 65,735
10019	Shortfall Base	7/1/2019	\$ 95,782	7	\$ 95,782	\$ 15,563
10019	Shortfall Base	7/1/2018	\$ 7,699	6	\$ 6,817	\$ 1,257
10019	Shortfall Base	7/1/2017	\$ 228	5	\$ 172	\$ 37
10019	Shortfall Base	7/1/2016	\$ 103,702	4	\$ 64,918	\$ 17,134
10019	Shortfall Base	7/1/2015	\$ 67,868	3	\$ 32,655	\$ 11,287
10019	Shortfall Base	7/1/2014	\$ (111,641)	2	\$ (36,694)	\$ (18,684)
10019	Shortfall Base	7/1/2013	\$ 127,194	1	\$ 21,228	\$ 21,228
10019	Shortfall Base	7/1/2010	\$ 114,788	6	\$ 60,861	\$ 11,223
10022	Shortfall Base	7/1/2019	\$ 745,251	7	\$ 745,251	\$ 121,094
10022	Shortfall Base	7/1/2018	\$ 159,784	6	\$ 141,455	\$ 26,085
10022	Shortfall Base	7/1/2017	\$ 73,794	5	\$ 56,376	\$ 12,118
10022	Shortfall Base	7/1/2016	\$ 139,033	4	\$ 87,037	\$ 22,972
10022	Shortfall Base	7/1/2015	\$ 315,288	3	\$ 151,696	\$ 52,433
10022	Shortfall Base	7/1/2014	\$ (141,363)	2	\$ (46,463)	\$ (23,658)
10022	Shortfall Base	7/1/2013	\$ 368,131	1	\$ 61,438	\$ 61,438
10035	Shortfall Base	7/1/2019	\$ (123,348)	7	\$ (123,348)	\$ (20,043)
10035	Shortfall Base	7/1/2018	\$ 208,897	6	\$ 184,930	\$ 34,102
10035	Shortfall Base	7/1/2017	\$ (12,179)	5	\$ (9,304)	\$ (2,000)
10035	Shortfall Base	7/1/2016	\$ 128,466	4	\$ 80,422	\$ 21,226
10035	Shortfall Base	7/1/2015	\$ 256,485	3	\$ 123,404	\$ 42,654
10035	Shortfall Base	7/1/2013	\$ 411,672	1	\$ 68,705	\$ 68,705
10038	Shortfall Base	7/1/2019	\$ 162,238	7	\$ 162,238	\$ 26,362
10038	Shortfall Base	7/1/2018	\$ 128,414	6	\$ 113,685	\$ 20,964
10038	Shortfall Base	7/1/2017	\$ 31,348	5	\$ 23,950	\$ 5,148
10038	Shortfall Base	7/1/2016	\$ 109,696	4	\$ 68,669	\$ 18,124
10047	Shortfall Base	7/1/2019	\$ 97,665	7	\$ 97,665	\$ 15,869
10047	Shortfall Base	7/1/2018	\$ 129,587	6	\$ 114,720	\$ 21,155
10047	Shortfall Base	7/1/2017	\$ 38,290	5	\$ 29,253	\$ 6,288
10047	Shortfall Base	7/1/2016	\$ 128,181	4	\$ 80,244	\$ 21,179
10047	Shortfall Base	7/1/2015	\$ 160,745	3	\$ 77,340	\$ 26,732
10047	Shortfall Base	7/1/2014	\$ (196,680)	2	\$ (64,645)	\$ (32,916)
10047	Shortfall Base	7/1/2013	\$ 195,913	1	\$ 32,696	\$ 32,696
10048	Shortfall Base	7/1/2019	\$ 15,785	7	\$ 15,785	\$ 2,565
10048	Shortfall Base	7/1/2018	\$ (19,281)	6	\$ (17,071)	\$ (3,148)
10048	Shortfall Base	7/1/2017	\$ (28,648)	5	\$ (21,884)	\$ (4,704)
10048	Shortfall Base	7/1/2016	\$ 59,484	4	\$ 37,237	\$ 9,828
10048	Shortfall Base	7/1/2015	\$ 32,060	3	\$ 15,426	\$ 5,332
10049	Shortfall Base	7/1/2019	\$ 71,886	7	\$ 71,886	\$ 11,681
10049	Shortfall Base	7/1/2018	\$ 104,054	6	\$ 92,118	\$ 16,987
10049	Shortfall Base	7/1/2017	\$ 40,105	5	\$ 30,640	\$ 6,586
10049	Shortfall Base	7/1/2016	\$ 56,383	4	\$ 35,297	\$ 9,316
10049	Shortfall Base	7/1/2015	\$ 125,201	3	\$ 60,238	\$ 20,821
10049	Shortfall Base	7/1/2014	\$ (81,880)	2	\$ (26,912)	\$ (13,703)
10049	Shortfall Base	7/1/2013	\$ 131,119	1	\$ 21,883	\$ 21,883
10049	Shortfall Base	7/1/2011	\$ 223,165	7	\$ 127,967	\$ 20,793
10049	Shortfall Base	7/1/2010	\$ 208,175	6	\$ 110,377	\$ 20,354
10051	Shortfall Base	7/1/2019	\$ 146,798	7	\$ 146,798	\$ 23,853

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2019
EIN: 13-5645888
PN: 333

2019 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL: \$ 127,961,898 \$ 90,609,430 \$ 20,553,887

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
10051	Shortfall Base	7/1/2018	\$ 185,031	6	\$ 163,802	\$ 30,206
10051	Shortfall Base	7/1/2017	\$ 23,928	5	\$ 18,279	\$ 3,929
10051	Shortfall Base	7/1/2016	\$ 145,278	4	\$ 90,944	\$ 24,003
10051	Shortfall Base	7/1/2015	\$ 331,672	3	\$ 159,580	\$ 55,158
11009	Shortfall Base	7/1/2019	\$ 511,284	7	\$ 511,284	\$ 83,077
11009	Shortfall Base	7/1/2018	\$ 309,115	6	\$ 273,653	\$ 50,463
11009	Shortfall Base	7/1/2017	\$ 1,700	5	\$ 1,298	\$ 279
11009	Shortfall Base	7/1/2016	\$ 1,055,275	4	\$ 660,607	\$ 174,356
12042	Shortfall Base	7/1/2019	\$ 14,399	7	\$ 14,399	\$ 2,340
12042	Shortfall Base	7/1/2018	\$ 31,590	6	\$ 27,966	\$ 5,157
12042	Shortfall Base	7/1/2017	\$ (15,060)	5	\$ (11,505)	\$ (2,473)
12042	Shortfall Base	7/1/2016	\$ 179	4	\$ 114	\$ 30
12042	Shortfall Base	7/1/2015	\$ 54,669	3	\$ 26,304	\$ 9,092
12042	Shortfall Base	7/1/2014	\$ (87,213)	2	\$ (28,666)	\$ (14,596)
12042	Shortfall Base	7/1/2013	\$ 95,975	1	\$ 16,017	\$ 16,017
12042	Shortfall Base	7/1/2010	\$ 166,131	6	\$ 88,083	\$ 16,243
12043	Shortfall Base	7/1/2019	\$ (28,474)	7	\$ (28,474)	\$ (4,627)
12043	Shortfall Base	7/1/2018	\$ 417,505	6	\$ 369,610	\$ 68,158
109000	Shortfall Base	7/1/2019	\$ 2,961,706	7	\$ 2,961,706	\$ 481,241
109000	Shortfall Base	7/1/2018	\$ 814,618	6	\$ 721,162	\$ 132,986
109000	Shortfall Base	7/1/2017	\$ (2,070,219)	5	\$ (1,581,555)	\$ (339,955)
109000	Shortfall Base	7/1/2016	\$ 1,391,693	4	\$ 871,206	\$ 229,940
109000	Shortfall Base	7/1/2015	\$ 3,310,383	3	\$ 1,592,754	\$ 550,527