

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). <p style="text-align: center;">▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	OMB Nos. 1210-0110 1210-0089 <div style="text-align: center; font-size: 1.2em; font-weight: bold;">2020</div> This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2020 or fiscal plan year beginning <u>07/01/2020</u> and ending <u>06/30/2021</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>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>333</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>07/15/1943</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>333</u>	1c Effective date of plan <u>07/15/1943</u>	
1b Three-digit plan number (PN) ▶	<u>333</u>				
1c Effective date of plan <u>07/15/1943</u>					
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>BOARD OF DIRECTORS OF PENTEGRA DEFINED BENEFIT PLAN</u> <u>701 WESTCHESTER AVENUE SUITE 320E</u> <u>WHITE PLAINS, NY 10604</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>13-5645888</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>914-694-1300</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>525100</u></td> </tr> </table>	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>	
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.	04/14/2022	JOHN PINTO
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2020)
v. 200204

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 30236
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) 8492 6a(2) 7887 6b 10088 6c 9989 6d 27964 6e 841 6f 28805 6g 6h 209
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1A b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☒ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ <u>0</u> 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 2020 Form M-1 annual report. If the plan was not required to file the 2020 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

<div>SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Single-Employer Defined Benefit Plan Actuarial Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).</div> <div>File as an attachment to Form 5500 or 5500-SF.</div>	<div>OMB No. 1210-0110</div> <div>2020</div> <div>This Form is Open to Public Inspection</div>
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For calendar plan year 2020 or fiscal plan year beginning 07/01/2020 and ending 06/30/2021	
Round off amounts to nearest dollar.	
Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST	B Three-digit plan number (PN) 333
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF BOARD OF DIRECTORS OF PENTEGRA DEFINED BENEFIT PLAN	D Employer Identification Number (EIN) 13-5645888
E Type of plan: Single Multiple-A Multiple-B	F Prior year plan size: 100 or fewer 101-500 More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 07 Day 01 Year 2020			
2	Assets:			
a	Market value	2a	3914303178	
b	Actuarial value	2b	3914303178	
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	10983	1722997561	1722997561
b	For terminated vested participants	10761	583532779	583532779
c	For active participants	8492	1273994217	1301062957
d	Total	30236	3580524557	3607593297
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	5.42 %	
6	Target normal cost	6	114801154	

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

Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	41694371	38786027
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	404209	1057467
9 Amount remaining (line 7 minus line 8)	41290162	37728560
10 Interest on line 9 using prior year's actual return of <u>4.60</u> %	1932363	1778793
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		170186441
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>5.57</u> %		9572689
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		3179
c Total available at beginning of current plan year to add to prefunding balance		179762309
d Portion of (c) to be added to prefunding balance		4219004
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	43222525	43726357

Part III Funding Percentages

14 Funding target attainment percentage	14	106.09 %
15 Adjusted funding target attainment percentage	15	108.22 %
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	107.51 %
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
07/01/2020	248562928	183980			
Totals ▶			18(b)	248562928	18(c) 183980

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	240564785

20 Quarterly contributions and liquidity shortfalls:

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

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

Part V Assumptions Used to Determine Funding Target and Target Normal Cost**21** Discount rate:**a** Segment rates:1st segment:
3.64 %2nd segment:
5.21 %3rd segment:
5.94 %☐ 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**

114801154

b Excess assets, if applicable, but not greater than line 31a**31b**

75803554

32 Amortization installments:**a** Net shortfall amortization installment

Outstanding Balance

Installment

103881005

22501143

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**

61498743

Carryover balance

Prefunding balance

Total balance

35 Balances elected for use to offset funding requirement

651918

1827686

2479604

36 Additional cash requirement (line 34 minus line 35)**36**

59019139

37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)**37**

240564785

38 Present value of excess contributions for current year (see instructions)**a** Total (excess, if any, of line 37 over line 36)**38a**

181545650

b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances**38b**

1024905

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

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
		2020
		This Form is Open to Public Inspection.

For calendar plan year 2020 or fiscal plan year beginning 07/01/2020 and ending 06/30/2021		
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	21470009	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	395007	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.	386610	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	277747	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	228402	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	195227	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)

DYAL III PENSION INVESTORS LP

98-1229733

(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?
28 99	INVESTMENT EVALUATIONS	169412	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

NUVEEN US CITIES INDUSTRIAL FUND LP

36-4932527

(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?
28	INVESTMENT MGMT	165362	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(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	140168	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)

TOWERS WATSON

53-0181291

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11	ACTUARIAL EXPENSE	115000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

RVK INC

93-0910652

(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	101048	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	98264	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)

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	97698	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

CREDITSIGHTS, INC.

13-4137154

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
34	INVESTMENT EVALUATIONS	71814	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

THE BURGISS 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	68954	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)

CAISSA PLATFORM

80-0703957

(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	64212	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	46208	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(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	32088	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)

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)

HARBERT MEZZANINE PTR III LP

45-2704508

(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?
99	INVESTMENT MGMT	22558	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

AEA MEZZANINE FUND III LP

46-1976633

(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?
28 99	INVESTMENT MGMT	19889	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	18366	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(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)

LOVELL MINNICK EQUITY PARTNERS IV-A

46-5084347

(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?
99	INVESTMENT MGMT	12073	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)

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	11472	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	8500	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 2020 This Form is Open to Public Inspection.
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For calendar plan year 2020 or fiscal plan year beginning 07/01/2020 and ending 06/30/2021

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)
---------------	--

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>62832336</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>77612607</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>55339358</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>140422931</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>166610581</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>156594375</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>115223771</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) 51212414
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) 39018265
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) 24480805
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) 36697123
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) 129935664
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) 47796864
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) 44941381
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) 1110760
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) 119561773
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) 1073489

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

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

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

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2020 This Form is Open to Public Inspection
For calendar plan year 2020 or fiscal plan year beginning 07/01/2020 and ending 06/30/2021		
A Name of plan PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST	B Three-digit plan number (PN) ►	333
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF DIRECTORS OF PENTEGRA DEFINED BENEFIT PLAN	D Employer Identification Number (EIN) 13-5645888	

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	16157334	20871735
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	16145156	35223152
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	25632714	15291586
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	3763440	7689655
(2) U.S. Government securities	1c(2)	20096258	117450143
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	1213524516	1130695435
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	19327500	4655000
(B) Common	1c(4)(B)	114420099	57378846
(5) Partnership/joint venture interests	1c(5)	756805409	1191469384
(6) Real estate (other than employer real property)	1c(6)	149106996	212657699
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	1116046961	1270464497
(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)	455338899	553247243
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	94004142	101088215

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation	1e	11725874	13459395
f Total assets (add all amounts in lines 1a through 1e)	1f	4012095298	4731641985

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h	44482320	30367892
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	44482320	30367892

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	3967612978	4701274093
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	245398004	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)	389938	
(2) Noncash contributions	2a(2)	183980	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		245971922
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)	1953844	
(C) Corporate debt instruments	2b(1)(C)	40534004	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other	2b(1)(F)	4313028	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		46800876
(2) Dividends: (A) Preferred stock.....	2b(2)(A)	171455	
(B) Common stock	2b(2)(B)	69341898	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	189579	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		69702932
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	1565323832	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	1635393728	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		-70069896
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	28512029	
(B) Other	2b(5)(B)	168215518	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		196727547

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		468224682
(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)		153941083
c Other income	2c		65826250
d Total income. Add all income amounts in column (b) and enter total.....	2d		1177125396

Expenses**e** Benefit payment and payments to provide benefits:

(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	296453911	
(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)		296453911
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)	8067993	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	21641969	
(4) Other.....	2i(4)	73699021	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		103408983
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		399862894

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		777262502
l Transfers of assets:			
(1) To this plan.....	2l(1)		133
(2) From this plan	2l(2)		43601520

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 Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☐ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☒ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

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.)

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	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?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	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)
EATON COMMUNITY BANK DEFINED BENEFIT PLAN	38-0414093	003
KANSAS BANKERS ASSOCIATION DEFINED BENEFIT PLAN	48-1233705	002
COMMUNITY SAVING BANK DEFINED BENEFIT PLAN	31-0216000	005
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF PORT ANGELES	91-0369590	004

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☒ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 4347368.

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b			
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)
FIRST FEDERAL SAVINGS BANK DEFINED BENEFIT PLAN	35-0576640	002
KFS DEFINED BENEFIT PLAN	01-0100490	003

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

<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>2020</div> <div>This Form is Open to Public Inspection.</div>
For calendar plan year 2020 or fiscal plan year beginning 07/01/2020 and ending 06/30/2021		
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 1075
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) 2020 v. 200204		

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 deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14a	
14b	
14c	

- 15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year.....

b The corresponding number for the second preceding plan year.....

15a	
15b	

- 16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year.....

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....

16a	
16b	

- 17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

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

- 18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

- 19** If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:
 Stock: 28.0 % Investment-Grade Debt: 39.0 % High-Yield Debt: 5.0 % Real Estate: 5.0 % Other: 23.0 %

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

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

- 20 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.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

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 _____

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, 2021 and 2020, and
for the year ended June 30, 2021

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

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

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, 2021 and 2020, and the related consolidated statement of changes in net assets available for benefits for the year ended June 30, 2021, 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, 2021 and 2020, and the changes in its consolidated financial status for the year ended June 30, 2021, in accordance with accounting principles generally accepted in the United States of America.

Report on Supplementary Information

Our audits were 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, 2021, 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, 2022

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Consolidated Statements of Net Assets Available for Benefits

As of June 30, 2021 and 2020

(in thousands)

	<u>2021</u>	<u>2020</u>
ASSETS		
Investments, at fair value	\$ 4,635,394	\$ 3,930,626
Accrued investment income	7,471	9,255
Accounts receivable	7,421	8,450
Contributions receivable	35,223	16,145
Receivables for securities sold, not yet settled	400	7,928
Goodwill and intangible assets	11,402	11,808
Cash	20,872	16,157
Other assets	<u>13,459</u>	<u>11,726</u>
Total assets	<u>4,731,642</u>	<u>4,012,095</u>
LIABILITIES		
Accounts payable and other liabilities	28,347	26,706
Payables for securities purchased, not yet settled	<u>2,021</u>	<u>17,776</u>
Total liabilities	<u>30,368</u>	<u>44,482</u>
Net assets available for benefits	<u>\$ 4,701,274</u>	<u>\$ 3,967,613</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, 2021
(in thousands)

ADDITIONS

Contributions	\$ 245,972
Investment income	
Net appreciation in fair value of investments	748,808
Interest	42,504
Dividends	74,016
Less:	
Administrative asset fee	(17,563)
Investment advisory services	<u>(4,079)</u>
Net investment income	<u>843,686</u>
Administrative and service income	65,826
Total additions	<u>1,155,484</u>

DEDUCTIONS

Benefit payments	296,454
Administrative expenses	78,539
Other	<u>3,228</u>
Total deductions	<u>378,221</u>
Net increase	777,263

TRANSFER OF ASSETS

Transfers out of the Plan	<u>(43,602)</u>
Total increase in net assets	733,661

NET ASSETS AVAILABLE FOR BENEFITS

Beginning of year	<u>3,967,613</u>
End of year	<u>\$ 4,701,274</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, 2021 and 2020, and for the year ended June 30, 2021

(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, 2021 and 2020, and for the year ended June 30, 2021

(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.

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, 2021.

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 \$406 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, 2021.

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Contributions

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

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2021 and 2020, and for the year ended June 30, 2021

(Amounts in thousands)

Vesting

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

Pension Benefits

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

Change in Accounting Principle

In May 2014, the Financial Accounting Standards Board ("FASB") issued Accounting Standards Update ("ASU") 2014-09, *Revenue from Contracts with Customers (Topic 606)*, which supersedes most of the revenue recognition requirements in existing U.S. GAAP. Effective July 1, 2020, the Plan adopted Topic 606 using the modified retrospective method for transition and applied the guidance to all contracts. The impact of the adoption of Topic 606 was immaterial; therefore, there was no effect to the Statements of Net Assets for June 30, 2021 and 2020 and the Statement of Changes in Net Assets for the period ended June 30, 2021 as a result of the adoption of Topic 606.

Future Accounting Pronouncement

In February 2016, The FASB issued ASU 2016-02, *Leases (Topic 842)*. ASU 2016-02's core principle is the recognition for lessees of lease assets and lease liabilities that arise from leases currently classified as operating leases under previous U.S. GAAP. In June 2020, the FASB issued ASU 2020-05, *Revenue from Contract with Customers (Topic 606) and Leases (Topic 842)*; Effective Dates for Certain Entities. The main objective of this ASU was to delay the effective date for the referenced standards. Based on the new effective dates instituted by ASU 2020-05, ASU 2016-02 is effective for the Plan for the fiscal year beginning after December 15, 2021, and the interim period with fiscal year beginning after December 15, 2022. The Plan is currently evaluating the impact that these standards will have on its 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.

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2021 and 2020, and for the year ended June 30, 2021

(Amounts in thousands)

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 2021 actuarial valuation, separate rates for non-annuitants and annuitants based on 96.9% of the Pri-2012 mortality tables with white collar adjustments, projected generationally using Scale MP-2020. 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 generationally using Scale MP-2019.
- An interest rate of 2.88% 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, 2021. The rate used for this measurement as of June 30, 2020 was 2.80%.

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 15-year amortization of the Plan's funding shortfall. The Plan met the minimum funding requirements of ERISA for the year ended June 30, 2021.

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 \$6,959 and \$7,725 at June 30, 2021 and 2020, respectively. Pursuant to federal regulations, the interest rate credited to these contributions at June 30, 2021 and 2020, was 0.54% and 2.50%, respectively.

5. ACCUMULATED PLAN BENEFITS

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

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2021 and 2020, and for the year ended June 30, 2021

(Amounts in thousands)

The actuarial present value of accumulated plan benefits as of June 30, 2021 and 2020 is as follows:

	2021	2020
Vested benefits for:		
Retirees and beneficiaries currently receiving payments	\$ 2,322,569	\$ 2,322,117
Other participants	<u>2,771,732</u>	<u>2,906,072</u>
Total vested benefits	5,094,301	5,228,189
Nonvested benefits	<u>37,718</u>	<u>41,004</u>
Total actuarial present value of accumulated plan benefits	<u>\$ 5,132,019</u>	<u>\$ 5,269,193</u>

The changes in the actuarial present value of accumulated plan benefits for the year ended June 30, 2021 is as follows:

	2021
Changes in accumulated plan benefits	
Beginning of year	<u>\$ 5,269,193</u>
Increase (decrease) during the year attributable to:	
Interest due to decrease in the discount period	143,387
Benefits paid	(296,454)
Withdrawn employers	(50,014)
Changes in benefits adopted by certain employers	2,005
Assumption changes	(107,075)
Benefits accumulated and actuarial experience	<u>170,977</u>
Net decrease	<u>(137,174)</u>
End of year	<u>\$ 5,132,019</u>

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

6. FAIR VALUE MEASUREMENTS

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

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2021 and 2020, and for the year ended June 30, 2021

(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, 2021 and 2020.

- 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, 2021 and 2020, the Funds can be redeemed daily with 1-2 days' notice. As of June 30, 2021 and 2020, the Plan had no unfunded commitments for the Funds.
- Real estate funds are valued at NAV practical expedient, which is calculated by the investment manager or sponsor of the Funds which is based on data obtained from real estate appraisals, comparables, or valued based on valuation techniques such as the cash flow projection model. Redemption from these Funds varies as per the Funds' cash flow availability.
- Private equity investments are valued at NAV practical expedient, which is calculated by the fund manager and is based on the valuation of the underlying investments, which include inputs such as cost, operating results, discounted future cash flows and market based comparable data. There are various strategies employed including: private debt and equity investments, combining core long holdings of equities with short sales of stock or stock index options, event driven and other directional.

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2021 and 2020, and for the year ended June 30, 2021

(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, 2021 and 2020:

Fair Value Measurements as of June 30, 2021

	Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobserva ble Inputs (Level 3)	Total
Registered investment companies	\$ 553,247	\$ -	\$ -	\$ 553,247
Common stocks	57,379	-	-	57,379
Corporate debt securities	-	1,130,695	-	1,130,695
Government securities	8,879	108,571	-	117,450
Preferred stock	-	4,655	-	4,655
Municipal and other government debt and other	3,174	94,203	-	97,377
Total investments in the fair value hierarchy	<u>\$ 622,679</u>	<u>\$ 1,338,124</u>	<u>\$ -</u>	<u>1,960,803</u>
Investments valued at net asset value				2,674,591
Investments, at fair value				<u>\$ 4,635,394</u>

Fair Value Measurements as of June 30, 2020

	Quoted Prices in Active (Level 1)	Significant Other Observable (Level 2)	Significant Unobserva ble Inputs (Level 3)	Total
Registered investment companies	\$ 455,339	\$ -	\$ -	\$ 455,339
Common stocks	114,420	-	-	114,420
Corporate debt securities	-	1,213,525	-	1,213,525
Government securities	497	19,599	-	20,096
Municipal and other government debt and other	3,443	82,517	-	85,960
Preferred stock	-	19,327	-	19,327
Total investments in the fair value hierarchy	<u>\$ 573,699</u>	<u>\$ 1,334,968</u>	<u>\$ -</u>	<u>1,908,667</u>
Investments valued at net asset value				2,021,959
Investments, at fair value				<u>\$ 3,930,626</u>

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2021 and 2020, and for the year ended June 30, 2021

(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, 2021 there were no transfers.

The following tables set forth a summary of the Plan's investments with a reported NAV at June 30, 2021 and 2020:

Investment	Fair Value Estimated Using Net Asset Value Per Share June 30, 2021				
	Fair Value	Unfunded Commitment	Redemption Frequency	Other Redemption Restrictions	Redemption Notice Period
Common collective trust funds - equity	\$ 689,476	\$ 0	daily	None	1-2 days
Common collective trust funds - fixed income	518,156	0	daily	None	1-2 days
Common collective trust funds - short term	62,832	0	daily	None	NA
Private equity - liquid	41,055	0	quarterly	None	65-95 days
Private equity - illiquid	1,150,414	712,729	subject to distributions by fund manager	None	NA
Real estate funds - liquid	43,602	10,000	quarterly	None	45-90 days*
Real estate funds - illiquid	<u>169,056</u>	<u>204,813</u>	varies as per funds' cash flow availability	None	NA
Total	<u>\$ 2,674,591</u>	<u>\$ 927,542</u>			

* Of the \$43,602 fair value \$33,178 is subject to a 3 year lockup period which expires at the end of 2022.

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2021 and 2020, and for the year ended June 30, 2021

(Amounts in thousands)

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 expired at the end of 2022.

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 \$67,348 and \$152,292 as of June 30, 2021 and 2020, respectively, are included in the consolidated statements of net assets available for benefits. Income earned on these investments was \$17 for the year ended June 30, 2021, and is included in interest as shown in the consolidated statement of changes in net assets available for benefits. Fees paid by the Plan for investment management services of \$278 for the year ended June 30, 2021, 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

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2021 and 2020, and for the year ended June 30, 2021

(Amounts in thousands)

the event that the Plan is terminated, the net assets of the Plan will be allocated for payment of benefits to the participants in an order of priority determined in accordance with ERISA, applicable regulations thereunder and the Plan document.

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

9. FEDERAL INCOME TAX STATUS

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

U.S. GAAP requires plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions. 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).

PSI earns asset based, administrative and service fees for services from contracts maintained between PSI and the customer. Revenue is recorded to PSI based upon an agreement between PSI and the customer. PSI recognizes revenues and related commission expense on the accrual basis in the period services are performed. Asset based fees are calculated based on a percentage of customer assets at the end of the last day of the month or on a daily average balance. Administrative fees are based on a base and per participant fee. Service fees are based on the volume of transactions at a specific rate per transaction and include services for disbursements, cash transfers and purchases and sales transactions. Commission income and related commission expense for BOLI are recognized at the effective date of the policy.

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2021 and 2020, and for the year ended June 30, 2021

(Amounts in thousands)

For the year ended June 30, 2021, income related to the operations of PSI in the amount of \$45,088 is included in administrative and service income, and 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 \$36,275 for the year ended June 30, 2021 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 \$19,724 and \$14,578 as of June 30, 2021 and 2020, respectively.

Management makes certain complex judgments with respect to its goodwill and intangible assets which are a direct result of PSI's acquisitions of Advanced Pension Solution during the year ended June 30, 2013, Alliance Benefit Group during the year ended June 30, 2011 and the subsidiaries of Retirement System Group Inc. during the year ended June 30, 2009. These include assumptions and estimates used to determine the fair value of the amount reported. Fair value is determined using historical financial statements, financial projections, comparable company public filings, the purchase agreement, and other relevant company data. Goodwill totaled \$8,786 and \$8,786 and intangible assets, net of amortization totaled \$2,616 and \$3,021 as of June 30, 2021 and 2020, 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, 2022, which is the date the consolidated financial statements are available to be issued.

During the period from July 1, 2021 through April 14, 2022, the Plan made approximately \$270,000 in capital commitments, of which approximately \$51,046 has been funded.

SUPPLEMENTAL SCHEDULES

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
EIN #13-5645888 PLAN #333
FORM 5500, SCHEDULE H, PART IV, LINE 4i
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AS OF JUNE 30, 2021

(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value			(d) Cost	(e) Current value
		ISIN/IDENTIFIER	Rate	Maturity	Par Value	
	FEDERAL AGRIC MTG CORP NT	US31422B6A34	1.29	1/15/2031	5,000,000	4,861,300
	FEDERAL FARM CR BK CONS BD	US3133EJEZ85	3.45	4/7/2031	3,950,000	4,660,171
	FEDERAL FARM CR BK CONS BD	US3133EMKZ41	0.79	6/21/2027	5,000,000	4,893,400
	FEDERAL FARM CR BK CONS BD	US3133EMLU45	0.95	6/29/2028	7,000,000	6,837,810
	FEDERAL HOME LN MTG CORP	US3134GWUK09	1.25	12/30/2031	6,250,000	5,973,438
	FEDERAL HOME LN MTG CORP	US3134GWXS08	1.25	12/30/2031	15,000,000	14,336,250
	FEDERAL HOME LN MTG CORP	US3134GWYH34	1.30	10/14/2031	14,000,000	13,424,740
	FEDERAL HOME LN MTG CORP STRIP	US3134A4AB02	0.00	3/15/2031	20,000,000	17,035,800
	FEDERAL NATL MTG ASSN	US3136G42K84	1.22	8/27/2032	3,000,000	2,866,320
	SBA GTD LN POOL CTF# #100079	US831628CQ32	5.83	3/25/2036	867,826	967,426
	SBA GTD LN POOL CTF# #100139	US831628EL27	6.00	10/25/2028	703,377	771,337
	SBA GTD LN POOL CTF# #100150	US831628EF64	4.25	8/25/2029	4,382,959	4,672,410
	SBA GTD LN POOL CTF# #100156	US831628E572	3.58	9/25/2030	4,370,642	4,570,774
	SBA GTD LN POOL CTF# #100157	US831628E655	2.60	10/25/2045	4,915,746	4,902,768
	SBA GTD LN POOL CTF# #100160	US831628E994	3.00	5/25/2046	4,860,805	4,782,546
	SBA GTD LN POOL CTF# #509399	US83164LNQ04	4.33	4/25/2023	150,076	150,612
	SBA GTD LN POOL CTF# #509546	US83164LTB70	4.33	11/25/2022	111,633	113,283
	SBA GTD LN POOL CTF# #509602	US83164LU330	3.08	4/25/2025	403,945	406,167
	SBA GTD LN POOL CTF# #509980	US83164MCR88	2.08	7/25/2028	591,966	601,230
	SBA GTD LN POOL CTF# #510377	US83164MQ690	3.58	5/25/2027	1,173,896	1,218,598
	SBA GTD LN POOL CTF# #510428	US83164MSR15	1.75	2/25/2043	2,884,428	2,978,114
	SBA GTD LN POOL CTF# #521840	US83165AHR86	4.33	10/25/2023	83,352	83,656
	SBA GTD LN POOL CTF# #521975	US83165AMY72	4.00	1/25/2026	315,086	321,775
	SBA GTD LN POOL CTF# #522040	US83165APZ11	4.06	6/25/2024	548,582	556,679
	SBA GTD LN POOL CTF# #522118	US83165ASF20	3.32	1/25/2027	324,545	332,674
	SBA GTD LN POOL CTF# #522171	US83165AT464	3.14	3/25/2027	160,893	165,405
	SBA GTD LN POOL CTF# #522193	US83165AUS13	3.26	3/25/2028	443,435	459,966
	SBA GTD LN POOL CTF# #522304	US83165AX904	3.03	6/25/2028	507,439	525,453
	SBA GTD LN POOL CTF# #522424	US83165A4H41	3.42	8/25/2029	430,497	450,855
	SBA GTD LN POOL CTF# #522580	US83165BCR15	4.03	6/25/2029	2,126,509	2,273,451
	SBA GTD PARTN CTF# 2019-20C 1	US83162CB366	3.20	3/1/2039	2,171,815	2,377,117
	U S TREASURY BD CPN STRIP	US9128337Q77	0.000	0.000	10,000,000	8,414,000
	U S TREASURY BOND	US912810ET17	7.625	7.625	240,000	300,742
	U S TREASURY BOND	US912810FB99	6.125	6.125	125,000	163,878
	TOTAL US GOVERNMENT SECURITIES				122,094,450	121,904,785
						117,450,143
	25 CAPITAL 2019-S SFR1 A1 144A	US14216PAU93	4.250	10/25/2049	14,287,382	14,333,818
	AB BSL CLO 2 LTD 2A B1 144A	US00037LAC46	0.010	4/15/2034	5,000,000	5,001,000
	AB BSL CLO 2 LTD 2A B2 144A	US00037LAE02	3.150	4/15/2034	5,000,000	5,077,500
	ABBVIE INC	US00287YBZ16	2.600	11/21/2024	7,000,000	7,381,990
	AGATE BAY MORTGAGE 1 1A6 144A	US00841TAN90	3.500	7/25/2044	798,523	806,117
	AIR CANADA 2017-1 CLASS A 144A	US00908PAB31	3.550	7/15/2031	4,811,696	4,685,678
	AIR PRODUCTS AND CHEMICALS INC	US009158AY27	1.850	5/15/2027	5,000,000	5,138,650
	ALIMENTATION COUCHE-TARD 144A	US01626PAM86	2.950	1/25/2030	5,000,000	5,193,150
	AM CAPITAL FUNDING LL 1 A 144A	US00166AAA51	4.980	12/15/2023	5,000,000	5,215,900
	AM CAPITAL FUNDING LL 1 B 144A	US00166AAB35	5.980	12/15/2023	4,000,000	4,158,160
	AMERICAN AIRLINES 2014-1 CLASS	US02377AAA60	3.700	4/1/2028	1,987,356	2,020,565
	AMERICAN AIRLINES 2015-1 CLASS	US023770AA81	3.375	11/1/2028	2,629,053	2,612,017
	AMERICAN AIRLINES 2015-1 CLASS	US023770AB64	3.700	11/1/2024	3,598,094	3,524,621
	AMERICAN AIRLINES 2016-2 CLASS	US023764AA14	3.650	12/15/2029	2,479,050	2,399,225
	AMERICAN AIRLINES 2017-1 CLASS	US02378AAA51	4.000	8/15/2030	1,923,145	1,940,434
	AMERICAN INTERNATIONAL GROUP I	US026874DD67	3.750	7/10/2025	4,000,000	4,411,960
	AMERICAN TOWER TRUST #1 144A	US03027WAK80	3.652	3/15/2048	8,020,000	8,791,123
	AMERICO LIFE INC 144A	US03060NAD21	3.450	4/15/2031	5,000,000	5,094,100
	AON PLC	US00185AAK07	3.875	12/15/2025	4,000,000	4,443,160
	APOLLO MANAGEMENT HOLDING 144A	US03765HAD35	4.872	2/15/2029	8,500,000	9,948,655
	ARL SECOND LLC 1A A1 144A	US00214MAA18	2.920	6/15/2044	3,338,231	3,339,566
	ASCENTUM EQUIPMENT 2A D 144A	US04364YAF43	3.560	10/10/2025	1,551,000	1,565,316
	ATHENE GLOBAL FUNDING 144A	US04685A2J93	2.750	6/25/2024	13,000,000	13,627,510
	ATHENE HOLDING LTD	US04686JAA97	4.125	1/12/2028	1,000,000	1,117,050
	ATHENE HOLDING LTD	US04686JAB70	6.150	4/3/2030	3,173,000	4,015,463
	BANCORPSOUTH BANK	US05971JAA07	4.125	11/20/2029	1,000,000	1,048,720
	BANK OF AMERICA CORP	US638585AP43	7.250	10/15/2025	5,300,000	5,978,382
	BANK OF AMERICA CORP	US06051GHG73	3.970	3/5/2029	3,000,000	3,384,450

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		ISIN/IDENTIFIER	Rate	Maturity	Par Value	
	BANK OF AMERICA CORP	US06051GHM42	4.271	7/23/2029	2,000,000	1,972,580
	BANK OF NEW YORK MELLON CORP/T	US06406HCQ02	3.950	11/18/2025	3,000,000	3,048,180
	BAYER US FINANCE LLC 144A	US07274EAG89	3.375	10/8/2024	5,000,000	5,146,200
	BEST BUY CO INC	US08652BAA70	4.450	10/1/2028	4,000,000	4,624,620
	BLACK HILLS CORP	US092113AT65	2.500	6/15/2030	2,000,000	1,993,160
	BLACKSTONE HOLDINGS FINAN 144A	US09256BAJ61	3.150	10/2/2027	7,619,000	7,158,739
	BLUE OWL FINANCE LLC 144A	US09581JAA43	3.125	6/10/2031	5,000,000	4,936,500
	BRAVO RESIDENTIAL HEI M1 144A	US10569QAD60	1.518	1/25/2070	1,150,000	1,150,000
	BRITISH TELECOMMUNICATIONS PLC	US111021AE12	9.625	12/15/2030	325,000	440,566
	BROADRIDGE FINANCIAL SOLUTIONS	US11133TAE38	2.600	5/1/2031	5,000,000	4,997,850
	BURLINGTON NORTHERN SANTA FE L	US12189TAN46	6.750	3/15/2029	1,100,000	1,337,655
	CADENCE BANCORP	US12739AAA88	4.750	6/30/2029	1,000,000	1,060,000
	CARLYLE FINANCE SUBSIDIAR 144A	US14314DAA19	3.500	9/19/2029	4,000,000	4,126,570
	CARS NET LEASE MORT 1A B1 144A	US14576AAE29	4.690	12/15/2050	1,000,000	1,073,125
	CHASE HOME LENDI ATR1 A15 144A	US16158RAR75	4.000	4/25/2049	379,205	381,516
	CHASE MORTGAGE FIN SH1 M2 144A	US16163YAC84	3.750	4/25/2045	2,165,630	2,219,771
	CIFC FUNDING 2021-IV 4A C 144A	US12547DAE67	1.944	7/15/2033	2,000,000	2,000,000
	CITIGROUP INC	US172967KU42	4.125	7/25/2028	4,000,000	4,063,200
	CITIGROUP INC	US17298CH689	3.000	8/30/2029	5,000,000	5,000,000
	CITIGROUP INC	US17298CK238	2.000	8/17/2035	10,000,000	10,000,000
	CLI FUNDING VIII LLC 1A B 144A	US12565KAC18	2.380	2/18/2046	4,350,964	4,350,151
	CLOUD PASS-THROUGH 1A CLOU 144A	US18913AAA34	3.554	12/5/2022	344,217	346,876
	CME GROUP INC	US12572QAG01	3.000	3/15/2025	3,000,000	2,904,330
	COINSTAR FUNDING LL 1A A2 144A	US19260MAA45	5.216	4/25/2047	6,720,000	6,736,701
	COLLEGE AVE STUDENT A A2 144A	US19421UAB08	3.280	12/28/2048	261,523	262,831
	COLLEGE AVENUE STUDE A A2 144A	US194204AB93	3.750	11/26/2046	2,283,421	2,254,950
	CROWN CASTLE TOWERS LLC 144A	US22822RBB50	3.222	5/15/2042	1,205,000	1,177,888
	CROWN CASTLE TOWERS LLC 144A	US22822RBH21	4.241	7/15/2048	3,000,000	3,128,250
	CSMC TRUST 2013-I IVR4 B4 144A	US12647GCG91	3.451	7/25/2043	2,612,810	2,684,662
	CSMC TRUST 2014-I IVR2 B4 144A	US12648HBE45	3.813	4/25/2044	1,600,976	1,643,002
	CSMC TRUST 2015-1 1 B4 144A	US12649NAV38	3.958	1/25/2045	1,874,070	1,930,292
	CSMC TRUST 2015-3 3 B4 144A	US12649XBE85	3.866	3/25/2045	2,228,161	2,293,614
	CSMLT 2015-2 TRUST 2 B4 144A	US12637LAS88	3.872	8/25/2045	2,389,836	2,467,505
	CVS HEALTH CORP	US126650BJ87	6.250	6/1/2027	5,000,000	6,418,990
	CVS HEALTH CORP	US126650DQ03	1.875	2/28/2031	5,000,000	5,040,250
	CVS PASS-THROUGH TRUST	US126650BP48	6.036	12/10/2028	1,464,433	1,622,537
	DELL EQUIPMENT FINANC 1 B 144A	US24703NAD12	2.980	4/24/2023	500,000	499,960
	DOUBLELINE OPPORTUNISTIC FUND	999Z89702			87,653	100,000,000
	DRIVEN BRANDS FUNDI 2A A2 144A	US26208LAE83	3.981	10/20/2049	1,999,550	2,112,025
	EAGLE BANCORP INC	US268948AB21	5.000	8/1/2026	2,500,000	2,506,250
	EDVESTINU PRIVATE EDU A A 144A	US28166LAA26	1.800	11/25/2045	948,057	947,012
	EDVESTINU PRIVATE EDU A A 144A	US28166GAA31	3.580	11/25/2038	1,778,864	1,778,553
	ELEMENT FLEET MANAGEMENT 144A	US286181AD43	3.850	6/15/2025	2,000,000	1,999,700
	FINANCIAL ASSET SECU 2 A3 144A	US31738PBG28	0.395	11/26/2035	1,996,811	1,901,963
	FOURSIGHT CAPITAL AUT 1 C 144A	US35105WAJ80	1.020	9/15/2026	2,650,000	2,649,217
	FS KKR CAPITAL CORP	US302635AD99	4.625	7/15/2024	2,000,000	2,142,360
	FULTON FINANCIAL CORP	US360271AJ90	4.500	11/15/2024	2,000,000	2,098,120
	FULTON FINANCIAL CORP	US360271AL47	3.250	3/15/2030	2,385,000	2,390,963
	GALAXY XV CLO LTD 15A CRR 144A	US36318WAM29	1.938	10/15/2030	3,000,000	3,000,000
	GEORGIA-PACIFIC LLC	US373298BP28	7.250	6/1/2028	6,104,000	8,295,257
	GEORGIA-PACIFIC LLC	US373298BR83	7.750	11/15/2029	4,247,000	6,152,374
	GMAC COMMERCIAL BRAG CERT 144A	US36185PAA30	5.550	8/10/2038	7,690,860	8,337,372
	GMAC COMMERCIAL MO STEW A 144A	US36186TAA43	6.045	11/10/2040	9,176,497	10,162,970
	GOLDEN BEAR 2016-2 L 2A A 144A	US38082JAA79	3.160	9/20/2047	1,391,014	1,344,068
	GOLDMAN SACHS GROUP INC/THE	US38141EC238	3.850	7/8/2024	10,000,000	9,987,467
	GOODGREEN 2017-1 TRU 1A A 144A	US38217VAA89	3.740	10/15/2052	542,219	558,652
	GOODGREEN 2018-1 1A A 144A	US38218GAA04	3.930	10/15/2053	4,785,677	4,960,986
	GRACIE POINT PREMIUM A A2 144A	US38411BAH15	1.591	12/31/2024	7,172,000	7,172,000
	GS FINANCE CORP	US40057FF745	3.500	2/12/2031	5,000,000	5,000,000
	GS FINANCE CORP	US40057FUA01	3.000	3/31/2028	5,000,000	5,000,000
	GS MORTGAGE-BACKE PJ3 B3A 144A	US36258WBL54	3.459	10/25/2050	4,585,704	4,779,849
	HARVEST SBA LOAN TRUS 1 A 144A	US41756HAA05	2.092	4/25/2048	3,950,060	3,890,809
	HAWAIIAN AIRLINES 2013-1 CLASS	US419838AA57	3.900	7/15/2027	6,416,455	6,532,816
	HERO FUNDING 2017-3 3A A1 144A	US42771AAA43	3.190	9/20/2048	1,360,060	1,349,010
	HERO FUNDING 2017-3 3A A2 144A	US42771AAB26	3.950	9/20/2048	746,220	789,127
	HERO FUNDING 2018-1 1A A2 144A	US42772GAB86	4.670	9/20/2048	242,164	255,483

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		ISIN/IDENTIFIER	Rate	Maturity	Par Value	
	HERO FUNDING TRUST 1A A2 144A	US42771XAC02	4.460	9/20/2047	947,614	1,026,742
	HERO FUNDING TRUST 2 1A A 144A	US42770AAA51	2.240	9/20/2051	1,881,825	1,900,643
	HERO FUNDING TRUST 2A A1 144A	US42771LAB80	3.280	9/20/2048	2,289,158	2,251,959
	HERO FUNDING TRUST 2A A2 144A	US42771LAC63	4.070	9/20/2048	832,833	861,364
	HERO FUNDING TRUST 3A A1 144A	US42770XAA54	3.080	9/20/2042	1,261,996	1,244,249
	HERO FUNDING TRUST 3A A2 144A	US42770XAC11	3.910	9/20/2042	1,628,855	1,638,017
	HERO FUNDING TRUST 4A A2 144A	US40417QAC96	4.290	9/20/2047	1,279,938	1,364,734
	HSBC HOLDINGS PLC	US404280BT50	4.583	6/19/2029	2,000,000	2,016,632
	HSBC HOLDINGS PLC	US404280CC17	3.973	5/22/2030	3,000,000	3,133,210
	ING GROEP NV	US456837AQ60	4.050	4/9/2029	3,000,000	2,999,010
	INTERCONTINENTAL EXCHANGE INC	US45866FAD69	3.750	12/1/2025	2,380,000	2,384,111
	INTUIT INC	US46124HAC07	1.350	7/15/2027	6,742,000	6,848,321
	INVESCO FINANCE PLC	US46132FAB67	4.000	1/30/2024	1,118,000	1,131,628
	J.P. MORGAN MORTGAG 2 A15 144A	US46650TAQ58	4.000	8/25/2049	465,412	468,321
	JOHN DEERE CAPITAL CORP	US24422EVF32	1.750	3/9/2027	2,500,000	2,624,150
	JOHN DEERE CAPITAL CORP	US24422EVP14	1.500	3/6/2028	9,950,000	9,820,514
	JP MORGAN CHASE COM MHC D 144A	US466330AL17	1.773	4/15/2038	5,750,000	5,750,000
	JP MORGAN MORTGA HYB1 A5A 144A	US46651FAQ46	3.000	10/25/2049	3,608,041	3,605,342
	JP MORGAN MORTGA INV1 A15 144A	US46591VBH15	3.500	8/25/2050	702,085	718,759
	JP MORGAN MORTGA LTV2 A15 144A	US46651AAQ58	3.500	12/25/2049	1,364,632	1,372,947
	JP MORGAN MORTGAGE 3 A15 144A	US46650QAS75	4.000	9/25/2049	510,923	513,717
	JP MORGAN MORTGAGE 9 B1A 144A	US46651YBQ26	3.303	5/25/2050	5,019,609	5,327,060
	JP MORGAN MORTGAGE T 1 B1 144A	US46648RAY71	3.717	6/25/2048	3,699,057	3,662,066
	JP MORGAN MORTGAGE T 3 B2 144A	US46592KBW18	2.963	7/1/2051	9,272,579	9,562,072
	JP MORGAN MORTGAGE T 4 B2 144A	US46652FBX78	3.742	11/25/2050	3,546,728	3,730,715
	JP MORGAN MORTGAGE T 5 B2 144A	US46653JBX81	3.675	12/25/2050	12,504,294	13,366,895
	JPMORGAN CHASE & CO	US48128GL577	3.000	10/31/2030	2,000,000	2,000,000
	JPMORGAN CHASE & CO	US46647PAV85	4.203	7/23/2029	1,000,000	1,001,300
	JPMORGAN CHASE & CO	US46647PBD78	3.702	5/6/2030	3,000,000	3,000,000
	JPMORGAN CHASE BANK N 1 D 144A	US46591HAQ39	1.886	1/25/2028	1,550,157	1,550,157
	JPMORGAN WEALTH M ATR1 B2 144A	US46652HBX35	3.469	2/25/2050	5,430,910	5,694,903
	JPMORGAN WEALTH M ATR1 B3 144A	US46652HCA23	3.469	2/25/2050	1,991,269	1,979,760
	KEENAN DEVELOPMENT ASSOCI 144A	US48730PAC41	5.020	7/15/2028	532,117	557,052
	KROGER CO/THE	US501044BT76	7.700	6/1/2029	500,000	667,855
	KROGER CO/THE	US501044BV23	8.000	9/15/2029	2,795,000	3,669,794
	LCOR ALEXANDRIA LLC 144A	US50181QAH11	6.800	9/15/2028	14,987,570	17,654,261
	LCOR ALEXANDRIA LLC 144A	US50181QAN88	9.628	8/24/2024	453,085	569,030
	LEGG MASON INC	US524901AV77	4.750	3/15/2026	2,500,000	2,567,975
	LINCOLN NATIONAL CORP	US534187BF54	3.625	12/12/2026	3,000,000	3,165,630
	LOANPAL SOLAR LOAN 1GS B 144A	US53948LAB36	5.350	6/20/2047	3,440,402	3,618,873
	LONGTRAIN LEASING I 1A A2 144A	US543190AB89	4.060	1/15/2045	10,782,093	11,105,556
	LSEGA FINANCING PLC 144A	US50220PAC77	2.000	4/6/2028	5,000,000	4,997,400
	MACQUARIE GROUP LTD 144A	US55608JAP30	5.033	1/15/2030	5,000,000	5,723,300
	MARBURY WATER SYSTEM 144A	US56613QAB95	4.250	8/15/2031	4,440,000	4,440,000
	MASSACHUSETTS EDUCATIONAL A B	US57563NAE85	3.760	2/25/2045	6,600,000	6,599,687
	MELLO MORTGAGE C INV1 A15 144A	US58549KBM27	2.500	6/25/2051	8,130,000	8,212,570
	MERIT 2020-HILL HILL C 144A	US590027AJ73	1.773	8/15/2037	3,200,000	3,200,000
	METLIFE SECURITIZ INV1 A5 144A	US59166CAN92	3.000	5/25/2050	3,676,919	3,786,652
	MIZUHO FINANCIAL GROUP INC	US60687YBE86	2.591	5/25/2031	5,000,000	5,341,800
	MOBIL CORP	US607059AT90	8.625	8/15/2021	240,000	313,238
	MORGAN STANLEY	US6174467X10	5.000	11/24/2025	2,700,000	2,740,851
	MOSAIC SOLAR LOAN TR 1A A 144A	US61946NAA63	2.100	4/20/2046	2,714,213	2,748,140
	MOSAIC SOLAR LOAN TR 1A B 144A	US61946FAB13	2.000	6/22/2043	3,782,270	3,785,814
	MOSAIC SOLAR LOAN TR 1A B 144A	US61946NAB47	3.100	4/20/2046	956,227	956,020
	MOSAIC SOLAR LOAN TR 1A B 144A	US61947DAB55	2.050	12/20/2046	925,089	919,306
	MOSAIC SOLAR LOAN TR 2A B 144A	US61946PAB94	2.210	8/20/2046	2,728,613	2,689,463
	MOSAIC SOLAR LOAN TR 2A C 144A	US61946PAC77	3.000	8/20/2046	1,500,000	1,525,313
	MOSAIC SOLAR LOANS L 2A B 144A	US61946RAB50	2.090	4/22/2047	2,200,000	2,188,717
	NATIONAL RURAL UTILITIES COOPE	US637432NN13	3.050	4/25/2027	1,000,000	960,870
	NATIONAL RURAL UTILITIES COOPE	US637432NP60	3.400	2/7/2028	5,000,000	5,786,900
	NATURE CONSERVANCY/THE	US63902HAG48	0.625	7/1/2024	1,000,000	1,000,000
	NAVIENT PRIVATE EDUC BA B 144A	US63942LAB80	2.520	7/15/2069	1,950,000	1,949,902
	NAVIENT PRIVATE EDUC IA B 144A	US63942AAC09	2.950	4/15/2069	3,750,000	3,793,066
	NAVIENT PRIVATE EDUCA A B 144A	US63942BAB09	2.240	5/15/2069	1,500,000	1,499,360
	NORFOLK SOUTHERN CORP	US655844AJ75	7.800	5/15/2027	2,177,000	2,655,047
	NP SPE II LLC 1A B1 144A	US62946AAE47	5.607	10/21/2047	8,000,000	8,360,000

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(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value			(d) Cost	(e) Current value
		ISIN/IDENTIFIER	Rate	Maturity	Par Value	
	OAKTREE SPECIALTY LENDING CORP	US67401PAC23	2.700	1/15/2027	4,670,000	4,675,294
	OHANA MILITARY COMMUNITIE 144A	US677071AM45	5.462	10/1/2026	4,649,766	5,266,184
	OHIO NATIONAL FINANCIAL S 144A	US67740QAG10	6.625	5/1/2031	2,852,000	3,182,960
	ONEMAIN FINANCIAL IS 1A C 144A	US68269MAD65	2.220	6/16/2036	5,000,000	4,997,979
	ONTARIO TEACHERS' CADILLA 144A	US68327LAC00	4.125	2/1/2029	2,000,000	2,022,180
	ORACLE CORP	US68389XCD57	2.300	3/25/2028	8,000,000	8,093,840
	OWL ROCK CAPITAL CORP	US69121KAF12	2.625	1/15/2027	4,000,000	3,978,520
	PACEFUNDING 2020-1 1A C 144A	US69376BAC00	5.000	9/20/2055	6,097,169	6,142,898
	PACIFIC BEACON LLC 144A	US69403WAA53	5.379	7/15/2026	1,064,484	1,200,100
	PACIFIC GAS AND ELECTRIC CO	US694308JW85	3.000	6/15/2028	8,000,000	7,982,880
	PACIFICORP	US695114BE78	6.710	1/15/2026	2,500,000	3,153,475
	PALMER SQUARE CLO 1A CR4 144A	US69689ABQ22	0.010	5/21/2034	5,000,000	5,000,000
	PALMER SQUARE CLO 2A CR3 144A	US69688AAU51	2.855	10/17/2031	2,000,000	2,000,000
	PAWNEE EQUIPMENT RECE 1 B 144A	US70410LAB62	1.840	1/15/2026	3,000,000	3,046,406
	PAWNEE EQUIPMENT RECE 1 C 144A	US704102AD41	2.610	10/15/2024	5,000,000	4,998,317
	PAWNEE EQUIPMENT RECE 1 C 144A	US70410LAC46	2.240	2/17/2026	1,600,000	1,599,598
	PFS FINANCING CORP A B 144A	US69335PEB76	0.960	4/15/2026	5,000,000	4,999,833
	PHILIP MORRIS INTERNATIONAL IN	US718172BM02	3.250	11/10/2024	5,000,000	5,153,100
	PNC BANK NA	US69353REQ74	3.250	6/1/2025	2,128,000	2,132,107
	PRINCIPAL LIFE GLOBAL FUN 144A	US74256LAU35	3.000	4/18/2026	5,000,000	4,718,800
	PROGRESS RESIDENTI SFR1 B 144A	US74331FAC59	1.303	4/17/2038	1,750,000	1,749,929
	PROGRESS RESIDENTI SFR2 C 144A	US74333DAE40	1.997	4/19/2038	3,125,000	3,128,945
	PROGRESS RESIDENTI SFR2 D 144A	US74333NAG79	3.794	5/17/2036	2,000,000	2,065,000
	PROGRESS RESIDENTI SFR3 C 144A	US74333AAE01	1.695	10/17/2027	2,500,000	2,499,912
	PROGRESS RESIDENTI SFR3 C 144A	US74333VAE48	2.088	5/17/2026	1,500,000	1,499,975
	PROTECTIVE LIFE CORP 144A	US743674BE29	3.400	1/15/2030	4,600,000	4,653,954
	PROVIDENT FUNDING MO 1 B1 144A	US74387LAW19	3.232	12/25/2049	6,364,310	5,950,630
	RBSSP RESECURITIZAT 1 2A1 144A	US74928YAC30	2.240	7/26/2045	90,915	92,733
	READYCAP COMMERCIAL M 6 D 144A	US75575QAL32	4.846	10/25/2052	1,500,000	1,589,063
	REINSURANCE GROUP OF AMERICA I	US759351AN90	3.900	5/15/2029	6,000,000	6,131,036
	RENEW 2017-1 1A A 144A	US75973LAA61	3.670	9/20/2052	283,516	296,733
	RENEW 2021-1 1 B 144A	US75975BAC28	5.000	11/20/2056	2,340,319	2,401,753
	ROCHESTER GAS AND ELECTRI 144A	US771367CD97	3.100	6/1/2027	6,000,000	5,694,840
	ROCHESTER GAS AND ELECTRI 144A	US771367CE70	1.850	12/1/2030	2,000,000	2,000,000
	ROSS STORES INC	US778296AC75	4.700	4/15/2027	2,508,000	2,936,291
	ROYAL BANK OF CANADA	CA78014RAY68	3.070	7/5/2030	6,405,000	6,401,055
	SAMMONS FINANCIAL GROUP I 144A	US79588TAD28	3.350	4/16/2031	5,500,000	5,482,460
	SBA TOWER TRUST 2A C 144A	US78403DAH35	3.869	10/15/2049	7,100,000	7,139,970
	SBL HOLDINGS INC 144A	US78397DAB47	5.000	2/18/2031	3,000,000	2,968,830
	SBL HOLDINGS INC 144A	US78432MAA36	5.125	11/13/2026	3,000,000	3,013,146
	SCF EQUIPMENT LEASIN 1A B 144A	US783897AD36	1.370	8/20/2029	2,200,000	2,199,156
	SEASONED LOANS STRUCTURE 3 A1C	US35564CHX83	2.000	11/25/2030	4,548,019	4,716,116
	SECURED TENANT SITE 1A C 144A	US50209LAA52	3.970	6/15/2048	1,039,692	1,064,385
	SECURITY BENEFIT GLOBAL F 144A	US81412DAA19	1.250	5/17/2024	5,000,000	4,998,100
	SIGNAL PEAK CLO 1 1A DR3 144A	US82666TAJ88	3.590	4/17/2034	5,320,000	5,320,000
	SIGNATURE BANK/NEW YORK NY	US82669GCB86	4.125	11/1/2029	1,555,000	1,589,988
	SILVER HILL TRUST SBC1 M3 144A	US82773XAJ90	4.178	11/25/2049	6,000,000	6,127,500
	SMB PRIVATE EDUCATI C A2A 144A	US78449KAB61	2.340	9/15/2034	988,540	958,883
	SOCIETE GENERALE SA	US83369M2A92	1.950	10/22/2031	5,000,000	5,000,000
	SOCIETE GENERALE SA 144A	US83368RAW25	3.000	1/22/2030	3,500,000	3,484,070
	SOFI PROFESSIONAL A A2FX 144A	US83406TAB89	2.540	5/15/2046	2,750,000	2,748,665
	SOFI PROFESSIONAL B A2FX 144A	US83404RAB42	3.340	8/25/2047	3,221,641	3,209,434
	SOFI PROFESSIONAL B A2FX 144A	US83404WAB37	3.090	8/17/2048	2,013,170	2,013,056
	SOFI PROFESSIONAL C A2FX 144A	US78490DAB01	3.590	1/25/2048	2,875,461	2,874,065
	SOUTH CAROLINA STUDENT LOA A A	US83715RAH57	1.592	1/25/2036	2,807,988	2,831,786
	SOUTHERN POWER CO	US843646AM23	4.150	12/1/2025	3,000,000	3,004,556
	SPRUCE HILL MORTGA SH1 A1 144A	US85211XAA19	3.395	4/29/2049	958,106	973,076
	SUNRUN VULCAN ISSUER 1A A 144A	US86773QAA40	2.460	1/30/2052	6,000,000	6,007,500
	SYNOVUS BANK/COLUMBUS GA	US87164DSE12	4.000	10/29/2030	3,000,000	3,191,250
	TEXTAINER MARINE CON 1A A 144A	US88315LAL27	1.680	2/20/2046	4,380,000	4,378,664
	TEXTAINER MARINE CON 2A B 144A	US88315LAR96	2.820	4/20/2046	5,920,000	5,917,885
	THL CREDIT WIND RIV 3A DR 144A	US97316LAG32	0.010	4/15/2035	2,000,000	2,000,000
	TM 1505 L L C / LX CRO	US009A1LBGG0	6.070	6/5/2034	10,633,806	12,174,432
	TOWD POINT HE TRUS HE1 M2 144A	US89180DAD84	2.500	2/25/2063	5,000,000	5,075,974
	TOWD POINT MORTGAG MH1 M1 144A	US89177WAC38	3.250	11/25/2058	6,508,000	6,594,713
	TOWD POINT MORTGAG MH1 M1 144A	US89178YAC84	2.750	2/25/2060	5,000,000	4,924,023

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		ISIN/IDENTIFIER	Rate	Maturity	Par Value	
	TOWD POINT MORTGAG MH1 M2 144A	US89177WAD11	3.500	11/25/2058	3,165,000	3,205,304
	TOWD POINT MORTGAG MH1 M2 144A	US89178YAD67	3.000	2/25/2060	3,000,000	3,069,375
	TRINITAS CLO VI LT 6A BR2 144A	US89640YBC75	2.660	1/25/2034	8,000,000	8,000,000
	TRINITY RAIL LEASIN 1A A2 144A	US89657AAB26	4.620	6/17/2048	5,000,000	5,100,000
	TRI-STATE GENERATION AND TRANS	US89566EAG35	3.700	11/1/2024	5,392,000	5,654,140
	TRITON CONTAINER FIN 1A B 144A	US89680HAF91	2.580	3/20/2046	3,523,500	3,521,725
	TRUIST BANK	US07330MAC10	2.636	9/17/2029	3,000,000	3,045,570
	UNITED INSURANCE HOLDINGS CORP	US910710AA09	6.250	12/15/2027	11,000,000	11,000,000
	UNITED JEWISH APPEAL-FEDERATIO	US910751AF38	1.553	2/1/2027	4,290,000	4,290,000
	UNITED JEWISH APPEAL-FEDERATIO	US910751AG11	1.845	2/1/2028	4,345,000	4,345,000
	UNITED JEWISH APPEAL-FEDERATIO	US910751AK23	2.145	2/1/2031	4,565,000	4,565,000
	UNUM GROUP	US91529YAK29	4.000	3/15/2024	5,000,000	5,312,350
	US AIRWAYS 2013-1 CLASS A PASS	US90346WAA18	3.950	5/15/2027	788,004	833,314
	UWM MORTGAGE TRUST 1 A15 144A	US91824NBL55	2.500	6/25/2051	4,951,138	4,978,215
	VELOCITY COMMERCIAL 1 M1 144A	US92257AAC80	3.910	4/25/2048	2,277,265	2,300,037
	VELOCITY COMMERCIAL 2 AFX 144A	US92258VAB36	3.070	11/25/2047	3,676,028	3,703,598
	VERIZON COMMUNICATIONS INC	US92343VFR06	1.750	1/20/2031	10,000,000	10,119,100
	VERUS SECURITIZATION 3 A1 144A	US92537JAA51	2.784	7/25/2059	796,347	815,218
	VOYA FINANCIAL INC	US929089AD25	3.125	7/15/2024	6,000,000	6,188,100
	WELLS FARGO MORTGAGE 2 B3 144A	US95002QBK58	3.249	12/25/2049	2,799,837	2,914,455
	WELLS FARGO MORTGAGE 3 B2 144A	US95002TBJ25	3.232	6/25/2050	4,903,077	5,212,583
	WELLS FARGO MORTGAGE 4 B3 144A	US95002VBK44	3.216	7/25/2050	1,458,291	1,410,897
	WELLTOWER INC	US95040QAJ31	3.100	1/15/2030	5,000,000	5,018,300
	WEST LOOP BC	US55266CXM36	4.000	12/1/2027	2,000,000	2,045,000
	WINTRUST FINANCIAL CORP	US97650WAF59	5.000	6/13/2024	5,000,000	5,210,450
	WINTRUST FINANCIAL CORP	US97650WAG33	4.850	6/6/2029	4,300,000	4,374,939
	WINWATER MORTGAGE LO 5 B3 144A	US97654DCB01	3.760	8/20/2045	950,594	977,329
	ZAXBY'S FUNDING LLC 1A A2 144A	US98920MAA09	3.238	7/30/2051	2,000,000	2,000,000
TOTAL CORPORATE DEBT INSTRUMENTS					933,644,133	1,060,681,306
	BRAZOS TX HGR EDU AUTH STUDENT	US10623AAK97	3.259	4/1/2039	1,065,000	1,065,000
	BRAZOS TX HGR EDU AUTH STUDENT	US10623ABH59	2.760	4/1/2040	1,275,000	1,275,000
	CALIFORNIA ST INFRASTRUCTURE &	US13034AN890	2.009	7/1/2028	500,000	500,000
	CHESTER CNTY PA HLTH & EDU FAC	US16557HFZ38	2.474	6/1/2032	6,075,000	6,352,400
	CMWLTH FING AUTH PA	US20281PMV12	3.532	6/1/2042	11,445,000	11,735,155
	CONNECTICUT ST HSG FIN AUTH HS	US20775CY405	3.100	5/15/2030	270,000	270,000
	CONNECTICUT ST HSG FIN AUTH HS	US20775CY579	3.125	11/15/2030	200,000	200,000
	HOUSTON TX HGR EDU FIN CORP	US442378EG63	8.750	5/15/2026	2,060,000	2,451,400
	IOWA ST STUDENT LOAN LIQUIDITY	US462590MH05	2.989	12/1/2039	4,290,000	4,306,125
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EAU55	5.750	12/1/2021	700,000	700,000
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EAV39	5.950	12/1/2022	1,205,000	1,205,000
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EBB65	6.900	12/1/2034	4,100,000	4,034,564
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EBC49	7.000	12/1/2040	4,500,000	4,420,755
	MASSACHUSETTS ST EDUCNTL FING	US57563RQH56	3.455	7/1/2028	1,000,000	1,085,920
	MASSACHUSETTS ST EDUCNTL FING	US57563RQJ13	3.505	7/1/2029	1,500,000	1,500,000
	MASSACHUSETTS ST EDUCNTL FING	US57563RRB77	2.925	7/1/2028	2,530,000	2,530,000
	MIAMI-DADE CNTY FL SPL OBLIG	US59333NU840	2.286	10/1/2031	3,000,000	3,000,000
	N W WA OPEN ACCESS NETWORK REV	US667728BA61	2.120	12/1/2030	630,000	630,000
	NEW JERSEY ST ECON DEV AUTH LE	US645913AA22	7.425	2/15/2029	6,000,000	7,685,238
	NEW YORK CITY NY TRANSITIONAL	US64971XAY40	3.040	8/1/2027	2,905,000	2,816,049
	NEW YORK ST DORM AUTH REVENUES	US64990GTV40	2.402	7/1/2025	1,000,000	1,005,100
	NEW YORK ST DORM AUTH REVENUES	US64990GUA83	2.784	7/1/2030	2,000,000	2,000,000
	NEW YORK ST TRANSPRTN DEV CORP	US650116BJ43	3.573	7/1/2029	2,975,000	3,046,549
	NIAGARA NY AREA DEV CORP REVEN	US653541AZ50	2.866	5/1/2024	1,100,000	1,100,000
	NORTH CAROLINA ST ESTRN MUNI P	US65819WAK99	4.058	7/1/2025	1,400,000	1,513,540
	PASADENA CA UNIF SCH DIST	US702282QH03	2.468	5/1/2030	1,000,000	1,000,000
	RHODE ISLAND ST HLTH & EDUCNTL	US762197B759	2.269	8/15/2028	1,250,000	1,250,000
	RHODE ISLAND ST HLTH & EDUCNTL	US762197B916	2.649	8/15/2030	1,000,000	1,024,530
	RHODE ISLAND ST HLTH & EDUCNTL	US762197C252	2.789	8/15/2031	2,000,000	2,024,650
	RHODE ISLAND ST STUDENT LOAN A	US762315RS04	4.000	12/1/2038	3,000,000	2,992,200
	SAN DIEGO CA CMNTY CLG DIST	US797272QV64	2.637	8/1/2030	1,000,000	1,000,000
	SAN JOSE CA REDEV AGY SUCCESSO	US798170AM80	3.250	8/1/2029	1,355,000	1,293,442
	SOUTH CAROLINA ST STUDENT LOAN	US83715AAW99	2.993	12/1/2029	1,800,000	1,793,808
	TEXAS ST PUBLIC FIN AUTH CHRT	US88276PCH73	8.125	2/15/2027	9,235,000	10,915,404
	VENTURA CNTY CA CMNTY CLG DIST	US923040HA06	2.417	8/1/2030	1,380,000	1,380,000

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	ISIN/IDENTIFIER	Rate Maturity Par Value				
TOTAL STATE AND MUNICIPAL SECURITIES			86,745,000	91,015,909	89,686,513	
	FIRST NATIONAL OF COLORADO STA	US321107AA26	1.520 9/15/2037	5,000,000	5,000,000	3,625,000
	FIRSTAR REALTY LLC 144A	US33765A2024	8.880 12/31/2049	1,000	1,000	1,030,000
TOTAL PREFERRED			5,001,000	5,001,000	4,655,000	
	ERSHARES GLOBAL FUND-INST	US2938282082		5,145,199	91,651,078	112,268,246
	ERSHARES US LARGE CAP-RTL	US2938286042		8,282,205	101,198,535	144,855,768
	ERSHARES US SMALL CAP-INST	US2938285051		8,717,704	96,650,935	131,027,094
	ERSHARES ENTREPRENEURS ETF	US2938288022		4,795,381	75,468,499	126,430,220
	ERSHARES NEXTGEN ENTREPRENEU	US2938288857		1,505,600	25,125,390	36,548,440
	INVESCO NATIONAL AMT-FREE MUNICIPAL BOND ETF	US46138E5371		6,615	180,467	180,325
	INVESCO QQQ TRUST	US46090E1038		57	19,243	20,203
	INVESCO SENIOR LOAN ETF	US46138G5080		1,561	34,655	34,576
	ISHARES 1-3 YEAR TREASRY Bond ETF	US4642874576		3,294	283,988	283,811
	ISHARES 3-7 YEAR TRERY BOND ETF	US4642886612		918	121,911	119,827
	ISHARES 7-10 YEAR TRSURY BOND ETF	US4642874402		2,875	343,033	332,034
	ISHARES CORE S&P 500 ETF IV	US4642872000		562	205,652	241,615
	ISHARES CORE S&P MID CAP ETF IV	US4642875078		59	15,661	15,855
	ISHARES MSCI EAFE ETF IV	US4642874659		2,149	150,923	169,513
	ISHARES PREFERRED INCOME SEC ETF	US4642886877		1,181	45,357	46,455
	ISHARES RUSSELL 1000 Growth ETF IV	US4642876142		243	61,064	65,970
	ISHARES RUSSELL 1000 Value ETF IV	US4642875987		1,563	241,254	247,923
	ISHARES RUSSELL 2000 Value ETF IV	US4642876308		1,111	164,648	184,170
	ISHARES TR IS 1 5 YR IN GR CR BD ETF	US4642886463		223	12,173	12,223
	SPDR BLMBERG BRCLY CONV SECRT ETF IV	US78464A3591		629	55,959	54,553
	VANGUARD FTSE DEVELOPED MATS ETF IV	US9219438580		436	19,738	22,463
	VANGUARD MID CAP GROWTH ETF IV	US9229085389		139	30,466	32,853
	VANGUARD MID CAP VALUE RTF IV	US9229085124		378	51,856	53,109
TOTAL REGISTERED INVESTMENT COMPANIES			28,470,082	392,132,481	553,247,244	
	BAIDU INC	US0567521085		18,017	3,242,627	3,673,666
	BANCA MEDIOLANUM SPA	IT0004776628		3,405	25,215	33,128
	BANCO SANTANDER CHILE	US05965X1090		26,831	813,233	533,132
	BB SEGURIDADE PARTICIPACOES SA	BRBBSEACNOR5		195,323	900,838	899,182
	BNP PARIBAS SA	FR0000131104		1,379	50,043	86,461
	BRIDGESTONE CORP	JP3830800003		31,800	1,200,305	1,448,320
	CATCHER TECHNOLOGY CO LTD	TW0002474004		61,000	416,306	398,457
	CHECK POINT SOFTWARE TECHNOLOG	IL0010824113		3,627	390,335	421,204
	CHINA MOBILE LTD	HK0941009539		189,500	1,663,731	1,184,703
	CIE GENERALE DES ETABLISSEMENT	FR0000121261		19,288	2,609,346	3,076,504
	CLP HOLDINGS LTD	HK0002007356		59,000	564,135	583,478
	CREDICORP LTD	BMG2519Y1084		8,680	1,114,908	1,051,235
	DAITO TRUST CONSTRUCTION CO LT	JP3486800000		2,300	351,029	251,779
	DEUTSCHE BOERSE AG	DE0005810055		26,412	3,057,502	4,610,597
	DIRECT LINE INSURANCE GROUP PL	GB00BY9D0Y18		98,559	410,852	388,040
	ELEMENT FLEET MANAGEMENT CORP	CA2861812014		12,545	96,217	146,492
	ENDESA SA	ES0130670112		87,363	2,078,556	2,119,733
	FRESENIUS MEDICAL CARE AG & CO	DE0005785802		1,906	150,251	158,313
	GLAXOSMITHKLINE PLC	GB0009252882		166,909	2,950,466	3,272,802
	H LUNDBECK A/S	DK0010287234		3,833	119,643	121,948
	IGM FINANCIAL INC	CA4495861060		17,237	600,871	609,134
	ITALGAS SPA	IT0005211237		117,126	630,994	765,615
	JAPAN TOBACCO INC	JP3726800000		91,000	2,317,667	1,720,547
	JERONIMO MARTINS SGPS SA	PTJMT0AE0001		6,876	112,476	125,412
	KBC GROUP NV	BE0003565737		3,039	148,746	231,734
	KDDI CORP	JP3496400007		1,800	51,173	56,194
	KONINKLIJKE AHOLD DELHAIZE NV	NL0011794037		102,625	2,346,574	3,051,094
	MOSCOW EXCHANGE MICEX-RTS PJSC	RU000A0JR4A1		40,910	50,253	95,586
	MUENCHENER RUECKVERSICHERUNGS-	DE0008430026		1,089	291,456	298,259
	NATIONAL GRID PLC	GB00BDR05C01		80,557	928,251	1,024,717
	NESTLE SA	CH0038863350		1,803	193,091	224,744
	NINTENDO CO LTD	JP3756600007		5,600	1,875,980	3,260,400

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
EIN #13-5645888 PLAN #333
FORM 5500, SCHEDULE H, PART IV, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF JUNE 30, 2021

(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	
	NIPPON TELEGRAPH & TELEPHONE C	JP3735400008			5,400	124,009
	NOKIA OYJ	FI0009000681			232,965	1,114,517
	NOVARTIS AG	CH0012005267			2,964	245,576
	NOVO NORDISK A/S	DK0060534915			3,292	210,591
	NOVO NORDISK A/S	US6701002056			1,938	114,445
	ONO PHARMACEUTICAL CO LTD	JP3197600004			5,400	125,733
	PHILIP MORRIS INTERNATIONAL IN	US7181721090			35,896	2,874,631
	REGIONAL SAB DE CV	MX01R0000006			431	2,045
	ROBLOX CORP	US7710491033			16,980	1,273,420
	ROCHE HOLDING AG	CH0012032048			11,828	2,916,658
	RTL GROUP SA	LU0061462528			3,404	217,316
	SAFRAN SA	FR0000073272			1,158	115,113
	SANKYO CO LTD	JP3326410002			3,100	82,277
	SANLAM LTD	ZAE000070660			85,772	276,574
	SANOFI	FR0000120578			6,160	589,323
	SECOM CO LTD	JP3421800008			5,000	398,835
	SINGAPORE EXCHANGE LTD	SG1J26887955			10,000	54,639
	SNAM SPA	IT0003153415			268,704	1,219,136
	SUBARU CORP	JP3814800003			81,600	2,010,640
	SWISSCOM AG	CH0008742519			259	136,719
	TECNICAS REUNIDAS SA	ES0178165017			32,830	1,036,176
	TELEFONICA BRASIL SA	BRVIVTACNOR0			74,400	633,902
	TELEFONICA DEUTSCHLAND HOLDING	DE000A1J5RX9			522,768	2,360,651
	THALES SA	FR0000121329			2,380	205,830
	TIM SA/BRAZIL	BRTIMSACNOR5			188,206	466,130
	TRAVELSKY TECHNOLOGY LTD	CNE1000004J3			127,389	283,931
	TRIP.COM GROUP LTD	US89677Q1076			7,722	299,700
	VIVENDI SE	FR0000127771			5,372	111,800
	VODAFONE GROUP PLC	GB00BH4HKS39			163,667	261,111
	WAL-MART DE MEXICO SAB DE CV	MX01WA000038			83,412	194,611
	WEIBO CORP	US9485961018			1,684	85,723
	TOTAL EQUITY- COMMON STOCKS				3,479,420	51,794,833
	AUDAX SENIOR DEBT (PT) LLC	99VVCA047			60,790,731	60,000,000
	A&M CAPITAL EUROPE.SCSP	EV99VYNX4			5,345,367	5,390,130
	A&M CAPITAL OPPORTUNITIES FUND LP	99VVBECL9			14,394,903	12,132,076
	A&M CAPITAL PARTNERS II LP	99VVBRR6S2			30,537,707	19,225,426
	A&M CAPITAL PARTNERS LP	99VVAXFT8			15,187,548	11,220,872
	AEA MEZZANINE FUND III LP	99VVAVPT1			4,902,962	6,907,739
	AEA MEZZANINE FUND IV LP	99VVBURU71			6,555,459	6,612,866
	AG ENERGY CREDIT OPPORTUNITIES FUND IV, LP	99VVB2814			9,169,732	8,500,000
	ARCLIGHT ENERGY PARTNERS FD VI LP	99VVA2FV1			19,077,215	22,965,492
	ARROWHEAD CAPITAL FUND III LP	99VVBTPJ7			4,398,125	5,366,917
	BISON CAPITAL PARTNERS IV LP	99VVAVP04			12,405,423	10,541,001
	BISON CAPITAL PARTNERS V LP	99VVCA0Z8			18,249,972	15,866,013
	BLACKSTONE TACTICAL OPPORTUNITIES FUND III	99VVB8Q3			74,812,425	55,727,459
	BP NATURAL GAS OPPORTUNITIES II	99VVBZGBO			2,846,361	3,805,463
	CENTERFIELD CAPITAL PARTNERS III	99VVAPLN1			7,227,449	7,720,540
	DC CAPITAL PARTNERS FUND II (CAYMAN) LP	99VVBUX9			13,693,321	11,006,696
	DYAL II PENSION INVESTORS LP	99VVA3GR7			25,248,772	27,234,008
	DYAL III PENSION INVESTORS LP	99VVCA013			15,033,996	12,897,727
	DYAL OFFSHORE INVESTORS II LP	99VVBZNV6			7,932,760	15,202,169
	ENERGY IMPACT FUND II LP	99VVB6BK9			8,556,551	7,772,027
	ENERGY IMPACT FUND LP	99VVBUN4			44,028,988	29,018,303
	GOLDPOINT MEZZANINE PARTNERS IV LP	99VVBCTT8			9,679,278	9,288,644
	GOLDPOINT PARTNERS CO-INVESTMENT V LP	99VVAYNV2			15,274,345	12,015,618
	GOLDPOINT PARTNERS CO-INVESTMENT VI LP	99VVBKT29			24,958,596	17,479,282
	GREENSPRING OPPORTUNITIES IV LP	99VVBAL60			45,294,668	19,056,821
	GREENSPRING SECONDARIES FUND IV	99VVBZ514			27,269,643	15,492,347
	HARBERT CREDIT SOLUTIONS FUND IV LP	99VVBH9R3			13,613,968	13,267,986
	HARBERT MEZZANINE PARTNERS III LP	99VVB32D2			7,422,767	13,040,702
	HIGHSTAR CAPITAL GP IV LP	99VVA1CR5			5,429,377	14,001,802
	ICG EUROPE MID-MARKET FUND FEEDER SCSp	EL99VY8L9			4,308,675	4,597,128
	ICG NORTH AMERICAN PRIVATE DEBT FUND II (OFFSHORE) LP	99VVBQCG3			3,317,899	3,105,458
	ICG NORTH AMERICAN PRIVATE DEBT FUND LP	LF99V8AR5			7,478,793	7,867,299

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
EIN #13-5645888 PLAN #333
FORM 5500, SCHEDULE H, PART IV, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF JUNE 30, 2021

(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	
	LANDMARK INFRASTRUCTURE PARTNERS II OFFSHORE, LP	99VVB6BQ6			4,181,792	4,181,792
	LIGHTHOUSE PRTRNS-INLET POINT ALT INCOME OFFSHORE FUND	99VVB6E9U3			25,000	28,073,405
	LOVELL MINNICK EQUITY PARTNERS IV	99VVA49P7			13,726,427	13,726,427
	LOVELL MINNICK EQUITY PARTNERS V	99VVB1VT9			8,182,641	8,182,641
	MEDLEY OPPORTUNITY FUND II LP	99VVB7X31			2,990,371	2,990,371
	MIDOCEAN TACTICAL CREDIT FUND II LP	99VVBRRD2			9,846,062	9,846,062
	MIDOCEAN TACTICAL CREDIT FUND LP	99VVB8CB75			262,004	262,004
	MML CAPITAL PARTNERS FUND VI LP	EX99WH5L2			20,385,778	24,175,494
	MML CAPITAL PARTNERS FUND VII LP	EX99V1GG7			7,046,223	8,356,116
	MONARCH CAPITAL PARTNERS III LP	99VVA3K50			10,438,623	10,438,623
	MONARCH CAPITAL PARTNERS OFFSHORE IV LP	99VVB8SC20			22,877,834	22,877,834
	MONARCH CAPITAL PARTNERS OFFSHORE V LP	99VVB8X54			19,353,769	19,353,769
	MORGAN STANLEY IFHF SPV LP	99VVAJMK0			64,646	64,646
	NB PRIVATE EQUITY CREDIT OPPORTINITIES FUND	99VVBHPN4			29,241,800	29,241,800
	NB SECONDARY OPPORTUNITIES FD III LP	99VVARZC6			7,283,102	7,283,102
	NB SECONDARY OPPORTUNITIES OFFSHORE FUND IV LP	99VVBUR37			16,949,871	16,949,871
	NB STRATEGIC CO-INVESTMENT IV	99VVBZQT0			6,010,356	6,010,356
	NB STRATEGIC CO-INVESTMENT PARTNERS II LP	99VVARP60			6,340,822	6,340,822
	NB STRATEGIC CO-INVESTMENT PARTNERS III LP	99VVA6634			26,639,588	26,639,588
	NEW CANAAN FUNDING MEZZANINE V	99VVAPLZ4			1,467,031	1,467,031
	NEW CANAAN FUNDING MEZZANINE VI	99VVA8BY6			5,484,781	5,484,781
	NYLCAP MEZZANINE PARTNERS III	999313315			4,162,050	4,162,050
	OAK HILL CAPITAL PARTNERS IV	99VVCA021			16,868,136	16,868,136
	OAK HILL CAPITAL PARTNERS V	99VVB1DT7			20,914,983	20,914,983
	PALLADIUM EQUITY PARTNERS IV LP	99VVAZSG7			18,695,529	18,695,529
	PWP GROWTH EQUITY FUND I LP	99VVA1RP3			32,501,109	32,501,109
	PWP GROWTH EQUITY FUND II LP	999K74863			30,585,585	30,585,585
	RCP DIRECT II FEEDER LTD	99VVA08C5			31,941,389	31,941,389
	RCP DIRECT III CAYMAN FEEDER LP	99VVB8VB1			14,381,861	14,381,861
	RCP DIRECT IV CAYMAN FEEDER LP	99VVC6GD65			115,239	115,239
	RCP SOF II FEEDER LP	99VVAR422			10,114,781	10,114,781
	RCP FUND SOF III CAYMAN FEEDER LP	99VVB8VC9			11,998,539	11,998,539
	RCP FUND VIII FEEDER LTD	99VVA3F0			14,763,449	14,763,449
	RFE INVT PARTNERS VIII L P	99VVA1NT8			8,360,560	8,360,560
	SHENKMAN TACTICAL CREDIT FUND (CAYMAN) LP	99VVB5MX1			50,408,925	50,408,925
	STIEVEN FINANCIAL OFFSHORE	99VVAQ9L7			2,417	12,981,576
	TALARA CAPITAL ENERGY II	99VVB8QA8			4,715,608	4,715,608
	TRILANTIC CAPITAL PARTNERS V LP	99VVCA039			13,414,969	13,414,969
	TRILANTIC CAPITAL PARTNERS VI PARALLEL (NORTH AMERICA) LP	99VVBQGG9			12,333,783	12,333,783
	TRINITY HUNT PARTNERS IV LP	99VVA1GT6			17,285,585	17,285,585
	TRINITY HUNT PARTNERS V LP	99VVB8MA2			22,890,254	22,890,254
	VCFA PRIVATE EQUITY PART IV LP	99VVA8VY7			433,575	433,575
	VCFA VENTURE PARTNERS III LP	999058266			27,181	27,181
	ZARVONA III-B LP	99VVB18T4			23,389,720	23,389,720
	TOTAL PRIVATE EQUITY				1,143,547,525	984,154,646
	BEACON CAPITAL STRATEGIC PARTNERS VII LP	99VVA5Q75			5,366,669	5,366,669
	BEACON CAPITAL STRATEGIC PARTNERS 8 LP	99VVB8XC3			3,628,004	3,628,004
	BELL INSTITUTIONAL FUND VII	99VVB1UJ2			10,087,921	10,087,921
	CARLYLE REALTY PARTNERS VIII LP	99VVB8GNL2			8,396,598	8,396,598
	CLARION GABLES MULTIFAMILY TRUST LP	99VVC6ZG9			7,893	10,424,847
	EQUUS INVESTMENT PARTNERSHIP XI LP	99VVB83K2			26,045,534	26,045,534
	HARBERT EUROPEAN REAL ESTATE FUND V (SCOTLAND) LP	EY99WWVH7			10,055,351	11,924,641
	NB REAL ESTATE SECONDARY OPPORTUNITIES OFFSHORE FUND LP	99VVB8UU41			19,139,437	19,139,437
	NUVEEN REAL ESTATE U.S. STRATEGIC INDUSTRIAL FUND I LP	99VVB8UX14			28,467,925	28,467,925
	NUVEEN US CITIES INDUSTRIAL FUND LP	99VVB84LM9			19,876	33,177,639
	OAKTREE REAL ESTATE OPPORTUNITIES FUND VI	99VVA8XF84			6,762,886	6,762,886
	PRIME STORAGE FUND II LP	99VVB8HRF9			35,856,566	35,856,566
	RAITH REAL ESTATE FUND II LP	99VVB8R3L0			9,043,255	9,043,255
	STOCKBRIDGE VALUE FUND IV LP	999K95132			4,335,777	4,335,777
	TOTAL REAL ESTATE FUNDS				167,213,693	176,406,143
	BLACKROCK ACWI EX-US SUPERFUND A	999D29152			4,291,829	156,594,375
	BLACKROCK EQUITY INDEX FUND A	99VVAHQK0			70,070	115,223,771

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
EIN #13-5645888 PLAN #333
FORM 5500, SCHEDULE H, PART IV, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF JUNE 30, 2021

(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 INT TERM CREDIT BD INDEX FND	999F25668			573,781	33,753,339
	BLACKROCK INTERMEDIATE GOVT/CR BND INDEX FND	999G05841			3,425,407	129,983,121
	BLACKROCK LONG TERM CREDIT BD INDEX FND	999G05874			688,755	62,200,114
	BLACKROCK RUSSELL 1000 VALUE FUND	99VVAHQL8			906,946	86,562,428
	BLACKROCK RUSSELL 2000 GROWTH FUND	99VVVALMN9			13,855	285,896
	BLACKROCK RUSSELL 2000 INDEX FUND A	999G05858			476,854	18,838,577
	BLACKROCK RUSSELL 2000 VALUE FUND	99VVB8B47			525,067	34,131,522
	SSGA S & P 500 FLAGSHIP FND	999G05833			127,043	67,110,657
	SSGA 20+ YEAR HIGH QUALITY US CORP BOND INDEX NL FND	999G36978			2,461,899	34,439,729
	SSGA 5-20 YEAR HIGH QUALITY US CORP BOND INDEX NL FND	999G36960			2,834,422	31,908,196
	SSGA LONG CREDIT INDEX NL FUND	999G05825			2,082,522	99,920,473
	SSGA RUSSELL 2000 GROWTH INDEX NL STRATEGY	99VVVALMP4			15,050	305,481
	SSGA S&P MIDCAP 400 INDEX NL FND	99VVAQ9F0			60,826	8,698,108
	SSGA US LONG GOVT BOND INDEX LENDING SERIES FND	99VVB856			1,270,679	55,554,981
*	EB TEMP INV FD	996115960	0.010	12/31/2049	62,832,336	62,832,336
	TOTAL COMMON COLLECTIVE				82,657,340	936,456,495
	AUSTRALIAN DOLLAR	AUD			25,787	19,935
	CANADIAN DOLLAR	CAD			490,728	405,471
	CHINESE YUAN RENMINBI	CNY			114,126	17,856
	EURO CURRENCY UNIT	EUR			2,297	2,735
	ISRAELI SHEKEL	ILS			6,383	1,968
	JAPANESE YEN	JPY			129,198,325	1,194,719
	MEXICAN PESO	MXN			251,925	12,670
	NEW ZEALAND DOLLAR	NZD			6,467	4,644
	NORWEGIAN KRONE	NOK			197,942	23,926
	POUND STERLING	GBP			20,145	28,457
	RUSSIAN RUBLE (NEW)	RUB			328,610	4,486
	SINGAPORE DOLLAR	SGD			116,275	87,732
	SWEDISH KRONA	SEK			569,829	68,916
	SWISS FRANC	CHF			722,376	796,945
	CHARLES SCHWAB-PENTelligent Portfolios Interest Bearing Cash				14,495	14,495
	PEOPLES UNITED BANK-Federated Hermes Govt Oblig Fd Is #5				550,275	550,275
*	BNY MELLON CASH RESERVE	996087094	0.010	12/31/2049	4,515,705	4,515,705
	TOTAL INTEREST BEARING CASH				137,131,690	7,750,935
	TOTAL INVESTMENTS					4,635,394,415

* PARTY-IN-INTEREST

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
 EIN #13-5645888 PLAN #333
 FORM 5500, SCHEDULE H, PART IV, LINE 4j
 SERIES OF TRANSACTIONS IN EXCESS OF 5% OF PLAN ASSETS
 FOR THE YEAR ENDED JUNE 30, 2021

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	Number of Transactions	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
<u>Series in the Same Security</u>									
Bank of New York-Mellon	BNY Mellon Cash Reserve 0.100% 12/31/2049 DD 06/26/97	\$ 303,257,058	N/A	-	192	-	-	\$ 303,257,058.00	-
Bank of New York-Mellon	BNY Mellon Cash Reserve 0.100% 12/31/2049 DD 06/26/97	N/A	298,861,900	-	190	-	298,861,900	298,861,900	-
Bank of New York-Mellon	BNY EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	1,422,664,315	N/A	-	456	-	-	1,422,664,315	-
Bank of New York-Mellon	BNY EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	N/A	1,512,003,783	-	480	-	1,512,003,783	1,512,003,783	-

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 1000

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1	4									5
30-34	2	9	4								15
35-39	1	9	5								15
40-44	2	5	8	10	5						30 124,905
45-49		6	5	3	3	4					21 139,663
50-54		7	5	4	5	8	3				32 145,929
55-59		8	12	5	3	2	5	3			38 141,720
60-64		3	7	4	5	1	1	1	1		23 166,498
65-69			1	1	3	2		1			8
70 & Up											0
All Ages	6	51	47	27	24	17	9	5	1	0	187 134,767
		120,315	152,478	128,728	139,720						

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 1000

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1	4									5
30-34	2	9	4								15
35-39	1	9	5								15
40-44	2	5	8	10	5						30 124,905
45-49	6		5	3	3	4					21 139,663
50-54	7		5	4	5	8	3				32 145,929
55-59	8		12	5	3	2	5	3			38 141,720
60-64	3		7	4	5	1	1	1	1		23 166,498
65-69			1	1	3	2	1				8
70 & Up											0
All Ages	6	51	47	27	24	17	9	5	1	0	187 134,767
	120,315		152,478	128,728	139,720						

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 1006

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	2										2
25-29	4 1										5
30-34	5 1 1										7
35-39	1 2										3
40-44	4 1 1										6
45-49	1 2 1 1										5
50-54	4 2 1 4 1										12
55-59	3 1 4										8
60-64	1 4 5 4 2 1										17
65-69	1 2 1										4
70 & Up											0
All Ages	0	24	14	16	10	3	1	0	1	0	69
	70,856										77,658

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 1007

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	4										4
30-34	2										2
35-39	1	1	1								3
40-44	1			1	1						3
45-49					1	1					2
50-54	2		1	2		1				6	
55-59	1		1	1	1	1				5	
60-64	1	3	3		3	4	1		2	17	
65-69	3										3
70 & Up	1										1
All Ages	2	14	2	7	11	5	1	1	3	0	46 76,914

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 1019 (excluding hard-frozen participants)

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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			3
55-59					2	1	5	1			9
60-64					1	2		1			4
65-69											0
70 & Up											0
All Ages	0	0	0	0	7	3	6	4	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, 2020

EIN: 13-5645888

PN: 333

Employer: 1055

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39			1		1						2
40-44					1	1					2
45-49			1		3						4
50-54					1	1	1	4			7
55-59			1	1	2	2	1	2			9
60-64				1			2		1		4
65-69			1		1						2
70 & Up											0
All Ages	0	0	2	4	9	4	4	6	1	0	30 60,385

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 1070

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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						3
40-44		1									1
45-49				1							1
50-54		3						1			4
55-59		1			1			1	1		4
60-64			1		1				1		3
65-69		1			1	1					3
70 & Up											0
All Ages	1	6	2	2	4	1	0	2	2	0	20
											58,808

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 1073

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29											0
30-34	2 1										3
35-39	1										1
40-44	1 1										2
45-49	1 2										3
50-54	1 2 2										5
55-59	2 2										4
60-64	1 1 2										4
65-69	1 1 1										3
70 & Up											0
All Ages	1	1	5	3	4	8	0	2	0	2	26 79,193

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 1088

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All 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	14									18
25-29	7	30	4								41
		39,482									41,310
30-34	7	26	6	4							43
		44,140									51,274
35-39	6	21	11	6	4						48
		46,888									53,777
40-44	6	19	4	2	2	3	1				37
											69,937
45-49	9	9	5	4	3	4	2				36
											71,947
50-54	5	20	11	11	6	2	2	2			59
		74,986									76,861
55-59	8	20	8	14	5	5	2	2	1		65
		69,033									80,405
60-64	3	23	8	7	6	8			1		56
		61,311									82,903
65-69		3	1	3	5			1		1	14
70 & Up		1	1		1		1	1			5
All Ages	55	186	59	51	32	22	8	6	2	1	422
	58,791	53,721	66,995	86,000	82,247	104,881					66,419

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 2000

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All 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	4	10									14
30-34	8	19	6	2							35 101,419
35-39	5	17	10	10	1						43 127,291
40-44	4	17	16	13	1	1					52 159,348
45-49	7	17	3	8	6	5	2				48 152,206
50-54	4	7	7	10	4	8	1	2			43 171,526
55-59	5	8	8	7	5	4		9	1		47 162,767
60-64	1	5	6	1	2	4	2	3	2		26 178,184
65-69			4		1	2	1				8
70 & Up						1					1
All Ages	39 114,897	104 121,766	60 159,192	51 162,149	20 187,715	25 199,553	6	14	3	0	322 147,572

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 2003

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All 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	1	9	2								12
30-34		2	1	1							4
35-39	1	2		6	1						10
40-44		4	3		3	2					12
45-49	1	2	1	1	1	1	2				9
50-54	2	1	6	1	1	3	2				16
55-59	1	5	8	2	6	2		2	1		27 0
60-64	2	2	5	1	2	1		1	1	1	16
65-69		2		2							4
70 & Up											0
All Ages	10	30 0	26 0	14	14	9	4	3	2	1	113 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, 2020

EIN: 13-5645888

PN: 333

Employer: 2012

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29	2										2
30-34	1	1									2
35-39	1	1									2
40-44	3		2	3	1						9
45-49	1										1
50-54	3		1	2			1			7	
55-59	1		5	1	3						10
60-64	1		2	6		3	1			13	
65-69	1										1
70 & Up	1										1
All Ages	2	12	10	7	10	5	0	2	1	0	49
											74,886

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 2026

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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
65-69										1	1
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, 2020

EIN: 13-5645888

PN: 333

Employer: 2032

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	1 5 1 1										8
50-54	1 1 6										8
55-59	3 3 2 2 2 2										14
60-64	3 3 2 1										9
65-69	1 1 1										3
70 & Up	1 1										2
All Ages	0	0	0	3	12	12	7	9	2	3	48 87,038

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 2033

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1										1
30-34	2 1										3
35-39	1 1										2
40-44	3										3
45-49	1 1										2
50-54	2										2
55-59	2 1 2 1 1										7
60-64	1										1
65-69											0
70 & Up											0
All Ages	1	3	5	7	3	1	0	1	0	0	21 62,848

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 2039

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 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	18 13 2										33 63,280
35-39	5 26 18 1										50 60,407
40-44	1 15 16 12 1										45 68,770
45-49	2 5 5 6 5 1										24 78,097
50-54	3 11 8 3 3 9										37 78,697
55-59	1 13 6 9 5 5 6 1										46 82,417
60-64	2 9 5 5 1										22 51,497
65-69	2 2										4
70 & Up											0
All Ages	0	0	35	94	62	36	15	15	6	1	264 69,723
			65,565	63,983	67,861	74,902					

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 3000

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	3 1										4
30-34	15 8										23 86,726
35-39	16 12 1 1										30 105,737
40-44	7 8 6 2										23 140,274
45-49	4 4 6 7 5 1										27 126,421
50-54	7 5 8 4 3 5 3										35 122,553
55-59	4 7 7 3 3 7 2										33 150,627
60-64	2 7 3 2 4 2										20 112,164
65-69	1 1 2 1										5
70 & Up											0
All Ages	0	56	48	36	22	13	12	11	2	0	200 121,847
		109,978	125,118	130,397	130,862						

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 3012

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				1							1
35-39			2		1						3
40-44				1	6						7
45-49					5	3	3				11
50-54					3	4	1	3			11
55-59					3	1	3	3	4		14
60-64					1	1	2	2	1		7
65-69											0
70 & Up											0
All Ages	0	0	0	4	19	9	9	8	5	0	54 72,062

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 3023

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All 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	1								3
30-34		3	3								6
35-39			2	1	2						5
40-44			1	1							2
45-49			1	1	1						3
50-54			1	1			2	1			5
55-59		2									2
60-64		1	1								2
65-69			1								1
70 & Up											0
All Ages	1	8	11	4	3	0	2	1	0	0	30 62,776

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 3031

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39			1								1
40-44		1									1
45-49					1						1
50-54					2	1	2				5
55-59		1	2				1				4
60-64								1	1	1	3
65-69											0
70 & Up											0
All Ages	0	2	3	0	3	1	3	1	1	1	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, 2020

EIN: 13-5645888

PN: 333

Employer: 3032

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels	
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up		
Under 25	1										1	
25-29	5 1										6	
30-34	1										1	
35-39	1	3	1								5	
40-44	1	3	3	1		1					9	
45-49	2	3	1		1						7	
50-54				3	3	3	2					11
55-59	1	1	2		2	4	1	3	1			15
60-64	1	2	2	1		3						9
65-69	1					1						2
70 & Up											0	
All Ages	7	18	7	7	7	13	1	5	1	0	66 62,774	

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 3063

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1 2										3
30-34											0
35-39	1	1									2
40-44	2 1										3
45-49	1	2	1								4
50-54	1	3	1	3	1	1					10
55-59	1 2 1 1										5
60-64	2 2 1 2 1										8
65-69	1 2										3
70 & Up											0
All Ages	3	10	8	8	5	1	0	3	0	0	38 45,034

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 4000

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	4 11 2										17
40-44	7 15 9 1										32
45-49	3 10 8 1 1										23
50-54	2 19 10 6 2 3										42
55-59	4 15 8 9 7 7										50
60-64	1 4 4 5 1 1										16
65-69	1										2
70 & Up	1										1
All Ages	0	0	21	78	42	22	10	10	1	2	186
			126,663	126,586	185,531	163,677					148,881

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 4079

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 4084

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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, 2020

EIN: 13-5645888

PN: 333

Employer: 4090

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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				5							5
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	5	0	0	0	0	0	0	5

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 4091

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	18	22									40
		35,341									35,442
25-29	14	26	10								50
		51,113									52,123
30-34	5	23	25	3							56
		55,637	61,710								59,419
35-39	6	18	24	3							51
			77,114								69,949
40-44	2	11	23	5	1	1					43
			73,440								75,146
45-49		7	10	5	3	1					26
											91,423
50-54		8	5	5	3	1	1				23
											93,297
55-59	3	6	6	5	3	3	3	1			30
											104,476
60-64	2	3	5	5	3	2				1	21
											99,679
65-69		2	7	1	3						13
70 & Up		2									2
All Ages	50	128	115	32	16	8	4	1	0	1	355
	60,537	60,536	72,181	85,902							71,158

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 4094

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1	3									4
25-29		1	2								3
30-34	1	1	2								4
35-39		1		1							2
40-44		1	1	1	1						4
45-49	2	1	1	1	1	3					9
50-54	2			1	1	1	2	2			9
55-59		1			3	1		1	3		9
60-64					2	1				1	4
65-69		1	1	1				2			5
70 & Up						1					1
All Ages	6	10	7	5	8	7	2	5	3	1	54 42,337

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 5000

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	4	10	3								17
30-34	3	13	6	1							23 89,459
35-39	3	10	6	12							31 101,688
40-44	3	13	10	7	7	3					43 121,819
45-49	2	9	5	7	7	2					32 123,975
50-54	4		7	6	3	4		2			26 126,576
55-59	3		2	8	1	6		4	1		25 153,051
60-64	1		3	2	4	2		1	1	1	15
65-69	1										1
70 & Up	1										1
All Ages	15	63	43	43	23	5	12	7	2	1	214 116,029
	100,098		104,584	124,585	149,611						

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 5026

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	3	3									6
25-29	1	3									4
30-34		3		1							4
35-39	1	2	1	3	1						8
40-44	1	3	2		1	1					8
45-49	2	4				5	1				12
50-54	2	3	1	1	1	1	2	2			13
55-59	1	2	1	1	2	2	2	2		1	14
60-64	1			1	1	3	4		2	1	13
65-69					1						1
70 & Up											0
All Ages	12	23	5	7	7	12	9	4	2	2	83
		34,563									50,728

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 5051

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All 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											0
40-44			1	2		1					4
45-49		1									1
50-54	1	2	1								4
55-59		1		2	1		1	2	1		8
60-64		3			2	2	3	1			11
65-69	1			1							2
70 & Up											0
All Ages	4	9	3	5	3	3	4	3	1	0	35 51,166

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 5065

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 5091

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels	
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up		
Under 25											0	
25-29	2										2	
30-34	1										1	
35-39	1	3	1								5	
40-44	4		1								5	
45-49	2		1	1			2				6	
50-54	3			1				1				5
55-59	1		2	2				1				6
60-64	2			1								3
65-69	1										1	
70 & Up											0	
All Ages	1	17	4	2	0	2	6	2	0	0	34	
											46,462	

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 5128

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 5129

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	3 1										4
35-39	1 1 3 4										9
40-44	3 5 3 1										12
45-49	2 2 7										11
50-54	1 4										5
55-59	1 2 1 4 4 1										13
60-64	1 3 4 2 1										11
65-69	1 1										2
70 & Up	2										2
All Ages	0	1	1	13	16	12	12	11	2	1	69 69,803

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 6000

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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										7
40-44	5 5 1										11
45-49	10 1 5										16
50-54	1 9 3 3 1										17
55-59	1 1 4 3 3 3										15
60-64	1 2 2 2 1										8
65-69	1 1 1										3
70 & Up											0
All Ages	0	0	3	36	14	14	5	5	1	0	78
	163,000										166,573

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 6044

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	2										2
40-44	1										1
45-49	3										3
50-54	1 1 1 1 1										5
55-59	3 2 2										7
60-64	2 2										4
65-69	1 1										2
70 & Up											0
All Ages	0	0	0	10	8	4	1	1	0	0	24 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, 2020

EIN: 13-5645888

PN: 333

Employer: 6077

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	7 4										11
40-44	1 4										5
45-49	1 6 1										8
50-54	1 2 2										5
55-59	1 2 5 2 1 1										12
60-64	2 4 3 2										11
65-69	1 1 1 2										5
70 & Up	2 1										3
All Ages	0	0	1	9	17	17	10	3	3	0	60 64,651

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 6079

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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			2			4
60-64									1		1
65-69			1							1	2
70 & Up											0
All Ages	0	2	2	0	1	1	0	2	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, 2020

EIN: 13-5645888

PN: 333

Employer: 6086

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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, 2020

EIN: 13-5645888

PN: 333

Employer: 6116

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 6125

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1	2									3
25-29	2	6	3								11
30-34		3	3	1							7
35-39		5	3	5	1						14
40-44		2		2	4	2					10
45-49		6	6	3	2	4					210
50-54			4	8	4	2	1				19
55-59		1	3	12	3	3		1			230
60-64	1	2	1	3	3	4	2			3	19
65-69			4	2	2	1	1				10
70 & Up			1								1
All Ages	4	270	280	360	19	16	4	1	0	3	1380

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 6138

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1										1
40-44	1 1										2
45-49	1										1
50-54	1 1 1 1 3										7
55-59	1 1 1										3
60-64	1 1										2
65-69	1										1
70 & Up	1										1
All Ages	0	0	1	7	4	3	3	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, 2020

EIN: 13-5645888

PN: 333

Employer: 6142

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 7000

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All 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	1								9
25-29	4	32	2								38
		82,796									83,681
30-34	2	32	16	4							54
		108,794									112,709
35-39	5	16	25	12	4						62
			152,946								153,805
40-44	2	17	14	8	14	1					56
											146,377
45-49	1	13	15	14	15			1			59
											161,492
50-54		9	12	10	4	4	2				41
											185,082
55-59	4	8	12	6	8	2	1		1		42
											160,273
60-64		9	5	8	12	1	2	1	4	1	43
											159,196
65-69		1	3	6	2						12
70 & Up											0
All Ages	24	139	105	68	59	8	5	2	5	1	416
	103,500	116,418	146,354	180,571	186,807						146,031

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 7064

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1 2										3
35-39	3 1 1										5
40-44	3 2										5
45-49	1 2 1										4
50-54	2 2 1 1 2										8
55-59	1 3 1 1 1 1										8
60-64	1 4 2										7
65-69	1 2										3
70 & Up											0
All Ages	0	12	17	4	4	1	2	3	0	0	43
											54,101

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 7065

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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											0
50-54											0
55-59		1								1	2
60-64											0
65-69			1								1
70 & Up											0
All Ages	0	1	3	0	0	0	0	0	0	1	5

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 7118

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29	1 2										3
30-34	1	5	1	3							10
35-39	2	4	1	5	1						13
40-44	3	1	1	2	5	1	1				14
45-49		4	5	1	1	1					12
50-54	1	4	1	2	2	1	2	3	1		17
55-59		4		2	1	2			1		10
60-64	2			1	2		1	2			8
65-69		1		1						1	3
70 & Up				1				1			2
All Ages	10	24	11	18	12	5	4	6	2	1	93
		57,938									78,063

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, 2020

EIN: 13-5645888

PN: 333

Employer: 8031

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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										6
35-39	2 1 8 7										18
40-44	1 7 9 3										20 62,068
45-49	2 1 3 8 3 1										18
50-54	1 8 10 4										23 82,722
55-59	8 6 3 1 1										19
60-64	3 7 7										17
65-69	1 3										4
70 & Up											0
All Ages	0	8	3	41 61,016	50 70,195	20 80,819	2	1	0	0	125 69,947

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 8066

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 8104

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 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	1							3
40-44	1		1								2
45-49											0
50-54							1				1
55-59							1				1
60-64	3					2					5
65-69											0
70 & Up											0
All Ages	0	7	2	1	0	0	4	0	0	0	14

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 8105

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39	4 3 1										8
40-44	4 6 2 1										13
45-49	3 3 3 4										13
50-54	2 1 2 3 2										10
55-59	4 2 1 2 3 3 2										17
60-64	1 2 1 1 3 1 1										10
65-69	2 2 2 1										7
70 & Up	1										1
All Ages	0	0	20	21	11	9	9	7	2	1	80
			119,415	95,387							106,770

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 9007

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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
45-49		1		1		1	1				4
50-54						1	1				2
55-59											0
60-64											0
65-69											0
70 & Up											0
All Ages	0	4	0	1	1	2	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, 2020

EIN: 13-5645888

PN: 333

Employer: 9062

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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 1										3
50-54											0
55-59	1										1
60-64	1										1
65-69											0
70 & Up	1										1
All Ages	0	0	3	3	1	1	0	0	0	0	8

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 9072

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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											0
60-64			1							1	2
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, 2020

EIN: 13-5645888

PN: 333

Employer: 9074

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	2										2
25-29	1	2	3								6
30-34		1	3	3							7
35-39		1		2	1						4
40-44		2	1	4		1					8
45-49			1		2	1					4
50-54	1			1	2		2	2			8
55-59					1	1	2	1	1		6
60-64					1	1			1	3	6
65-69				2		2				2	6
70 & Up										1	1
All Ages	2	8	8	12	7	6	4	3	2	6	58 51,582

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 9077

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 9087

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1										1
30-34	1										1
35-39											0
40-44	1 1 1										3
45-49	1										1
50-54	1 1										2
55-59	1 1 1										3
60-64	1 1										2
65-69											0
70 & Up											0
All Ages	0	3	2	2	2	2	1	0	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, 2020

EIN: 13-5645888

PN: 333

Employer: 10000

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	11 1										12
40-44	1 5 6										12
45-49	1 9 2 6 1										19
50-54	2 8 1 3 1										15
55-59	4 7 1 2 1										15
60-64	2 3 3 2										10
65-69	2 1 1 1										5
70 & Up											0
All Ages	0	1	1	36	28	11	5	6	1	0	89
				0	0						0

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 10019

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 10026

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All 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	1	4	3								8
30-34	2	2									4
35-39		1	1	5							7
40-44		1	2	3	2	1					9
45-49	1	1			3	1					6
50-54			1	1	1	1	1				5
55-59	1		2				1	1	1		6
60-64	1	2	2			1		2	3		11
65-69											0
70 & Up											0
All Ages	9	11	11	9	6	4	2	3	4	0	59 49,806

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, 2020

EIN: 13-5645888

PN: 333

Employer: 10051

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	2	1				4
55-59						9					9
60-64					3	2					5
65-69						1					1
70 & Up											0
All Ages	0	0	0	2	5	14	2	0	0	0	23 22,500

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 11009 (excluding cash balance participants)

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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		5						12
40-44				6	3	3					12
45-49				1	4	2	1				8
50-54				1	6	1	1				9
55-59			1	4	3	4	1	2	2		17
60-64				2	2	3	1				8
65-69				2	1						3
70 & Up				2							2
All Ages	0	0	1	26	24	13	4	2	2	0	72
				70,527	61,711						73,359

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 12026

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	2	6									8
25-29	4	10									14
30-34	1	13	2	1							17
35-39		5	3	5	3						16
40-44	1	2	3	3	9	2					20 75,140
45-49			3	2	4	2	1				12
50-54	1		2	2	5	3	2				15
55-59			2		1	1	4	1			9
60-64			2	1	1		2		2		8
65-69											0
70 & Up											0
All Ages	9	36 46,744	17	14	23 71,187	8	9	1	2	0	119 64,887

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 13000 (excluding hard-frozen participants)

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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								10			10
55-59						1	1	40	3		45
								180,743			174,497
60-64					1	1		29	12	3	46
								164,778			160,944
65-69						1		4	5	1	11
70 & Up											0
All Ages	0	0	0	0	1	3	1	84	20	4	113
								171,984	170,599		165,060

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 13001

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	5										5
30-34	1	5	2								8
35-39	6		2	2							10
40-44	3	6	8	5	1						23 171,752
45-49	2	2	9	3	4	3					23 200,186
50-54	6		2	2	5	1	1				17
55-59	1	4	6	1	1	2	1	1			17
60-64	1	1			2						4
65-69	1										1
70 & Up	1										1
All Ages	8	35	30	14	13	6	2	1	0	0	109 168,338
	136,330		185,486								

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 109000

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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			2	5	2	1					10
45-49			4	6	11	1					22
50-54				5	3	1					177,015
55-59			6	3	7	3	1	3			9
60-64				3	2						23
65-69					1						180,374
70 & Up											5
All Ages	0	0	14	23	26	6	1	3	0	0	1
				196,690	190,851						73
											180,834

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 1080 (excluding hard-frozen participants)

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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		2	2		5
55-59								1			1
60-64							1				1
65-69							1		1		2
70 & Up											0
All Ages	0	0	0	0	0	1	3	3	3	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, 2020

EIN: 13-5645888

PN: 333

Employer: 1001

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	111										3
55-59											0
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	0	0	0	2	1	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, 2020

EIN: 13-5645888

PN: 333

Employer: 1004

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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, 2020

EIN: 13-5645888

PN: 333

Employer: 1019

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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										3
55-59	2 1 5 1										9
60-64	1 2 1										4
65-69											0
70 & Up											0
All Ages	0	0	0	0	7	3	6	4	0	0	20 6,519

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 1025

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1										1
40-44											0
45-49	1										1
50-54	2										2
55-59	211										4
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	0	0	3	3	0	1	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, 2020

EIN: 13-5645888

PN: 333

Employer: 1027

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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 3										4
45-49	1										1
50-54	2 2										4
55-59	1 2 1										4
60-64	1 1										2
65-69	1										1
70 & Up											0
All Ages	0	0	0	5	8	2	1	2	0	0	18

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 1030

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 1032

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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											0
45-49											0
50-54	2										2
55-59	3 1 1										5
60-64	1 2 5										8
65-69	1 1 1										3
70 & Up											0
All Ages	0	0	2	11	10	2	1	0	0	0	26 9,833

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 1034

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39	1										1
40-44	1										1
45-49	1 2 2										5
50-54	2 2 2 1										7
55-59	1 3 4 3										11
60-64	2 3 2 1 2										10
65-69											0
70 & Up	1										1
All Ages	0	7	9	11	8	2	0	0	0	0	37 9,317

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 1046

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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		4	1					6
45-49				1		1					2
50-54					3	4		1			8
55-59			4			3		1			8
60-64			1								1
65-69				1							1
70 & Up											0
All Ages	0	0	8	2	10	9	0	2	0	0	31 6,927

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 1074

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	6 2										8
40-44	2 6 7 2										17
45-49	1 4 4 4										13
50-54	2 2 6 1 4 1										16
55-59	4 8 3 3 2 2 1										23 12,798
60-64	1 4 2 2 1 1 1										12
65-69	2 3 2										7
70 & Up	2 1										3
All Ages	0	0	7	31 2,043	29 6,535	17	7	7	3	2	103 9,089

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 1077

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1 1										2
35-39	1										1
40-44											0
45-49											0
50-54											0
55-59	1										1
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	0	1	1	2	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, 2020

EIN: 13-5645888

PN: 333

Employer: 1079 (excluding cash balance participants)

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	4 3										7
50-54	4 2 4										10
55-59	1 3 2 2										8
60-64	2 2 1										5
65-69	1										1
70 & Up											0
All Ages	0	0	0	0	2	15	9	4	2	1	33 8,510

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 1080 (hard-frozen participants only)

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	3 4										7
40-44	2 12 2										16
45-49	2 11 4 7										24 3,553
50-54	3 17 4 5 5										34 5,081
55-59	2 21 6 3 13 2										47 6,932
60-64	2 16 11 5 8 4 5										51 8,891
65-69	13 7 2 1 1										24 4,428
70 & Up	1										1
All Ages	0	0	0	14	94 2,749	34 4,932	22 7,355	27 11,439	7	6	204 5,808

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 1082

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1 3										4
35-39	4										4
40-44	2 4										6
45-49	4 1 3 4										12
50-54	5 6 1 1										13
55-59	1 4 2 1 1 2										11
60-64	1 3 1 3 2										10
65-69	1										1
70 & Up	1										1
All Ages	0	0	1	21	18	6	10	4	2	0	62
	8,442										17,282

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 1083

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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
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, 2020

EIN: 13-5645888

PN: 333

Employer: 2003

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All 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	1	9	2								12
30-34		2	1	1							4
35-39	1	2		6	1						10
40-44		4	3		3	2					12
45-49	1	2	1	1	1	1	2				9
50-54	2	1	6	1	1	3	2				16
55-59	1	5	8	2	6	2		2	1		27 19,231
60-64	2	2	5	1	2	1		1	1	1	16
65-69		2		2							4
70 & Up											0
All Ages	10	30 2,115	26 7,386	14	14	9	4	3	2	1	113 14,553

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 2006

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	2 5										7
40-44	1 5 2										8
45-49	2 2 4 1										9
50-54	1 10 4 1										16
55-59	1 12 5 1										19
60-64	2 12 2 1										17
65-69	1										1
70 & Up	1										1
All Ages	0	0	0	10	46	17	4	0	0	1	78
	4,099										5,928

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 2009

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	3										3
60-64	1 1 1										3
65-69	1										1
70 & Up	1										1
All Ages	0	0	0	0	2	6	2	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, 2020

EIN: 13-5645888

PN: 333

Employer: 2018

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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 2										4
55-59	1										1
60-64	1 1 1 2										5
65-69	1										1
70 & Up											0
All Ages	0	0	0	2	6	3	2	0	2	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, 2020

EIN: 13-5645888

PN: 333

Employer: 2023

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	2										2
40-44											0
45-49	1 1										2
50-54	2										2
55-59											0
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	0	0	5	1	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, 2020

EIN: 13-5645888

PN: 333

Employer: 2027

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 2029

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	6 5										11
40-44	3 1 2										6
45-49	4 4										8
50-54	3 3 1 1										8
55-59	1 2 2 2										7
60-64	3 1 1										5
65-69	1 2										3
70 & Up											0
All Ages	0	0	0	21	17	3	3	4	0	0	48
	410										1,714

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 2030

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	14 13										27 695
30-34	28 55 4										87 1,573
35-39	28 65 15 7										115 3,360
40-44	15 48 11 9 3 1										87 4,870
45-49	18 42 7 6 7 8										88 6,031
50-54	22 62 12 9 10 7 6										128 8,279
55-59	15 66 16 3 5 6 4 3										118 8,936
60-64	10 50 12 3 3 3 2 2										85 8,103
65-69	1 23 5 1 1										31 8,360
70 & Up	1 7 1 1										10
All Ages	0	152	431	83	39	29	25	10	5	2	776 5,971

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 2037

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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											0
55-59	1										1
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	0	1	2	1	1	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, 2020

EIN: 13-5645888

PN: 333

Employer: 2038

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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											0
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	4	2	2	0	1	0	0	0	9

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 3011

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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, 2020

EIN: 13-5645888

PN: 333

Employer: 3019

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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										2
45-49	1 2 4										7
50-54	1 3 1 3 1										9
55-59	2 4 2 1 3 1 1										14
60-64	1 6 5 2 2										16
65-69	1 1										3
70 & Up	1 2										4
All Ages	0	0	0	6	20	13	6	4	3	5	57 6,241

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 3036

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49	1										1
50-54	2										2
55-59	1 1										2
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	1	1	0	1	0	2	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, 2020

EIN: 13-5645888

PN: 333

Employer: 3054

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 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										4
35-39	1 2										3
40-44	1 2 1										4
45-49	1 1 2 1										5
50-54	1 1 1										3
55-59	4 1 1										6
60-64	1 1										2
65-69	2										2
70 & Up											0
All Ages	0	2	10	6	6	3	1	1	1	0	30 8,393

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 3069

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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
50-54					2						2
55-59					1	1		1			3
60-64					1					2	3
65-69							1		1		2
70 & Up						1		1			2
All Ages	0	0	0	0	6	3	1	2	1	2	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, 2020

EIN: 13-5645888

PN: 333

Employer: 3073

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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, 2020

EIN: 13-5645888

PN: 333

Employer: 3074

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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											0
55-59	1										1
60-64	1 1 1										3
65-69	1 1										2
70 & Up											0
All Ages	0	0	0	0	5	1	1	0	2	0	9

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 3077

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	2 1										3
50-54	1 1 1 1										4
55-59	1 3 5										9
60-64	1 1 1										3
65-69	2 1										3
70 & Up											0
All Ages	0	0	4	5	2	2	5	6	0	0	24 23,813

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 4087

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39	1										1
40-44	1 1 2										4
45-49	1 1										2
50-54											0
55-59	1										1
60-64	1 1 1										3
65-69											0
70 & Up											0
All Ages	0	0	0	5	1	3	1	1	0	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, 2020

EIN: 13-5645888

PN: 333

Employer: 4088

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 4096

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	2 2										4
45-49											0
50-54	1 1 1 2										5
55-59	1 1 2 1 2										7
60-64	1 2 3										6
65-69											0
70 & Up											0
All Ages	0	0	0	7	4	3	1	2	3	5	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, 2020

EIN: 13-5645888

PN: 333

Employer: 4097

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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											0
55-59	1										2
60-64	1										4
65-69											0
70 & Up											0
All Ages	0	0	0	2	1	0	1	0	2	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, 2020

EIN: 13-5645888

PN: 333

Employer: 5001

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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 3										5
45-49	2										2
50-54	2 2 1										5
55-59	1 2 1 1										5
60-64	1 1 1 2 3										8
65-69											2
70 & Up											1
All Ages	0	0	2	5	6	5	2	3	1	6	30 15,556

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 5010

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	1	1	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, 2020

EIN: 13-5645888

PN: 333

Employer: 5021

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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, 2020

EIN: 13-5645888

PN: 333

Employer: 5034

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 5042

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 5045

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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											0
55-59	3										3
60-64	1 1 1										3
65-69	1										1
70 & Up											0
All Ages	0	1	2	6	1	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, 2020

EIN: 13-5645888

PN: 333

Employer: 5047

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	0	0	1	1	2	1	1	0	0	6

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 5050

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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					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	5	7	0	1	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, 2020

EIN: 13-5645888

PN: 333

Employer: 5080

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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										2
55-59											0
60-64	4 1										5
65-69											0
70 & Up											0
All Ages	0	0	3	5	1	1	0	0	0	0	10

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 5093

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 5118

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	0	1	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, 2020

EIN: 13-5645888

PN: 333

Employer: 5121

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	2 2										4
35-39	1 1 4										6
40-44	1 1 2										4
45-49	2 3										5
50-54	1 2 2 2 1										8
55-59	1 1 3 2 1 1										9
60-64	4 2 4 1										11
65-69	1 2										3
70 & Up	1										1
All Ages	0	7	10	7	10	6	1	3	4	3	51 13,112

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, 2020

EIN: 13-5645888

PN: 333

Employer: 5125

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49	1										1
50-54	1 1										2
55-59	1										1
60-64	1 2										3
65-69	1										1
70 & Up											0
All Ages	0	0	0	0	1	1	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, 2020

EIN: 13-5645888

PN: 333

Employer: 5126

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1										1
30-34	7 10										17
35-39	5 12 5										22 2,291
40-44	5 13 8 6										32 3,538
45-49	5 9 8 6 7										35 6,971
50-54	7 6 7 2 4 1 1										28 5,817
55-59	6 15 9 10 4 7 4 2										57 8,656
60-64	9 6 5 2 2 4 1 5										34 10,564
65-69	3 1 2 1 2 2 2										13
70 & Up	2 1 2 2 1										8
All Ages	0	0	50 828	73 2,965	46 4,639	29 9,354	19	15	6	9	247 6,738

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 5127

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	4 2										6
35-39	1 1										2
40-44	3 3 2 3										11
45-49	1 2 1 2										6
50-54	1 2 3 2										8
55-59	1 2 1 1 3 3 2										13
60-64	3 1 2										6
65-69	1 3										4
70 & Up	1										1
All Ages	0	0	11	12	4	5	6	6	6	7	57 9,922

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 5130

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39	5 1 1										7
40-44	1 1 1										3
45-49	2 2										4
50-54	1 1										2
55-59	1 1 2 2										8
60-64	1 1 1 5										8
65-69	1										1
70 & Up	1										1
All Ages	0	0	10	4	4	6	2	0	2	7	35 12,465

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 6016

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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											0
55-59	2										2
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	0	0	0	2	3	2	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, 2020

EIN: 13-5645888

PN: 333

Employer: 6028

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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										4
50-54	2										2
55-59	1 2 1										4
60-64	1 1 1 1										4
65-69	1										1
70 & Up											0
All Ages	0	0	0	1	6	6	3	2	0	0	18

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 6040

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1										1
40-44	2 1										3
45-49	2 1										3
50-54	1										1
55-59	1 1										2
60-64	1										1
65-69	1										1
70 & Up											0
All Ages	0	0	0	2	4	2	2	2	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, 2020

EIN: 13-5645888

PN: 333

Employer: 6042

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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											0
65-69	1										1
70 & Up											0
All Ages	0	0	0	0	2	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, 2020

EIN: 13-5645888

PN: 333

Employer: 6044

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	2										2
40-44	1										1
45-49	3										3
50-54	1 1 1 1 1										5
55-59	3 2 2										7
60-64	2 2										4
65-69	1 1										2
70 & Up											0
All Ages	0	0	0	10	8	4	1	1	0	0	24 2,042

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 6049

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39	4 2										6
40-44	1 2										3
45-49	1 1										2
50-54	1 1										2
55-59	3 3 1										7
60-64	1 1 2										4
65-69											0
70 & Up											0
All Ages	0	0	2	10	10	3	0	0	0	0	25 6,031

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, 2020

EIN: 13-5645888

PN: 333

Employer: 6050

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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					6	1					7
45-49					2	1					3
50-54				2	2	1	1	1			7
55-59					1	1		1	1		4
60-64								1	1		2
65-69											0
70 & Up											0
All Ages	0	0	0	4	12	4	1	3	2	0	26 5,158

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 6093

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	3 2										5
40-44	2										2
45-49	1 1										2
50-54	1 2 1										4
55-59	1										1
60-64	2 1										3
65-69	1 1										2
70 & Up											0
All Ages	0	0	7	0	7	5	0	0	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, 2020

EIN: 13-5645888

PN: 333

Employer: 6107

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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											0
50-54											0
55-59	1 1 1										3
60-64	3 1										4
65-69											0
70 & Up											0
All Ages	0	0	0	0	4	5	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, 2020

EIN: 13-5645888

PN: 333

Employer: 6115

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	23										5
55-59	1										1
60-64	1										1
65-69	1										1
70 & Up	1										1
All Ages	0	0	0	2	4	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, 2020

EIN: 13-5645888

PN: 333

Employer: 6116

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 6120

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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											0
55-59	1 1 1										3
60-64	1 1										2
65-69	2										2
70 & Up											0
All Ages	0	0	3	6	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, 2020

EIN: 13-5645888

PN: 333

Employer: 6124

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	2										2
35-39	1 3										4
40-44	3 3 1										7
45-49	3 4 1										8
50-54	1 2 2										5
55-59	3 1 2 1										7
60-64	2 3 6 2										13
65-69	1										1
70 & Up											0
All Ages	0	0	0	12	15	13	2	4	1	0	47 9,028

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 6125

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1	2									3
25-29	2	6	3								11
30-34		3	3	1							7
35-39		5	3	5	1						14
40-44		2		2	4	2					10
45-49		6	6	3	2	4					21
50-54			4	8	4	2	1				19
55-59		1	3	12	3	3		1			23
60-64	1	2	1	3	3	4	2			3	19
65-69			4	2	2	1	1				10
70 & Up			1								1
All Ages	4	27	28	36	19	16	4	1	0	3	138
		1,706	6,579	10,817							12,080

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 6126

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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						1					1
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, 2020

EIN: 13-5645888

PN: 333

Employer: 6129

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 6130

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	4 1 1										6
50-54											0
55-59	2 1										3
60-64	3 1										4
65-69										1	1
70 & Up	1										1
All Ages	0	0	0	0	12	2	2	0	0	1	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, 2020

EIN: 13-5645888

PN: 333

Employer: 6136

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	11										2
55-59											0
60-64	2										2
65-69											0
70 & Up											0
All Ages	0	0	0	0	2	0	0	3	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, 2020

EIN: 13-5645888

PN: 333

Employer: 6140

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39	1										1
40-44	1										1
45-49	1 1										2
50-54	1 1										2
55-59	1 1 1										3
60-64	1 2										3
65-69	1										1
70 & Up	1										1
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, 2020

EIN: 13-5645888

PN: 333

Employer: 6142

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44	1										1
45-49	1										1
50-54	1										1
55-59	1 1 3										5
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	0	0	0	0	3	2	4	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, 2020

EIN: 13-5645888

PN: 333

Employer: 6143

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				1							1
35-39				1							1
40-44				1		1					2
45-49					1	1	1				3
50-54				1	1	1	1	2			6
55-59				1	3	2	2				8
60-64				1	2		1			1	5
65-69											0
70 & Up											0
All Ages	0	0	0	6	7	5	5	2	0	1	26 5,022

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 7011

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1										1
40-44											0
45-49	2										2
50-54	1 1 3										5
55-59	1 2 2										5
60-64	2 1 1 2 1										7
65-69											0
70 & Up											0
All Ages	0	0	0	2	6	3	4	4	1	0	20 37,036

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 7027

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	2										2
35-39	3										3
40-44	1										1
45-49	1 1										2
50-54	1										1
55-59	1 1 1										3
60-64	1 2 1 3 2										9
65-69	2 2 1 1										6
70 & Up	1										1
All Ages	0	0	1	4	6	6	3	4	3	1	28 12,971

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 7031

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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											0
55-59	1										1
60-64	1 1 1										3
65-69	1										1
70 & Up											0
All Ages	0	0	0	1	4	1	1	0	0	1	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, 2020

EIN: 13-5645888

PN: 333

Employer: 7056

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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 3										5
55-59	1 1 1										3
60-64	2										2
65-69	1 1 2										4
70 & Up											0
All Ages	0	0	2	5	2	2	3	0	2	2	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, 2020

EIN: 13-5645888

PN: 333

Employer: 7060

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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											0
55-59											0
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	0	0	0	3	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, 2020

EIN: 13-5645888

PN: 333

Employer: 7088

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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, 2020

EIN: 13-5645888

PN: 333

Employer: 7100

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49	1										1
50-54	1										1
55-59	1 2										3
60-64	1 1										2
65-69	1										1
70 & Up											0
All Ages	0	0	0	0	1	1	3	1	2	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, 2020

EIN: 13-5645888

PN: 333

Employer: 7101

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1										1
40-44	1										1
45-49											0
50-54	1 1										2
55-59	1 2										3
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	3	2	0	0	0	2	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, 2020

EIN: 13-5645888

PN: 333

Employer: 7117

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 8000

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1 8 2										11
40-44	1 12 3										16
45-49	8 5 2										15
50-54	3 7 5 1										16
55-59	2 9 9 3 2 3 4										32 35,983
60-64	2 6 1 2 4 2										17
65-69	1 3 1										5
70 & Up											0
All Ages	0	0	7	47 19,296	33 36,030	7	4	8	6	0	112 32,261

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 8006

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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										3
55-59	2 3										5
60-64	1 2 2										5
65-69	1										1
70 & Up											0
All Ages	0	0	0	0	6	5	6	1	0	1	19

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 8026

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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										2
60-64	2 1										3
65-69											0
70 & Up											0
All Ages	0	0	0	1	6	1	2	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, 2020

EIN: 13-5645888

PN: 333

Employer: 8051

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 8054

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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
50-54	1 1										2
55-59											0
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	0	0	0	2	3	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, 2020

EIN: 13-5645888

PN: 333

Employer: 9026

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 9045

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	11										2
60-64	1										1
65-69	1										1
70 & Up											0
All Ages	0	0	0	0	2	3	0	1	0	0	6

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 9062

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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 1										3
50-54											0
55-59	1										1
60-64	1										1
65-69											0
70 & Up	1										1
All Ages	0	0	3	3	1	1	0	0	0	0	8

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 9076

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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										3
55-59	2 1										3
60-64	3 4 1 1										9
65-69	1										1
70 & Up											0
All Ages	0	0	0	5	3	6	2	3	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, 2020

EIN: 13-5645888

PN: 333

Employer: 9077

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 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											0
45-49											0
50-54											0
55-59	1 1										2
60-64	1 1										2
65-69	1										1
70 & Up											0
All Ages	0	1	1	2	1	1	0	0	1	1	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, 2020

EIN: 13-5645888

PN: 333

Employer: 9082

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels	
	Under 1	1-4	5-9	10-14	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	1				1						2	
60-64						1					2	3
65-69	1										1	
70 & Up											0	
All Ages	0	0	0	1	1	1	0	3	0	0	6	

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 9084

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44	2 1										3
45-49	1										1
50-54	3										3
55-59	2 2 1										5
60-64	1 1										2
65-69	1										1
70 & Up											0
All Ages	0	0	0	4	8	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, 2020

EIN: 13-5645888

PN: 333

Employer: 9085

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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 2										5
45-49	1 3 1 5										10
50-54	1 2 1										4
55-59	1 3 6 1										11
60-64	1 1 2 3 1 1										9
65-69	1 1 1 1 2 1										7
70 & Up											0
All Ages	0	0	11	11	7	14	6	3	3	1	56 10,516

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 10000

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	11 1										12
40-44	1 5 6										12
45-49	1 9 2 6 1										19
50-54	2 8 1 3 1										15
55-59	4 7 1 2 1										15
60-64	2 3 3 2										10
65-69	2 1 1 1										5
70 & Up											0
All Ages	0	1	1	36	28	11	5	6	1	0	89
				27,360	37,533						44,928

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 10022

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	11										2
60-64											0
65-69	1										1
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, 2020

EIN: 13-5645888

PN: 333

Employer: 10031

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	2										2
35-39	1 3										4
40-44	3 2 2										7
45-49	1 1										2
50-54	1 1 1										3
55-59	2										2
60-64	1										1
65-69	1										1
70 & Up											0
All Ages	0	0	4	9	3	4	0	0	2	0	22 7,452

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 10035

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	6										6
30-34	1 2										3
35-39	1 1 1										3
40-44	2 1 3 1 4										11
45-49	1 3 2 1										7
50-54	1 2 1										4
55-59	1 2 1 2 2 1										9
60-64	2 3 1 3 1 4										14
65-69	1 1										2
70 & Up											0
All Ages	0	14	13	6	5	11	5	5	0	0	59 8,049

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 10038

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 10047

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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 2 1										4
55-59	1 2										3
60-64	1 1										2
65-69	1										1
70 & Up											0
All Ages	0	0	0	2	0	1	2	1	4	2	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, 2020

EIN: 13-5645888

PN: 333

Employer: 10048

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49						1					1
50-54						1					1
55-59						1			1		2
60-64											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, 2020

EIN: 13-5645888

PN: 333

Employer: 10049

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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											0
70 & Up											0
All Ages	0	0	0	0	1	1	1	1	2	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, 2020

EIN: 13-5645888

PN: 333

Employer: 10051

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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 2 1										4
55-59	9										9
60-64	3 2										5
65-69	1										1
70 & Up											0
All Ages	0	0	0	2	5	14	2	0	0	0	23 14,611

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 12000

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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
50-54					2	1					3
55-59					1		1				2
60-64					1						1
65-69											0
70 & Up											0
All Ages	0	0	0	0	6	2	1	0	0	0	9

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 12004

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39	2 1										3
40-44	1 1										2
45-49	2 1										3
50-54	2 2										4
55-59	3 2										5
60-64	2 2 1 1 2										8
65-69	1 1										2
70 & Up											0
All Ages	0	0	0	8	8	1	4	4	2	1	28 11,415

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 12028

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	3 3										6
50-54	6 1										7
55-59	2										2
60-64	1 1 1 1										4
65-69	1										1
70 & Up											0
All Ages	0	0	13	7	3	0	0	1	0	0	24 4,422

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 12042

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	1 1										2
70 & Up											0
All Ages	0	0	0	0	1	2	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, 2020

EIN: 13-5645888

PN: 333

Employer: 12043

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 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 1										3
40-44	1 1										2
45-49	1										1
50-54	2 1										3
55-59	1 1 1										3
60-64	1 1 1										3
65-69	1 1										2
70 & Up	1										1
All Ages	0	9	6	0	3	1	1	1	0	0	21 7,245

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 1019 (hard-frozen participants only)

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	2										2
55-59	2										2
60-64	2										2
65-69	2										2
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, 2020

EIN: 13-5645888

PN: 333

Employer: 13000 (hard-frozen participants only)

2020 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49											0
50-54	5										5
55-59	1 5										6
60-64	1 1 8										10
65-69	2										2
70 & Up	1										1
All Ages	0	0	0	0	1	2	0	21	0	0	24
								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, 2020

EIN: 13-5645888

PN: 333

Employer: 13002

2020 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, 2020

Attained Age	Years of Credited Service										All 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	4	6									10
30-34	4	10	4	2							20 2,270
35-39	2	6	5	3	2						18
40-44	1	11	6	6	4						28 5,410
45-49		11	4	5	5	3					28 6,799
50-54	2	12	11	7	1	2		1			36 8,845
55-59	1	6	10	4	4	4	2	1			32 10,799
60-64	1	5	11	7	2	2	2	1			31 9,710
65-69		2	3	4	2	1		1	1		14
70 & Up			3	1							4
All Ages	17	71	57	39	20	12	4	4	1	0	225 7,518
		2,527	7,287	13,504	11,279						

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

Employer: 1079 (cash balance participants only)

2020 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, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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						4
40-44				1	3						4
45-49				1	1						2
50-54					2						2
55-59				2							2
60-64					3						3
65-69											0
70 & Up											0
All Ages	0	0	0	6	11	0	0	0	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, 2020

EIN: 13-5645888

PN: 333

Employer: 11009 (cash balance participants only)

2020 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, 2020

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	3										3
25-29	5	12	2								19
30-34	23		8	1							32
	3,846										5,029
35-39	2	15	15	3							35
											6,772
40-44	5		4	1	1						11
45-49	5		1								6
50-54	2		1	1							4
55-59	1										1
60-64	1		3								4
65-69	1										1
70 & Up											0
All Ages	7	67	34	7	1	0	0	0	0	0	116
	3,455		9,080								5,664

Note that the cash balance accounts are as of January 1, 2020 with interest to July 1, 2020.

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Plan Name: 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 listed below. The interest rates used to calculate the funding target for maximum tax deductible contribution purposes (IRC Section 404) are the rates listed not reflecting corridors.

07/01/2020 valuation: 3-segment rates for March 2020 (24 month average from March 2018 through February 2020) 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	3.64%	2.71%
10	5.21	3.75
30	5.94	4.21

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

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.

For ASC 960 purposes, the Willis Towers Watson RATE:Link 10-90 yield curve as of June 30, 2020.

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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

07/01/2020 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-2018) 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-2018).

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).

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

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Disability Rates

The rates at which participants are assumed to become disabled by age are shown below:

Percentage becoming disabled during the year	
Age	%
25	0.023%
35	0.038
45	0.071
55	0.143
60	0.180
62	0.195
64	0.210

Disability rates are not considered a significant assumption as the portion of the Plan's liability attributable to disability benefits is immaterial.

Representative Termination Rates Not Due to Disability, Retirement or Mortality

The termination rates at which participants are assumed to terminate employment by age are shown below for selected ages:

Percentage who terminate during the year		
Age	0-2 Years of Service	3+ Years of Service
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

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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.

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:

07/01/2020 valuation: Varying from 2.00% to 6.25% depending on plan provisions.

07/01/2018 valuation: Varying from 3.00% to 6.25% depending on plan provisions.

For non-Pentegra employees, the plan credits interest to cash balance accounts using the 1, 3, and 30-year Treasury rates, but with a minimum interest credit rate of 2.00% to 4.00%, based on plan provisions.

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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, 2020 valuation were developed as follows:

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	2.00%	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.

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PBGC Variable Premium Interest Rates

07/01/2020 valuation: Three segment rates for June 2020 (non-averaged); Rates for select years are as follows:

Three Segment Rates – June 2020	
Year	Rate
1	0.74%
10	2.57
30	3.32

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	2.41%
10	3.51
30	4.16

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.

07/01/2020 valuation: Flat dollar amount varies from \$0 to \$47,568, the “per participant” charge varies from \$87 to \$711, and the percentage for the asset-based charge varies from 0.4% to 0.6% depending on an employer’s asset value.

07/01/2019 valuation: Flat dollar amount varies from \$0 to \$47,568, the “per participant” charge varies from \$87 to \$711, and the percentage for the asset-based charge varies from 0.4% to 0.6% depending on an employer’s asset value.

Future Increases in Maximum Benefits and Plan Compensation Limitations

Accrued benefits projected to be paid in future years are limited to the maximum presently allowed under IRC Section 415. Plan compensation is limited to the maximum presently allowed under IRC Section 401(a)(17). No provision is made for future increases in the maximum annual benefit or compensation limit.

Calculation of Lump Sum

As required by IRC §430, lump sum benefits are valued using “annuity substitution” under IRC §1.430(d)-1(f)(4).

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.

Plan Compensation

Estimated compensation for the 2020/2021 plan year is based on projecting the most recent pay provided on the data (January 1, 2020 pay rate for fixed pay plans and 2019 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

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all years of pay (most recent year and prior years) backward one-half year for fixed pay plans and forward one-half year for variable pay plans using the compensation increase assumptions.

Participant Data

All participant data was supplied by Pentegra as of the valuation date.

Employer Contribution and Funding Balance Usage Information

Information regarding employer contributions and employer funding balance elections was provided by Pentegra. The information shown in this report is based on information supplied by Pentegra through September 30, 2020.

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.

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Other Methods

The contribution requirements and AFTAPs are determined on an employer-by-employer basis. A summary of methods used in these determinations effective July 1, 2020 is provided below.

Pursuant to administrative policy adopted by Pentegra, an employer's Unfunded Accrued Liability (UAL) is equal to the expected UAL based on a rollforward from the prior valuation date (as determined below) and adjusted by such employer's:

- (i). liability experience gain/loss for the plan year;
- (ii). increase or decrease in liabilities due to the effects of any plan amendments and assumption changes; and
- (iii). allocation of any asset adjustment or any other gain/loss determined on a plan-wide basis or for a subgroup or subgroups of employers.

The expected UAL and allocations of gains and losses and asset adjustments are determined as follows:

Expected UAL

An employer's expected UAL is equal to the difference (positive or negative) between such employer's expected Funding Target and such employer's preliminary Asset Value based on a rollforward from the prior valuation date.

For each employer, the expected Funding Target is based a rollforward of such employer's Funding Target and Normal Cost from the prior valuation, adjusted by an estimate of actual benefit payments and lump sums made during the year and further adjusted by interest using the year one spot rate from the prior valuation.

For each employer, the preliminary Asset Value is the sum of such employer's preliminary CFM Asset Value and non-CFM Asset Value based on a rollforward from the prior valuation date. The preliminary CFM Asset Value is based on such employer's CFM Asset Value from the prior valuation, adjusted by assumed CFM benefit payments during the year, and further adjusted by interest using the actual CFM investment return during the year. The preliminary non-CFM Asset Value is based on such employer's non-CFM Asset Value from the prior valuation, adjusted by an estimate of actual non-CFM benefit payments and lump sums made during the year, actual contributions (and transfers in), actual investment return on such contributions (as defined below) and further adjusted by interest using the actual non-CFM investment return during the prior year (which has not been allocated to contributions, transfers in and withdrawing employers).

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Actual Investment Return Attributable to Contributions (and Transfers In)

The actual investment return attributable to contributions (and transfers in) is based on actual monthly returns developed by Pentegra for the calendar months beginning on or after the contribution payment date.

Allocation of Gains/losses

Liability gains/losses are generally allocated on an employer-by-employer basis based on actual experience.

Liability gains/losses with respect to former employers with benefit liabilities (Orphans) are re-allocated to a closed group of employers (Orphan-Responsible employers) based on frozen point schedule.

Allocation of Assets

Orphans are allocated CFM and non-CFM assets equal to 100% of their CFM and non-CFM liabilities, respectively. Asset adjustments, if any, to achieve a 100% funded status for Orphans are offset by corresponding adjustments in the CFM and non-CFM assets for Orphan-Responsible employers. Each employer's allocated share of such adjustments is based on a frozen point schedule. For this purpose, the CFM liability for a participant who has cash flow matched benefits includes the expected benefit payments for all future years.

Each non-Orphan employer is allocated assets equal to such employer's Funding Target plus or minus such employer's UAL. Each such employer is allocated CFM assets (which have not been allocated to Orphans) in proportion to their CFM liabilities as of the valuation date. The balance of such employer's allocated assets is comprised of non-CFM assets.

Allocation of Orphan Assets and Liabilities

Orphan-Responsible employers are allocated Orphan CFM and non-CFM assets and liabilities based on a frozen point schedule. The funding ratios and funding requirements for the Orphan-Responsible employers are then determined by adding the allocated Orphan assets and liabilities to the assets and liabilities such employer had prior to the allocation.

Allocation of Orphan Annuity Purchases for Non-Highly Compensated Employees (NHCE)

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

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Target Attainment Percentage, the allocated Orphan annuity purchase amounts are added to the assets and liabilities such employer had prior to the annuity purchase allocation.

Rate of Return for Funding Balance Adjustments

An actual rate of return for the prior year is determined separately for each non-Orphan employer as of the end of the prior year.

For each such employer, such rate of return is equal to:

- (i). the sum of the actual dollar amount of investment return allocated to such employer with respect to their CFM and non-CFM assets; divided by
- (ii). the sum of such employer's assets as of the prior valuation date, adjusted by an estimate of actual benefit payments and lump sums made during the year and actual contributions (and transfers in) during the year.

For Orphan Responsible employers, the amounts in (i) and (ii) are inclusive of allocated orphan amounts.

Changes in Assumptions from the Prior Year

- The 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 2020 plan years, the use of the MP-2018 mortality improvement scale).
- The interest crediting rate for Employer 111009 was changed from 3.00% to 2.00% to reflect the reduction in 3-year Treasury rates since the last valuation.
- For ASC 960 purposes, the interest rate was updated to the Willis Towers Watson RATE:Link 10-90 yield curve as of the current valuation date.
- For ASC 960 purposes, the mortality assumption was changed from 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 to 96.8% of Pri-2012 mortality tables with white collar adjustments projected generationally using Scale MP-2019. In addition, beneficiary mortality was changed to use contingent survivor mortality after the retiree dies.

2020 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	2.79%
TD Bank	04-1542130	0.56%
People's United Bank	06-1522403	0.02%
Windsor Federal Savings & Loan Association	06-0592775	0.20%
Winter Hill Bank	04-1980523	0.64%
Webster Bank, National Association	04-2030620	0.41%
Aroostook County Federal Savings & Loan Association	01-0021085	0.03%
Peoples Federal Savings Bank	04-1715857	0.15%
Kennebec Savings Bank	01-0100387	0.34%
First Seacoast Bank	02-0235380	0.12%
Coastal Heritage Bank	04-1815670	0.20%
Bank of Bennington	03-0104715	0.03%
Milford Federal Bank	04-1620675	0.65%
Foxboro Federal Savings	04-1339492	0.25%
Colonial Federal Savings Bank	04-1983105	0.30%
Chelsea Groton Bank	06-0376640	0.60%
Savings Institute Bank & Trust Company	05-0190980	0.15%
Northfield Savings Bank	03-0145560	0.20%
Rockland Trust Company	04-1782600	0.22%
Passumpsic Savings Bank	03-0147560	0.12%
TD Bank	04-1122045	0.05%
New Hampshire Mutual Bancorp	02-0166030	1.81%
Federal Home Loan Bank of New York	13-6400946	7.20%
Blue Foundry Bank	22-0780922	0.32%
Kearny Bank	22-1032860	0.13%
Adirondack Bank	15-0438700	0.07%
NVE Bank	22-0892830	1.57%
Franklin Bank	21-0454410	0.18%
Spencer Savings Bank	22-1296609	0.04%
First Federal Savings of Middletown	14-0757620	0.12%
The Tupper Lake National Bank	15-0473412	0.03%
Ridgewood Savings Bank	13-6189476	0.05%
Investors Bank	22-1368780	2.21%
Haven Savings Bank	22-0981507	0.38%
Massena Savings & Loan Association	15-0379920	0.20%
Glen Rock Savings Bank	22-1073770	0.02%
Schuyler Savings Bank	22-1267395	0.02%
Hudson Valley Credit Union	14-1471439	7.35%
Federal Home Loan Bank of Pittsburgh	25-6001324	1.34%
Eureka Bank	25-0467870	0.02%

2020 FORM 5500, Line A –Box for Multiple-Employer Plan – Multiple-Employer Plan
Participating Employer Information

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

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(a)	(b)	(c)
Name of participating employer	EIN	Percent of Total Contribs
First Federal Savings & Loan Association of Greene County	25-0523055	1.14%
Washington Financial Bank	25-0866405	0.50%
United Savings Bank	23-0791885	0.53%
Slovenian Savings & Loan Association of Canonsburg	25-0801560	0.20%
cfsbank	25-0400413	0.20%
Doolin Security Savings Bank, FSB	55-0159131	0.02%
Prudential Bank	23-1107072	0.31%
Greenville Savings Bank	25-0361790	0.18%
Wayne Bank	24-0716410	0.01%
Fleetwood Bank	23-0586213	0.06%
Sharon Bank	23-1075613	0.03%
Federal Home Loan Bank of Atlanta	56-6000442	4.43%
First Savings & Loan Association of Mebane	56-0319795	0.11%
Council of Federal Home Loan Banks	54-1877922	0.17%
Claxton Bank	58-0196521	0.08%
Geo D. Warthen Bank	58-0478591	0.07%
Belmont Savings Bank, SSB	56-0138905	0.07%
Apple Federal Credit Union	54-0629628	0.13%
FNB Corporation	57-0182454	0.09%
Cardinal Bankshares Corporation	54-1804471	0.03%
1880 Bank	52-0262335	0.02%
Federal Home Loan Bank of Cincinnati	31-6000228	2.73%
Fairfield Federal Savings & Loan Association of Lancaster	31-4176480	0.27%
CFBank	34-0137475	0.01%
Cincinnati Federal	61-0245513	0.04%
First Federal Savings & Loan Association of Lorain	34-0347710	0.40%
First Commonwealth Bank	61-0133605	0.08%
Community Savings	31-4140480	0.03%
Belpre Savings Bank	31-4371154	0.01%
Town Square Bank	61-0228640	0.11%
City National Bank	61-1289391	0.05%
Harrison Building & Loan Association	31-0311545	0.32%
Greeneville Federal Bank, FSB	62-0634326	0.17%
Van Wert Federal Savings Bank	34-4382025	0.08%
First Federal Savings & Loan Association of Delta	34-4233110	0.17%
Community Bank	62-1722861	0.02%
Peoples Bancorp Inc.	34-0431900	0.01%
Kentucky First Federal Bancorp	61-0210390	0.38%
Farmers & Merchants Bank	31-1038216	0.07%
Whitaker Bank Corporation of Kentucky	61-1208135	0.24%

2020 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
Greenville National Bank	34-4249625	0.05%
Ohio Bankers League	31-0916384	0.11%
LCNB Corp.	31-1626393	0.52%
First National Bank of Middle Tennessee	62-1203303	0.03%
Federal Home Loan Bank of Indianapolis	35-6001443	2.68%
United Fidelity Bank	35-0298350	0.04%
Union Savings & Loan Association	35-0722275	0.17%
Bedford Federal Savings Bank	35-0170375	0.04%
Peoples Community Bank SB of Monticello, IN	35-0575815	0.01%
Crossroads Bank	35-1131741	0.02%
Three Rivers Federal Credit Union	35-0749220	0.11%
Eaton Federal Savings Bank	38-0414093	0.04%
Lincoln National Management Corporation	35-0547560	0.02%
First Federal Savings Bank	35-1116773	0.49%
Scottsburg Building & Loan Association	35-0643125	0.03%
Kentland Federal Savings & Loan Association	35-0437870	0.02%
German American Bancorp, Inc.	35-0845940	0.03%
First Federal Savings & Loan Association	35-0352590	0.02%
Farmers and Mechanics Federal Savings Bank	35-0303170	0.02%
First Federal Savings Bank	35-0309860	0.03%
Sturgis Bank & Trust Company	38-1080012	0.31%
Richmond Mutual Bancorporation, Inc	35-2054013	0.29%
Monarch Community Bank	38-0368906	0.03%
First Federal Savings Bank	35-0576640	0.21%
mBank	38-2062816	0.09%
Indiana Bankers Association	35-0407470	0.18%
American Community Bank of Indiana	35-0144969	0.18%
Community State Bank	35-0242150	0.01%
Exchange State Bank	38-0526280	0.07%
West Shore Bank	38-1067560	0.08%
Federal Home Loan Bank of Chicago	36-6001019	5.25%
Great Midwest Bank, SSB	39-0476365	0.85%
Hoyne Savings Bank	36-1649006	0.06%
Security Bank	37-0509011	0.41%
Midland Federal Savings & Loan Association	36-2065326	0.06%
Guardian Savings Bank	37-0533190	0.01%
Prevail Bank	39-0462655	0.24%
First FSB of Mascoutah	37-0402600	0.07%
Beardstown Savings, s.b.	37-0170560	0.02%
Chester National Bank	37-0214940	0.04%

2020 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
Tempo Bank	37-0554470	0.05%
GN Bank	36-1255545	0.13%
Liberty Bank for Savings	36-1385954	0.30%
Federal Home Loan Bank of Des Moines	42-6000149	8.32%
Home Federal Savings Bank	41-1777387	0.12%
Great Western Bank	42-1418615	0.07%
Great Southern Bank	44-0267430	0.78%
Heartland Bank	43-0254257	0.06%
Stockmens Bank	44-0287200	0.04%
WCF Bancorp, Inc.	42-1491186	0.05%
Home Savings & Loan Association of Carroll County, F.A.	44-0287790	0.13%
Independent Community Bankers of America	41-0327400	0.83%
Beauregard Federal Savings Bank	72-0457233	0.13%
Bear State Financial, Inc.	71-0082626	0.07%
Century Next Bank	72-0306115	0.04%
Amory Federal Savings & Loan Association	64-0113206	0.07%
First Federal Savings & Loan Association of Aberdeen	64-0156568	0.03%
First Federal Savings & Loan Association	64-0341960	0.28%
Texas Bankers Association	74-0602235	0.03%
City National Bank	74-0560702	0.01%
Pedestal Bank	72-1066314	0.01%
The State National Bank of Big Spring	75-0139735	0.04%
Concordia Bank & Trust Company	72-0158690	0.23%
Muenster State Bank	75-0453080	0.26%
Federal Home Loan Bank of Topeka	48-0561319	0.53%
Argentine Federal Savings	48-0123640	0.06%
First Federal Savings & Loan Bank	48-0220635	0.14%
San Luis Valley Federal Bank	84-0312757	0.23%
Mutual Savings Association, FSA	48-0306560	0.05%
Lincoln Federal Savings Bank	47-0221745	0.09%
Equity Bank	48-0275232	0.06%
First State Bank of Holdrege	47-0191725	0.05%
Bank of Elgin	47-0098100	0.04%
Kansas Bankers Services, Inc	48-1233705	0.48%
BancCentral, National Association	73-0177591	0.19%
Noble Federal Credit Union	94-1214416	0.95%
Federal Home Loan Bank of Des Moines	91-0852005	5.15%
First Federal Savings & Loan Association of Port Angeles	91-0369590	1.24%
Yakima Federal Savings & Loan Association	91-0480760	0.80%
First Financial Northwest Bank	91-0383363	0.07%

2020 FORM 5500, Line A –Box for Multiple-Employer Plan – Multiple-Employer Plan
Participating Employer Information

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

EIN: 13-5645888

PN: 333

(a)

(b)

(c)

Name of participating employer	EIN	Percent of Total Contribs
Raymond Federal Bank	91-0380440	0.03 %
Sundance State Bank	83-0149243	0.06 %
Office of the Comptroller of the Currency	52-1643945	9.65 %
Federal Home Loan Banks Office of Finance	13-6400979	2.22 %
Pentegra Services, Inc	13-5645888	0.45 %
Federal Home Loan Bank of Dallas	71-6013989	7.70 %

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
 EIN #13-5645888 PLAN #333
 FORM 5500, SCHEDULE H, PART IV, LINE 4j
 SERIES OF TRANSACTIONS IN EXCESS OF 5% OF PLAN ASSETS
 FOR THE YEAR ENDED JUNE 30, 2021

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	Number of Transactions	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
<u>Series in the Same Security</u>									
Bank of New York-Mellon	BNY Mellon Cash Reserve 0.100% 12/31/2049 DD 06/26/97	\$ 303,257,058	N/A	-	192	-	-	\$ 303,257,058.00	-
Bank of New York-Mellon	BNY Mellon Cash Reserve 0.100% 12/31/2049 DD 06/26/97	N/A	298,861,900	-	190	-	298,861,900	298,861,900	-
Bank of New York-Mellon	BNY EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	1,422,664,315	N/A	-	456	-	-	1,422,664,315	-
Bank of New York-Mellon	BNY EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	N/A	1,512,003,783	-	480	-	1,512,003,783	1,512,003,783	-

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.	<small>OMB No. 1210-0110</small> 2020 This Form is Open to Public Inspection
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For calendar plan year 2020 or fiscal plan year beginning 07/01/2020 and ending 06/30/2021

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

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

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

Part I	Basic Information		
1	Enter the valuation date: Month <u>07</u> Day <u>01</u> Year <u>2020</u>		
2	Assets:		
	a Market value.....	2a	3,914,303,178
	b Actuarial value.....	2b	3,914,303,178
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment.....	10,983	1,722,997,561
	b For terminated vested participants	10,761	583,532,779
	c For active participants.....	8,492	1,273,994,217
	d Total.....	30,236	3,580,524,557
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	5.42%
6	Target normal cost.....	6	114,801,154

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="font-family: cursive; font-size: 1.2em;">LPB</div>	<div style="font-size: 1.2em;">4/7/2022</div>
	Signature of actuary	Date
	Lori Blasdell	2007484
	Type or print name of actuary	Most recent enrollment number
	WILLIS TOWERS WATSON	704-620-6483
	Firm name	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) 2020
v. 200204

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)	41,694,371	38,786,027
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	404,209	1,057,467
9 Amount remaining (line 7 minus line 8)	41,290,162	37,728,560
10 Interest on line 9 using prior year's actual return of <u>4.60</u> %	1,932,363	1,778,793
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		170,186,441
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>5.57</u> %		9,572,689
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		3,179
c Total available at beginning of current plan year to add to prefunding balance		179,762,309
d Portion of (c) to be added to prefunding balance		4,219,004
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	43,222,525	43,726,357

Part III Funding Percentages

14 Funding target attainment percentage	14	106.09%
15 Adjusted funding target attainment percentage	15	108.22%
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	107.51%
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
07/01/2020	248,562,928	183,980			
Totals ▶			18(b)	248,562,928	18(c) 183,980

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	240,564,785

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: 3.64 %	2nd segment: 5.21 %	3rd segment: 5.94 %	☐ 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	114,801,154	
b Excess assets, if applicable, but not greater than line 31a	31b	75,803,554	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	103,881,005	22,501,143	
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	61,498,743	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	651,918	1,827,686	2,479,604
36 Additional cash requirement (line 34 minus line 35).....	36	59,019,139	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	240,564,785	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	181,545,650	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	1,024,905	
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, 2020
EIN: 13-5645888
PN: 333

SCHEDULE SB ATTACHMENTS

Schedule SB, line 22 – Description of Weighted Average Retirement Age

See the attachment for Schedule SB – Part V, Statement of Actuarial Assumptions and Methods, for retirement rates. The average retirement age for Line 22 was calculated by determining the average age at retirement for those current active participants expected to reach retirement and satisfy “age plus service” retirement eligibility under plans which include those provisions, based on all current decrements assumed.

The average age was calculated in accordance with the following formula which generally assumes employees terminate at the middle of the year:

$$\frac{\sum_{t=0}^{FRA-ERA} ({}_tP_{ERA}) * (q^r_{ERA+t}) * (ERA + t + \frac{1}{2})^{Note (1)}}{\sum_{t=0}^{FRA-ERA} ({}_tP_{ERA}) * (q^r_{ERA+t})}$$

Note (1): The $\frac{1}{2}$ in the formula shown above is not used for $t = FRA-ERA$.

In the formula shown above, ${}_tP_{ERA}$ is calculated using all of the decrements and the q^r_{ERA+t} represents the sum of the applicable retirement decrements

Also, ERA represents the earliest retirement age and FRA represents the age at which everyone is assumed to retire.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2020
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, 2020

The prior year Funding Standard Carryover Balance was \$42,141,615 on line 13(a) of the prior year Schedule SB and is \$41,694,371 on line 7(a) of the current year Schedule SB. The difference of \$(447,244) is due to the withdrawal of employers #1069, #2022, #5044, #6037, #7048, #7099, #9057, and #9083.

Please refer to the chart below for additional details by employer.

Employer	2019 Schedule SB Line 13(a)	2020 Schedule SB Line 7(a)	Difference
1069	\$ 304	N/A	\$ (304)
2022	96,572	N/A	(96,572)
5044	22,426	N/A	(22,426)
6037	5,277	N/A	(5,277)
7048	308,914	N/A	(308,914)
7099	6,822	N/A	(6,822)
9057	86	N/A	(86)
9083	6,843	N/A	(6,843)
Continuing ERs	41,694,371	41,694,371	-
Total	\$ 42,141,615	\$41,694,371	\$ (447,244)

The prior year Funding Standard Carryover Balance was \$39,100,896 on line 13(b) of the prior year Schedule SB and is \$38,786,027 on line 7(b) of the current year Schedule SB. The difference of \$(314,869) is due to the withdrawal of employers #7115, #9083, and #12033.

Please refer to the chart below for additional details by employer.

Employer	2019 Schedule SB Line 13(b)	2020 Schedule SB Line 7(b)	Difference
7115	\$ 68	N/A	\$ (68)
9083	87,494	N/A	(87,494)
12033	227,307	N/A	(227,307)
Continuing ERs	38,786,027	38,786,027	-
Total	\$ 39,100,896	\$38,786,027	\$ (314,869)

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2020
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, 2020
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 \$191,226,842 on line 38a of the prior year Schedule SB and is \$170,186,441 on line 11a(b) of the current year Schedule SB. The difference of \$(21,040,401) is due to the withdrawal of employers #1024, #1069, #2022, #4026, #5044, #5079, #6037, #6099, #6135, #7048, #7114, #7115, #8087, #9017, #9057, #9083, and #12033.

Please refer to the chart below for additional details by employer.

Employer	2019 Schedule SB Line 38a	2020 Schedule SB Line 11a(b)	Difference
1024	\$ 651,349	-	\$ (651,349)
1069	1,463,863	-	(1,463,863)
2022	3,994,349	-	(3,994,349)
4026	1,485,496	-	(1,485,496)
5044	19,439	-	(19,439)
5079	552,458	-	(552,458)
6037	3,141,342	-	(3,141,342)
6099	2,968,347	-	(2,968,347)
6135	1,574,312	-	(1,574,312)
7048	1,116,548	-	(1,116,548)
7114	1,032,384	-	(1,032,384)
7115	804,460	-	(804,460)
8087	531,582	-	(531,582)
9017	109	-	(109)
9057	1,324,321	-	(1,324,321)
9083	36,650	-	(36,650)
12033	343,392	-	(343,392)
Other Continuing ERs	170,186,441	170,186,441	-
Total	\$ 191,226,842	\$ 170,186,441	\$ (21,040,401)

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

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, 2020

EIN: 13-5645888

PN: 333

2020 FORM 5500 SCHEDULE SB, LINE 18B

SCHEDULE OF EMPLOYER CONTRIBUTIONS FOR PLAN YEAR JULY 01, 2020 TO JUNE 30, 2021

TOTAL EMPLOYER CONTRIBUTIONS:

\$ 248,562,928

Employer Number	Date	Contribution Amount
1000	12/17/2020	\$ 6,940,227
1001	12/29/2020	\$ 1,395,228
1004	2/5/2021	\$ 55,362
1006	11/5/2020	\$ 500,000
1007	12/16/2020	\$ 1,320,991
1007	12/21/2021	\$ 278,511
1019	10/9/2020	\$ 219,395
1019	12/24/2020	\$ 263,684
1019	2/11/2021	\$ 263,684
1019	5/21/2021	\$ 263,684
1025	12/15/2020	\$ 75,622
1027	12/4/2020	\$ 379,429
1030	12/22/2020	\$ 61,380
1030	5/19/2021	\$ 788,882
1032	10/27/2020	\$ 300,000
1034	11/16/2020	\$ 506,296
1046	12/10/2020	\$ 78,357
1055	12/3/2020	\$ 1,352,458
1055	12/29/2020	\$ 275,000
1070	12/23/2020	\$ 391,154
1070	12/27/2021	\$ 235,574
1073	10/22/2020	\$ 630,000
1073	10/29/2020	\$ 125,000
1074	12/30/2020	\$ 1,480,224
1077	12/30/2020	\$ 377,039
1079	11/13/2020	\$ 504,228
1080	12/4/2020	\$ 549,248
1082	12/28/2020	\$ 300,000
1083	12/29/2020	\$ 128,813
1088	12/9/2020	\$ 4,492,826
2000	12/18/2020	\$ 10,136,713
2000	12/16/2021	\$ 7,758,860
2003	10/23/2020	\$ 800,000
2006	10/28/2020	\$ 329,261
2009	10/26/2020	\$ 168,803
2012	12/9/2020	\$ 2,211,747
2012	12/28/2021	\$ 1,679,725
2018	12/14/2020	\$ 456,000
2023	12/10/2020	\$ 91,974
2026	2/4/2021	\$ 300,000
2027	2/10/2021	\$ 75,000
2029	10/29/2020	\$ 123,072
2030	12/30/2020	\$ 5,500,000
2032	12/10/2020	\$ 953,695
2033	11/13/2020	\$ 507,920
2037	1/21/2021	\$ 59,976
2038	12/14/2020	\$ 55,596
2039	12/30/2020	\$ 4,760,830
2039	11/30/2021	\$ 13,500,000
3000	12/11/2020	\$ 586,354
3000	3/30/2021	\$ 2,750,000
3011	12/7/2020	\$ 41,371
3012	12/15/2020	\$ 2,826,746
3019	10/7/2020	\$ 75,000
3019	12/17/2020	\$ 75,000
3019	2/11/2021	\$ 583,000
3019	5/19/2021	\$ 75,000
3019	6/25/2021	\$ 438,000
3023	11/12/2020	\$ 780,000
3023	10/25/2021	\$ 545,750
3031	12/1/2020	\$ 503,950
3032	12/15/2020	\$ 500,000
3036	11/6/2020	\$ 41,164
3054	12/30/2020	\$ 780,298
3063	12/3/2020	\$ 447,172
3073	10/27/2020	\$ 23,970

Employer Number	Date	Contribution Amount
3074	12/23/2020	\$ 155,911
3077	12/11/2020	\$ 79,861
4000	12/2/2020	\$ 11,000,000
4079	12/11/2020	\$ 77,044
4079	9/17/2021	\$ 9,656
4079	9/17/2021	\$ 22,500
4079	12/28/2021	\$ 117,311
4079	2/25/2022	\$ 44,141
4084	11/16/2020	\$ 147,320
4084	11/30/2021	\$ 270,000
4087	11/23/2020	\$ 197,620
4088	1/4/2021	\$ 181,001
4090	12/3/2020	\$ 175,573
4091	7/12/2021	\$ 325,800
4094	12/3/2020	\$ 77,851
4094	2/9/2021	\$ 77,851
4094	5/17/2021	\$ 77,851
4096	1/14/2021	\$ 63,169
4097	12/18/2020	\$ 38,077
5000	12/18/2020	\$ 6,785,252
5001	12/10/2020	\$ 248,000
5001	12/10/2021	\$ 420,623
5010	12/28/2020	\$ 29,324
5021	12/3/2020	\$ 107,772
5026	12/18/2020	\$ 1,002,582
5034	12/29/2020	\$ 196,198
5042	1/22/2021	\$ 27,380
5042	2/19/2021	\$ 54,458
5045	11/6/2020	\$ 30,824
5047	10/23/2020	\$ 268,620
5050	10/27/2020	\$ 131,368
5051	12/11/2020	\$ 804,776
5065	12/30/2020	\$ 428,303
5080	12/30/2020	\$ 199,386
5091	12/14/2020	\$ 252,000
5091	12/6/2021	\$ 162,735
5093	12/16/2020	\$ 55,335
5118	12/3/2020	\$ 26,900
5121	10/2/2020	\$ 252,060
5121	12/16/2020	\$ 234,172
5121	2/25/2021	\$ 234,172
5121	5/28/2021	\$ 234,172
5125	12/10/2020	\$ 56,271
5125	2/19/2021	\$ 56,271
5125	5/24/2021	\$ 56,271
5126	1/12/2021	\$ 200,000
5126	2/1/2021	\$ 200,000
5126	3/10/2021	\$ 200,000
5127	12/18/2020	\$ 114,428
5128	11/16/2020	\$ 59,177
5128	12/31/2020	\$ 74,095
5128	2/24/2021	\$ 74,095
5128	6/1/2021	\$ 74,095
5129	12/14/2020	\$ 1,291,031
5130	12/31/2020	\$ 27,374
5130	4/22/2021	\$ 27,374
5130	6/1/2021	\$ 27,374
6000	11/19/2020	\$ 1,723,152
6000	12/31/2020	\$ 1,000,000
6000	12/31/2021	\$ 3,936,502
6016	12/14/2020	\$ 30,643
6016	2/16/2021	\$ 30,643
6016	5/14/2021	\$ 30,643
6028	12/21/2020	\$ 210,243
6028	12/17/2021	\$ 213,750
6040	11/6/2020	\$ 105,443

Employer Number	Date	Contribution Amount
6042	12/30/2020	\$ 17,600
6044	10/27/2020	\$ 58,675
6049	2/11/2021	\$ 267,995
6050	11/30/2020	\$ 101,279
6070	12/18/2020	\$ 41,097
6077	11/2/2020	\$ 1,221,653
6079	12/28/2020	\$ 84,000
6086	11/5/2020	\$ 44,689
6093	11/19/2020	\$ 64,997
6107	12/4/2020	\$ 13,806
6107	2/12/2021	\$ 13,806
6107	5/14/2021	\$ 13,806
6116	12/9/2020	\$ 52,318
6120	12/10/2020	\$ 70,245
6124	10/21/2020	\$ 350,000
6124	11/11/2021	\$ 418,500
6125	12/14/2020	\$ 721,636
6126	2/17/2021	\$ 81,994
6126	5/13/2021	\$ 550
6129	12/15/2020	\$ 300,000
6129	5/14/2021	\$ 214,035
6130	12/31/2020	\$ 70,932
6130	2/9/2021	\$ 70,932
6130	5/18/2021	\$ 70,932
6136	12/4/2020	\$ 200,000
6136	2/26/2021	\$ 250,000
6138	11/4/2020	\$ 455,832
6140	12/18/2020	\$ 36,532
6142	12/28/2020	\$ 173,047
6143	10/28/2020	\$ 206,398
7000	12/15/2020	\$ 12,000,000
7000	12/18/2020	\$ 1,049,078
7011	12/23/2020	\$ 1,520,000
7011	12/22/2021	\$ 589,500
7027	10/22/2020	\$ 151,627
7031	12/10/2020	\$ 600,000
7031	12/31/2021	\$ 421,000
7056	7/1/2020	\$ 73,387
7056	11/2/2020	\$ 78,509
7060	12/29/2020	\$ 15,706
7064	12/3/2020	\$ 601,508
7065	12/17/2020	\$ 176,698
7088	1/21/2021	\$ 42,000
7100	1/27/2021	\$ 32,970
7100	2/24/2021	\$ 32,970
7100	5/18/2021	\$ 32,970
7101	11/19/2020	\$ 130,000
7117	12/30/2020	\$ 106,842
7117	2/25/2021	\$ 106,842
7117	5/19/2021	\$ 106,842
7118	7/1/2020	\$ 750,000
8000	12/21/2020	\$ 20,689,612
8006	12/28/2020	\$ 300,000
8026	12/16/2020	\$ 58,792
8026	2/10/2021	\$ 58,793
8026	6/9/2021	\$ 58,793
8031	12/31/2020	\$ 1,934,403
8051	11/12/2020	\$ 159,846
8054	12/23/2020	\$ 99,565
8066	12/30/2020	\$ 123,243
8104	12/18/2020	\$ 319,113
8105	12/7/2020	\$ 2,054,260
9007	12/7/2020	\$ 107,890
9007	2/16/2021	\$ 107,890
9007	5/14/2021	\$ 107,890
9026	12/31/2020	\$ 179,391

PN: 333

SCHEDULE OF EMPLOYER CONTRIBUTIONS FOR PLAN YEAR JULY 01, 2020 TO JUNE 30, 2021

\$ 248,562,928

[illegible]

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2020
EIN: 13-5645888
PN: 333

2020 FORM 5500 SCHEDULE SB, LINE 18C
SCHEDULE OF EMPLOYEE CONTRIBUTIONS FOR PLAN YEAR JULY 01, 2020 TO JUNE 30, 2021

TOTAL EMPLOYEE CONTRIBUTIONS: \$ 183,980

Date	Contribution Amount
7/2020	\$ 28,814
8/2020	\$ -
9/2020	\$ 14,687
10/2020	\$ 14,182
11/2020	\$ 20,890
12/2020	\$ 28,192
1/2021	\$ -
2/2021	\$ 14,222
3/2021	\$ 28,075
4/2021	\$ -
5/2021	\$ 20,973
6/2021	\$ 13,946

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

2020 FORM 5500 SCHEDULE SB, LINE 19

DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2020

TOTAL: \$ 248,562,928 \$ 237,526,449 \$ 11,036,479 \$ 240,564,785

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	12/17/2020	2020	\$ 6,940,227	\$ 6,940,227	5.46%	0.4617	\$ -	10.46%	0.0000	0.0000	\$ 6,771,937
1001	12/29/2020	2020	\$ 1,395,228	\$ 1,090,097	5.30%	0.4945	\$ 305,131	10.30%	0.4945	0.0000	\$ 1,360,046
1004	2/5/2021	2020	\$ 55,362	\$ 55,362	5.30%	0.6000	\$ -	10.30%	0.0000	0.0000	\$ 53,673
1006	11/5/2020	2020	\$ 500,000	\$ 352,148	5.38%	0.3470	\$ 147,852	10.38%	0.3470	0.0000	\$ 490,991
1007	12/16/2020	2020	\$ 1,320,991	\$ 1,032,244	5.40%	0.4590	\$ 288,747	10.40%	0.4590	0.0000	\$ 1,289,483
1007	12/21/2021	2020	\$ 278,511	\$ 278,511	5.40%	1.4720	\$ -	10.40%	0.0000	0.0000	\$ 257,764
1019	10/9/2020	2020	\$ 219,395	\$ 219,395	5.41%	0.2732	\$ -	10.41%	0.0000	0.0000	\$ 216,259
1019	12/24/2020	2020	\$ 263,684	\$ 263,678	5.41%	0.4809	\$ 6	10.41%	0.4809	0.0000	\$ 257,087
1019	2/11/2021	2020	\$ 263,684	\$ 263,684	5.41%	0.6164	\$ -	10.41%	0.0000	0.0000	\$ 255,258
1019	5/21/2021	2020	\$ 263,684	\$ 263,684	5.41%	0.8877	\$ -	10.41%	0.0000	0.0000	\$ 251,636
1025	12/15/2020	2020	\$ 75,622	\$ 59,476	5.33%	0.4563	\$ 16,146	10.33%	0.4563	0.0000	\$ 73,851
1027	12/4/2020	2020	\$ 379,429	\$ 296,505	5.43%	0.4262	\$ 82,924	10.43%	0.4262	0.0000	\$ 370,973
1030	12/22/2020	2020	\$ 61,380	\$ 41,559	5.38%	0.4754	\$ 19,821	10.38%	0.4754	0.0000	\$ 59,869
1030	5/19/2021	2020	\$ 788,882	\$ 788,882	5.38%	0.8822	\$ -	10.38%	0.0000	0.0000	\$ 753,243
1032	10/27/2020	2020	\$ 300,000	\$ 234,480	5.39%	0.3224	\$ 65,520	10.39%	0.3224	0.0000	\$ 294,965
1034	11/16/2020	2020	\$ 506,296	\$ 442,240	5.30%	0.3770	\$ 64,056	10.30%	0.3770	0.0000	\$ 496,533
1046	12/10/2020	2020	\$ 78,357	\$ 78,357	5.44%	0.4426	\$ -	10.44%	0.0000	0.0000	\$ 76,541
1055	12/3/2020	2020	\$ 1,352,458	\$ 1,054,901	5.40%	0.4235	\$ 297,557	10.40%	0.4235	0.0000	\$ 1,322,668
1055	12/29/2020	2020	\$ 275,000	\$ 275,000	5.40%	0.4945	\$ -	10.40%	0.0000	0.0000	\$ 267,940
1070	12/23/2020	2020	\$ 391,154	\$ 305,650	5.39%	0.4781	\$ 85,504	10.39%	0.4781	0.0000	\$ 381,457
1070	12/27/2021	2020	\$ 235,574	\$ 235,574	5.39%	1.4884	\$ -	10.39%	0.0000	0.0000	\$ 217,868
1073	10/22/2020	2020	\$ 630,000	\$ 630,000	5.42%	0.3087	\$ -	10.42%	0.0000	0.0000	\$ 619,817
1073	10/29/2020	2020	\$ 125,000	\$ 125,000	5.42%	0.3279	\$ -	10.42%	0.0000	0.0000	\$ 122,855
1074	12/30/2020	2020	\$ 1,480,224	\$ 1,164,765	5.38%	0.4973	\$ 315,459	10.38%	0.4973	0.0000	\$ 1,442,150
1077	12/30/2020	2020	\$ 377,039	\$ 294,616	5.38%	0.4973	\$ 82,423	10.38%	0.4973	0.0000	\$ 367,341
1079	11/13/2020	2020	\$ 504,228	\$ 504,228	5.32%	0.3689	\$ -	10.32%	0.0000	0.0000	\$ 494,679
1080	12/4/2020	2020	\$ 549,248	\$ 257,005	5.28%	0.4262	\$ 292,243	10.28%	0.4262	0.0000	\$ 537,334
1082	12/28/2020	2020	\$ 300,000	\$ 300,000	5.40%	0.4918	\$ -	10.40%	0.0000	0.0000	\$ 292,340
1083	12/29/2020	2020	\$ 128,813	\$ 100,641	5.29%	0.4945	\$ 28,172	10.29%	0.4945	0.0000	\$ 125,571
1088	12/9/2020	2020	\$ 4,492,826	\$ 4,492,826	5.42%	0.4399	\$ -	10.42%	0.0000	0.0000	\$ 4,389,712
2000	12/18/2020	2020	\$ 10,136,713	\$ 10,136,713	5.43%	0.4645	\$ -	10.43%	0.0000	0.0000	\$ 9,890,784
2000	12/16/2021	2020	\$ 7,758,860	\$ 7,758,860	5.43%	1.4583	\$ -	10.43%	0.0000	0.0000	\$ 7,183,064
2003	10/23/2020	2020	\$ 800,000	\$ 800,000	5.41%	0.3115	\$ -	10.41%	0.0000	0.0000	\$ 786,978
2006	10/28/2020	2020	\$ 329,261	\$ 329,261	5.31%	0.3251	\$ -	10.31%	0.0000	0.0000	\$ 323,769
2009	10/26/2020	2020	\$ 168,803	\$ 146,073	5.29%	0.3197	\$ 22,730	10.29%	0.3197	0.0000	\$ 166,045
2012	12/9/2020	2020	\$ 2,211,747	\$ 1,934,297	5.38%	0.4399	\$ 277,450	10.38%	0.4399	0.0000	\$ 2,161,347
2012	12/28/2021	2020	\$ 1,679,725	\$ 1,679,725	5.38%	1.4911	\$ -	10.38%	0.0000	0.0000	\$ 1,553,471
2018	12/14/2020	2020	\$ 456,000	\$ 375,223	5.29%	0.4536	\$ 80,777	10.29%	0.4536	0.0000	\$ 445,462
2023	12/10/2020	2020	\$ 91,974	\$ 71,895	5.26%	0.4426	\$ 20,079	10.26%	0.4426	0.0000	\$ 89,911
2026	2/4/2021	2020	\$ 300,000	\$ 300,000	5.28%	0.5973	\$ -	10.28%	0.0000	0.0000	\$ 290,921
2027	2/10/2021	2020	\$ 75,000	\$ 51,758	5.28%	0.6137	\$ 23,242	10.28%	1.0425	0.1849	\$ 72,572
2029	10/29/2020	2020	\$ 123,072	\$ 108,964	5.30%	0.3279	\$ 14,108	10.30%	0.3279	0.0000	\$ 121,006
2030	12/30/2020	2020	\$ 5,500,000	\$ 4,391,453	5.45%	0.4973	\$ 1,108,547	10.45%	0.4973	0.0000	\$ 5,356,762
2032	12/10/2020	2020	\$ 953,695	\$ 953,695	5.46%	0.4426	\$ -	10.46%	0.0000	0.0000	\$ 931,516
2033	11/13/2020	2020	\$ 507,920	\$ 507,920	5.55%	0.3689	\$ -	10.55%	0.0000	0.0000	\$ 497,901
2037	1/21/2021	2020	\$ 59,976	\$ 59,976	5.27%	0.5589	\$ -	10.27%	0.0000	0.0000	\$ 58,279
2038	12/14/2020	2020	\$ 55,596	\$ 55,596	5.39%	0.4536	\$ -	10.39%	0.0000	0.0000	\$ 54,288
2039	12/30/2020	2020	\$ 4,760,830	\$ 3,529,396	5.59%	0.4973	\$ 1,231,434	10.59%	0.4973	0.0000	\$ 4,633,784
2039	11/30/2021	2020	\$ 13,500,000	\$ 13,500,000	5.59%	1.4145	\$ -	10.59%	0.0000	0.0000	\$ 12,500,268
3000	12/11/2020	2020	\$ 586,354	\$ 586,354	5.46%	0.4454	\$ -	10.46%	0.0000	0.0000	\$ 572,635
3000	3/30/2021	2020	\$ 2,750,000	\$ 2,750,000	5.46%	0.7452	\$ -	10.46%	0.0000	0.0000	\$ 2,643,185
3011	12/7/2020	2020	\$ 41,371	\$ 41,371	5.22%	0.4344	\$ -	10.22%	0.0000	0.0000	\$ 40,467
3012	12/15/2020	2020	\$ 2,826,746	\$ 2,209,213	5.51%	0.4563	\$ 617,533	10.51%	0.4563	0.0000	\$ 2,758,407
3019	10/7/2020	2020	\$ 75,000	\$ 75,000	5.28%	0.2678	\$ -	10.28%	0.0000	0.0000	\$ 73,974
3019	12/17/2020	2020	\$ 75,000	\$ 75,000	5.28%	0.4617	\$ -	10.28%	0.0000	0.0000	\$ 73,239
3019	2/11/2021	2020	\$ 583,000	\$ 583,000	5.28%	0.6164	\$ -	10.28%	0.0000	0.0000	\$ 564,799
3019	5/19/2021	2020	\$ 75,000	\$ 75,000	5.28%	0.8822	\$ -	10.28%	0.0000	0.0000	\$ 71,672
3019	6/25/2021	2020	\$ 438,000	\$ 438,000	5.28%	0.9836	\$ -	10.28%	0.0000	0.0000	\$ 416,385
3023	11/12/2020	2020	\$ 780,000	\$ 638,232	5.45%	0.3661	\$ 141,768	10.45%	0.3661	0.0000	\$ 764,992
3023	10/25/2021	2020	\$ 545,750	\$ 545,750	5.45%	1.3160	\$ -	10.45%	0.0000	0.0000	\$ 508,937
3031	12/1/2020	2020	\$ 503,950	\$ 503,950	5.44%	0.4180	\$ -	10.44%	0.0000	0.0000	\$ 492,913
3032	12/15/2020	2020	\$ 500,000	\$ 500,000	5.45%	0.4563	\$ -	10.45%	0.0000	0.0000	\$ 488,039
3036	11/6/2020	2020	\$ 41,164	\$ 41,164	5.34%	0.3497	\$ -	10.34%	0.0000	0.0000	\$ 40,422
3054	12/30/2020	2020	\$ 780,298	\$ 609,641	5.29%	0.4973	\$ 170,657	10.29%	0.4973	0.0000	\$ 760,550
3063	12/3/2020	2020	\$ 447,172	\$ 327,575	5.41%	0.4235	\$ 119,597	10.41%	0.4235	0.0000	\$ 437,305
3073	10/27/2020	2020	\$ 23,970	\$ 18,733	5.49%	0.3224	\$ 5,237	10.49%	0.3224	0.0000	\$ 23,561

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

2020 FORM 5500 SCHEDULE SB, LINE 19

DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2020

TOTAL: \$ 248,562,928 \$ 237,526,449 \$ 11,036,479 \$ 240,564,785

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
3074	12/23/2020	2020	\$ 155,911	\$ 121,798	5.21%	0.4781	\$ 34,113	10.21%	0.4781	0.0000	\$ 152,171
3077	12/11/2020	2020	\$ 79,861	\$ 79,861	5.51%	0.4454	\$ -	10.51%	0.0000	0.0000	\$ 77,976
4000	12/2/2020	2020	\$ 11,000,000	\$ 11,000,000	5.47%	0.4208	\$ -	10.47%	0.0000	0.0000	\$ 10,756,249
4079	12/11/2020	2020	\$ 77,044	\$ 60,198	5.34%	0.4454	\$ 16,846	10.34%	0.4454	0.0000	\$ 75,279
4079	9/17/2021	2020	\$ 32,156	\$ 32,156	5.34%	1.2120	\$ -	10.34%	0.0000	0.0000	\$ 30,191
4079	12/28/2021	2020	\$ 117,311	\$ 117,311	5.34%	1.4911	\$ -	10.34%	0.0000	0.0000	\$ 108,555
4079	2/25/2022	2020	\$ 44,141	\$ 44,141	5.34%	1.6533	\$ -	10.34%	0.0000	0.0000	\$ 40,503
4084	11/16/2020	2020	\$ 147,320	\$ 120,440	5.34%	0.3770	\$ 26,880	10.34%	0.3770	0.0000	\$ 144,397
4084	11/30/2021	2020	\$ 270,000	\$ 270,000	5.46%	1.4145	\$ -	10.46%	0.0000	0.0000	\$ 250,441
4087	11/23/2020	2020	\$ 197,620	\$ 182,736	5.46%	0.3962	\$ 14,884	10.46%	0.3962	0.0000	\$ 193,611
4088	1/4/2021	2020	\$ 181,001	\$ 141,403	5.31%	0.5123	\$ 39,598	10.31%	0.5000	0.0123	\$ 176,313
4090	12/3/2020	2020	\$ 175,573	\$ 175,573	5.23%	0.4235	\$ -	10.23%	0.0000	0.0000	\$ 171,623
4091	7/12/2021	2020	\$ 325,800	\$ 325,800	5.51%	1.0287	\$ -	10.51%	0.0000	0.0000	\$ 308,310
4094	12/3/2020	2020	\$ 77,851	\$ 28,252	5.51%	0.4235	\$ 49,599	10.51%	0.4235	0.0000	\$ 76,129
4094	2/9/2021	2020	\$ 77,851	\$ 56,504	5.42%	0.6110	\$ 21,347	10.42%	0.5425	0.0685	\$ 75,315
4094	5/17/2021	2020	\$ 77,851	\$ 77,851	5.42%	0.8767	\$ -	10.42%	0.0000	0.0000	\$ 74,330
4096	1/14/2021	2020	\$ 63,169	\$ 63,169	5.42%	0.5397	\$ -	10.42%	0.0000	0.0000	\$ 61,404
4097	12/18/2020	2020	\$ 38,077	\$ 4,308	5.39%	0.4645	\$ 33,769	10.39%	0.4645	0.0000	\$ 37,165
5000	12/18/2020	2020	\$ 6,785,252	\$ 6,785,252	5.36%	0.4645	\$ -	10.36%	0.0000	0.0000	\$ 6,619,467
5001	12/10/2020	2020	\$ 248,000	\$ 199,724	5.47%	0.4426	\$ 48,276	10.47%	0.4426	0.0000	\$ 242,406
5001	12/10/2021	2020	\$ 420,623	\$ 420,623	5.29%	1.4419	\$ -	10.29%	0.0000	0.0000	\$ 390,494
5010	12/28/2020	2020	\$ 29,324	\$ 22,912	5.29%	0.4918	\$ 6,412	10.29%	0.4918	0.0000	\$ 28,583
5021	12/3/2020	2020	\$ 107,772	\$ 84,199	5.34%	0.4235	\$ 23,573	10.34%	0.4235	0.0000	\$ 105,453
5026	12/18/2020	2020	\$ 1,002,582	\$ 1,002,582	5.27%	0.4645	\$ -	10.27%	0.0000	0.0000	\$ 978,215
5034	12/29/2020	2020	\$ 196,198	\$ 153,284	5.44%	0.4945	\$ 42,914	10.44%	0.4945	0.0000	\$ 191,278
5042	1/22/2021	2020	\$ 27,380	\$ 27,380	5.27%	0.5616	\$ -	10.27%	0.0000	0.0000	\$ 26,580
5042	2/19/2021	2020	\$ 54,458	\$ 54,458	5.42%	0.6384	\$ -	10.42%	0.0000	0.0000	\$ 52,654
5045	11/6/2020	2020	\$ 30,824	\$ 30,824	5.42%	0.3497	\$ -	10.42%	0.0000	0.0000	\$ 30,268
5047	10/23/2020	2020	\$ 268,620	\$ 213,898	5.34%	0.3115	\$ 54,722	10.34%	0.3115	0.0000	\$ 264,295
5050	10/27/2020	2020	\$ 131,368	\$ 102,638	5.35%	0.3224	\$ 28,730	10.35%	0.3224	0.0000	\$ 129,199
5051	12/11/2020	2020	\$ 804,776	\$ 804,776	5.30%	0.4454	\$ -	10.30%	0.0000	0.0000	\$ 786,179
5065	12/30/2020	2020	\$ 428,303	\$ 428,303	5.39%	0.4973	\$ -	10.39%	0.0000	0.0000	\$ 417,149
5080	12/30/2020	2020	\$ 199,386	\$ 164,542	5.45%	0.4973	\$ 34,844	10.45%	0.4973	0.0000	\$ 194,349
5091	12/14/2020	2020	\$ 252,000	\$ 252,000	5.28%	0.4536	\$ -	10.28%	0.0000	0.0000	\$ 246,092
5091	12/6/2021	2020	\$ 162,735	\$ 162,735	5.37%	1.4309	\$ -	10.37%	0.0000	0.0000	\$ 150,999
5093	12/16/2020	2020	\$ 55,335	\$ 47,839	5.37%	0.4590	\$ 7,496	10.37%	0.4590	0.0000	\$ 54,079
5118	12/3/2020	2020	\$ 26,900	\$ 11,530	5.13%	0.4235	\$ 15,370	10.13%	0.4235	0.0000	\$ 26,318
5121	10/2/2020	2020	\$ 252,060	\$ 252,060	5.30%	0.2541	\$ -	10.30%	0.0000	0.0000	\$ 248,762
5121	12/16/2020	2020	\$ 234,172	\$ 234,172	5.32%	0.4590	\$ -	10.32%	0.0000	0.0000	\$ 228,666
5121	2/25/2021	2020	\$ 234,172	\$ 234,172	5.32%	0.6548	\$ -	10.32%	0.0000	0.0000	\$ 226,358
5121	5/28/2021	2020	\$ 234,172	\$ 234,172	5.32%	0.9068	\$ -	10.32%	0.0000	0.0000	\$ 223,419
5125	12/10/2020	2020	\$ 56,271	\$ 20,162	5.32%	0.4426	\$ 36,109	10.32%	0.4426	0.0000	\$ 55,004
5125	2/19/2021	2020	\$ 56,271	\$ 56,271	5.28%	0.6384	\$ -	10.28%	0.0000	0.0000	\$ 54,453
5125	5/24/2021	2020	\$ 56,271	\$ 56,271	5.28%	0.8959	\$ -	10.28%	0.0000	0.0000	\$ 53,736
5126	1/12/2021	2020	\$ 200,000	\$ 200,000	5.28%	0.5342	\$ -	10.28%	0.0000	0.0000	\$ 194,419
5126	2/1/2021	2020	\$ 200,000	\$ 200,000	5.44%	0.5890	\$ -	10.44%	0.0000	0.0000	\$ 193,856
5126	3/10/2021	2020	\$ 200,000	\$ 200,000	5.44%	0.6904	\$ -	10.44%	0.0000	0.0000	\$ 192,818
5127	12/18/2020	2020	\$ 114,428	\$ 89,416	5.44%	0.4645	\$ 25,012	10.44%	0.4645	0.0000	\$ 111,666
5128	11/16/2020	2020	\$ 59,177	\$ 269	5.40%	0.3770	\$ 58,908	10.40%	0.3770	0.0000	\$ 58,028
5128	12/31/2020	2020	\$ 74,095	\$ 74,095	5.34%	0.5000	\$ -	10.34%	0.0000	0.0000	\$ 72,193
5128	2/24/2021	2020	\$ 74,095	\$ 74,095	5.34%	0.6521	\$ -	10.34%	0.0000	0.0000	\$ 71,624
5128	6/1/2021	2020	\$ 74,095	\$ 74,095	5.34%	0.9178	\$ -	10.34%	0.0000	0.0000	\$ 70,640
5129	12/14/2020	2020	\$ 1,291,031	\$ 1,291,031	5.34%	0.4536	\$ -	10.34%	0.0000	0.0000	\$ 1,260,437
5130	12/31/2020	2020	\$ 27,374	\$ 27,374	5.43%	0.5000	\$ -	10.43%	0.0000	0.0000	\$ 26,655
5130	4/22/2021	2020	\$ 27,374	\$ 27,374	5.47%	0.8082	\$ -	10.47%	0.0000	0.0000	\$ 26,221
5130	6/1/2021	2020	\$ 27,374	\$ 27,374	5.47%	0.9178	\$ -	10.47%	0.0000	0.0000	\$ 26,068
6000	11/19/2020	2020	\$ 1,723,152	\$ 1,723,152	5.47%	0.3852	\$ -	10.47%	0.0000	0.0000	\$ 1,687,727
6000	12/31/2020	2020	\$ 1,000,000	\$ 1,000,000	5.54%	0.5000	\$ -	10.54%	0.0000	0.0000	\$ 973,400
6000	12/31/2021	2020	\$ 3,936,502	\$ 3,936,502	5.54%	1.4993	\$ -	10.54%	0.0000	0.0000	\$ 3,630,788
6016	12/14/2020	2020	\$ 30,643	\$ 10,847	5.54%	0.4536	\$ 19,796	10.54%	0.4536	0.0000	\$ 29,928
6016	2/16/2021	2020	\$ 30,643	\$ 21,694	5.35%	0.6301	\$ 8,949	10.35%	0.5425	0.0877	\$ 29,618
6016	5/14/2021	2020	\$ 30,643	\$ 30,643	5.35%	0.8685	\$ -	10.35%	0.0000	0.0000	\$ 29,287
6028	12/21/2020	2020	\$ 210,243	\$ 164,275	5.35%	0.4727	\$ 45,968	10.35%	0.4727	0.0000	\$ 205,127
6028	12/17/2021	2020	\$ 213,750	\$ 213,750	5.35%	1.4610	\$ -	10.35%	0.0000	0.0000	\$ 198,078
6040	11/6/2020	2020	\$ 105,443	\$ 82,403	5.35%	0.3497	\$ 23,040	10.35%	0.3497	0.0000	\$ 103,497
6042	12/30/2020	2020	\$ 17,600	\$ 17,600	5.47%	0.4973	\$ -	10.47%	0.0000	0.0000	\$ 17,157
6044	10/27/2020	2020	\$ 58,675	\$ 58,675	5.26%	0.3224	\$ -	10.26%	0.0000	0.0000	\$ 57,681

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2020
EIN: 13-5645888
PN: 333

2020 FORM 5500 SCHEDULE SB, LINE 19
DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2020

TOTAL: \$ 248,562,928 \$ 237,526,449 \$ 11,036,479 \$ 240,564,785

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
6049	2/11/2021	2020	\$ 267,995	\$ 152,895	5.44%	0.6164	\$ 115,100	10.44%	1.0425	0.1904	\$ 259,016
6050	11/30/2020	2020	\$ 101,279	\$ 101,279	5.36%	0.4153	\$ -	10.36%	0.0000	0.0000	\$ 99,138
6070	12/18/2020	2020	\$ 41,097	\$ 32,102	5.28%	0.4645	\$ 8,995	10.28%	0.4645	0.0000	\$ 40,150
6077	11/2/2020	2020	\$ 1,221,653	\$ 1,221,653	5.15%	0.3388	\$ -	10.15%	0.0000	0.0000	\$ 1,200,232
6079	12/28/2020	2020	\$ 84,000	\$ 84,000	5.36%	0.4918	\$ -	10.36%	0.0000	0.0000	\$ 81,859
6086	11/5/2020	2020	\$ 44,689	\$ 34,918	5.39%	0.3470	\$ 9,771	10.39%	0.3470	0.0000	\$ 43,888
6093	11/19/2020	2020	\$ 64,997	\$ 50,790	5.35%	0.3852	\$ 14,207	10.35%	0.3852	0.0000	\$ 63,693
6107	12/4/2020	2020	\$ 13,806	\$ 5,418	5.40%	0.4262	\$ 8,388	10.40%	0.4262	0.0000	\$ 13,506
6107	2/12/2021	2020	\$ 13,806	\$ 10,836	5.29%	0.6192	\$ 2,970	10.29%	0.5425	0.0767	\$ 13,362
6107	5/14/2021	2020	\$ 13,806	\$ 13,806	5.29%	0.8685	\$ -	10.29%	0.0000	0.0000	\$ 13,202
6116	12/9/2020	2020	\$ 52,318	\$ 52,318	5.34%	0.4399	\$ -	10.34%	0.0000	0.0000	\$ 51,143
6120	12/10/2020	2020	\$ 70,245	\$ 55,425	5.30%	0.4426	\$ 14,820	10.30%	0.4426	0.0000	\$ 68,675
6124	10/21/2020	2020	\$ 350,000	\$ 350,000	5.24%	0.3060	\$ -	10.24%	0.0000	0.0000	\$ 344,402
6124	11/11/2020	2020	\$ 418,500	\$ 418,500	5.41%	1.3625	\$ -	10.41%	0.0000	0.0000	\$ 389,510
6125	12/14/2020	2020	\$ 721,636	\$ 563,971	5.41%	0.4536	\$ 157,665	10.41%	0.4536	0.0000	\$ 704,353
6126	2/17/2021	2020	\$ 81,994	\$ 46,136	5.49%	0.6329	\$ 35,858	10.49%	1.0425	0.2233	\$ 79,164
6126	5/13/2021	2020	\$ 550	\$ 550	5.33%	0.8658	\$ -	10.33%	0.0000	0.0000	\$ 526
6129	12/15/2020	2020	\$ 300,000	\$ 300,000	5.33%	0.4563	\$ -	10.33%	0.0000	0.0000	\$ 292,811
6129	5/14/2021	2020	\$ 214,035	\$ 214,035	5.46%	0.8685	\$ -	10.46%	0.0000	0.0000	\$ 204,378
6130	12/31/2020	2020	\$ 70,932	\$ 25,106	5.46%	0.5000	\$ 45,826	10.46%	0.5000	0.0000	\$ 69,110
6130	2/9/2021	2020	\$ 70,932	\$ 50,212	5.34%	0.6110	\$ 20,720	10.34%	0.5425	0.0685	\$ 68,649
6130	5/18/2021	2020	\$ 70,932	\$ 70,932	5.34%	0.8795	\$ -	10.34%	0.0000	0.0000	\$ 67,760
6136	12/4/2020	2020	\$ 200,000	\$ 168,942	5.34%	0.4262	\$ 31,058	10.34%	0.4262	0.0000	\$ 195,678
6136	2/26/2021	2020	\$ 250,000	\$ 250,000	5.26%	0.6575	\$ -	10.26%	0.0000	0.0000	\$ 241,714
6138	11/4/2020	2020	\$ 455,832	\$ 455,832	5.26%	0.3443	\$ -	10.26%	0.0000	0.0000	\$ 447,478
6140	12/18/2020	2020	\$ 36,532	\$ 28,651	5.52%	0.4645	\$ 7,881	10.52%	0.4645	0.0000	\$ 35,637
6142	12/28/2020	2020	\$ 173,047	\$ 173,047	5.49%	0.4918	\$ -	10.49%	0.0000	0.0000	\$ 168,660
6143	10/28/2020	2020	\$ 206,398	\$ 184,679	5.36%	0.3251	\$ 21,719	10.36%	0.3251	0.0000	\$ 202,937
7000	12/15/2020	2020	\$ 12,000,000	\$ 12,000,000	5.34%	0.4563	\$ -	10.34%	0.0000	0.0000	\$ 11,708,875
7000	12/18/2020	2020	\$ 1,049,078	\$ 1,049,078	5.53%	0.4645	\$ -	10.53%	0.0000	0.0000	\$ 1,023,175
7011	12/23/2020	2020	\$ 1,520,000	\$ 1,390,928	5.53%	0.4781	\$ 129,072	10.53%	0.4781	0.0000	\$ 1,482,859
7011	12/22/2021	2020	\$ 589,500	\$ 589,500	5.31%	1.4747	\$ -	10.31%	0.0000	0.0000	\$ 546,195
7027	10/22/2020	2020	\$ 151,627	\$ 151,627	5.31%	0.3087	\$ -	10.31%	0.0000	0.0000	\$ 149,229
7031	12/10/2020	2020	\$ 600,000	\$ 506,217	5.30%	0.4426	\$ 93,783	10.30%	0.4426	0.0000	\$ 586,564
7031	12/31/2021	2020	\$ 421,000	\$ 421,000	5.25%	1.4993	\$ -	10.25%	0.0000	0.0000	\$ 389,910
7056	7/1/2020	2020	\$ 73,387	\$ 73,387	5.25%	0.0000	\$ -	10.25%	0.0000	0.0000	\$ 73,387
7056	11/2/2020	2020	\$ 78,509	\$ 78,509	5.31%	0.3388	\$ -	10.31%	0.0000	0.0000	\$ 77,145
7060	12/29/2020	2020	\$ 15,706	\$ 15,706	5.31%	0.4945	\$ -	10.31%	0.0000	0.0000	\$ 15,314
7064	12/3/2020	2020	\$ 601,508	\$ 601,508	5.25%	0.4235	\$ -	10.25%	0.0000	0.0000	\$ 588,306
7065	12/17/2020	2020	\$ 176,698	\$ 140,776	5.38%	0.4617	\$ 35,922	10.38%	0.4617	0.0000	\$ 172,497
7088	1/21/2021	2020	\$ 42,000	\$ 42,000	5.35%	0.5589	\$ -	10.35%	0.0000	0.0000	\$ 40,799
7100	1/27/2021	2020	\$ 32,970	\$ -	5.33%	0.5753	\$ 32,970	10.33%	1.0425	0.1082	\$ 31,907
7100	2/24/2021	2020	\$ 32,970	\$ 23,342	5.35%	0.6521	\$ 9,628	10.35%	0.5425	0.1096	\$ 31,821
7100	5/18/2021	2020	\$ 32,970	\$ 32,970	5.35%	0.8795	\$ -	10.35%	0.0000	0.0000	\$ 31,493
7101	11/19/2020	2020	\$ 130,000	\$ 130,000	5.35%	0.3852	\$ -	10.35%	0.0000	0.0000	\$ 127,379
7117	12/30/2020	2020	\$ 106,842	\$ 37,773	5.43%	0.4973	\$ 69,069	10.43%	0.4973	0.0000	\$ 104,153
7117	2/25/2021	2020	\$ 106,842	\$ 75,546	5.26%	0.6548	\$ 31,296	10.26%	0.5425	0.1123	\$ 103,158
7117	5/19/2021	2020	\$ 106,842	\$ 106,842	5.26%	0.8822	\$ -	10.26%	0.0000	0.0000	\$ 102,118
7118	7/1/2020	2020	\$ 750,000	\$ 750,000	5.26%	0.0000	\$ -	10.26%	0.0000	0.0000	\$ 750,000
8000	12/21/2020	2020	\$ 20,689,612	\$ 20,689,612	5.46%	0.4727	\$ -	10.46%	0.0000	0.0000	\$ 20,176,195
8006	12/28/2020	2020	\$ 300,000	\$ 252,512	5.46%	0.4918	\$ 47,488	10.46%	0.4918	0.0000	\$ 292,572
8026	12/16/2020	2020	\$ 58,792	\$ 20,803	5.32%	0.4590	\$ 37,989	10.32%	0.4590	0.0000	\$ 57,410
8026	2/10/2021	2020	\$ 58,793	\$ 41,608	5.32%	0.6137	\$ 17,185	10.32%	0.5425	0.0712	\$ 56,897
8026	6/9/2021	2020	\$ 58,793	\$ 58,793	5.32%	0.9397	\$ -	10.32%	0.0000	0.0000	\$ 55,998
8031	12/31/2020	2020	\$ 1,934,403	\$ 1,511,639	5.32%	0.5000	\$ 422,764	10.32%	0.5000	0.0000	\$ 1,883,930
8051	11/12/2020	2020	\$ 159,846	\$ 128,544	5.43%	0.3661	\$ 31,302	10.43%	0.3661	0.0000	\$ 156,847
8054	12/23/2020	2020	\$ 99,565	\$ 77,795	5.31%	0.4781	\$ 21,770	10.31%	0.4781	0.0000	\$ 97,119
8066	12/30/2020	2020	\$ 123,243	\$ 96,293	5.34%	0.4973	\$ 26,950	10.34%	0.4973	0.0000	\$ 120,107
8104	12/18/2020	2020	\$ 319,113	\$ 256,695	5.32%	0.4645	\$ 62,418	10.32%	0.4645	0.0000	\$ 311,384
8105	12/7/2020	2020	\$ 2,054,260	\$ 1,605,324	5.42%	0.4344	\$ 448,936	10.42%	0.4344	0.0000	\$ 2,007,527
9007	12/7/2020	2020	\$ 107,890	\$ 38,239	5.44%	0.4344	\$ 69,651	10.44%	0.4344	0.0000	\$ 105,435
9007	2/16/2021	2020	\$ 107,890	\$ 76,478	5.44%	0.6301	\$ 31,412	10.44%	0.5425	0.0877	\$ 104,225
9007	5/14/2021	2020	\$ 107,890	\$ 107,890	5.44%	0.8685	\$ -	10.44%	0.0000	0.0000	\$ 103,039
9026	12/31/2020	2020	\$ 179,391	\$ 179,391	5.44%	0.5000	\$ -	10.44%	0.0000	0.0000	\$ 174,743
9045	12/15/2020	2020	\$ 100,000	\$ 100,000	5.39%	0.4563	\$ -	10.39%	0.0000	0.0000	\$ 97,658
9062	12/3/2020	2020	\$ 59,006	\$ 20,884	5.33%	0.4235	\$ 38,122	10.33%	0.4235	0.0000	\$ 57,720
9062	2/23/2021	2020	\$ 59,006	\$ 41,768	5.34%	0.6493	\$ 17,238	10.34%	0.5425	0.1068	\$ 56,964

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DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2020

\$ 240,564,785

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
9062	5/18/2021	2020	\$ 59,006	\$ 59,006	5.34%	0.8795	\$ -	10.34%	0.0000	0.0000	\$ 56,367
9072	1/12/2021	2020	\$ 78,000	\$ 78,000	5.34%	0.5342	\$ -	10.34%	0.0000	0.0000	\$ 75,847
9074	12/7/2020	2020	\$ 703,461	\$ 547,116	5.38%	0.4344	\$ 156,345	10.38%	0.4344	0.0000	\$ 687,656
9076	12/10/2020	2020	\$ 73,556	\$ 73,556	5.37%	0.4426	\$ -	10.37%	0.0000	0.0000	\$ 71,873
9077	10/27/2020	2020	\$ 27,898	\$ 21,798	5.37%	0.3224	\$ 6,100	10.37%	0.3224	0.0000	\$ 27,435
9082	12/10/2020	2020	\$ 30,792	\$ 30,792	5.33%	0.4426	\$ -	10.33%	0.0000	0.0000	\$ 30,102
9084	10/30/2020	2020	\$ 105,183	\$ 105,183	5.25%	0.3306	\$ -	10.25%	0.0000	0.0000	\$ 103,386
9085	12/17/2020	2020	\$ 318,170	\$ 248,630	5.35%	0.4617	\$ 69,540	10.35%	0.4617	0.0000	\$ 310,510
9085	12/21/2021	2020	\$ 260,190	\$ 260,190	5.42%	1.4720	\$ -	10.42%	0.0000	0.0000	\$ 240,740
9087	12/9/2020	2020	\$ 260,000	\$ 214,102	5.42%	0.4399	\$ 45,898	10.42%	0.4399	0.0000	\$ 253,884
9087	12/16/2021	2020	\$ 387,162	\$ 387,162	5.56%	1.4583	\$ -	10.56%	0.0000	0.0000	\$ 357,787
10000	12/21/2020	2020	\$ 660,000	\$ 660,000	5.56%	0.4727	\$ -	10.56%	0.0000	0.0000	\$ 643,622
10000	2/3/2021	2020	\$ 180,036	\$ 180,036	5.46%	0.5945	\$ -	10.46%	0.0000	0.0000	\$ 174,435
10000	2/12/2021	2020	\$ 64,740	\$ 64,740	5.46%	0.6192	\$ -	10.46%	0.0000	0.0000	\$ 62,644
10000	12/9/2021	2020	\$ 417,341	\$ 417,341	5.46%	1.4391	\$ -	10.46%	0.0000	0.0000	\$ 386,603
10019	12/21/2020	2020	\$ 45,661	\$ 16,159	5.46%	0.4727	\$ 29,502	10.46%	0.4727	0.0000	\$ 44,554
10019	2/12/2021	2020	\$ 45,661	\$ 32,318	5.33%	0.6192	\$ 13,343	10.33%	0.5425	0.0767	\$ 44,170
10019	5/24/2021	2020	\$ 45,661	\$ 45,661	5.33%	0.8959	\$ -	10.33%	0.0000	0.0000	\$ 43,585
10022	12/11/2020	2020	\$ 345,978	\$ 270,372	5.33%	0.4454	\$ 75,606	10.33%	0.4454	0.0000	\$ 337,897
10026	12/23/2020	2020	\$ 567,902	\$ 567,902	5.45%	0.4781	\$ -	10.45%	0.0000	0.0000	\$ 553,649
10031	12/22/2020	2020	\$ 120,000	\$ 120,000	5.46%	0.4754	\$ -	10.46%	0.0000	0.0000	\$ 117,042
10035	12/31/2020	2020	\$ 216,282	\$ 162,898	5.39%	0.5000	\$ 53,384	10.39%	0.5000	0.0000	\$ 210,679
10038	12/16/2020	2020	\$ 150,262	\$ 117,411	5.39%	0.4590	\$ 32,851	10.39%	0.4590	0.0000	\$ 146,704
10047	12/17/2020	2020	\$ 130,256	\$ 101,770	5.36%	0.4617	\$ 28,486	10.36%	0.4617	0.0000	\$ 127,187
10048	12/11/2020	2020	\$ 36,000	\$ 29,771	5.30%	0.4454	\$ 6,229	10.30%	0.4454	0.0000	\$ 35,185
10048	12/30/2021	2020	\$ 69,350	\$ 69,350	5.28%	1.4966	\$ -	10.28%	0.0000	0.0000	\$ 64,210
10049	11/30/2020	2020	\$ 1,192,564	\$ 1,161,489	5.26%	0.4153	\$ 31,075	10.26%	0.4153	0.0000	\$ 1,167,443
10051	7/15/2020	2020	\$ 50,000	\$ 50,000	5.26%	0.0383	\$ -	10.26%	0.0000	0.0000	\$ 49,898
10051	8/10/2020	2020	\$ 50,000	\$ 50,000	5.51%	0.1093	\$ -	10.51%	0.0000	0.0000	\$ 49,708
10051	9/15/2020	2020	\$ 50,000	\$ 50,000	5.51%	0.2077	\$ -	10.51%	0.0000	0.0000	\$ 49,446
10051	10/15/2020	2020	\$ 50,000	\$ 50,000	5.51%	0.2896	\$ -	10.51%	0.0000	0.0000	\$ 49,229
10051	11/16/2020	2020	\$ 50,000	\$ 50,000	5.51%	0.3770	\$ -	10.51%	0.0000	0.0000	\$ 48,999
10051	12/15/2020	2020	\$ 50,000	\$ 50,000	5.51%	0.4563	\$ -	10.51%	0.0000	0.0000	\$ 48,791
10051	1/15/2021	2020	\$ 30,000	\$ 30,000	5.51%	0.5425	\$ -	10.51%	0.0000	0.0000	\$ 29,140
10051	2/16/2021	2020	\$ 30,000	\$ 30,000	5.51%	0.6301	\$ -	10.51%	0.0000	0.0000	\$ 29,003
10051	3/15/2021	2020	\$ 30,000	\$ 30,000	5.51%	0.7041	\$ -	10.51%	0.0000	0.0000	\$ 28,888
10051	4/15/2021	2020	\$ 30,000	\$ 30,000	5.51%	0.7890	\$ -	10.51%	0.0000	0.0000	\$ 28,757
10051	5/17/2021	2020	\$ 30,000	\$ 30,000	5.51%	0.8767	\$ -	10.51%	0.0000	0.0000	\$ 28,622
10051	6/15/2021	2020	\$ 30,000	\$ 30,000	5.51%	0.9562	\$ -	10.51%	0.0000	0.0000	\$ 28,500
11009	12/15/2020	2020	\$ 1,856,224	\$ 1,450,837	5.51%	0.4563	\$ 405,387	10.51%	0.4563	0.0000	\$ 1,810,878
11009	12/14/2021	2020	\$ 500,000	\$ 500,000	5.57%	1.4528	\$ -	10.57%	0.0000	0.0000	\$ 462,136
12000	12/21/2020	2020	\$ 12,799,078	\$ 12,799,078	5.57%	0.4727	\$ -	10.57%	0.0000	0.0000	\$ 12,484,824
12004	12/29/2020	2020	\$ 363,845	\$ 363,845	5.40%	0.4945	\$ -	10.40%	0.0000	0.0000	\$ 354,537
12004	3/19/2021	2020	\$ 2,717,599	\$ 2,717,599	5.38%	0.7151	\$ -	10.38%	0.0000	0.0000	\$ 2,617,651
12026	12/14/2020	2020	\$ 2,000,000	\$ 2,000,000	5.38%	0.4536	\$ -	10.38%	0.0000	0.0000	\$ 1,952,774
12028	12/8/2020	2020	\$ 171,482	\$ 133,989	5.41%	0.4372	\$ 37,493	10.41%	0.4372	0.0000	\$ 167,619
12042	12/22/2020	2020	\$ 80,500	\$ 69,636	5.35%	0.4754	\$ 10,864	10.35%	0.4754	0.0000	\$ 78,558
12043	12/15/2020	2020	\$ 150,000	\$ 125,315	5.51%	0.4563	\$ 24,685	10.51%	0.4563	0.0000	\$ 146,373
13000	10/7/2020	2020	\$ 5,686,933	\$ 5,686,933	5.51%	0.2678	\$ -	10.51%	0.0000	0.0000	\$ 5,608,550
13000	3/16/2021	2020	\$ 18,294,118	\$ 18,294,118	5.32%	0.7068	\$ -	10.32%	0.0000	0.0000	\$ 17,635,984
13001	9/22/2020	2020	\$ 1,437,453	\$ 1,437,453	5.32%	0.2268	\$ -	10.32%	0.0000	0.0000	\$ 1,420,044
13001	12/11/2020	2020	\$ 1,437,453	\$ 1,437,453	5.52%	0.4454	\$ -	10.52%	0.0000	0.0000	\$ 1,403,464
13001	9/16/2021	2020	\$ 1,581,198	\$ 1,581,198	5.52%	1.2093	\$ -	10.52%	0.0000	0.0000	\$ 1,481,724
13001	12/14/2021	2020	\$ 1,057,473	\$ 1,057,473	5.52%	1.4528	\$ -	10.52%	0.0000	0.0000	\$ 978,067
13002	2/25/2021	2020	\$ 1,107,355	\$ 1,107,355	5.52%	0.6548	\$ -	10.52%	0.0000	0.0000	\$ 1,069,870
109000	12/21/2020	2020	\$ 19,149,810	\$ 17,951,937	5.40%	0.4727	\$ 1,197,873	10.40%	0.4727	0.0000	\$ 18,672,094
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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, 2020
EIN: 13-5645888
PN: 333

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 23 – Amendment Summary

Employer	Effective date	Amendment
10051	10/1/2019	Hard Freeze
10022	7/1/2020	Lump Sum option available to all retirees now including those who retired early (age 45)
10000	1/1/2020	Hard Freeze
9077	4/1/2020	Hard Freeze
9062	5/1/2020	Hard Freeze
6125	10/1/2019	Hard Freeze
6116	6/1/2020	Hard Freeze
6077	10/1/2019	Lump Sum option available to all retirees now including those who retired early (age 45)
2012	6/1/2020	Freeze on hourly workers and those hired on or after January 28, 2020 and reduced benefit formula.
2003	5/1/2020	Hard Freeze

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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2020 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

			1	2a	2b	3a(1)	3a(2)	3b(1)	3b(2)	3c(1)(2)	3c(2)(2)	3c(3)(1)	3c(3)(2)	3d(1)	3d(2)	4	4a
Employer Number	Employer Number		Valuation date	Market value of assets	Actuarial value of assets	No. of Participants: Retired and beneficiaries receiving payments	Funding Target: Retired and beneficiaries receiving payments	No. of Participants: Terminated vested participants	Funding Target: Terminated vested participants	Funding Target: Active participants - Non-vested benefits	Funding Target: Active participants - Vested benefits	No. of Participants: Total active participants	Funding Target: Total active participants	No. of Participants: Total	Funding Target: Total	Plan is in At-Risk Status	Funding target disregarding at-risk assumptions (if at-risk status)
1000	1000		7/1/2020	98,250,860	98,250,860	43	22,453,635	179	16,483,687	1,838,311	48,367,378	187	50,205,689	409	89,143,011	o	
1001	1001		7/1/2020	35,548,014	35,548,014	150	25,091,604	216	13,887,744	31	271,930	5	271,961	371	39,251,309	o	
1004	1004		7/1/2020	5,992,732	5,992,732	35	3,827,247	29	1,361,336	-	72,503	1	72,503	65	5,261,086	o	
1006	1006		7/1/2020	11,846,573	11,846,573	35	6,225,107	24	1,030,397	169,324	4,728,064	69	4,897,388	128	12,152,892	o	
1007	1007		7/1/2020	18,782,067	18,782,067	17	4,568,970	44	2,394,946	225,869	11,050,380	46	11,276,249	107	18,240,165	o	
1019	1019		7/1/2020	24,131,652	24,131,652	117	10,254,560	324	15,074,423	893	1,445,114	30	1,446,007	471	26,774,990	o	
1025	1025		7/1/2020	2,622,987	2,622,987	20	1,512,309	8	410,958	484	875,437	9	875,921	37	2,799,188	o	
1027	1027		7/1/2020	12,414,044	12,414,044	23	6,757,608	46	3,516,881	8,907	3,032,231	18	3,041,138	87	13,315,627	o	
1030*	1030*		7/1/2020	2,442,927	2,442,927	10	755,144	8	329,814	969	1,525,027	16	1,525,996	34	2,610,954	o	
1032	1032		7/1/2020	7,408,410	7,408,410	10	2,840,175	31	2,918,679	(551)	2,381,969	26	2,381,418	67	8,140,272	o	
1034	1034		7/1/2020	10,760,497	10,760,497	23	7,166,129	11	762,735	3,149	3,272,063	37	3,275,212	71	11,204,076	o	
1046	1046		7/1/2020	6,059,303	6,059,303	25	3,155,901	21	896,082	(4,751)	1,646,769	31	1,642,018	77	5,694,001	o	
1055	1055		7/1/2020	22,739,123	22,739,123	63	16,223,560	36	3,148,120	32,847	6,064,298	30	6,097,145	129	25,468,825	o	
1070	1070		7/1/2020	6,763,146	6,763,146	7	2,004,361	10	396,234	21,837	3,880,953	20	3,902,790	37	6,303,385	o	
1073	1073		7/1/2020	11,665,268	11,665,268	19	4,375,557	10	749,137	39,831	6,284,427	26	6,324,258	55	11,448,952	o	
1074	1074		7/1/2020	44,758,939	44,758,939	136	32,641,975	88	6,641,215	273,240	9,696,155	103	9,969,395	327	49,252,585	o	
1077	1077		7/1/2020	4,491,037	4,491,037	29	3,436,848	49	1,815,389	38	258,315	5	258,353	83	5,510,590	o	
1079	1079		7/1/2020	16,904,373	16,904,373	85	10,620,097	61	3,157,891	17,811	2,346,559	50	2,364,370	196	16,142,358	o	
1080	1080		7/1/2020	64,543,785	64,543,785	339	32,920,958	229	12,679,814	(26,559)	10,921,609	214	10,895,040	782	56,495,812	o	
1082	1082		7/1/2020	28,401,090	28,401,090	67	13,957,411	60	3,039,663	68,292	8,563,670	62	8,631,962	189	25,629,036	o	
1083	1083		7/1/2020	4,340,569	4,340,569	34	2,972,667	26	1,561,825	-	148,099	3	148,099	63	4,682,591	o	
1088	1088		7/1/2020	56,477,678	56,477,678	94	16,568,086	68	4,780,375	997,923	24,207,922	422	25,205,845	584	46,554,306	o	
2000	2000		7/1/2020	216,110,794	216,110,794	205	99,082,220	239	26,261,920	4,870,527	74,962,252	322	79,862,779	766	205,206,919	o	
2003	2003		7/1/2020	46,634,057	46,634,057	51	18,395,773	81	9,115,599	157,344	12,897,935	113	13,055,279	245	40,566,651	o	
2006	2006		7/1/2020	30,603,173	30,603,173	123	21,788,574	73	3,729,930	6,265	4,386,124	78	4,392,389	274	29,910,893	o	
2009	2009		7/1/2020	3,968,647	3,968,647	42	2,611,617	35	1,192,597	1	245,758	10	245,758	87	4,049,673	o	
2012	2012		7/1/2020	24,432,155	24,432,155	39	10,761,516	59	6,500,337	268,134	8,751,585	49	9,019,719	147	26,281,572	o	
2018	2018		7/1/2020	11,590,358	11,590,358	22	8,165,254	30	1,657,419	23,684	2,640,196	15	2,663,880	67	12,486,553	o	
2023	2023		7/1/2020	2,280,888	2,280,888	5	1,905,466	6	477,035	142	167,771	7	167,913	18	2,550,414	o	
2026	2026		7/1/2020	3,997,644	3,997,644	3	1,036,915	-	199,019	(2)	2,560,480	4	2,560,478	7	3,796,412	o	
2027	2027		7/1/2020	1,415,117	1,415,117	22	907,060	12	398,897	45	279,134	5	279,179	39	1,585,136	o	
2029	2029		7/1/2020	3,494,431	3,494,431	16	2,226,075	11	502,189	323	609,085	48	609,408	75	3,337,672	o	
2030	2030		7/1/2020	93,835,441	93,835,441	222	50,487,743	403	25,163,343	30,088	31,746,317	782	31,776,405	1,407	107,427,491	o	
2032	2032		7/1/2020	26,846,660	26,846,660	10	3,766,688	14	546,391	276,405	18,415,845	48	18,691,890	72	23,004,969	o	
2033	2033		7/1/2020	3,961,702	3,961,702	1	332,351	4	355,203	9,930	2,376,301	21	2,386,231	26	3,073,785	o	
2037	2037		7/1/2020	2,371,452	2,371,452	7	1,798,678	4	167,911	(1)	268,276	5	268,275	16	2,234,864	o	
2038	2038		7/1/2020	2,056,796	2,056,796	7	1,154,344	8	157,466	487	557,406	9	557,893	24	1,869,703	o	
2039	2039		7/1/2020	54,652,949	54,652,949	66	11,677,675	373	15,678,070	842,793	33,056,974	264	33,899,767	703	61,255,512	o	
3000	3000		7/1/2020	114,075,888	114,075,888	78	24,374,469	128	15,909,245	1,062,788	39,486,382	200	40,549,170	406	80,832,884	o	
3011	3011		7/1/2020	6,103,982	6,103,982	7	2,187,076	6	2,928,819	(1)	62,997	1	62,996	14	5,178,891	o	
3012	3012		7/1/2020	24,776,866	24,776,866	15	5,626,401	24	3,677,321	71,157	16,344,551	54	16,415,708	93	25,719,430	o	
3019	3019		7/1/2020	12,762,687	12,762,687	52	6,365,307	39	2,315,332	353	3,991,479	57	3,991,832	148	12,672,471	o	
3023	3023		7/1/2020	11,523,212	11,523,212	14	7,430,191	38	1,649,017	47,178	3,134,636	30	3,181,814	82	12,261,022	o	
3031	3031		7/1/2020	7,986,656	7,986,656	1	364,791	1	137,641	36,773	5,677,373	15	5,714,146	17	6,216,578	o	
3032	3032		7/1/2020	17,850,017	17,850,017	20	4,625,433	31	3,049,939	122,248	7,949,619	66	8,071,867	117	15,747,239	o	
3036	3036		7/1/2020	3,713,658	3,713,658	14	2,383,121	18	503,690	(1)	472,971	5	472,970	37	3,359,781	o	
3054	3054		7/1/2020	13,714,092	13,714,092	38	12,248,512	25	2,031,624	(2,779)	1,838,260	30	1,835,481	93	16,115,617	o	
3063	3063		7/1/2020	4,889,535	4,889,535	15	1,960,186	3	109,271	37,299	3,039,664	38	3,076,963	56	5,146,420	o	
3069	3069*		7/1/2020	4,202,201	4,202,201	6	922,283	6	302,285	77	1,300,279	15	1,300,356	27	2,524,924	o	
3073	3073		7/1/2020	517,258	517,258	-	92,608	11	363,025	34	93,296	7	93,330	18	548,963	o	
3074	3074		7/1/2020	2,373,455	2,373,455	18	2,143,449	8	295,262	9	401,376	9	401,385	35	2,840,096	o	
3077	3077		7/1/2020	7,252,831	7,252,831	4	582,129	9	334,853	(8)	4,951,549	24	4,951,541	37	5,868,523	o	
4000	4000		7/1/2020	213,612,480	213,612,480	130	58,055,813	214	26,555,760	3,561,650	75,896,727	186	79,458,377	530	164,069,950	o	
4079	4079		7/1/2020	1,440,137	1,440,137	-	167,822	2	117,039	1,428	1,350,387	5	1,351,815	7	1,636,676	o	
4084	4084		7/1/2020	1,585,291	1,585,291	-	33,357	1	30,227	49,521	1,598,387	4	1,647,908	4	1,711,492	o	
4087	4087		7/1/2020	5,400,934	5,400,934	25	3,839,039	20	954,305	1,101	550,412	12	551,513	57	5,344,857	o	
4088	4088		7/1/2020	3,781,161	3,781,161	28	3,346,503	6	216,225	(1,336)	747,783	19	746,447	53	4,309,175	o	

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2020 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	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 9)	Prefunding balance: Amount remaining (line 7 minus line 9)	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
1000	1000		5.46%	6,354,796	784,810	-	-	-	784,810	-	4.40%	34,532	-	6,570,606	5.62%	369,268	-
1001	1001		5.30%	442,952	-	-	-	-	-	-	5.00%	-	-	3,639	5.46%	199	-
1004	1004		5.30%	52,082	274,862	-	-	-	274,862	-	5.04%	13,853	-	44,902	5.46%	2,452	-
1006	1006		5.38%	666,159	1,112,222	-	115,763	-	996,459	-	4.64%	46,236	-	1,420	5.54%	-	66
1007	1007		5.40%	1,182,614	1,001,303	-	-	-	1,001,303	-	4.44%	44,458	-	4,761	5.56%	265	-
1019	1019		5.41%	360,872	197	-	-	-	-	-	4.85%	10	-	5,590	5.57%	311	-
1025	1025		5.33%	41,930	-	-	-	-	197	-	4.93%	-	-	72	5.49%	4	-
1027	1027		5.43%	173,471	-	-	-	-	-	-	4.64%	-	-	2,104	5.59%	118	-
1030	1030*		5.38%	44,189	-	-	-	-	-	-	4.74%	-	-	159	5.55%	9	-
1032	1032		5.39%	120,079	18,976	-	-	-	18,976	-	4.77%	905	-	1,818	5.55%	101	-
1034	1034		5.30%	137,846	-	51,069	-	-	-	51,069	4.82%	-	2,462	219,567	5.46%	11,988	-
1046	1046		5.44%	76,137	-	-	-	-	-	-	4.76%	-	-	63,011	5.61%	3,535	-
1055	1055		5.40%	742,627	-	-	-	-	-	-	4.74%	-	-	153	5.56%	9	-
1070	1070		5.39%	283,296	117,579	469,756	-	-	117,579	469,756	4.41%	5,185	20,716	146,910	5.56%	8,168	-
1073	1073		5.42%	609,447	179,881	-	-	-	179,881	-	4.66%	8,382	-	422,944	5.58%	23,600	-
1074	1074		5.38%	603,793	6,048	-	-	-	6,048	-	5.01%	303	-	5,330	5.54%	295	-
1077	1077		5.38%	83,608	-	-	-	-	-	-	4.84%	-	-	668	5.54%	37	-
1079	1079		5.32%	193,938	608,697	-	-	-	608,697	-	4.95%	30,131	-	455,370	5.48%	24,554	-
1080	1080		5.28%	534,129	-	11,422,288	-	-	-	11,422,288	4.89%	-	558,550	11,341	5.44%	617	-
1082	1082		5.40%	263,833	347,501	-	-	-	347,501	-	4.76%	16,541	-	267,680	5.56%	14,883	-
1083	1083		5.29%	60,172	-	-	-	-	-	-	4.95%	-	-	534	5.45%	29	-
1088	1088		5.42%	3,399,368	378,087	12,569	-	-	378,087	12,569	4.43%	16,749	557	3,838,630	5.57%	213,812	-
2000	2000		5.43%	9,132,070	502,299	3,182,153	-	-	502,299	3,182,153	4.70%	23,608	149,561	9,997,268	5.58%	557,848	-
2003	2003		5.41%	399,415	208,677	595,606	-	-	208,677	595,606	4.58%	9,557	27,279	2,706,306	5.58%	151,012	-
2006	2006		5.31%	320,148	462,286	-	-	-	462,286	-	5.04%	23,299	-	333,290	5.47%	18,231	-
2009	2009		5.29%	57,910	-	86,273	-	-	-	86,273	4.91%	-	4,236	88,825	5.45%	4,841	-
2012	2012		5.38%	897,007	-	-	-	-	-	-	4.63%	-	-	145,590	5.54%	8,066	-
2018	2018		5.29%	145,252	-	-	-	-	-	-	4.87%	-	-	111,995	5.44%	6,093	-
2023	2023		5.26%	35,394	-	-	-	-	-	-	5.10%	-	-	482	5.41%	26	-
2026	2026		5.28%	76,824	-	-	-	-	-	-	4.51%	-	-	272,756	5.46%	14,892	-
2027	2027		5.28%	26,150	-	-	-	-	-	-	4.92%	-	-	238	5.45%	13	-
2029	2029		5.30%	62,700	423,773	-	-	-	423,773	-	5.01%	21,231	-	48,920	5.46%	2,671	-
2030	2030		5.45%	1,525,439	415,280	-	-	-	415,280	-	4.72%	19,601	-	10,697	5.62%	601	-
2032	2032		5.46%	953,695	365,479	-	-	-	365,479	-	4.33%	15,825	-	1,656,684	5.63%	93,271	-
2033	2033		5.55%	287,265	187,325	-	-	-	187,325	-	4.21%	7,886	-	446,142	5.67%	25,296	-
2037	2037		5.27%	26,722	-	-	-	-	-	-	4.76%	-	-	53,131	5.43%	2,885	-
2038	2038		5.39%	27,360	380	97,688	-	-	380	97,688	4.69%	18	4,582	25,014	5.54%	1,386	-
2039	2039		5.59%	3,885,708	-	1,564,187	-	746,998	-	817,189	4.36%	-	35,629	523	5.75%	-	23
3000	3000		5.46%	4,331,018	-	-	-	-	-	-	4.65%	-	-	4,359,339	5.62%	244,995	-
3011	3011		5.22%	40,244	446,938	-	-	-	35,304	446,938	4.70%	1,659	21,006	37,866	5.41%	2,049	-
3012	3012		5.51%	1,708,412	3,511,811	-	-	-	3,511,811	-	4.36%	153,115	-	10,808	5.65%	611	-
3019	3019		5.28%	161,405	695,478	-	-	-	695,478	-	4.90%	34,078	-	122,175	5.45%	6,659	-
3023	3023		5.45%	462,015	-	-	-	-	-	-	4.84%	-	-	137,373	5.59%	7,679	-
3031	3031		5.44%	462,492	-	855,670	-	-	-	855,670	4.31%	-	36,879	531,831	5.61%	29,836	-
3032	3032		5.45%	785,631	220,627	1,270,561	-	-	220,627	1,270,561	4.51%	9,950	57,302	1,122,524	5.61%	62,974	-
3036	3036		5.34%	40,018	-	-	-	-	-	-	5.10%	-	-	37,227	5.50%	2,047	-
3054	3054		5.29%	204,931	-	-	-	-	-	-	4.84%	-	-	1,280	5.45%	70	-
3063	3063		5.41%	406,096	36,700	340,601	-	-	36,700	340,601	4.38%	1,607	14,918	2,429	5.57%	135	-
3069	3069*		5.29%	25,282	-	-	-	-	-	-	4.62%	-	-	1,737,370	5.45%	94,687	-
3073	3073		5.49%	14,432	-	-	-	-	-	-	4.57%	-	-	244	5.67%	14	-
3074	3074		5.21%	42,614	46,782	-	-	-	46,782	-	4.94%	2,311	-	423	5.38%	23	-
3077	3077		5.51%	77,570	-	586,742	-	-	-	586,742	4.60%	-	26,990	64,768	5.68%	3,679	-
4000	4000		5.47%	6,750,836	5,426,133	1,579,286	-	-	5,426,133	1,579,286	4.57%	247,974	72,173	30,157,263	5.62%	1,694,838	-
4079	4079		5.34%	38,435	-	-	-	-	-	-	4.45%	-	-	362	5.50%	20	-
4084	4084		5.46%	109,917	-	-	-	-	-	-	4.49%	-	-	15,618	5.59%	873	-
4087	4087		5.31%	66,153	69,040	-	-	-	69,040	-	4.82%	3,328	-	93,829	5.47%	5,132	-
4088	4088		5.23%	63,959	-	-	-	-	-	-	5.21%	-	-	267	5.39%	14	-

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2020
EIN: 13-5645888
PN: 333

2020 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

		11(c)(b)	11(d)(b)	12(a)	12(b)	13(a)	13(b)	14	15	16	17	18b	18c	19a	19b	19c
Employer Number	Employer Number	Prefunding balance: Total available at beginning of current plan year to add to prefunding balance	Prefunding balance: Portion of line 11(c)(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) + 11(d)(b) - 12(b))	Funding Target Attainment Percentage	Adjusted Funding Target Attainment Percentage	Prior year's funding percentage (for credit balance use)	If current value of assets < 70% of funding target, enter such percentage	Contributions made to the plan for the plan year by employer(s)	Contributions made to the plan for the plan year by employees	Discounted employer contributions: allocated toward unpaid minimum required contribution from prior years	Discounted employer contributions: made to avoid benefit restrictions adjusted to valuation date	Discounted employer contributions: allocated toward minimum required contribution for current year, adjusted to valuation date
1000	1000	6,939,874	-	-	-	819,342	-	109.29%	110.21%	113.92%	-	6,940,227	-	-	-	6,771,937
1001	1001	3,838	-	-	-	-	-	90.56%	90.56%	90.17%	-	1,395,228	-	-	-	1,360,046
1004	1004	47,354	-	-	-	288,715	-	108.41%	113.90%	116.02%	-	55,362	-	-	-	53,673
1006	1006	1,486	-	-	-	1,042,695	-	88.89%	88.89%	102.36%	-	500,000	-	-	-	490,991
1007	1007	5,026	-	-	-	1,045,761	-	97.23%	102.97%	100.72%	-	1,599,502	-	-	-	1,547,247
1019	1019	5,901	-	-	-	207	-	90.12%	90.12%	90.92%	-	1,010,447	-	-	-	980,240
1025	1025	76	-	-	-	-	-	93.70%	93.70%	95.76%	-	75,622	-	-	-	73,851
1027	1027	2,222	-	-	-	-	-	93.22%	93.22%	94.66%	-	379,429	-	-	-	370,973
1030	1030*	168	-	-	-	-	-	93.56%	93.56%	94.81%	-	850,262	-	-	-	813,112
1032	1032	1,919	-	-	-	19,881	-	90.76%	90.76%	92.61%	-	300,000	-	-	-	294,965
1034	1034	231,555	-	-	-	-	53,531	95.56%	95.56%	94.61%	-	506,296	-	-	-	496,533
1046	1046	66,546	-	-	-	-	-	120.09%	120.09%	123.73%	-	78,357	-	-	-	76,541
1055	1055	162	-	-	-	-	-	89.28%	89.28%	90.71%	-	1,627,458	-	-	-	1,590,608
1070	1070	155,078	-	-	-	122,764	490,472	97.56%	107.29%	98.54%	-	626,728	-	-	-	599,325
1073	1073	446,544	-	-	-	188,263	-	100.24%	101.88%	103.72%	-	755,000	-	-	-	742,672
1074	1074	5,625	-	-	-	6,351	-	90.86%	90.86%	92.97%	-	1,480,224	-	-	-	1,442,150
1077	1077	705	-	-	-	-	-	81.49%	81.49%	80.36%	-	377,039	-	-	-	367,241
1079	1079	490,324	-	-	-	638,828	-	100.76%	104.72%	105.71%	-	504,228	-	-	-	494,679
1080	1080	11,958	-	-	-	-	11,980,838	93.03%	114.24%	93.64%	-	549,248	-	-	-	537,334
1082	1082	282,563	-	-	-	364,042	-	109.39%	110.81%	113.70%	-	300,000	-	-	-	292,340
1083	1083	563	-	-	-	-	-	92.69%	92.69%	93.44%	-	128,813	-	-	-	125,571
1088	1088	4,052,442	-	-	-	394,836	13,126	120.43%	121.31%	124.27%	-	4,492,826	-	-	-	4,389,712
2000	2000	10,555,116	-	-	-	525,907	3,331,714	103.43%	105.31%	107.03%	-	17,896,573	-	-	-	17,073,848
2003	2003	2,897,318	-	-	-	218,234	-	112.88%	114.95%	115.56%	-	900,000	-	-	-	786,978
2006	2006	351,521	-	-	-	485,585	-	100.69%	102.31%	104.08%	-	329,261	-	-	-	323,769
2009	2009	93,666	-	-	-	-	90,509	95.75%	95.75%	95.17%	-	168,803	-	-	-	166,045
2012	2012	153,656	-	-	-	-	-	92.96%	92.96%	95.36%	-	3,891,472	-	-	-	3,714,818
2018	2018	118,088	-	-	-	-	-	92.82%	92.82%	93.64%	-	456,000	-	-	-	445,462
2023	2023	508	-	-	-	-	-	89.43%	89.43%	90.70%	-	91,974	-	-	-	89,911
2026	2026	287,648	-	-	-	-	-	105.30%	105.30%	101.79%	-	300,000	-	-	-	290,921
2027	2027	251	-	-	-	-	-	89.27%	89.27%	91.90%	-	75,000	-	-	-	72,572
2029	2029	51,591	-	-	-	445,004	-	91.36%	104.69%	105.71%	-	123,072	-	-	-	121,006
2030	2030	11,298	-	-	-	434,881	-	86.94%	86.94%	88.08%	-	5,500,000	-	-	-	5,356,762
2032	2032	1,749,955	-	-	-	381,304	-	115.04%	116.69%	116.48%	-	953,695	-	-	-	931,516
2033	2033	471,438	-	-	-	195,211	-	122.53%	128.88%	125.88%	-	507,920	-	-	-	497,901
2037	2037	56,016	-	-	-	-	-	106.11%	106.11%	107.04%	-	59,976	-	-	-	58,279
2038	2038	26,400	-	-	-	398	102,270	104.51%	110.00%	110.28%	-	55,596	-	-	-	54,288
2039	2039	546	-	-	-	-	852,818	87.82%	87.82%	91.76%	-	18,260,830	-	-	-	17,134,052
3000	3000	4,604,334	-	-	-	-	-	141.12%	141.12%	144.83%	-	3,336,354	-	-	-	3,215,820
3011	3011	39,915	-	-	-	36,963	467,944	108.11%	117.86%	106.66%	-	41,371	-	-	-	40,467
3012	3012	11,419	-	-	-	3,664,926	-	82.08%	82.08%	99.24%	-	2,826,746	-	-	-	2,758,407
3019	3019	128,834	-	-	-	729,556	-	94.95%	100.71%	102.38%	-	1,246,000	-	-	-	1,200,069
3023	3023	145,052	-	-	-	-	-	93.98%	93.98%	95.02%	-	1,325,750	-	-	-	1,273,929
3031	3031	561,667	-	-	-	-	892,549	114.11%	128.47%	116.82%	-	503,950	-	-	-	492,913
3032	3032	1,185,498	-	-	-	230,577	1,327,863	103.45%	113.35%	109.89%	-	500,000	-	-	-	488,039
3036	3036	39,274	-	-	-	-	-	110.53%	110.53%	112.55%	-	41,164	-	-	-	40,422
3054	3054	1,250	-	-	-	-	-	85.09%	85.09%	85.86%	-	780,298	-	-	-	760,550
3063	3063	2,564	-	-	-	38,307	355,519	87.35%	87.35%	89.31%	-	447,172	-	-	-	437,305
3069	3069*	1,832,057	-	-	-	-	-	166.42%	93.88%	95.84%	-	-	-	-	-	-
3073	3073	258	-	-	-	-	-	94.22%	94.22%	94.96%	-	23,970	-	-	-	23,561
3074	3074	446	-	-	-	49,093	-	81.84%	81.84%	88.60%	-	155,911	-	-	-	152,171
3077	3077	68,447	-	-	-	-	613,732	113.13%	123.58%	118.33%	-	79,861	-	-	-	77,976
4000	4000	31,852,101	-	-	-	5,674,107	1,651,459	125.73%	130.19%	118.42%	-	11,000,000	-	-	-	10,756,249
4079	4079	382	-	-	-	-	-	87.99%	87.99%	90.95%	-	270,652	-	-	-	254,528
4084	4084	16,491	-	-	-	-	-	92.62%	92.62%	97.53%	-	417,320	-	-	-	394,838
4087	4087	98,961	-	-	-	72,368	-	99.69%	101.04%	99.93%	-	197,620	-	-	-	193,611
4088	4088	281	-	-	-	-	-	87.74%	87.74%	87.75%	-	181,001	-	-	-	176,313

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, 2020
EIN: 13-5645888
PN: 333

2020 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

Employer Number	Employer Number	20a	20b	20c(1)	20c(2)	20c(3)	20c(4)	28	29	30	31(a)	31(b)	32a(1)	32a(2)	32b(1)	32b(2)
		Did the plan have a "funding shortfall" for the prior year? (yes/no)	If 20a is "yes", were required quarterly installments for the current year made in a timely manner? (yes/no)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 1st quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 2nd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 3rd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 4th quarter)	Unpaid minimum required contribution for all prior years	Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	Target normal cost (line 6)	Excess Assets, if applicable, but not greater than 31(a)	Outstanding balance: Net shortfall amortization installment	Installment: Net shortfall amortization installment	Outstanding balance: Waiver amortization installment	Installment: Waiver amortization installment
1000	1000	No						-	-	-	6,354,796	6,354,796	-	-	-	-
1001	1001	Yes	No	-	-	-	-	-	-	-	442,952	-	3,703,295	913,187	-	-
1004	1004	No						-	-	-	52,082	52,082	-	-	-	-
1006	1006	Yes	Yes	-	-	-	-	-	-	-	666,159	-	1,349,014	218,500	-	-
1007	1007	Yes	No	-	-	-	-	-	-	-	1,182,614	-	236,604	100,708	-	-
1019	1019	Yes	No	-	-	-	-	-	-	-	360,872	-	2,643,545	614,244	-	-
1025	1025	Yes	No	-	-	-	-	-	-	-	41,930	-	176,201	31,562	-	-
1027	1027	Yes	No	-	-	-	-	-	-	-	173,471	-	901,583	195,082	-	-
1030	1030*	Yes	No	-	-	-	-	-	-	-	44,189	-	168,027	43,906	-	-
1032	1032	Yes	Yes	-	-	-	-	-	-	-	120,079	-	751,743	171,122	-	-
1034	1034	Yes	No	-	-	-	-	-	-	-	137,846	-	497,110	146,847	-	-
1046	1046	No						-	-	-	76,137	76,137	-	-	-	-
1055	1055	Yes	No	-	-	-	-	-	-	-	742,627	-	2,729,702	579,850	-	-
1070	1070	Yes	No	-	-	-	-	-	-	-	283,296	-	280,097	96,723	-	-
1073	1073	No						-	-	-	609,447	28,053	-	-	-	-
1074	1074	Yes	No	-	-	-	-	-	-	-	603,793	-	4,499,997	834,383	-	-
1077	1077	Yes	No	-	-	-	-	-	-	-	83,608	-	1,019,553	282,716	-	-
1079	1079	No						-	-	-	193,938	123,187	-	-	-	-
1080	1080	Yes	No	-	-	-	-	-	-	-	534,129	-	3,932,865	764,729	-	-
1082	1082	No						-	-	-	263,833	263,833	-	-	-	-
1083	1083	Yes	No	-	-	-	-	-	-	-	60,172	-	342,022	65,038	-	-
1088	1088	No						-	-	-	3,399,368	3,399,368	-	-	-	-
2000	2000	No						-	-	-	9,132,070	7,046,254	-	-	-	-
2003	2003	No						-	-	-	399,415	399,415	-	-	-	-
2006	2006	No						-	-	-	320,148	206,695	-	-	-	-
2009	2009	Yes	Yes	-	-	-	-	-	-	-	57,910	-	171,835	43,114	-	-
2012	2012	Yes	Yes	-	-	-	-	-	-	-	897,007	-	1,849,417	336,106	-	-
2018	2018	Yes	Yes	-	-	-	-	-	-	-	145,252	-	896,195	213,756	-	-
2023	2023	Yes	No	-	-	-	-	-	-	-	35,394	-	269,526	53,846	-	-
2026	2026	No						-	-	-	76,824	76,824	-	-	-	-
2027	2027	Yes	No	-	-	-	-	-	-	-	26,150	-	170,019	25,500	-	-
2029	2029	Yes	Yes	-	-	-	-	-	-	-	62,700	-	-	-	-	-
2030	2030	Yes	No	-	-	-	-	-	-	-	1,525,439	-	14,026,931	3,401,438	-	-
2032	2032	No						-	-	-	953,695	953,695	-	-	-	-
2033	2033	No						-	-	-	287,265	287,265	-	-	-	-
2037	2037	No						-	-	-	26,722	26,722	-	-	-	-
2038	2038	No						-	-	-	27,360	27,360	-	-	-	-
2039	2039	Yes	Yes	-	-	-	-	-	-	-	3,885,708	-	7,455,381	1,587,334	-	-
3000	3000	No						-	-	-	4,331,018	4,331,018	-	-	-	-
3011	3011	No						-	-	-	40,244	40,244	-	-	-	-
3012	3012	Yes	No	-	-	-	-	-	-	-	1,708,412	-	4,607,490	1,036,177	-	-
3019	3019	Yes	Yes	-	-	-	-	-	-	-	161,405	-	-	-	-	-
3023	3023	Yes	Yes	-	-	-	-	-	-	-	462,015	-	737,810	168,063	-	-
3031	3031	No						-	-	-	462,492	462,492	-	-	-	-
3032	3032	No						-	-	-	785,631	544,338	-	-	-	-
3036	3036	No						-	-	-	40,018	40,018	-	-	-	-
3054	3054	Yes	No	-	-	-	-	-	-	-	204,931	-	2,401,525	553,545	-	-
3063	3063	Yes	No	-	-	-	-	-	-	-	406,096	-	650,711	125,445	-	-
3069	3069*	Yes	Yes	-	-	-	-	-	-	-	25,282	25,282	-	-	-	-
3073	3073	Yes	No	-	-	-	-	-	-	-	14,432	-	31,705	8,844	-	-
3074	3074	Yes	Yes	-	-	-	-	-	-	-	42,614	-	515,734	108,999	-	-
3077	3077	No						-	-	-	77,570	77,570	-	-	-	-
4000	4000	No						-	-	-	6,750,636	6,750,636	-	-	-	-
4079	4079	Yes	No	-	-	-	-	-	-	-	38,435	-	196,539	36,435	-	-
4084	4084	Yes	Yes	-	-	-	-	-	-	-	109,917	-	126,201	21,394	-	-
4087	4087	Yes	Yes	-	-	-	-	-	-	-	66,153	-	37,794	-	-	-
4088	4088	Yes	No	-	-	-	-	-	-	-	63,959	-	528,014	112,034	-	-

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2020
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		33Date	33	34	35CB	35PB	35	36	37	38a	38b	39	40	41a	41b	42	43
		If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval	If a waiver has been approved for this plan year, enter the waived amount	Total funding requirement before reflecting carryover/prefunding balances (line 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
Employer Number	Employer Number																
1000	1000																
1001	1001			1,356,139	-	-	-	1,356,139	6,771,937	6,771,937	-	-	-	-	-	-	-
1004	1004			-	-	-	-	-	1,360,046	3,907	-	-	-	-	-	-	-
1006	1006			884,659	398,936	-	398,936	485,723	53,673	53,673	-	-	-	-	-	-	-
1007	1007			1,283,322	-	-	-	1,283,322	490,991	5,268	5,268	-	-	-	-	-	-
1019	1019			975,116	-	-	-	1,283,322	1,547,247	263,925	-	-	-	-	-	-	-
1025	1025			73,492	-	-	-	975,116	990,240	5,124	-	-	-	-	-	-	-
1027	1027			368,553	-	-	-	73,492	73,492	359	-	-	-	-	-	-	-
1030	1030*			368,553	-	-	-	368,553	370,973	2,420	-	-	-	-	-	-	-
1032	1032			88,095	-	-	-	88,095	813,112	725,017	-	-	-	-	-	-	-
1034	1034			291,201	-	-	-	291,201	294,965	3,764	-	-	-	-	-	-	-
1046	1046			284,693	-	-	-	284,693	496,533	211,840	-	-	-	-	-	-	-
1055	1055			-	-	-	-	-	76,541	76,541	-	-	-	-	-	-	-
1070	1070			1,322,477	-	-	-	1,322,477	1,590,608	268,131	-	-	-	-	-	-	-
1073	1073			380,019	-	-	-	380,019	599,325	219,306	-	-	-	-	-	-	-
1074	1074			581,394	-	-	-	581,394	742,672	161,278	-	-	-	-	-	-	-
1077	1077			1,438,176	-	-	-	1,438,176	1,442,150	3,974	-	-	-	-	-	-	-
1079	1079			366,324	-	-	-	366,324	367,341	1,017	-	-	-	-	-	-	-
1080	1080			70,751	-	-	-	70,751	494,679	423,928	-	-	-	-	-	-	-
1082	1082			1,298,858	-	765,249	765,249	533,609	537,334	3,725	3,725	-	-	-	-	-	-
1083	1083			-	-	-	-	-	292,340	292,340	-	-	-	-	-	-	-
1088	1088			125,210	-	-	-	125,210	125,571	361	-	-	-	-	-	-	-
2000	2000			-	-	-	-	-	4,389,712	4,389,712	-	-	-	-	-	-	-
2003	2003			2,085,816	-	-	-	2,085,816	17,073,848	14,988,032	-	-	-	-	-	-	-
2006	2006			-	-	-	-	-	786,978	786,978	-	-	-	-	-	-	-
2009	2009			113,453	-	-	-	113,453	323,769	210,316	-	-	-	-	-	-	-
2012	2012			101,024	-	-	-	101,024	166,045	65,021	-	-	-	-	-	-	-
2018	2018			1,233,113	-	-	-	1,233,113	3,714,818	2,481,705	-	-	-	-	-	-	-
2023	2023			359,008	-	-	-	359,008	445,462	86,454	-	-	-	-	-	-	-
2026	2026			89,240	-	-	-	89,240	89,911	671	-	-	-	-	-	-	-
2027	2027			-	-	-	-	-	290,921	290,921	-	-	-	-	-	-	-
2029	2029			51,650	-	-	-	51,650	72,572	20,922	-	-	-	-	-	-	-
2030	2030			62,700	-	-	-	62,700	121,006	58,306	-	-	-	-	-	-	-
2032	2032			4,926,877	-	-	-	4,926,877	5,356,762	429,885	-	-	-	-	-	-	-
2033	2033			-	-	-	-	-	931,516	931,516	-	-	-	-	-	-	-
2037	2037			-	-	-	-	-	497,901	497,901	-	-	-	-	-	-	-
2038	2038			-	-	-	-	-	58,279	58,279	-	-	-	-	-	-	-
2039	2039			-	-	-	-	-	54,288	54,288	-	-	-	-	-	-	-
3000	3000			5,473,042	-	852,818	852,818	4,620,224	17,134,052	12,513,828	852,818	-	-	-	-	-	-
3011	3011			-	-	-	-	-	3,215,820	3,215,820	-	-	-	-	-	-	-
3012	3012			-	-	-	-	-	40,467	40,467	-	-	-	-	-	-	-
3019	3019			2,744,589	-	-	-	2,744,589	2,758,407	13,818	-	-	-	-	-	-	-
3023	3023			161,405	-	-	-	161,405	1,200,069	1,038,664	-	-	-	-	-	-	-
3031	3031			630,078	-	-	-	630,078	1,273,929	643,851	-	-	-	-	-	-	-
3032	3032			-	-	-	-	-	492,913	492,913	-	-	-	-	-	-	-
3036	3036			241,293	-	-	-	241,293	488,039	246,746	-	-	-	-	-	-	-
3054	3054			-	-	-	-	-	40,422	40,422	-	-	-	-	-	-	-
3063	3063			758,476	-	-	-	758,476	760,550	2,074	-	-	-	-	-	-	-
3069	3069*			531,541	38,307	58,875	97,182	434,359	437,305	2,946	2,946	-	-	-	-	-	-
3073	3073			-	-	-	-	-	-	-	-	-	-	-	-	-	-
3074	3074			23,276	-	-	-	23,276	23,561	285	-	-	-	-	-	-	-
3077	3077			151,613	-	-	-	151,613	152,171	558	-	-	-	-	-	-	-
4000	4000			-	-	-	-	-	77,976	77,976	-	-	-	-	-	-	-
4079	4079			-	-	-	-	-	10,756,249	10,756,249	-	-	-	-	-	-	-
4084	4084			74,870	-	-	-	74,870	254,528	179,658	-	-	-	-	-	-	-
4087	4087			131,311	-	-	-	131,311	394,838	263,527	-	-	-	-	-	-	-
4088	4088			66,153	-	-	-	66,153	193,611	127,458	-	-	-	-	-	-	-
				175,993	-	-	-	175,993	176,313	320	-	-	-	-	-	-	-

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		1	2a	2b	3a(1)	3a(2)	3b(1)	3b(2)	3c(1)(2)	3c(2)(2)	3c(3)(1)	3c(3)(2)	3d(1)	3d(2)	4	4a
Employer Number	Employer Number	Valuation date	Market value of assets	Actuarial value of assets	No. of Participants: Retired and beneficiaries receiving payments	Funding Target: Retired and beneficiaries receiving payments	No. of Participants: Terminated vested participants	Funding Target: Terminated vested participants	Funding Target: Active participants - Non-vested benefits	Funding Target: Active participants - Vested benefits	No. of Participants: Total active participants	Funding Target: Total active participants	No. of Participants: Total	Funding Target: Total	Plan is in At-Risk Status	Funding target disregarding at-risk assumptions (if at-risk status)
4090	4090	7/1/2020	1,259,865	1,259,865	-	-	-	-	2	1,043,640	5	1,043,642	5	1,043,642	o	
4091	4091	7/1/2020	54,928,671	54,928,671	20	7,000,763	51	4,687,147	622,776	25,166,198	355	25,788,974	426	37,476,884	o	
4094	4094	7/1/2020	2,442,629	2,442,629	10	1,056,813	22	265,099	13,298	1,458,571	54	1,471,869	86	2,793,781	o	
4096	4096	7/1/2020	3,929,627	3,929,627	14	1,658,299	5	540,227	933	1,680,745	25	1,681,678	44	3,880,204	o	
4097	4097	7/1/2020	2,267,631	2,267,631	5	1,063,858	10	200,843	(17)	1,196,041	8	1,196,024	23	2,460,725	o	
5000	5000	7/1/2020	130,417,289	130,417,289	94	47,986,622	105	9,837,003	2,717,434	46,042,342	214	48,759,776	413	106,583,401	o	
5001	5001	7/1/2020	20,728,388	20,728,388	42	14,237,385	5	1,108,462	3,848	5,350,738	30	5,354,586	77	20,700,433	o	
5010	5010	7/1/2020	956,250	956,250	7	635,182	10	299,859	-	125,118	2	125,118	19	1,060,159	o	
5021	5021	7/1/2020	2,053,343	2,053,343	9	1,962,072	3	308,419	(1)	125,881	1	125,880	13	2,996,371	o	
5026	5026	7/1/2020	26,234,597	26,234,597	61	12,152,769	57	2,457,153	156,674	8,660,316	83	8,816,990	201	23,426,912	o	
5034	5034	7/1/2020	3,641,659	3,641,659	34	3,621,468	18	703,667	1	18,882	1	18,883	53	4,344,018	o	
5042	5042	7/1/2020	2,805,401	2,805,401	11	1,375,152	8	212,833	311	605,963	7	605,374	26	2,193,359	o	
5045	5045	7/1/2020	2,774,845	2,774,845	15	1,863,589	5	211,152	764	262,340	10	263,104	30	2,337,845	o	
5047	5047	7/1/2020	8,730,976	8,730,976	25	8,412,507	7	628,432	1,563	493,284	6	494,847	38	9,535,796	o	
5050	5050	7/1/2020	2,827,996	2,827,996	23	2,016,195	16	602,374	(262)	553,224	16	552,962	55	3,171,531	o	
5051	5051	7/1/2020	16,199,328	16,199,328	32	6,839,605	10	511,407	197,550	6,269,101	35	6,466,651	77	13,817,663	o	
5065	5065	7/1/2020	8,738,650	8,738,650	14	2,808,111	12	679,267	27,668	4,011,929	18	4,039,597	44	7,526,975	o	
5080	5080	7/1/2020	5,053,052	5,053,052	9	4,618,599	3	463,260	270	392,303	10	392,303	22	5,674,162	o	
5091	5091	7/1/2020	8,685,494	8,685,494	28	5,623,271	26	1,353,574	104,047	1,122,959	34	1,227,006	88	8,203,851	o	
5093	5093	7/1/2020	980,939	980,939	8	853,880	1	190,434	83	58,057	3	58,140	12	1,102,454	o	
5118	5118	7/1/2020	2,332,926	2,332,926	10	1,383,200	16	773,969	37	32,361	2	32,398	28	2,189,567	o	
5121	5121	7/1/2020	17,678,482	17,678,482	30	11,932,027	16	2,369,066	18,065	5,937,259	51	5,955,324	97	20,256,417	o	
5125	5125	7/1/2020	3,318,787	3,318,787	14	2,621,833	5	341,502	548	760,054	8	760,602	27	3,723,937	o	
5126	5126	7/1/2020	23,707,035	23,707,035	44	7,475,019	92	3,304,696	337	13,048,606	247	13,048,606	383	23,828,321	o	
5127	5127	7/1/2020	8,750,673	8,750,673	15	2,602,508	2	72,509	9,297	5,253,552	57	5,262,849	74	7,937,866	o	
5128	5128	7/1/2020	3,691,807	3,691,807	5	1,397,688	5	294,594	31,928	2,451,547	28	2,483,475	28	4,175,757	o	
5129	5129	7/1/2020	26,861,102	26,861,102	57	11,185,581	63	2,105,532	(12,524)	9,631,779	69	9,619,255	189	22,910,368	o	
5130	5130	7/1/2020	4,298,830	4,298,830	6	280,746	9	218,585	1,660	3,753,123	35	3,754,783	50	4,254,114	o	
6000	6000	7/1/2020	77,919,716	77,919,716	45	16,465,300	78	9,197,181	1,477,102	47,886,763	78	49,363,865	201	75,026,346	o	
6016	6016	7/1/2020	2,513,789	2,513,789	23	1,250,142	35	1,201,712	-	333,281	7	333,281	65	2,790,135	o	
6028	6028	7/1/2020	4,695,552	4,695,552	20	3,343,809	18	492,335	452	1,358,503	18	1,358,955	48	5,195,099	o	
6040	6040	7/1/2020	1,258,474	1,258,474	2	593,926	6	340,672	5,449	629,743	12	635,192	20	1,569,790	o	
6042	6042	7/1/2020	2,145,929	2,145,929	2	537,123	-	125,169	(1)	1,065,847	3	1,065,846	5	1,728,138	o	
6044	6044	7/1/2020	1,220,473	1,220,473	7	462,841	16	286,749	(112)	382,142	24	382,030	47	1,131,620	o	
6049	6049	7/1/2020	5,722,893	5,722,893	32	3,761,917	25	1,253,926	5,968	1,224,292	25	1,230,260	82	6,246,103	o	
6050	6050	7/1/2020	10,608,153	10,608,153	34	7,009,794	25	1,427,346	3,067	1,031,627	26	1,034,694	85	9,471,834	o	
6070	6070	7/1/2020	681,238	681,238	1	697,917	1	-	-	-	-	1	1	812,952	o	
6077	6077	7/1/2020	23,102,896	23,102,896	58	10,091,272	30	1,853,847	(6,396)	9,612,859	60	9,606,463	148	21,551,582	o	
6079	6079	7/1/2020	4,500,936	4,500,936	4	726,194	2	1,261,303	13,094	1,859,818	10	1,872,912	16	3,860,409	o	
6086	6086	7/1/2020	470,462	470,462	2	356,355	-	36,806	687	202,399	1	203,086	3	596,247	o	
6093	6093	7/1/2020	4,120,028	4,120,028	27	2,226,355	28	1,110,420	(2,123)	711,259	19	709,136	74	4,045,911	o	
6107	6107	7/1/2020	1,513,205	1,513,205	5	778,619	3	223,007	872	579,849	11	580,721	19	1,582,347	o	
6115	6115	7/1/2020	2,371,660	2,371,660	9	655,979	11	226,471	7,092	463,531	11	470,623	31	1,353,073	o	
6116	6116	7/1/2020	4,452,289	4,452,289	8	2,832,384	5	241,621	35,509	831,544	14	867,053	27	3,941,058	o	
6120	6120	7/1/2020	2,466,260	2,466,260	14	1,872,210	4	200,605	984	498,852	12	499,836	30	2,572,651	o	
6124	6124	7/1/2020	9,100,689	9,100,689	42	3,803,876	32	996,629	5,189	3,330,057	47	3,335,246	121	8,135,751	o	
6125	6125	7/1/2020	22,205,765	22,205,765	26	5,625,435	88	3,619,325	10,287	14,549,344	138	14,651,631	252	23,895,391	o	
6126	6126	7/1/2020	3,596,042	3,596,042	9	1,608,374	26	944,999	(1)	15,845	1	15,844	36	2,569,217	o	
6129	6129	7/1/2020	1,309,966	1,309,966	3	513,916	14	304,907	1,706	537,642	18	539,348	35	1,358,171	o	
6130	6130	7/1/2020	3,278,294	3,278,294	24	1,450,508	38	1,777,246	202	746,460	17	746,662	79	3,974,416	o	
6136	6136	7/1/2020	3,072,952	3,072,952	8	1,954,309	5	381,366	2,572	1,026,232	5	1,028,804	18	3,364,479	o	
6138	6138	7/1/2020	4,376,128	4,376,128	3	801,335	3	131,614	11	2,777,284	18	2,777,295	24	3,716,244	o	
6140	6140	7/1/2020	2,419,200	2,419,200	4	415,800	10	629,999	476	1,029,954	15	1,029,950	29	2,075,749	o	
6142	6142	7/1/2020	6,838,375	6,838,375	28	2,862,500	6	527,259	(5,266)	1,566,840	9	1,561,574	43	4,951,333	o	
6143	6143	7/1/2020	5,760,984	5,760,984	41	4,192,508	23	738,829	4,850	939,717	26	944,567	90	5,875,904	o	
7000	7000	7/1/2020	197,659,661	197,659,661	67	30,948,936	269	25,699,522	1,927,956	77,366,806	416	79,294,762	752	135,943,220	o	
7011	7011	7/1/2020	34,755,858	34,755,858	81	25,643,059	38	3,242,197	1,185	6,617,896	20	6,619,081	139	35,504,337	o	

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		4b	5	6	7(a)	7(b)	8(a)	8(b)	9(a)	9(b)	10	10(a)	10(b)	11a(b)	11b	11b1(b)	11b2(b)
Employer Number	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 9)	Prefunding balance: Amount remaining (line 7 minus line 9)	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
4090	4090		5.52%	125,243	223,785	-	14,730	-	209,055	-	4.19%	8,759	-	113,026	5.60%	5,505	617
4091	4091		5.51%	2,477,121	-	9,000,000	-	-	-	9,000,000	4.59%	-	413,100	7,274,745	5.66%	411,751	-
4094	4094		5.42%	142,001	-	-	-	-	-	-	4.70%	-	-	1,269	5.57%	71	-
4096	4096		5.39%	61,395	-	-	-	-	-	-	4.84%	-	-	61,918	5.55%	3,436	-
4097	4097		5.36%	37,013	-	313,613	-	95,222	-	218,391	4.85%	-	10,592	249	5.54%	-	12
5000	5000		5.47%	5,071,952	-	-	-	-	-	-	4.58%	-	-	5,919,729	5.65%	333,281	-
5001	5001		5.29%	217,131	24,186	-	-	-	24,186	-	4.95%	1,197	-	708,692	5.44%	38,553	-
5010	5010		5.34%	16,710	24	-	-	-	24	-	4.98%	1	-	599	5.50%	33	-
5021	5021		5.27%	30,436	-	-	-	-	-	-	5.29%	-	-	828	5.42%	45	-
5026	5026		5.44%	1,002,582	1,820,258	-	-	-	1,820,258	-	4.63%	84,278	-	859,224	5.59%	48,031	-
5034	5034		5.27%	57,896	-	-	-	-	-	-	4.93%	-	-	562	5.43%	31	-
5042	5042*		5.42%	26,607	-	-	-	-	-	-	4.97%	-	-	22,580	5.58%	1,260	-
5045	5045		5.34%	29,966	-	-	-	-	-	-	4.78%	-	-	25,718	5.52%	1,420	-
5047	5047		5.35%	116,627	-	-	-	-	-	-	5.17%	-	-	2,282	5.51%	126	-
5050	5050		5.30%	52,001	4,212	51,089	4,212	51,089	-	-	5.13%	-	-	996	5.45%	-	51
5051	5051		5.39%	609,833	114,696	-	-	-	114,696	-	4.51%	5,173	-	758,676	5.54%	42,031	-
5065	5065		5.45%	291,188	50,739	-	-	-	50,739	-	4.61%	2,339	-	324,398	5.61%	18,199	-
5080	5080		5.28%	71,714	1	-	-	-	-	-	4.91%	-	-	1,051	5.41%	57	-
5091	5091		5.37%	212,756	-	-	-	-	-	-	4.80%	-	-	244,073	5.52%	13,473	-
5093	5093		5.13%	15,498	-	-	-	-	-	-	5.17%	-	-	7,895	5.27%	416	-
5118	5118		5.30%	26,156	415,139	-	42,156	-	372,983	-	4.78%	17,829	-	101	5.46%	-	5
5121	5121		5.32%	267,152	-	-	-	-	-	-	5.05%	-	-	3,485	5.49%	191	-
5125	5125		5.28%	50,677	-	36,820	-	-	-	36,820	5.04%	-	1,856	622	5.44%	34	-
5126	5126		5.44%	337,411	-	-	-	-	-	-	4.74%	-	-	580,186	5.59%	32,432	-
5127	5127		5.40%	111,164	1,286,970	-	-	-	1,286,970	-	4.73%	60,874	-	323	5.57%	18	-
5128	5128		5.34%	174,669	-	-	-	-	-	-	4.85%	-	-	890	5.50%	49	-
5129	5129		5.43%	906,004	-	4,613	-	-	-	4,613	4.57%	-	211	1,064,848	5.58%	59,419	-
5130	5130		5.47%	78,745	-	-	-	-	-	-	4.58%	-	-	78,924	5.64%	4,451	-
6000	6000		5.54%	4,566,850	-	-	-	-	-	-	4.59%	-	-	3,709,970	5.70%	211,468	-
6016	6016		5.35%	44,872	-	-	-	-	-	-	4.96%	-	-	638	5.51%	35	-
6028	6028		5.35%	78,115	-	-	-	-	-	-	4.91%	-	-	288	5.51%	16	-
6040	6040		5.47%	33,679	-	24,781	-	24,781	-	-	4.75%	-	-	311	5.61%	-	15
6042	6042		5.26%	17,117	-	-	-	-	-	-	4.78%	-	-	14,831	5.43%	805	-
6044	6044		5.44%	31,223	10,296	-	-	-	10,296	-	4.67%	481	-	53,048	5.60%	2,971	-
6049	6049		5.36%	92,833	302,727	-	-	-	302,727	-	4.97%	15,046	-	724	5.53%	40	-
6050	6050*		5.28%	98,491	149,315	-	-	-	149,315	-	5.05%	7,540	-	87,512	5.44%	4,761	-
6070	6070		5.15%	10,137	-	-	-	-	-	-	5.10%	-	-	166	5.32%	9	-
6077	6077		5.36%	685,871	1,700,842	-	-	-	1,700,842	-	4.63%	78,749	-	657,804	5.52%	36,311	-
6079	6079		5.39%	151,200	-	-	-	-	-	-	4.66%	-	-	81,768	5.55%	4,538	-
6086	6086		5.35%	16,009	-	-	-	-	-	-	5.12%	-	-	79	5.50%	4	-
6093	6093		5.40%	63,143	353,049	120,750	-	-	353,049	120,750	4.77%	16,840	5,760	268	5.56%	15	-
6107	6107		5.29%	28,026	39	-	-	-	39	-	4.96%	-	-	289	5.46%	16	-
6115	6115*		5.34%	18,174	86	-	-	-	86	-	4.91%	4	-	991,364	5.51%	54,624	-
6116	6116		5.30%	46,552	12,621	-	-	-	12,621	-	5.14%	649	-	954,863	5.45%	52,040	-
6120	6120		5.24%	37,597	16,206	68,762	16,206	3,599	-	65,163	5.21%	-	3,395	72	5.40%	-	4
6124	6124		5.41%	113,669	769,967	-	-	-	769,967	-	4.82%	37,112	-	231,191	5.58%	12,900	-
6125	6125		5.49%	349,702	-	-	-	-	-	-	4.35%	-	-	4,317	5.65%	244	-
6126	6126		5.33%	24,741	-	1,428,859	-	135,778	-	1,293,081	4.86%	-	62,844	1	5.49%	-	0
6129	6129*		5.46%	32,212	-	-	-	-	-	-	4.56%	-	-	97,699	5.56%	5,432	-
6130	6130		5.34%	68,326	-	-	-	-	-	-	4.84%	-	-	2,653	5.51%	146	-
6136	6136		5.26%	43,242	124,308	45,933	79,611	-	44,697	45,933	5.15%	2,302	2,366	172	5.42%	-	9
6138	6138		5.52%	307,038	1	-	-	-	1	-	4.56%	-	-	353,493	5.68%	20,078	-
6140	6140		5.49%	35,474	-	482,622	-	-	-	482,622	4.70%	-	22,683	239	5.66%	14	-
6142	6142		5.36%	141,492	305	-	-	-	305	-	4.56%	14	-	202,134	5.54%	11,198	-
6143	6143		5.34%	83,241	580,821	-	-	-	580,821	-	4.98%	28,925	-	43	5.50%	2	-
7000	7000		5.53%	9,523,887	-	-	-	-	-	-	4.41%	-	-	60,485,571	5.68%	3,435,580	-
7011	7011		5.31%	361,286	366,651	-	-	-	366,651	-	5.03%	18,443	-	437,743	5.47%	23,945	-

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2020
EIN: 13-5645888
PN: 333

2020 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	Employer Number	Prefunding balance: Total available at beginning of current plan year to add to prefunding balance	Prefunding balance: Portion of line 11c(b) to be added to prefunding balance	Carryover balance: Reduction in balances due to elections or deemed elections	Prefunding balance: Reduction in balances due to elections or deemed elections	Carryover balance: Balance at beginning of current year (9(a) + 10(a) - 12(a))	Prefunding balance: Balance at beginning of current year (9(b) + 10(b) - 11d(b) - 12(b))	Funding Target Attainment Percentage	Adjusted Funding Target Attainment Percentage	Prior year's funding percentage (for credit balance use)	If current value of assets < 70% of funding target, enter such percentage	Contributions made to the plan for the plan year by employer(s)	Contributions made to the plan for the plan year by employees	Discounted employer contributions: allocated toward unpaid minimum required contribution from prior years	Discounted employer contributions: made to avoid benefit restrictions adjusted to valuation date	Discounted employer contributions: allocated toward minimum required contribution for current year, adjusted to valuation date
4090	4090	119,148	-	-	-	217,814	-	99.84%	120.71%	120.65%	-	175,573	-	-	-	171,623
4091	4091	7,686,496	4,175,000	-	-	-	13,588,100	110.30%	126.93%	107.11%	-	325,800	183,980	-	-	308,310
4094	4094	1,340	-	-	-	-	-	87.43%	87.43%	90.30%	-	233,553	-	-	-	225,774
4096	4096	65,354	-	-	-	-	-	101.27%	101.27%	103.97%	-	63,169	-	-	-	61,404
4097	4097	261	-	-	-	-	228,983	82.84%	82.84%	83.91%	-	38,077	-	-	-	37,165
5000	5000	6,253,010	-	-	-	-	-	122.36%	122.36%	125.76%	-	6,785,252	-	-	-	6,619,467
5001	5001	747,245	-	-	-	25,383	-	100.01%	97.40%	91.11%	-	668,623	-	-	-	632,900
5010	5010	632	-	-	-	25	-	90.19%	90.19%	89.69%	-	29,324	-	-	-	28,583
5021	5021	873	-	-	-	-	-	85.68%	85.68%	85.94%	-	107,772	-	-	-	105,453
5026	5026	907,255	-	-	-	1,904,536	-	103.85%	111.98%	114.47%	-	1,002,582	-	-	-	978,215
5034	5034	593	-	-	-	-	-	83.83%	83.83%	83.42%	-	196,198	-	-	-	191,278
5042	5042*	23,840	-	-	-	-	-	127.90%	127.90%	129.92%	-	81,838	-	-	-	79,234
5045	5045	27,138	-	-	-	-	-	118.69%	118.69%	122.52%	-	30,824	-	-	-	30,268
5047	5047	2,408	-	-	-	-	-	91.56%	91.56%	94.35%	-	268,620	-	-	-	264,295
5050	5050	1,047	-	-	-	-	-	89.16%	89.16%	87.44%	-	131,368	-	-	-	129,199
5051	5051	800,707	-	-	-	119,869	-	116.36%	117.23%	119.36%	-	904,776	-	-	-	786,179
5065	5065	342,597	-	-	-	53,078	-	115.39%	116.09%	118.03%	-	428,303	-	-	-	417,149
5080	5080	1,108	-	-	-	1	-	89.05%	89.05%	94.15%	-	199,386	-	-	-	194,349
5091	5091	257,546	-	-	-	-	-	105.87%	105.87%	107.94%	-	414,735	-	-	-	397,091
5093	5093	8,311	-	-	-	-	-	88.97%	88.97%	86.78%	-	55,335	-	-	-	54,079
5118	5118	106	-	-	-	390,812	-	88.69%	106.54%	109.34%	-	26,900	-	-	-	26,318
5121	5121	3,676	-	-	-	-	-	87.27%	87.27%	86.98%	-	954,576	-	-	-	927,205
5125	5125	656	-	-	-	-	38,676	88.08%	88.08%	90.00%	-	168,813	-	-	-	163,193
5126	5126	612,618	-	-	-	-	-	99.49%	99.49%	104.41%	-	600,000	-	-	-	581,093
5127	5127	341	-	-	-	1,347,844	-	93.25%	110.23%	113.77%	-	114,428	-	-	-	111,666
5128	5128	939	-	-	-	-	-	88.41%	88.41%	90.93%	-	281,462	-	-	-	272,485
5129	5129	1,124,267	-	-	-	-	4,824	117.22%	117.24%	118.75%	-	1,291,031	-	-	-	1,260,437
5130	5130	83,375	-	-	-	-	-	101.05%	101.05%	104.52%	-	82,122	-	-	-	78,944
6000	6000	3,921,438	-	-	-	-	-	103.85%	103.85%	109.45%	-	6,659,654	-	-	-	6,291,915
6016	6016	673	-	-	-	-	-	90.09%	90.09%	90.95%	-	91,829	-	-	-	88,832
6028	6028	304	-	-	-	-	-	90.38%	90.38%	90.25%	-	423,993	-	-	-	403,205
6040	6040	326	-	-	-	-	-	80.16%	80.16%	86.34%	-	105,443	-	-	-	103,497
6042	6042	15,636	-	-	-	-	-	124.17%	124.17%	126.92%	-	17,600	-	-	-	17,157
6044	6044	56,019	-	-	-	10,777	-	106.89%	107.85%	109.01%	-	58,675	-	-	-	57,681
6049	6049	764	-	-	-	317,773	-	86.53%	86.53%	93.07%	-	267,995	-	-	-	259,016
6050	6050*	92,273	-	-	-	156,856	-	110.34%	111.99%	114.00%	-	101,279	-	-	-	99,138
6070	6070	175	-	-	-	-	-	83.79%	83.79%	83.44%	-	41,097	-	-	-	40,150
6077	6077	694,115	-	-	-	1,779,591	-	98.94%	107.19%	109.29%	-	1,221,653	-	-	-	1,200,232
6079	6079	86,306	-	-	-	-	-	116.59%	116.59%	123.42%	-	84,000	-	-	-	81,859
6086	6086	83	-	-	-	-	-	78.90%	78.90%	78.31%	-	44,689	-	-	-	43,888
6093	6093	283	-	-	-	369,889	126,510	89.56%	101.63%	101.79%	-	64,997	-	-	-	63,693
6107	6107	305	-	-	-	41	-	95.62%	95.62%	98.60%	-	41,418	-	-	-	40,070
6115	6115*	1,045,988	-	-	-	90	-	175.27%	98.83%	100.83%	-	-	-	-	-	-
6116	6116	1,006,903	-	-	-	13,270	-	112.63%	112.97%	87.62%	-	52,318	-	-	-	51,143
6120	6120	76	-	-	-	-	68,558	93.19%	93.19%	95.88%	-	70,245	-	-	-	68,675
6124	6124	244,091	-	-	-	807,079	-	101.94%	111.86%	110.50%	-	768,500	-	-	-	733,912
6125	6125	4,561	-	-	-	-	-	92.92%	92.92%	91.28%	-	721,636	-	-	-	704,353
6126	6126	1	-	-	-	-	1,355,925	87.19%	139.96%	86.86%	-	82,544	-	-	-	79,690
6129	6129*	103,131	-	-	-	-	-	96.45%	96.45%	104.97%	-	514,035	-	-	-	497,189
6130	6130	2,799	-	-	-	-	-	82.48%	82.48%	80.01%	-	212,796	-	-	-	205,520
6136	6136	181	-	-	-	46,999	48,299	88.50%	88.50%	92.86%	-	450,000	-	-	-	437,392
6138	6138	373,571	-	-	-	1	-	117.75%	117.75%	120.48%	-	455,832	-	-	-	447,478
6140	6140	253	-	-	-	-	505,305	92.20%	116.54%	96.06%	-	36,532	-	-	-	35,637
6142	6142	213,332	-	-	-	319	-	138.10%	138.11%	129.54%	-	173,047	-	-	-	168,660
6143	6143	45	-	-	-	609,746	-	87.66%	87.66%	101.32%	-	206,398	-	-	-	202,937
7000	7000	63,921,151	-	-	-	-	-	145.39%	145.39%	110.36%	-	13,049,078	-	-	-	12,732,050
7011	7011	461,688	-	-	-	385,094	-	96.80%	96.80%	98.48%	-	2,109,500	-	-	-	2,029,054

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Valuation Date: July 1, 2020
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2020 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

Employer Number	Employer Number	20a	20b	20c(1)	20c(2)	20c(3)	20c(4)	28	29	30	31(a)	31(b)	32a(1)	32a(2)	32b(1)	32b(2)
		Did the plan have a "funding shortfall" for the prior year? (yes/no)	If 20a is "yes", were required quarterly installments for the current year made in a timely manner? (yes/no)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 1st quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 2nd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 3rd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 4th quarter)	Unpaid minimum required contribution for all prior years	Discouraged 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
4090	4090	No						-	-	-	125,243	-	-	-	-	-
4091	4091	No						-	-	-	2,477,121	2,477,121	-	-	-	-
4094	4094	Yes	No	-	-	-	-	-	-	-	142,001	-	351,152	81,434	-	-
4096	4096	No						-	-	-	61,395	49,423	-	-	-	-
4097	4097	Yes	No	-	-	-	-	-	-	-	37,013	-	422,077	113,070	-	-
5000	5000	No						-	-	-	5,071,952	5,071,952	-	-	-	-
5001	5001	Yes	No	-	-	-	-	-	-	-	217,131	2,572	-	-	-	-
5010	5010	Yes	Yes	-	-	-	-	-	-	-	16,710	-	103,934	11,787	-	-
5021	5021	Yes	No	-	-	-	-	-	-	-	30,436	-	343,028	74,332	-	-
5026	5026	No						-	-	-	1,002,582	903,149	-	-	-	-
5034	5034	Yes	No	-	-	-	-	-	-	-	57,896	-	702,359	132,834	-	-
5042	5042*	No						-	-	-	26,607	-	-	-	-	-
5045	5045	No						-	-	-	29,966	29,966	-	-	-	-
5047	5047	Yes	No	-	-	-	-	-	-	-	116,627	-	804,810	144,407	-	-
5050	5050	Yes	No	-	-	-	-	-	-	-	52,001	-	343,535	75,686	-	-
5051	5051	No						-	-	-	609,833	609,833	-	-	-	-
5065	5065	No						-	-	-	291,188	291,188	-	-	-	-
5080	5080	Yes	No	-	-	-	-	-	-	-	71,714	-	621,111	122,121	-	-
5091	5091	No						-	-	-	212,756	-	-	-	-	-
5093	5093	Yes	No	-	-	-	-	-	-	-	15,498	-	121,515	17,816	-	-
5118	5118	Yes	Yes	-	-	-	-	-	-	-	26,156	-	229,187	42,156	-	-
5121	5121	Yes	Yes	-	-	-	-	-	-	-	267,152	-	2,577,935	655,995	-	-
5125	5125	Yes	No	-	-	-	-	-	-	-	50,677	-	443,826	110,987	-	-
5126	5126	No						-	-	-	337,411	-	121,286	19,645	-	-
5127	5127	Yes	No	-	-	-	-	-	-	-	111,164	-	-	-	-	-
5128	5128	Yes	No	-	-	-	-	-	-	-	174,669	-	483,950	96,710	-	-
5129	5129	No						-	-	-	906,004	906,004	-	-	-	-
5130	5130	No						-	-	-	78,745	44,716	-	-	-	-
6000	6000	No						-	-	-	4,566,850	2,893,370	-	-	-	-
6016	6016	Yes	No	-	-	-	-	-	-	-	44,872	-	276,346	43,108	-	-
6028	6028	Yes	Yes	-	-	-	-	-	-	-	78,115	-	499,547	126,185	-	-
6040	6040	Yes	No	-	-	-	-	-	-	-	33,679	-	311,316	68,720	-	-
6042	6042	No						-	-	-	17,117	-	-	-	-	-
6044	6044	No						-	-	-	31,223	31,223	-	-	-	-
6049	6049	Yes	No	-	-	-	-	-	-	-	92,833	-	840,963	162,945	-	-
6050	6050*	No						-	-	-	98,491	98,491	-	-	-	-
6070	6070	Yes	Yes	-	-	-	-	-	-	-	10,137	-	131,714	29,839	-	-
6077	6077	No						-	-	-	685,871	-	-	-	-	-
6079	6079	No						-	-	-	151,200	151,200	-	-	-	-
6086	6086	Yes	No	-	-	-	-	-	-	-	16,009	-	125,785	27,417	-	-
6093	6093	Yes	Yes	-	-	-	-	-	-	-	63,143	-	-	-	-	-
6107	6107	Yes	No	-	-	-	-	-	-	-	28,026	-	69,183	11,655	-	-
6115	6115*	No						-	-	-	18,174	18,174	-	-	-	-
6116	6116	Yes	Yes	-	-	-	-	-	-	-	46,552	46,552	-	-	-	-
6120	6120	Yes	No	-	-	-	-	-	-	-	37,597	-	174,949	30,702	-	-
6124	6124	No						-	-	-	113,669	113,669	-	-	-	-
6125	6125	Yes	Yes	-	-	-	-	-	-	-	349,702	-	1,690,626	351,032	-	-
6126	6126	Yes	No	-	-	-	-	-	-	-	24,741	-	221,724	54,943	-	-
6129	6129*	No						-	-	-	32,212	-	48,205	7,808	-	-
6130	6130	Yes	No	-	-	-	-	-	-	-	68,326	-	696,122	135,347	-	-
6136	6136	Yes	Yes	-	-	-	-	-	-	-	43,242	-	386,825	94,793	-	-
6138	6138	No						-	-	-	307,038	307,038	-	-	-	-
6140	6140	Yes	Yes	-	-	-	-	-	-	-	35,474	-	-	-	-	-
6142	6142	No						-	-	-	141,492	141,492	-	-	-	-
6143	6143	Yes	Yes	-	-	-	-	-	-	-	83,241	-	724,666	117,374	-	-
7000	7000	No						-	-	-	9,523,887	9,523,887	-	-	-	-
7011	7011	Yes	Yes	-	-	-	-	-	-	-	361,286	-	1,133,573	212,369	-	-

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2020
EIN: 13-5645888
PN: 333

2020 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	Employer Number	Total funding requirement before reflecting carryover/prefunding balances (line 31 + line 32a + line 32b - line 33)	Carryover balance	Prefunding balance	Balances used to offset funding requirement: Total balance	Balances used to offset funding requirement: Total balance	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
4090	4090	125,243	-	-	-	125,243	171,623	46,380	-	-	-	-	-	-	-
4091	4091	-	-	-	-	-	308,310	308,310	-	-	-	-	-	-	-
4094	4094	223,435	-	-	-	223,435	225,774	2,339	-	-	-	-	-	-	-
4096	4096	11,972	-	-	-	11,972	61,404	49,432	-	-	-	-	-	-	-
4097	4097	150,083	-	113,130	113,130	36,953	37,165	212	212	-	-	-	-	-	-
5000	5000	-	-	-	-	-	6,619,467	6,619,467	-	-	-	-	-	-	-
5001	5001	214,559	-	-	-	214,559	632,900	418,341	-	-	-	-	-	-	-
5010	5010	28,497	-	-	-	28,497	28,583	86	-	-	-	-	-	-	-
5021	5021	104,768	-	-	-	104,768	105,453	685	-	-	-	-	-	-	-
5026	5026	99,433	-	-	-	99,433	978,215	878,782	-	-	-	-	-	-	-
5034	5034	190,730	-	-	-	190,730	191,278	548	-	-	-	15 years	2011	-	-
5042	5042*	-	-	-	-	-	79,234	79,234	-	-	-	-	-	-	-
5045	5045	-	-	-	-	-	30,268	30,268	-	-	-	-	-	-	-
5047	5047	261,034	-	-	-	261,034	264,295	3,261	-	-	-	-	-	-	-
5050	5050	127,687	-	-	-	127,687	129,199	1,512	-	-	-	-	-	-	-
5051	5051	-	-	-	-	-	786,179	786,179	-	-	-	-	-	-	-
5065	5065	-	-	-	-	-	417,149	417,149	-	-	-	-	-	-	-
5080	5080	193,835	-	-	-	193,835	194,249	514	-	-	-	-	-	-	-
5091	5091	-	-	-	-	-	397,091	397,091	-	-	-	-	-	-	-
5093	5093	33,314	-	-	-	33,314	54,079	20,765	-	-	-	-	-	-	-
5118	5118	68,312	42,183	-	42,183	26,129	26,318	189	-	-	-	15 years	2011	-	-
5121	5121	923,147	-	-	-	923,147	927,205	4,058	-	-	-	-	-	-	-
5125	5125	161,664	-	37,614	37,614	124,050	163,193	39,143	37,614	-	-	-	-	-	-
5126	5126	357,056	-	-	-	357,056	581,093	224,037	-	-	-	-	-	-	-
5127	5127	111,164	-	-	-	111,164	111,666	502	-	-	-	-	-	-	-
5128	5128	271,379	-	-	-	271,379	272,485	1,106	-	-	-	-	-	-	-
5129	5129	-	-	-	-	-	1,260,437	1,260,437	-	-	-	-	-	-	-
5130	5130	34,029	-	-	-	34,029	78,944	44,915	-	-	-	-	-	-	-
6000	6000	1,673,480	-	-	-	1,673,480	6,291,915	4,618,435	-	-	-	-	-	-	-
6016	6016	87,980	-	-	-	87,980	88,832	852	-	-	-	-	-	-	-
6028	6028	204,300	-	-	-	204,300	403,205	198,905	-	-	-	-	-	-	-
6040	6040	102,399	-	-	-	102,399	103,497	1,098	-	-	-	-	-	-	-
6042	6042	-	-	-	-	-	17,157	17,157	-	-	-	-	-	-	-
6044	6044	-	-	-	-	-	57,681	57,681	-	-	-	-	-	-	-
6049	6049	255,778	-	-	-	255,778	259,016	3,238	-	-	-	-	-	-	-
6050	6050*	-	-	-	-	-	99,138	99,138	-	-	-	-	-	-	-
6070	6070	39,976	-	-	-	39,976	40,150	174	-	-	-	-	-	-	-
6077	6077	685,871	-	-	-	685,871	1,200,232	514,361	-	-	-	-	-	-	-
6079	6079	-	-	-	-	-	81,859	81,859	-	-	-	-	-	-	-
6086	6086	43,426	-	-	-	43,426	43,888	462	-	-	-	-	-	-	-
6093	6093	63,143	-	-	-	63,143	63,693	550	-	-	-	-	-	-	-
6107	6107	39,681	-	-	-	39,681	40,070	389	-	-	-	-	-	-	-
6115	6115*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6116	6116	-	-	-	-	-	51,143	51,143	-	-	-	-	-	-	-
6120	6120	68,299	-	-	-	68,299	68,675	376	-	-	-	-	-	-	-
6124	6124	-	-	-	-	-	733,912	733,912	-	-	-	-	-	-	-
6125	6125	700,734	-	-	-	700,734	704,353	3,619	-	-	-	-	-	-	-
6126	6126	79,684	-	-	-	79,684	79,690	6	-	-	-	-	-	-	-
6129	6129*	40,020	-	-	-	40,020	497,189	457,169	-	-	-	-	-	-	-
6130	6130	203,673	-	-	-	203,673	205,520	1,847	-	-	-	-	-	-	-
6136	6136	138,035	-	-	-	138,035	437,392	299,357	-	-	-	-	-	-	-
6138	6138	-	-	-	-	-	447,478	447,478	-	-	-	-	-	-	-
6140	6140	35,474	-	-	-	35,474	35,637	163	-	-	-	-	-	-	-
6142	6142	-	-	-	-	-	168,660	168,660	-	-	-	-	-	-	-
6143	6143	200,615	117,413	-	117,413	83,202	202,937	119,735	117,413	-	-	-	-	-	-
7000	7000	-	-	-	-	-	12,732,050	12,732,050	-	-	-	-	-	-	-
7011	7011	573,655	-	-	-	573,655	2,029,054	1,455,399	-	-	-	-	-	-	-

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2020
EIN: 13-5645888
PN: 333

2020 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

		1	2a	2b	3a(1)	3a(2)	3b(1)	3b(2)	3c(1)(2)	3c(2)(2)	3c(3)(1)	3c(3)(2)	3d(1)	3d(2)	4	4a
Employer Number	Employer Number	Valuation date	Market value of assets	Actuarial value of assets	No. of Participants: Retired and beneficiaries receiving payments	Funding Target: Retired and beneficiaries receiving payments	No. of Participants: Terminated vested participants	Funding Target: Terminated vested participants	Funding Target: Active participants - Non-vested benefits	Funding Target: Active participants - Vested benefits	No. of Participants: Total active participants	Funding Target: Total active participants	No. of Participants: Total	Funding Target: Total	Plan is in At-Risk Status	Funding target disregarding at-risk assumptions (if at-risk status)
7027	7027	7/1/2020	14,990,982	14,990,982	36	7,988,954	23	1,802,666	2,052	4,201,708	28	4,203,760	87	13,995,390	o	
7031	7031	7/1/2020	8,537,142	8,537,142	42	7,622,217	28	1,787,207	169	659,772	8	659,941	78	10,069,365	o	
7056	7056	7/1/2020	7,722,232	7,722,232	32	2,856,091	19	981,205	367	3,170,508	18	3,170,875	69	7,008,171	o	
7060	7060	7/1/2020	1,279,356	1,279,356	3	954,306	3	141,753	89	66,713	4	66,802	10	1,162,861	o	
7064	7064	7/1/2020	20,459,813	20,459,813	55	12,349,870	28	1,729,985	69,389	3,321,019	43	3,390,408	126	17,470,263	o	
7065	7065	7/1/2020	2,025,461	2,025,461	13	2,077,470	5	289,660	94,174	502,178	5	596,352	23	2,963,482	o	
7088	7088	7/1/2020	2,106,417	2,106,417	8	1,469,132	4	161,227	(1)	255,362	7	255,361	19	1,885,720	o	
7100	7100	7/1/2020	2,638,515	2,638,515	18	1,377,389	18	550,214	(2)	989,241	8	989,239	44	2,916,842	o	
7101	7101	7/1/2020	1,890,208	1,890,208	1	500,375	5	355,666	12,136	927,375	7	939,511	13	1,795,552	o	
7117	7117	7/1/2020	4,691,712	4,691,712	12	4,247,303	28	1,368,524	13	26,625	1	26,638	41	5,642,465	o	
7118	7118	7/1/2020	22,371,347	22,371,347	24	4,092,580	54	3,343,496	142,440	10,563,586	93	10,706,026	171	18,142,102	o	
8000	8000	7/1/2020	86,357,439	86,357,439	102	34,579,675	147	18,979,638	(43,018)	33,206,430	112	33,163,412	361	86,722,425	o	
8006	8006	7/1/2020	4,256,306	4,256,306	19	3,065,131	31	1,375,443	170	550,983	19	551,153	69	4,991,727	o	
8026	8026	7/1/2020	4,187,453	4,187,453	62	2,906,994	39	1,478,340	(268)	380,201	10	379,933	111	4,765,267	o	
8031	8031	7/1/2020	33,174,727	33,174,727	181	15,702,901	242	9,358,326	(24,657)	10,836,929	125	10,812,272	548	35,873,499	o	
8051	8051	7/1/2020	19,265,851	19,265,851	94	10,515,061	125	5,317,461	611	548,029	14	548,029	233	16,381,162	o	
8054	8054	7/1/2020	1,848,298	1,848,298	6	1,348,038	27	682,198	95	85,648	6	85,743	39	2,115,979	o	
8066	8066	7/1/2020	4,187,204	4,187,204	12	2,378,263	14	1,350,843	(147)	721,706	5	721,559	31	4,450,665	o	
8104	8104	7/1/2020	3,015,318	3,015,318	5	1,373,399	-	23,874	60,112	1,681,223	14	1,741,335	19	3,138,608	o	
8105	8105	7/1/2020	46,220,722	46,220,722	57	19,161,680	99	12,692,256	37,680	16,726,883	80	16,764,563	236	48,618,499	o	
9007	9007	7/1/2020	3,193,109	3,193,109	7	2,621,277	6	222,552	29,778	1,001,813	10	1,031,591	23	3,875,420	o	
9026	9026	7/1/2020	11,260,495	11,260,495	45	5,259,885	142	5,770,905	(474)	267,644	20	367,170	207	11,397,960	o	
9045	9045	7/1/2020	2,456,035	2,456,035	8	1,391,375	11	384,613	(139)	367,866	6	267,727	25	2,043,715	o	
9062	9062	7/1/2020	3,436,338	3,436,338	7	2,934,137	1	263,744	2,266	893,535	8	895,801	16	3,983,682	o	
9072	9072	7/1/2020	987,720	987,720	3	262,778	-	27,598	897	722,088	4	722,985	7	1,013,361	o	
9074	9074	7/1/2020	11,430,135	11,430,135	7	2,376,187	10	511,140	128,893	9,239,589	58	9,368,482	75	12,255,809	o	
9076	9076	7/1/2020	7,821,426	7,821,426	3	1,163,546	8	962,249	2,953	4,370,136	19	4,373,089	30	6,498,884	o	
9077	9077	7/1/2020	1,831,995	1,831,995	3	443,035	1	64,420	1,773	1,295,812	8	1,297,585	12	1,805,040	o	
9082	9082	7/1/2020	3,827,184	3,827,184	20	2,275,946	9	528,283	312	260,807	6	261,119	35	3,065,348	o	
9084	9084	7/1/2020	11,172,433	11,172,433	26	4,134,839	26	1,467,099	17,640	4,444,068	15	4,461,708	67	10,063,646	o	
9085	9085	7/1/2020	5,054,992	5,054,992	2	147,312	7	131,613	(4,217)	5,663,326	56	5,659,109	65	5,938,034	o	
9087	9087	7/1/2020	2,316,483	2,316,483	1	9,625	3	133,717	33,094	2,064,644	13	2,097,738	17	2,241,080	o	
10000	10000	7/1/2020	73,895,147	73,895,147	96	29,416,608	124	12,549,939	104,192	31,913,453	89	32,017,645	309	73,984,192	o	
10019	10019	7/1/2020	2,112,088	2,112,088	10	1,573,454	7	240,002	20,313	550,116	11	570,429	28	2,383,885	o	
10022	10022	7/1/2020	5,167,910	5,167,910	4	4,760,218	2	274,618	27,879	1,299,428	4	1,327,307	10	6,362,143	o	
10026	10026	7/1/2020	10,233,383	10,233,383	8	2,578,464	31	1,031,950	39,641	4,708,309	59	4,747,950	98	8,358,364	o	
10031	10031	7/1/2020	9,148,601	9,148,601	25	5,105,742	36	1,899,491	12,492	1,179,709	22	1,192,201	83	8,197,434	o	
10035	10035	7/1/2020	6,185,057	6,185,057	13	1,884,347	15	533,878	33,383	4,193,733	59	4,227,116	87	6,645,341	o	
10038	10038	7/1/2020	3,926,554	3,926,554	27	3,119,498	23	995,826	300	220,535	4	220,835	54	4,336,159	o	
10047	10047	7/1/2020	2,854,138	2,854,138	27	1,394,240	13	1,026,889	(130)	827,816	12	827,686	52	3,248,815	o	
10048	10048	7/1/2020	929,853	929,853	2	698,776	2	148,189	43	122,945	4	122,988	8	969,953	o	
10049	10049*	7/1/2020	1,640,647	1,640,647	4	1,353,645	3	150,041	111	636,420	6	636,531	13	2,140,217	o	
10051	10051	7/1/2020	3,601,597	3,601,597	20	1,086,548	23	663,922	1,574	2,387,829	23	2,389,403	66	4,139,343	o	
11009	11009	7/1/2020	16,526,037	16,526,037	14	2,287,966	47	1,051,540	45,286	15,123,081	188	15,168,367	249	18,507,873	o	
12000	12000	7/1/2020	61,342,924	61,342,924	61	31,763,624	137	24,041,110	88,534	5,562,392	9	5,650,926	207	61,455,660	o	
12004	12004*	7/1/2020	14,932,576	14,932,576	31	7,174,925	57	3,252,805	(740)	3,190,627	28	3,189,887	116	13,617,617	o	
12025	12025	7/1/2020	58,321,518	58,321,518	55	30,448,735	61	3,884,704	196,265	14,507,881	119	14,704,264	235	49,037,703	o	
12028	12028	7/1/2020	14,863,301	14,863,301	48	10,542,172	46	3,124,716	4,647	938,736	24	943,383	118	14,610,271	o	
12042	12042	7/1/2020	1,333,098	1,333,098	2	216,435	4	217,136	50	1,063,418	5	1,063,468	11	1,497,039	o	
12043	12043	7/1/2020	1,324,505	1,324,505	5	521,996	3	156,212	5,617	971,660	21	977,277	29	1,655,485	o	
13000	13000	7/1/2020	743,554,481	743,554,481	791	455,498,987	547	68,965,440	55,070	147,232,080	137	147,287,150	1,475	671,751,577	o	
13001	13001	7/1/2020	53,396,480	53,396,480	33	16,246,412	76	13,704,498	868,213	18,510,543	109	19,378,756	218	49,329,666	o	
13002	13002	7/1/2020	63,494,132	63,494,132	79	17,514,923	123	8,705,422	972,286	23,375,540	225	24,347,826	427	50,568,171	o	
109000	109000	7/1/2020	84,556,685	84,556,685	69	36,794,292	166	18,720,654	1,409,133	36,913,768	73	38,322,901	308	93,837,847	o	
88888	Orphans	7/1/2020	-	-	4,687	-	3,120	-	-	-	-	-	7,807	-	o	
Continuing Employer Total			3,914,303,178	3,914,303,178	10,983	1,722,997,561	10,761	583,532,779	27,068,740	1,273,994,217	8,492	1,301,062,957	30,236	3,607,593,297		-
Continuing and New Employer Total			3,914,303,178	3,914,303,178	10,983	1,722,997,561	10,761	583,532,779	27,068,740	1,273,994,217	8,492	1,301,062,957	30,236	3,607,593,297		-

* Employers withdrawn from the plan between July 1, 2020 and June 30, 2021

Orphan assets and liabilities are allocated to orphan-responsible employers.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2020
EIN: 13-5645888
PN: 333

2020 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 9)	Prefunding balance: Amount remaining (line 7 minus line 9)	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
7027	7027		5.30%	147,438	761,482	152,365	-	-	761,482	152,365	4.88%		37,160	7,435	139,288	5.47%	7,619
7031	7031		5.25%	128,457	-	-	-	-	-	-	5.04%	-	-	-	75,209	5.40%	4,061
7056	7056		5.31%	80,736	139,353	1,263,735	-	-	139,353	1,263,735	4.88%	6,800	61,670	41,722	5.47%	2,282	
7060	7060		5.25%	15,276	-	-	-	-	-	-	5.15%	-	-	-	15,846	5.44%	862
7064	7064		5.38%	452,743	118,007	-	-	-	118,007	-	4.65%	5,487	-	714,761	5.54%	39,598	
7065	7065		5.35%	98,014	-	-	-	-	-	-	4.62%	-	-	-	575	5.50%	32
7088	7088		5.33%	24,948	18,201	141,459	-	-	18,201	141,459	4.98%	906	7,045	40,913	5.49%	2,246	
7100	7100		5.35%	44,598	-	-	-	-	-	-	4.91%	-	-	-	920	5.51%	51
7101	7101		5.43%	28,328	-	-	-	-	-	-	4.52%	-	-	-	126,394	5.60%	7,078
7117	7117		5.26%	72,350	-	-	-	-	-	-	4.77%	-	-	-	954	5.39%	51
7118	7118		5.46%	967,507	204,601	-	-	-	204,601	-	4.67%	9,555	-	808,879	5.62%	45,459	
8000	8000		5.46%	1,014,548	-	-	-	-	-	-	4.73%	-	-	-	1,051,876	5.63%	59,221
8006	8006		5.23%	76,539	-	-	-	-	-	-	4.99%	-	-	-	791	5.41%	43
8026	8026		5.32%	74,942	1	-	-	-	1	-	5.06%	-	-	-	1,170	5.49%	64
8031	8031		5.43%	1,250,969	358,375	-	-	-	358,375	-	4.72%	16,915	-	3,312	5.58%	185	
8051	8051		5.31%	155,366	3,852,089	-	-	-	3,852,089	-	4.91%	189,138	-	731	5.48%	40	
8054	8054		5.34%	35,611	-	-	-	-	-	-	5.13%	-	-	-	610	5.51%	34
8066	8066		5.32%	73,236	-	-	-	-	-	-	4.93%	-	-	-	212	5.48%	12
8104	8104		5.42%	234,036	93,498	-	-	-	93,498	-	4.59%	4,292	-	32,913	5.57%	1,833	
8105	8105		5.44%	1,357,463	912,305	-	-	-	912,305	-	4.77%	43,517	-	168,498	5.60%	9,436	
9007	9007		5.44%	164,238	-	-	-	-	-	-	5.22%	-	-	-	1,613	5.59%	90
9026	9026		5.39%	152,089	-	-	-	-	-	-	4.91%	-	-	-	163,710	5.55%	9,086
9045	9045		5.33%	24,394	79,711	-	-	-	79,711	-	4.70%	3,746	-	97,631	5.48%	5,350	
9062	9062		5.34%	56,210	-	-	-	-	-	-	4.95%	-	-	-	1,636	5.50%	90
9072	9072		5.38%	81,784	38,201	-	-	-	38,201	-	4.64%	1,773	-	122	5.53%	7	
9074	9074		5.37%	476,957	96,289	-	85,437	-	10,852	-	4.71%	511	-	5,560	5.52%	262	
9076	9076		5.37%	71,498	137,514	-	-	-	137,514	-	4.70%	6,463	-	55,521	5.54%	3,076	
9077	9077		5.33%	27,112	75,053	41,404	46,094	-	28,959	41,404	4.59%	1,329	1,900	54,086	5.49%	439	
9082	9082		5.25%	29,949	115,615	92,024	-	-	115,615	92,024	4.77%	5,515	4,390	30,328	5.41%	1,641	
9084	9084		5.35%	102,250	886,788	-	-	-	886,788	-	4.93%	43,719	-	157	5.50%	10	
9085	9085		5.42%	108,525	-	-	-	-	-	-	4.34%	-	-	1,074	5.59%	60	
9087	9087		5.56%	203,990	171,193	154,252	-	-	171,193	154,252	4.25%	7,276	6,556	15,082	5.72%	863	
10000	10000		5.46%	861,663	-	-	-	-	-	-	4.80%	-	-	840,290	5.62%	47,224	
10019	10019		5.33%	81,030	-	-	-	-	-	-	4.71%	-	-	704	5.48%	39	
10022	10022		5.45%	88,953	-	-	-	-	-	-	4.57%	-	-	883	5.61%	50	
10026	10026		5.46%	437,154	1,497,190	503,308	-	-	1,497,190	503,308	4.50%	67,374	22,649	265,972	5.61%	14,921	
10031	10031		5.39%	98,443	874,926	-	-	-	874,926	-	4.83%	42,259	-	147,354	5.55%	8,178	
10035	10035		5.39%	112,772	25,941	-	-	-	25,941	-	4.66%	1,209	-	465	5.56%	26	
10038	10038		5.36%	59,769	-	-	-	-	-	-	4.92%	-	-	590	5.52%	33	
10047	10047		5.30%	51,283	51	-	-	-	51	-	4.80%	2	-	649	5.46%	35	
10048	10048		5.28%	14,582	-	-	-	-	-	-	4.48%	-	-	9,607	5.44%	523	
10049	10049*		5.26%	33,969	-	-	-	-	-	-	4.84%	-	-	-	-	-	-
10051	10051		5.51%	78,256	-	43,139	-	-	-	43,139	4.76%	-	2,053	101,875	5.65%	5,756	
11009	11009		5.57%	1,365,749	-	-	-	-	-	-	4.24%	-	-	6,099	5.74%	350	
12000	12000		5.40%	650,243	1	-	-	-	1	-	4.79%	-	-	678,766	5.56%	37,739	
12004	12004*		5.38%	154,786	-	1,434,085	-	-	-	1,434,085	4.80%	-	68,836	294,633	5.55%	16,352	
12026	12026		5.41%	1,878,470	3,968,902	-	-	-	3,968,902	-	4.74%	188,126	-	1,869,968	5.56%	103,970	
12028	12028		5.35%	166,634	197	747,957	-	-	197	747,957	4.95%	10	37,024	347,589	5.51%	19,152	
12042	12042		5.27%	23,177	-	-	-	-	-	-	4.44%	-	-	27,367	5.43%	1,486	
12043	12043		5.51%	39,950	-	-	-	-	-	-	4.45%	-	-	37,825	5.66%	2,141	
13000	13000		5.32%	12,742,452	-	-	-	-	-	-	4.99%	-	-	4,733,228	5.48%	259,381	
13001	13001		5.52%	2,876,481	1,504,106	-	-	-	1,504,106	-	4.68%	70,392	-	2,565,672	5.67%	145,474	
13002	13002		5.40%	1,341,497	-	73,071	-	-	-	73,071	4.91%	-	3,588	1,496,490	5.57%	83,354	
109000	109000		5.49%	4,012,236	-	-	-	-	-	-	4.62%	-	-	283,085	5.64%	15,966	
88888	Orphans		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Continuing Employer Total	-	5.42%	114,801,154	41,694,371	38,786,027	404,209	1,057,467	41,290,162	37,728,560	4.60%	1,932,363	1,778,793	170,186,441	5.57%	9,572,689	3,179
	Continuing and New Employer Total	-	5.42%	114,801,154	41,694,371	38,786,027	404,209	1,057,467	41,290,162	37,728,560	4.60%	1,932,363	1,778,793	170,186,441	5.57%	9,572,689	3,179

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2020 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

		11c(b)	11d(b)	12(a)	12(b)	13(a)	13(b)	14	15	16	17	18b	18c	19a	19b	19c
		Prefunding balance: Total available at beginning of current plan year to add to prefunding balance	Prefunding balance: Portion of line 11c(b) to be added to prefunding balance	Carryover balance: Reduction in balances due to elections or deemed elections	Prefunding balance: Reduction in balances due to elections or deemed elections	Carryover balance: Balance at beginning of current year (9(a) + 10(a) - 12(a))	Prefunding balance: Balance at beginning of current year (9(b) + 10(b) - 11(d) - 12(b))	Funding Target Attainment Percentage	Adjusted Funding Target Attainment Percentage	Prior year's funding percentage (for credit balance use)	If current value of assets < 70% of funding target, enter such percentage	Contributions made to the plan for the plan year by employer(s)	Contributions made to the plan for the plan year by employees	Discounted employer contributions: allocated toward unpaid minimum required contribution from prior years	Discounted employer contributions: made to avoid benefit restrictions adjusted to valuation date	Discounted employer contributions: allocated toward minimum required contribution for current year, adjusted to valuation date
7027	7027	146,907	-	-	-	798,642	159,800	100.26%	107.11%	108.59%	-	151,627	-	-	-	149,229
7031	7031	79,270	-	-	-	-	-	84.78%	84.78%	80.00%	-	1,021,000	-	-	-	976,474
7056	7056	44,004	44,004	-	-	146,153	1,369,409	88.56%	110.18%	94.56%	-	151,896	-	-	-	150,532
7060	7060	16,708	-	-	-	-	-	110.01%	110.01%	117.84%	-	15,706	-	-	-	15,314
7064	7064	754,359	-	-	-	123,494	-	116.40%	117.11%	116.02%	-	601,508	-	-	-	588,306
7065	7065	607	-	-	-	-	-	87.91%	87.91%	90.50%	-	172,497	-	-	-	172,497
7088	7088	43,159	-	-	-	-	-	102.81%	111.70%	105.32%	-	42,000	-	-	-	40,799
7100	7100	971	-	-	-	-	-	90.45%	90.45%	89.97%	-	98,910	-	-	-	95,221
7101	7101	133,472	-	-	-	-	-	105.27%	105.27%	102.19%	-	130,000	-	-	-	127,379
7117	7117	1,005	-	-	-	-	-	83.15%	83.15%	88.03%	-	320,526	-	-	-	309,428
7118	7118	854,338	-	-	-	214,156	-	122.13%	123.31%	127.37%	-	750,000	-	-	-	750,000
8000	8000	1,111,097	-	-	-	-	-	99.57%	99.57%	102.81%	-	20,689,612	-	-	-	20,176,195
8006	8006	834	-	-	-	-	-	85.26%	85.26%	87.67%	-	300,000	-	-	-	292,572
8026	8026	1,234	-	-	-	1	-	87.87%	87.87%	85.85%	-	176,378	-	-	-	170,305
8031	8031	3,497	-	-	-	375,290	-	91.43%	91.43%	93.66%	-	1,934,403	-	-	-	1,883,930
8051	8051	771	-	-	-	4,041,227	-	92.93%	117.60%	119.55%	-	159,846	-	-	-	156,846
8054	8054	644	-	-	-	-	-	87.34%	87.34%	84.90%	-	99,565	-	-	-	97,119
8066	8066	224	-	-	-	-	-	94.08%	94.08%	96.39%	-	123,243	-	-	-	120,107
8104	8104	34,746	-	-	-	97,790	-	92.95%	92.95%	96.84%	-	319,113	-	-	-	311,384
8105	8105	177,934	-	-	-	955,822	-	93.10%	93.10%	97.51%	-	2,054,260	-	-	-	2,007,527
9007	9007	1,703	-	-	-	-	-	82.39%	82.39%	82.23%	-	323,670	-	-	-	312,699
9026	9026	172,796	-	-	-	-	-	98.79%	98.79%	102.35%	-	179,391	-	-	-	174,743
9045	9045	102,981	-	-	-	83,457	-	116.09%	120.17%	120.91%	-	100,000	-	-	-	97,658
9062	9062	1,726	-	-	-	-	-	86.26%	86.26%	86.14%	-	177,018	-	-	-	171,018
9072	9072	129	-	-	-	39,974	-	93.52%	93.52%	108.81%	-	78,000	-	-	-	75,847
9074	9074	5,822	-	-	-	11,363	-	93.17%	93.17%	95.37%	-	703,461	-	-	-	687,656
9076	9076	58,597	-	-	-	143,977	-	118.13%	120.35%	123.60%	-	73,556	-	-	-	71,873
9077	9077	56,640	-	-	-	30,288	43,304	97.41%	101.49%	101.12%	-	27,898	-	-	-	27,435
9082	9082	31,969	-	-	-	121,130	96,414	117.75%	124.65%	121.15%	-	30,792	-	-	-	30,102
9084	9084	197	-	-	-	930,507	-	101.77%	111.01%	107.57%	-	105,183	-	-	-	103,386
9085	9085	1,134	-	-	-	-	-	85.12%	85.12%	86.83%	-	578,360	-	-	-	551,250
9087	9087	15,945	-	-	-	178,469	160,808	88.22%	103.36%	102.85%	-	647,162	-	-	-	611,671
10000	10000	887,514	-	-	-	-	-	99.87%	99.87%	104.56%	-	1,322,117	-	-	-	1,267,304
10019	10019	743	-	-	-	-	-	88.59%	88.59%	89.28%	-	136,983	-	-	-	132,309
10022	10022	933	-	-	-	-	-	81.22%	81.22%	80.78%	-	345,978	-	-	-	337,897
10026	10026	290,893	-	-	-	1,564,564	525,957	97.42%	122.43%	119.90%	-	567,902	-	-	-	553,649
10031	10031	155,532	-	-	-	917,185	-	100.41%	111.60%	113.38%	-	120,000	-	-	-	117,042
10035	10035	491	-	-	-	27,150	-	92.66%	92.66%	95.41%	-	216,282	-	-	-	210,679
10038	10038	623	-	-	-	-	-	90.55%	90.55%	91.40%	-	150,262	-	-	-	146,704
10047	10047	684	-	-	-	53	-	87.85%	87.85%	88.38%	-	130,256	-	-	-	127,187
10048	10048	10,130	-	-	-	-	-	95.84%	95.84%	96.92%	-	105,350	-	-	-	99,395
10049	10049	-	-	-	-	-	-	76.65%	74.47%	76.64%	-	1,192,564	-	-	-	1,167,443
10051	10051	107,631	-	-	-	-	45,192	85.91%	85.91%	87.69%	-	480,000	-	-	-	468,981
11009	11009	6,449	-	-	-	-	-	89.29%	89.29%	91.28%	-	2,356,224	-	-	-	2,273,014
12000	12000	716,505	-	-	-	1	-	99.81%	99.81%	103.62%	-	12,799,078	-	-	-	12,484,824
12004	12004*	310,985	-	-	-	-	1,502,921	98.61%	109.65%	101.39%	-	3,081,444	-	-	-	2,972,188
12026	12026	1,973,938	-	-	-	4,157,028	-	110.45%	118.93%	119.86%	-	2,000,000	-	-	-	1,952,774
12028	12028	366,741	-	-	-	207	784,981	96.35%	101.73%	96.57%	-	171,482	-	-	-	167,619
12042	12042	28,853	-	-	-	-	-	89.04%	89.04%	91.67%	-	80,500	-	-	-	78,558
12043	12043	39,966	-	-	-	-	-	80.00%	80.00%	80.02%	-	150,000	-	-	-	146,373
13000	13000	4,992,609	-	-	-	-	-	110.68%	110.68%	113.82%	-	23,981,051	-	-	-	23,244,534
13001	13001	2,711,146	-	-	-	1,574,498	-	105.05%	108.24%	112.13%	-	5,513,577	-	-	-	5,283,299
13002	13002	1,579,844	-	-	-	-	76,659	125.40%	125.56%	129.21%	-	1,107,355	-	-	-	1,069,870
109000	109000	299,051	-	-	-	-	-	90.10%	90.10%	94.75%	-	19,149,810	-	-	-	18,672,094
88888	Orphans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Continuing Employer Total	179,762,309	4,219,004	-	-	43,222,525	43,726,357	106.09%	108.22%	107.51%	-	248,562,928	183,980	-	-	240,564,785
	Continuing and New Employer Total	179,762,309	4,219,004	-	-	43,222,525	43,726,357	106.09%	108.22%	107.51%	-	248,562,928	183,980	-	-	240,564,785

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2020 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

Employer Number	Employer Number	20a	20b	20c(1)	20c(2)	20c(3)	20c(4)	28	29	30	31(a)	31(b)	32a(1)	32a(2)	32b(1)	32b(2)
		Did the plan have a "funding shortfall" for the prior year? (yes/no)	If 20a is "yes", were required quarterly installments for the current year made in a timely manner? (yes/no)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 1st quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 2nd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 3rd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 4th quarter)	Unpaid minimum required contribution for all prior years	Discouraged 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
7027	7027	No									147,438	37,160	-	-	-	-
7031	7031	Yes	No	-	-	-	-	-	-	-	128,457	-	1,532,223	288,356	-	-
7056	7056	Yes	Yes	-	-	-	-	-	-	-	80,736	-	-	-	-	-
7060	7060	No						-	-	-	15,276	15,276	-	-	-	-
7064	7064	No						-	-	-	452,743	452,743	-	-	-	-
7065	7065	Yes	Yes	-	-	-	-	-	-	-	98,014	-	358,021	61,641	-	-
7088	7088	No						-	-	-	24,948	24,948	-	-	-	-
7100	7100	Yes	No	-	-	-	-	-	-	-	44,598	-	278,327	50,065	-	-
7101	7101	No						-	-	-	28,328	28,328	-	-	-	-
7117	7117	Yes	No	-	-	-	-	-	-	-	72,350	-	950,753	234,624	-	-
7118	7118	No						-	-	-	967,507	967,507	-	-	-	-
8000	8000	No						-	-	-	1,014,548	-	369,986	59,927	-	-
8006	8006	Yes	Yes	-	-	-	-	-	-	-	76,539	-	735,421	134,518	-	-
8026	8026	Yes	No	-	-	-	-	-	-	-	74,942	-	577,815	93,900	-	-
8031	8031	Yes	Yes	-	-	-	-	-	-	-	1,250,969	-	3,074,062	627,983	-	-
8051	8051	Yes	No	-	-	-	-	-	-	-	155,366	-	-	-	-	-
8054	8054	Yes	Yes	-	-	-	-	-	-	-	35,611	-	267,681	61,144	-	-
8066	8066	Yes	Yes	-	-	-	-	-	-	-	73,236	-	263,461	46,541	-	-
8104	8104	Yes	No	-	-	-	-	-	-	-	234,036	-	221,080	50,692	-	-
8105	8105	Yes	Yes	-	-	-	-	-	-	-	1,357,463	-	3,353,599	637,809	-	-
9007	9007	Yes	No	-	-	-	-	-	-	-	164,238	-	682,311	145,322	-	-
9026	9026	No						-	-	-	152,089	-	137,465	22,265	-	-
9045	9045	No						-	-	-	24,394	24,394	-	-	-	-
9062	9062	Yes	No	-	-	-	-	-	-	-	56,210	-	547,344	113,219	-	-
9072	9072	No						-	-	-	81,784	-	65,615	10,628	-	-
9074	9074	Yes	Yes	-	-	-	-	-	-	-	476,957	-	837,037	217,908	-	-
9076	9076	No						-	-	-	71,498	71,498	-	-	-	-
9077	9077	Yes	No	-	-	-	-	-	-	-	27,112	-	-	-	-	-
9082	9082	No						-	-	-	29,949	-	29,949	-	-	-
9084	9084	Yes	Yes	-	-	-	-	-	-	-	102,250	102,250	-	-	-	-
9085	9085	Yes	Yes	-	-	-	-	-	-	-	108,525	-	883,042	200,540	-	-
9087	9087	Yes	No	-	-	-	-	-	-	-	203,990	-	-	-	-	-
10000	10000	No						-	-	-	861,663	-	89,045	14,423	-	-
10019	10019	Yes	No	-	-	-	-	-	-	-	81,030	-	271,797	50,089	-	-
10022	10022	Yes	Yes	-	-	-	-	-	-	-	88,953	-	1,194,233	247,073	-	-
10026	10026	No						-	-	-	437,154	-	-	-	-	-
10031	10031	No						-	-	-	98,443	33,982	-	-	-	-
10035	10035	Yes	No	-	-	-	-	-	-	-	112,772	-	487,434	124,492	-	-
10038	10038	Yes	Yes	-	-	-	-	-	-	-	59,769	-	409,605	86,237	-	-
10047	10047	Yes	No	-	-	-	-	-	-	-	51,283	-	394,730	75,323	-	-
10048	10048	Yes	Yes	-	-	-	-	-	-	-	14,582	-	40,300	13,102	-	-
10049	10049*	Yes	Yes	-	-	-	-	-	-	-	33,969	-	499,570	104,141	-	-
10051	10051	Yes	Yes	-	-	-	-	-	-	-	78,256	-	582,938	156,533	-	-
11009	11009	Yes	No	-	-	-	-	-	-	-	1,365,749	-	1,981,836	435,970	-	-
12000	12000	No						-	-	-	650,243	-	112,737	18,260	-	-
12004	12004*	No						-	-	-	154,786	-	-	-	-	-
12026	12026	No						-	-	-	1,878,470	1,878,470	-	-	-	-
12028	12028	Yes	Yes	-	-	-	-	-	-	-	166,634	-	-	-	-	-
12042	12042	Yes	No	-	-	-	-	-	-	-	23,177	-	163,941	25,107	-	-
12043	12043	Yes	No	-	-	-	-	-	-	-	39,950	-	330,980	69,760	-	-
13000	13000	No						-	-	-	12,742,452	12,742,452	-	-	-	-
13001	13001	No						-	-	-	2,876,481	2,492,316	-	-	-	-
13002	13002	No						-	-	-	1,341,497	1,341,497	-	-	-	-
109000	109000	Yes	Yes	-	-	-	-	-	-	-	4,012,236	-	9,281,162	1,959,707	-	-
88888	Orphans	No						-	-	-	-	-	-	-	-	-
Continuing Employer Total		Yes	No	-	-	-	-	-	-	-	114,801,154	75,803,554	103,881,005	22,501,143	-	-
Continuing and New Employer Total		Yes	No	-	-	-	-	-	-	-	114,801,154	75,803,554	103,881,005	22,501,143	-	-

* Employers withdrawn from the plan between July 1, 2020 and June 30, 2021

Orphan assets and liabilities are allocated to orphan-responsible employers.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2020
EIN: 13-5645888
PN: 333

2020 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

		33Date	33	34	35CB	35PB	35	36	37	38a	38b	39	40	41a	41b	42	43
		If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval	If a waiver has been approved for this plan year, enter the waived amount	Total funding requirement before reflecting carryover/prefunding balances (line 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
7027	7027			110,278	-	-	-	110,278	149,229	38,951	-	-	-				
7031	7031			416,813	-	-	-	416,813	976,474	559,661	-	-	-	15 years	2010, 2011	-	-
7056	7056			80,736	-	-	-	80,736	150,532	69,796	-	-	-				
7060	7060			-	-	-	-	-	15,314	15,314	-	-	-				
7064	7064			-	-	-	-	-	588,306	588,306	-	-	-				
7065	7065			159,655	-	-	-	159,655	172,497	12,842	-	-	-				
7088	7088			-	-	-	-	-	40,799	40,799	-	-	-				
7100	7100			94,663	-	-	-	94,663	95,221	558	-	-	-				
7101	7101			-	-	-	-	-	127,379	127,379	-	-	-				
7117	7117			306,974	-	-	-	306,974	309,428	2,454	-	-	-				
7118	7118			-	-	-	-	-	750,000	750,000	-	-	-				
8000	8000			1,074,475	-	-	-	1,074,475	20,176,195	19,101,720	-	-	-				
8006	8006			211,057	-	-	-	211,057	292,572	81,515	-	-	-				
8026	8026			168,842	1	-	1	168,841	170,305	1,464	1	-	-				
8031	8031			1,878,952	-	-	-	1,878,952	1,883,930	4,978	-	-	-				
8051	8051			155,366	-	-	-	155,366	156,847	1,481	-	-	-				
8054	8054			96,755	-	-	-	96,755	97,119	364	-	-	-				
8066	8066			119,777	-	-	-	119,777	120,107	330	-	-	-				
8104	8104			284,728	-	-	-	284,728	311,384	26,656	-	-	-				
8105	8105			1,995,272	-	-	-	1,995,272	2,007,527	12,255	-	-	-				
9007	9007			309,560	-	-	-	309,560	312,699	3,139	-	-	-				
9026	9026			174,354	-	-	-	174,354	174,743	389	-	-	-				
9045	9045			-	-	-	-	-	97,658	97,658	-	-	-				
9062	9062			169,429	-	-	-	169,429	171,051	1,622	-	-	-	15 years	2010, 2011	-	-
9072	9072			92,412	16,565	-	16,565	75,847	75,847	-	-	-	-				
9074	9074			694,865	11,363	-	11,363	683,502	687,656	4,154	4,154	-	-				
9076	9076			-	-	-	-	-	71,873	71,873	-	-	-				
9077	9077			27,112	-	-	-	27,112	27,435	323	-	-	-				
9082	9082			-	-	-	-	-	30,102	30,102	-	-	-				
9084	9084			-	-	-	-	-	103,386	103,386	-	-	-				
9085	9085			309,065	-	-	-	309,065	551,250	242,185	-	-	-				
9087	9087			203,990	-	-	-	203,990	611,671	407,681	-	-	-				
10000	10000			876,086	-	-	-	876,086	1,267,304	391,218	-	-	-				
10019	10019			131,119	-	-	-	131,119	132,309	1,190	-	-	-	15 years	2010	-	-
10022	10022			336,026	-	-	-	336,026	337,897	1,871	-	-	-				
10026	10026			437,154	-	-	-	437,154	553,649	116,495	-	-	-				
10031	10031			64,461	-	-	-	64,461	117,042	52,581	-	-	-				
10035	10035			237,264	27,150	-	27,150	210,114	210,679	565	565	-	-				
10038	10038			146,006	-	-	-	146,006	146,704	698	-	-	-				
10047	10047			126,606	-	-	-	126,606	127,187	581	-	-	-				
10048	10048			27,684	-	-	-	27,684	99,395	71,711	-	-	-				
10049	10049			138,110	-	-	-	138,110	1,167,443	1,029,333	-	-	-	15 years	2010, 2011	-	-
10051	10051			234,789	-	-	-	234,789	468,981	234,192	-	-	-				
11009	11009			1,801,719	-	-	-	1,801,719	2,273,014	471,295	-	-	-				
12000	12000			668,503	-	-	-	668,503	12,484,824	11,816,321	-	-	-				
12004	12004*			154,786	-	-	-	154,786	2,972,188	2,817,402	-	-	-				
12026	12026			-	-	-	-	-	1,952,774	1,952,774	-	-	-				
12028	12028			166,634	-	-	-	166,634	167,619	985	-	-	-				
12042	12042			48,284	-	-	-	48,284	78,558	30,274	-	-	-	15 years	2010	-	-
12043	12043			109,710	-	-	-	109,710	146,373	36,663	-	-	-				
13000	13000			-	-	-	-	-	23,244,534	23,244,534	-	-	-				
13001	13001			384,165	-	-	-	384,165	5,283,299	4,899,134	-	-	-				
13002	13002			-	-	-	-	-	1,069,870	1,069,870	-	-	-				
109000	109000			5,971,943	-	-	-	5,971,943	18,672,094	12,700,151	-	-	-				
88888	Orphans			-	-	-	-	-	-	-	-	-	-				
	Continuing Employer Total	-	-	61,498,743	651,918	1,827,686	2,479,604	59,019,139	240,564,785	181,545,650	1,024,905	-	-	15 years	2010, 2011		
	Continuing and New Employer Total	-	-	61,498,743	651,918	1,827,686	2,479,604	59,019,139	240,564,785	181,545,650	1,024,905	-	-	15 years	2010, 2011		

* Employers withdrawn from the plan between July 1, 2020 and June 30, 2021

Orphan assets and liabilities are allocated to orphan-responsible employers.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2020
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
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<i>EIN / PN</i>	13-5645888 / 333
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<i>Plan Name</i>	Pentegra Defined Benefit Plan for Financial Institutions
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<i>Valuation Date</i>	July 1, 2020
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<i>Enrolled Actuary</i>	Lori Blasdel
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<i>Enrollment Number</i>	20-07484
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The actuarial assumptions that are not mandated by IRC § 430 and regulations, represent the enrolled actuary's best estimate of anticipated experience under the plan, subject to the following conditions:

The actuarial valuation, on which the information in this Schedule SB is based, has been prepared in reliance upon the employee and financial data furnished by the plan administrator and the trustee. The financial information was audited by the independent certified public accountants for the Fund.

The enrolled actuary has not made a rigorous check of the accuracy of this information but has accepted it after reviewing it and concluding it is reasonable in relation to similar information furnished in previous years. The amounts of contributions and dates paid shown in Line 18 of Schedule SB were listed in reliance on information provided by the plan administrator and/or trustee.

Retirement Fund ID#	Salary Def	Salary Def code	Vesting	Benefit Formula
1000	January 1 Basic	10	2-6 YEAR	2.00% High-3
1001	January 1 Basic	10	5 YEAR	2.00% High-3
1004	January 1 Basic	10	5 YEAR	2.00% High-5
1006	January 1 Basic and Partial Commission	12	5 YEAR	1.00% High-5
1007	January 1 Basic and Partial Commission	12	5 YEAR	2.00% High-5
1019	Basic as Earned and Partial Commission	42	5 YEAR	2.00% High-3
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
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	1.50% High-5 w/ 35 Year Service Cap
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
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 but < 35 yrs + (.75% if SSNRA=65, .7% if SSNRA=66, .65% if SSNRA=67) H-5 > Floating CCL for svc up to 35 yrs
4097	Basic as Earned, Bonus & OT as Earned	60	2-6 YEAR	1.5% High-5 x service + .51% High-5 in excess of \$10,000 Fixed Covered Compensation x service where service is capped at 40 years maximum (project and prorate)
5000	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	2.50% High-3
5001	January 1 Basic	10	5 YEAR	2.00% Career
5010	January 1 Basic	10	5 YEAR	1.00% Career
5021	January 1 Basic	10	5 YEAR	1.50% High-5
5026	Basic as Earned and Full Commission	41	5 YEAR	1.50% High-5
5034	W-2 (Includes Commissions)	70	5 YEAR	1.00% High-5
5042	January 1 Basic, Prior Year Bonus & OT	30	2-6 YEAR	2.00% High-5
5045	January 1 Basic	10	5 YEAR	1.50% High-3
5047	W-2 (Includes Commissions)	70	5 YEAR	2.50% High-5

Retirement Fund ID#	Salary Def	Salary Def code	Vesting	Benefit Formula
5050	January 1 Basic	10	2-6 YEAR	1.00% / 1.50% High-5 w/ Floating Covered Compensation
5051	January 1 Basic	10	5 YEAR	2.00% High-5
5065	January 1 Basic	10	5 YEAR	1.00% High-3
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
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
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
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
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
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
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
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
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

Retirement Fund ID#	Salary Def	Salary Def code	Vesting	Benefit Formula
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
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
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	

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Retirement Fund ID#	Formula Add/Red 1	Accrual Rate 1	Avg Sal 1	Integration Opt 1	Service Max 1	Service Min 1	Target Svc Min 1	Service Def 1	Misc 1	Formula Add/Red 2	Accrual Rate 2	Avg Sal 2	Integration Opt 2	Service Max 2	Service Min 2	Target Svc Min 2	Service Def 2
5050	+	.01	5	2				P		+	.015	5	2				P
5051	+	.02	5					U									
5065	+	.01	3					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		35			P		+	.015	5	3	35			P
6000	+	.025	3	3				U									
6016	+	.005	0					U									
6028	+	.01	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									
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									
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									
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									
7100	+	.01	0					U									
7101	+	.015	5					U									
7117	+	.015	5					U									
7118	+	.015	5					U									
8000	+	.0225	3					U									
8006	+	.01	5					U									
8026	+	.015	5	2				U		+	.02	5	2				U
8031	+	.01	5					U									
8051	+	.02	5					U									
8054	+	.015	5					U									
8066	+	.01	0					U									
8087	+	.02	3					U									
8104	+	.025	3					U									
8105	+	.0173	5		20			U		+	.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									
9062	+	.02	3					U									
9072	+	.02	5					U									
9074	+	.55	5				30	U									
9076	+	.5	5	2			20	P		+	.15	5	2			26	P

Retirement Fund ID# 1	Formula Add/Red 1	Accrual Rate 1	Avg Sal 1	Integration Opt 1	Service Max 1	Service Min 1	Target Svc Min 1	Service Def 1	Misc 1	Formula Add/Red 2	Accrual Rate 2	Avg Sal 2	Integration Opt 2	Service Max 2	Service Min 2	Target Svc Min 2	Service Def 2
9077	+	.5	5	2			35	P			.2275	5	2			35	P
9082	+	.015	5		25			P	+		.0065	5	2	30			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									
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

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Retirement Fund ID#	Unreduced Age	ERF	ERF Code	Normal Form	Normal Form Code	Increment	Increment Code	RAP	RAP Code	Lump Sum Age	Lump Sum Split Date	Death Benefit	Death Benefit Code	Disability	Disability Code	Contributory	Contrib Code	Frozen Group Ind
1000		R/70	7	12X	12	1%	1	YES	1	45		1-3 TIMES	1	YES	1		0	
1001		3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES
1004		A/E	1	10 C&C	10	0%	0	NO	0		4/1/2005	BASIC	0	NO	0		0	YES
1006		A/E	1	12X	12	0%	0	YES	1			1-3 TIMES	1	YES	1		0	
1007		3%	3	12X	12	1%	1	YES	1	59.5		1-3 TIMES	1	YES	1		0	
1019		3%	3	12X	12	2%	2	YES	1	59.5		BASIC	0	NO	0		0	YES
1025		3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES
1027		3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES
1030		A/E	1	10 C&C	10	0%	0	YES	1			BASIC	0	NO	0		0	YES
1032		A/E	1	10 C&C	10	0%	0	NO	0	45		BASIC	0	NO	0		0	YES
1034		A/E	1	12X	12	0%	0	YES	1			BASIC	0	NO	0		0	YES
1046		A/E	1	12X	12	0%	0	YES	1	45		BASIC	0	NO	0		0	YES
1055		3%	3	10 C&C	10	0%	0	NO	0		7/1/2005	1-3 TIMES	1	NO	0		0	
1070		3%	3	10 C&C	10	0%	0	NO	0	55		1-3 TIMES	1	NO	0		0	
1073		3%	3	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	
1074		R/80	8	10 C&C	10	3%	3	NO	0			BASIC	0	NO	0		0	YES
1077		A/E	1	10 C&C	10	1%	1	NO	0		7/1/2006	BASIC	0	NO	0		0	YES
1079	Rule of 95	A/E	1	ST. LIFE	11	0%	0	NO	0			REA	20	NO	0		0	YES
1080		SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	< \$15,000		SPECIAL	SPECIAL	NO	0		0	YES
1082	62 + 30 Yrs	A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES
1083		3%	3	10 C&C	10	1%	1	NO	0			BASIC	0	NO	0		0	YES
1088		SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	21		PVAB	21	SPECIAL	SPECIAL		0	
2000		R/70	7	12X	12	1%	1	YES	1	59.5		1-3 TIMES	1	YES	1		0	
2003		A/E	1	12X	12	0%	0	NO	0	45		BASIC	0	NO	0		0	YES
2006		3%	3	12X	12	1%	1	YES	1		12/1/2002	BASIC	0	NO	0		0	YES
2009		A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES
2012		3%	3	12X	12	1%	1	YES	1	55		1-3 TIMES	1	YES	1		0	
2018		R/70	7	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES
2022		A/E	1	10 C&C	10	0%	0	NO	0	45		BASIC	0	NO	0		0	YES
2023		A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES
2026		SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	21		SPECIAL	SPECIAL	NO	0		0	
2027		A/E	1	10 C&C	10	0%	0	NO	0		11/1/2003	BASIC	0	NO	0		0	YES
2029		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	21		SPECIAL	SPECIAL	NO	0		0	YES
2030		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	< \$20,000		SPECIAL	SPECIAL	SPECIAL	SPECIAL		0	YES
2032		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10		REA	20	YES	1		0	
2033		A/E	1	10 C&C	10	0%	0	NO	0	21		100 TIMES	100	NO	0		0	
2037		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	21		PVAB	21	NO	0		0	YES
2038		None	N/A	10 C&C	10	0%	0	NO	0	65		BASIC	0	NO	0		0	YES
2039	60 + 30	3%	3	ST. LIFE	11	0%	0	NO	0	55+15 & < \$10,000		REA	20	NO	0		0	
3000		3%	3	12X	12	0%	0	YES	1	45		1-3 TIMES	1	YES	1		0	
3011		3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES
3012		3%	3	12X	12	2%	2	YES	1	59.5		1-3 TIMES	1	YES	1		0	
3019		3%	3	12X	12	1%	1	YES	1	45		BASIC	0	NO	0		0	YES
3023		3%	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0	
3031		3%	3	12X	12	1%	1	YES	1	56		1-3 TIMES	1	YES	1		0	
3032		A/E	1	10 C&C	10	1%	1	YES	1	55		1-3 TIMES	1	NO	0		0	
3036		A/E	1	10 C&C	10	0%	0	YES	1			BASIC	0	NO	0		0	YES
3054		A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES
3063		A/E	1	10 C&C	10	0%	0	NO	0	55		1-3 TIMES	1	NO	0		0	
3069		A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES
3073		A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES
3074		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	21		SPECIAL	SPECIAL	NO	0		0	YES
3077		A/E	1	ST. LIFE	11	0%	0	NO	0	21		PVAB	21	NO	0		0	YES
4000		R/70 - A/E	17	10 C&C	10	0%	0	YES	1	50		BASIC	0	YES	1		0	
4079		A/E	1	10 C&C	10	0%	0	NO	0	55		100 TIMES	100	NO	0		0	
4084		R/70	7	10 C&C	10	1%	1	NO	0	45		1-3 TIMES	1	YES	1		0	
4087	62 + 30 Yrs	SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES
4088		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	< \$10,000		REA	20	NO	0		0	YES
4090		SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	55+15		BASIC	0	NO	0		0	
4091		A/E	1	10 C&C	10	0%	0	NO	0	21		BASIC	0	NO	0	CONTRIB	1	
4094		SPECIAL	SPECIAL	5 C&C	5	0%	0	NO	0	55+10		100 TIMES	100	NO	0		0	
4096		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	21		REA	20	NO	0		0	YES
4097		A/E	1	10 C&C	10	0%	0	NO	0	45		PVAB	21	NO	0		0	YES
5000		R/70 - A/E	17	12X	12	1%	1	YES	1		2/1/2006	1-3 TIMES	1	YES	1		0	
5001		A/E	1	10 C&C	10	1%	1	YES	1			BASIC	0	NO	0		0	YES
5010		A/E	1	10 C&C	10	0%	0	NO	0	50		BASIC	0	NO	0		0	YES
5021		3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES
5026		3%	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0	
5034		A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES
5042		3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES
5045		3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES
5047		3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES

Retirement Fund ID#	Unreduced Age	ERF	ERF Code	Normal Form	Normal Form Code	Increment	Increment Code	RAP	RAP Code	Lump Sum Age	Lump Sum Split Date	Death Benefit	Death Benefit Code	Disability	Disability Code	Contributory	Contrib Code	Frozen Group Ind
5050		A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES
5051		R/80	8	12X	12	2%	2	YES	1			1-3 TIMES	1	YES	1		0	
5065		3%	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0	
5080		3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES
5091		A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	
5093		3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES
5118		A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES
5121		A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES
5125		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10		PVAB	21	NO	0		0	YES
5126		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	21		REA	20	NO	0		0	YES
5127		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	21		PVAB	21	NO	0		0	YES
5128		SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	21		BASIC	0	NO	0		0	
5129		SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	< \$10,000		100 TIMES	100	NO	0		0	
5130		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10		PVAB	21	NO	0		0	YES
6000		R/70	7	12X	12	3%	3	YES	1	45		SPECIAL	SPECIAL	YES	1		0	
6016		A/E	1	10 C&C	10	0%	0	NO	0		3/1/2002	BASIC	0	NO	0		0	YES
6028		A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES
6040		3%	3	12X	12	1%	1	YES	1	55		BASIC	0	NO	0		0	YES
6042		A/E	1	10 C&C	10	1%	1	NO	0	45		BASIC	0	NO	0		0	YES
6044		A/E	1	10 C&C	10	0%	0	NO	0	45		BASIC	0	NO	0		0	YES
6049		3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES
6050		A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES
6070		R/80	8	12X	12	2%	2	YES	1	45		BASIC	0	NO	0		0	YES
6077		A/E	1	10 C&C	10	0%	0	NO	0	45		BASIC	0	NO	0		0	
6079		3%	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0	
6086		3%	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0	
6093		A/E	1	10 C&C	10	0%	0	NO	0		10/1/2006	BASIC	0	NO	0		0	YES
6107		3%	3	12X	12	1%	1	YES	1	59.5		BASIC	0	NO	0		0	YES
6115		R/70	7	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES
6116		A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES
6120		3%	3	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES
6124		A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES
6125		A/E	1	10 C&C	10	1%	1	NO	0	55		BASIC	0	NO	0		0	YES
6126		A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES
6129		A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES
6130		A/E	1	10 C&C	10	0%	0	NO	0		7/1/2004	BASIC	0	NO	0		0	YES
6136		A/E	1	12X	12	0%	0	YES	1		8/1/2005	BASIC	0	NO	0		0	YES
6138		A/E	1	10 C&C	10	0%	0	NO	0	21		SPECIAL	SPECIAL	NO	0		0	
6140		A/E	1	5 C&C	5	0%	0	NO	0	55+10		SPECIAL	SPECIAL	NO	0		0	YES
6142		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0			REA	20	NO	0		0	
6143		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	< \$15,000		REA	20	NO	0		0	YES
7000		A/E	1	10 C&C	10	0%	0	YES	1	45		SPECIAL	SPECIAL	YES	1		0	
7011		3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES
7027		3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES
7031		A/E	1	12X	12	1%	1	NO	0			BASIC	0	NO	0		0	YES
7056		3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES
7060		3%	3	12X	12	1%	1	YES	1	45		BASIC	0	NO	0		0	YES
7064		A/E	1	10 C&C	10	0%	0	YES	1			1-3 TIMES	1	YES	1		0	
7065		3%	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0	
7088		3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES
7100		A/E	1	12X	12	1%	1	NO	0			BASIC	0	NO	0		0	YES
7101		R/70	7	12X	12	1%	1	YES	1	55		BASIC	0	NO	0		0	YES
7117		A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES
7118		A/E	1	10 C&C	10	0%	0	NO	0	21		SPECIAL PVAB	SPECIAL	NO	0		0	
8000		A/E	1	12X	12	SPECIAL	SPECIAL	YES	1		1/1/2004	SPECIAL	SPECIAL	NO	0		0	YES
8006		3%	3	10 C&C	10	0%	0	NO	0	45		BASIC	0	NO	0		0	YES
8026		A/E	1	10 C&C	10	0%	0	NO	0		7/1/2006	BASIC	0	NO	0		0	YES
8031		A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	
8051		3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES
8054		A/E	1	10 C&C	10	1%	1	NO	0	55		BASIC	0	NO	0		0	YES
8066		A/E	1	12X	12	0%	0	NO	0	59.5		BASIC	0	NO	0		0	
8087		R/70	7	12X	12	1%	1	YES	1	45		BASIC	0	NO	0		0	YES
8104	62	A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	
8105		SPECIAL	SPECIAL	ST. LIFE	11	1%	1	NO	0			PVAB	21	NO	0		0	
9007		3%	3	12X	12	1%	1	YES	1	55		1-3 TIMES	1	YES	1		0	
9017		A/E	1	10 C&C	10	0%	0	NO	0	45		BASIC	0	NO	0		0	YES
9026		A/E	1	12X	12	0%	0	NO	0	55		BASIC	0	NO	0		0	YES
9045		A/E	1	10 C&C	10	0%	0	YES	1			BASIC	0	NO	0		0	YES
9062		3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES
9072	62	A/E	1	10 C&C	10	0%	0	NO	0	45		1-3 TIMES	1	YES	1		0	
9074		R/80	8	10 C&C	10	0%	0	NO	0	55		1-3 TIMES	1	NO	0		0	
9076	62 + 15 Yrs	SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	21		PVAB	21	NO	0		0	YES

Retirement Fund ID#	Unreduced Age	ERF	ERF Code	Normal Form	Normal Form Code	Increment	Increment Code	RAP	RAP Code	Lump Sum Age	Lump Sum Split Date	Death Benefit	Death Benefit Code	Disability	Disability Code	Contributory	Contrib Code	Frozen Group Ind
9077		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	21		PVAB	21	NO	0		0	YES
9082		SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	< \$15,000		PVAB	21	SPECIAL	SPECIAL		0	YES
9084		SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0			PVAB	21	NO	0		0	YES
9085		SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	21		SPECIAL	SPECIAL	NO	0		0	YES
9087		SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	21		SPECIAL	SPECIAL	SPECIAL	SPECIAL		0	
10000		3%	3	10 C&C	10	0%	0	YES	1		9/1/2003	BASIC	0	NO	0		0	YES
10019		3%	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0	
10022	60	3%	3	12X	12	2%	2	YES	1	45		BASIC	0	NO	0		0	YES
10026		A/E	1	10 C&C	10	1%	1	NO	0	45		BASIC	0	NO	0		0	
10031		3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES
10035		A/E	1	10 C&C	10	0%	0	NO	0	45		BASIC	0	NO	0		0	YES
10038		3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES
10047		A/E	1	10 C&C	10	0%	0	NO	0	45		BASIC	0	NO	0		0	YES
10048		A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES
10049		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10		PVAB	21	NO	0		0	YES
10051		A/E	1	ST. LIFE	11	0%	0	NO	0	55+10		PVAB	21	NO	0		0	YES
11009		SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	21		PVAB	21	NO	0		0	
12000		3%	3	12X	12	1%	1	YES	1	45		BASIC	0	NO	0		0	YES
12004		A/E	1	10 C&C	10	1%	1	NO	0	45		BASIC	0	NO	0		0	YES
12026		A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	
12028		3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES
12033		3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES
12042		A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES
12043		SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	54+15		PVAB	21	NO	0		0	YES
13000		R/70	7	12X	12	1%	1	YES	1	45		1-3 TIMES	1	YES	1		0	
13001		A/E	1	10 C&C	10	1%	1	NO	0		4/1/2003	1-3 TIMES	1	YES	1		0	
13002			N/A	10 C&C	10	1%	1	NO	0	45		SPECIAL	SPECIAL	YES	1		0	
101000		R/70	7	12X	12	1%	1	YES	1	45		1-3 TIMES	1	YES	1		0	
101019		A/E	1	10 C&C	10	0%	0	NO	0	59.5		BASIC	0	NO	0		0	YES
101074		R/80 - A/E	18	ST. LIFE	11	0%	0	NO	0			REA	20	NO	0		0	YES
101079			N/A	ST. LIFE	11	0%	0	NO	0	21		SPECIAL	SPECIAL	NO	0		0	YES
101080		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10		REA	20	NO	0		0	YES
102000		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	59.5		1-3 TIMES	1	YES	1		0	
103000		A/E	1	ST. LIFE	11	0%	0	NO	0	55		1-3 TIMES	1	YES	1		0	
103023		3%	3	12X	12	1%	1	NO	0			1-3 TIMES	1	YES	1		0	
104000		A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	YES	1		0	
104091		A/E	1	10 C&C	10	0%	0	NO	0	21		BASIC	0	NO	0		0	
105000		A/E	1	ST. LIFE	11	0%	0	NO	0			PVAB	21	YES	1		0	
105121		A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES
105129		SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	< \$10,000		100 TIMES	100	NO	0		0	
105130		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10		PVAB	21	NO	0		0	YES
106000		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	45		SPECIAL	SPECIAL	YES	1		0	
107000		A/E	1	10 C&C	10	0%	0	NO	0	45		SPECIAL	SPECIAL	YES	1		0	
107088		3%	3	12X	12	1%	1	NO	0			BASIC	0	NO	0		0	YES
108026		A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES
108066		3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES
108105		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0			PVAB	21	NO	0		0	
109000	62	R/70 - A/E	17	ST. LIFE	11	0%	0	YES	1	45		PVAB	21	YES	1		0	
111009		N/A	N/A	10 C&C	10	0%	0	NO	0	21		PVAB	21	NO	0		0	
112028		3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES
113001		A/E	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	SPECIAL	ST. LIFE	11	0%	0	NO	0	59.5		1-3 TIMES	1	YES	1		0	
205121		A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES
205129		SPECIAL	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	SPECIAL	ST. LIFE	11	0%	0	NO	0			REA	20	NO	0		0	YES

Retirement Fund ID#	Frozen Accrual Effect Date	High to Career Prot Date	Split Plan No	Special Provision 1
1000			101000	
1001	7/1/2005			
1004	2/1/2007			Lump Sum: Feature removed 4/1/2005 so protect LS accrued benefit through effective date
1006				
1007				
1019	9/1/2004		101019	\$100,000 commission cap effective 1/1/2008 Split benefit structure effective 1/1/2003 (1019 & 101019)
1025	4/1/2011			
1027	3/1/2015			Acquired Brookline Co-Operative EE's on 10/1/2007. Eligibility and vesting service is granted back to date of hire.
1030	9/1/2017			
1032	1/1/2019			
1034	2/1/2017			Plan elected 100% immediate vesting for all active ppts at the plan freeze date (2/1/2017)
1046	7/1/2015			
1055				
1070				
1073				
1074	1/1/2012		101074	1/1 COLA
1077	9/1/2013			
1079	1/1/2007		101079	Benefit Formula: 1.15% High-5 w/ 25 Year Service Cap
1080	7/1/2006		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	1/1/2019			Benefit Formula: 50% / 62% High-3 w/ Floating CC w/ 25 Year Svc Min (no project & prorate w/ unreduced 62 & 30)
1083	3/1/2006			
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	5/1/2020			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	7/1/2007			Vesting: 100% immediate vesting for employees from 2035
2009	8/1/2002	2/1/2001		
2012				
2018	7/1/2011			
2022	1/1/2009			In-Service Distributions: Effective 8/1/2011, in-service distributions are allowed at age 65 as long as the plan remains frozen.
2023	11/1/2013			
2026				Benefit Formula: 2.25% High-5 for Svc < 25 Years + .25% High-5 for Svc > 25 Years (project and prorate)
2027	5/1/2008			Benefit Formula: 1.333% / 1.667% Career Average w/ Floating Covered Compensation
2029	7/1/2008			Benefit Formula: 32.5% / 50% High-5 w/ Floating Covered Compensation w/ 35 Year Service Minimum
2030	1/1/2017			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	10/1/2015			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	12/1/2016			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	2/1/2016			
3012				
3019	7/1/2006			
3023			103023	
3031				
3032				
3036	1/1/2013			
3054	1/1/2016			
3063				
3069	1/1/2006			
3073	4/1/2009			Lump Sum: Lump sum at any age for participants in the prior plan as of 6/30/1999
3074	7/1/2006			Vesting: 1-55%, 2-60%, 3-65%, 4-70%, 5-75%, 6-80%, 7-100%
3077	7/1/2018			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
4079				
4084				
4087	9/1/2011			Benefit Formula: 1.6% High-5 for all service + .48% High-5 in excess of Covered Compensation for service up to 35 years
4088	7/1/2011			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	1/1/2013			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	11/1/2010			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	6/1/2012			
5010	7/1/2003	1/1/2003		
5021	7/1/2016			
5026				
5034	1/1/2011			
5042	1/1/2017			
5045	11/15/2016			
5047	2/1/2013			

Retirement Fund ID#	Frozen Accrual Effect Date	High to Career Prot Date	Split Plan No	Special Provision 1
5050	4/1/2005			
5051				
5065				
5080	4/1/2016			
5091				
5093	10/1/2003			
5118	1/1/2006			
5121	4/1/2019		105121/205121	
5125	5/1/2005			Benefit Formula: 1.45% / 2.10% High-3 w/ Floating Covered Compensation
5126	6/1/2014			Benefit Formula: 1.15% High-5 + .55% High-5 in excess of Floating Covered Compensation (service capped at 35 years on .55% piece)
5127	7/1/2014			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	7/1/2017		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	1/1/2004	3/1/2002		Benefit Formula: .5% Career
6028	5/1/2011			
6040	10/1/2008			
6042	7/1/2014			
6044	7/1/2008	8/1/2002		
6049	7/1/2012			
6050	10/1/2008			
6070	1/1/2010			
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	1/1/2016			
6107	6/1/2006			
6115	7/1/2006			
6116	6/1/2020			
6120	6/1/2012			
6124	3/1/2011			
6125	10/1/2019			
6126	4/1/2004			
6129	7/1/2006			
6130	7/1/2005			Benefit Formula: 20 year service cap
6136	10/1/2006			
6138				Benefit Formula: 1.40% High-5
6140	1/1/2011			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	7/1/2011			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	7/1/2015			
7027	12/1/2016			
7031	7/1/2006			
7056	7/1/2012			
7060	7/1/2005			
7064				
7065				
7088	10/1/2008		107088	Split benefit structure effective 2/1/2003 (7088 & 107088)
7100	6/1/2006	12/1/2002		
7101	7/1/2018			
7117	2/1/2014			
7118				Lump Sum: Lump sum at any age
8000	1/1/2017			Death Benefit: Maximum (Basic, 30 Year Treasury Lump Sum)
8006	9/1/2002			
8026	7/1/2008		108026	
8031				
8051	7/1/2004			
8054	4/1/2006			
8066				
8087	6/1/2006			
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	2/1/2002			
9026	7/1/2010	2/1/2001		
9045	3/1/2007			
9062	5/1/2020			
9072				
9074				
9076	6/1/2012			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

Retirement Fund ID#	Frozen Accrual Effect Date	High to Career Prot Date	Split Plan No	Special Provision 1
9077	4/1/2020			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	4/1/2010			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
9084	7/1/2017	7/1/2013		ERF: .166% per month 60-65; .5% per month 55-60
9085	7/1/2013			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	1/1/2020			Lump Sum: Lump sum available at age 50 ONLY for benefits accrued prior to 9/1/2003
10019				
10022	6/1/2019			Top Heavy Plan: Changed vesting schedule from 5 year cliff to 2 - 6 for as long as they plan remains Top Heavy.
10026				
10031	7/1/2014			
10035	8/1/2018			
10038	1/1/2009			
10047	1/1/2009			Effective 4/1/2018, the client adopted an age 45 ERA & LSA and the In-Service Distribution option at age 65.
10048	7/1/2005			Benefit Formula: Benefits are frozen upon commencement (1/2003) - no Benefit Formula
10049	1/1/2003			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
10051	10/1/2019			NRD: Later of Age 62 or 5th anniversary in the plan
11009			111009	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
12000	1/1/2017			
12004	2/1/2010			
12026				
12028	4/1/2013		112028	
12033	2/1/2019			
12042	7/1/2006			
12043	2/1/2019			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	9/1/2004		1019	Benefit Formula: 1.25% / 1.85% High-3 w/ Floating Covered Compensation (service capped at 25 years)
101074	1/1/2012		1074	Normal Form: St Life (REA death benefit)
101079	1/1/2007		1079	Cash Balance: Annual 1/1 Interest adjustment is based on 1 Year Treasury (3 month lookback) + 1%. Pay credit = Flat 5%
101080	1/1/1998		1080	Plan is Frozen at Commencment
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	4/1/2019		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	7/1/2017		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	10/1/2008		7088	
108026	7/1/2008		8026	
108066	1/1/2011		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	4/1/2013		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	4/1/2019		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	4/1/2003		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.
1025	
1027	
1030	
1032	
1034	
1046	
1055	
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 6/30/1999 for all participants of the prior plan.
3074	ERF: Up84 unisex mortality and 6% interest (no setback)
3077	Normal Form: St Life
4000	
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	
5042	
5045	
5047	

Retirement Fund ID#	Special Provision 2
5050	
5051	
5065	
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	
6040	
6042	
6044	
6049	
6050	
6070	
6077	
6079	
6086	
6093	
6107	
6115	
6116	
6120	
6124	
6125	
6126	
6129	
6130	
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	
7056	
7060	
7064	
7065	
7088	
7100	
7101	
7117	
7118	Death Benefit: PVAB - Death benefit as a straight life or series of quarterly, semi-annual, annual installments over a certain period
8000	Early Retirement Age: For employees hired on or after 1/1/2004, the early retirement age is 55
8006	
8026	
8031	
8051	
8054	
8066	
8087	
8104	
8105	ERF: 1/15 & 1/30
9007	
9017	
9026	
9045	
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.

Retirement Fund ID#	Special Provision 2
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
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	In-service distributions are allowed at age 65 effective 7/1/2020.
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
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	
1025	
1027	
1030	
1032	
1034	
1046	
1055	
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	
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	
5042	
5045	
5047	

Retirement Fund ID#	Special Provision 3
5050	
5051	
5065	
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	
6040	
6042	
6044	
6049	
6050	
6070	
6077	
6079	
6086	
6093	
6107	
6115	
6116	
6120	
6124	
6125	
6126	
6129	
6130	
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	
7056	
7060	
7064	
7065	
7088	
7100	
7101	
7117	
7118	
8000	Increment: 2% starting at age 66%, 1% starting at commencement as early as age 45 (age 55 if enrolled on or after 1/2004) but changes to 2% starting at age 65 (not retro)
8006	
8026	
8031	
8051	
8054	
8066	
8087	
8104	
8105	Salary Definition: Salary as earned excluding bonus and special payments
9007	
9017	
9026	
9045	
9062	
9072	
9074	
9076	ERF: Lump sum before 62 + 15 uses act equivalent (1983 Individual AM, 8%) - any age

Retirement Fund ID#	Special Provision 3
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.
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
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		
1025		
1027		
1030		
1032		
1034		
1046		
1055		
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 ⁻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		
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		
5042		
5045		
5047		

Retirement Fund ID#	Special Provision 4	Special Provision 5
5050		
5051		
5065		
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		
6040		
6042		
6044		
6049		
6050		
6070		
6077		
6079		
6086		
6093		
6107		
6115		
6116		
6120		
6124		
6125		
6126		
6129		
6130		
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		
7056		
7060		
7064		
7065		
7088		
7100		
7101		
7117		
7118		
8000	The definition of W-2 salary excludes Long Term Incentive compensation effective 1/1/2009.	
8006		
8026		
8031		
8051		
8054		
8066		
8087		
8104		
8105	Vesting: 3-7 graded schedule	Optional Forms: 100% J&S, 66.67% J&S
9007		
9017		
9026		
9045		
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

Retirement Fund ID#	Special Provision 4	Special Provision 5
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.	
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	
12000		
12004		
12026		
12028		
12033		
12042		
12043	Optional Forms: 100% J&S, 67% J&S, 5 C&C	NRD: Enrolled prior to 1/1/2002 then NRD = nearest 1/1
13000		
13001		
13002		
101000		
101019		
101074		
101079	Death Benefit: Account Balance	
101080	Optional Forms: 10 C&C, 15 C&C, 20 C&C, 100% J&S, 75% J&S, 67% J&S, 50% J&S, LS age 55+10	
102000		
103000		
103023		
104000		
104091		
105000		
105121		
105129	Optional Forms: LS up to \$10K, 100% J&S, 75% J&S, 67% J&S, 5 C&C, 15 C&C	
105130	Optional Forms: 5 C&C, 10 C&C, 15 C&C, 20 C&C, 100% J&S, 75% J&S, 67% J&S	
106000		
107000		
107088		
108026		
108066		
108105	Optional Forms: 100% J&S, 66.67% J&S	
109000		
111009	Optional Forms: 75% J&S, 100% J&S, Life expectancy	
112028		
113001		
113002		
202000		
205121		
205129	Optional Forms: LS up to \$10K, 100% J&S, 75% J&S, 67% J&S, 5 C&C, 15 C&C	
213002		
313002		

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
EIN #13-5645888 PLAN #333
FORM 5500, SCHEDULE H, PART IV, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF JUNE 30, 2021

(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value			(d) Cost	(e) Current value
		ISIN/IDENTIFIER	Rate	Maturity	Par Value	
	FEDERAL AGRIC MTG CORP NT	US31422B6A34	1.29	1/15/2031	5,000,000	4,861,300
	FEDERAL FARM CR BK CONS BD	US3133EJEZ85	3.45	4/7/2031	3,950,000	4,660,171
	FEDERAL FARM CR BK CONS BD	US3133EMKZ41	0.79	6/21/2027	5,000,000	4,893,400
	FEDERAL FARM CR BK CONS BD	US3133EMLU45	0.95	6/29/2028	7,000,000	6,837,810
	FEDERAL HOME LN MTG CORP	US3134GWUK09	1.25	12/30/2031	6,250,000	5,973,438
	FEDERAL HOME LN MTG CORP	US3134GWXS08	1.25	12/30/2031	15,000,000	14,336,250
	FEDERAL HOME LN MTG CORP	US3134GWYH34	1.30	10/14/2031	14,000,000	13,424,740
	FEDERAL HOME LN MTG CORP STRIP	US3134A4AB02	0.00	3/15/2031	20,000,000	17,035,800
	FEDERAL NATL MTG ASSN	US3136G42K84	1.22	8/27/2032	3,000,000	2,866,320
	SBA GTD LN POOL CTF# #100079	US831628CQ32	5.83	3/25/2036	867,826	967,426
	SBA GTD LN POOL CTF# #100139	US831628EL27	6.00	10/25/2028	703,377	771,337
	SBA GTD LN POOL CTF# #100150	US831628EF64	4.25	8/25/2029	4,382,959	4,672,410
	SBA GTD LN POOL CTF# #100156	US831628E572	3.58	9/25/2030	4,370,642	4,570,774
	SBA GTD LN POOL CTF# #100157	US831628E655	2.60	10/25/2045	4,915,746	4,902,768
	SBA GTD LN POOL CTF# #100160	US831628E994	3.00	5/25/2046	4,860,805	4,782,546
	SBA GTD LN POOL CTF# #509399	US83164LNUQ04	4.33	4/25/2023	150,076	150,612
	SBA GTD LN POOL CTF# #509546	US83164LNB70	4.33	11/25/2022	111,633	113,283
	SBA GTD LN POOL CTF# #509602	US83164LU330	3.08	4/25/2025	403,945	406,167
	SBA GTD LN POOL CTF# #509980	US83164MCR88	2.08	7/25/2028	591,966	601,230
	SBA GTD LN POOL CTF# #510377	US83164MQ690	3.58	5/25/2027	1,173,896	1,218,598
	SBA GTD LN POOL CTF# #510428	US83164MSR15	1.75	2/25/2043	2,884,428	2,978,114
	SBA GTD LN POOL CTF# #521840	US83165AHR86	4.33	10/25/2023	83,352	83,656
	SBA GTD LN POOL CTF# #521975	US83165AMY72	4.00	1/25/2026	315,086	321,775
	SBA GTD LN POOL CTF# #522040	US83165APZ11	4.06	6/25/2024	548,582	556,679
	SBA GTD LN POOL CTF# #522118	US83165ASF20	3.32	1/25/2027	324,545	332,674
	SBA GTD LN POOL CTF# #522171	US83165AT464	3.14	3/25/2027	160,893	165,405
	SBA GTD LN POOL CTF# #522193	US83165AUS13	3.26	3/25/2028	443,435	459,966
	SBA GTD LN POOL CTF# #522304	US83165AX904	3.03	6/25/2028	507,439	525,453
	SBA GTD LN POOL CTF# #522424	US83165A4H41	3.42	8/25/2029	430,497	450,855
	SBA GTD LN POOL CTF# #522580	US83165BCR15	4.03	6/25/2029	2,126,509	2,273,451
	SBA GTD PARTN CTF# 2019-20C 1	US83162CB366	3.20	3/1/2039	2,171,815	2,377,117
	U S TREASURY BD CPN STRIP	US9128337Q77	0.000	0.000	10,000,000	8,414,000
	U S TREASURY BOND	US912810ET17	7.625	7.625	240,000	300,742
	U S TREASURY BOND	US912810FB99	6.125	6.125	125,000	163,878
	TOTAL US GOVERNMENT SECURITIES				122,094,450	121,904,785
						117,450,143
	25 CAPITAL 2019-S SFR1 A1 144A	US14216PAU93	4.250	10/25/2049	14,287,382	14,333,818
	AB BSL CLO 2 LTD 2A B1 144A	US00037LAC46	0.010	4/15/2034	5,000,000	5,001,000
	AB BSL CLO 2 LTD 2A B2 144A	US00037LAE02	3.150	4/15/2034	5,000,000	5,077,500
	ABBVIE INC	US00287YBZ16	2.600	11/21/2024	7,000,000	7,381,990
	AGATE BAY MORTGAGE 1 1A6 144A	US00841TAN90	3.500	7/25/2044	798,523	806,117
	AIR CANADA 2017-1 CLASS A 144A	US00908PAB31	3.550	7/15/2031	4,811,696	4,685,678
	AIR PRODUCTS AND CHEMICALS INC	US009158AY27	1.850	5/15/2027	5,000,000	5,138,650
	ALIMENTATION COUCHE-TARD 144A	US01626PAM86	2.950	1/25/2030	5,000,000	5,193,150
	AM CAPITAL FUNDING LL 1 A 144A	US00166AAA51	4.980	12/15/2023	5,000,000	5,215,900
	AM CAPITAL FUNDING LL 1 B 144A	US00166AAB35	5.980	12/15/2023	4,000,000	4,158,160
	AMERICAN AIRLINES 2014-1 CLASS	US02377AAA60	3.700	4/1/2028	1,987,356	2,020,565
	AMERICAN AIRLINES 2015-1 CLASS	US023770AA81	3.375	11/1/2028	2,629,053	2,612,017
	AMERICAN AIRLINES 2015-1 CLASS	US023770AB64	3.700	11/1/2024	3,598,094	3,524,621
	AMERICAN AIRLINES 2016-2 CLASS	US023764AA14	3.650	12/15/2029	2,479,050	2,399,225
	AMERICAN AIRLINES 2017-1 CLASS	US02378AAA51	4.000	8/15/2030	1,923,145	1,940,434
	AMERICAN INTERNATIONAL GROUP I	US026874DD67	3.750	7/10/2025	4,000,000	4,411,960
	AMERICAN TOWER TRUST #1 144A	US03027WAK80	3.652	3/15/2048	8,020,000	8,791,123
	AMERICO LIFE INC 144A	US03060NAD21	3.450	4/15/2031	5,000,000	5,094,100
	AON PLC	US00185AAK07	3.875	12/15/2025	4,000,000	4,443,160
	APOLLO MANAGEMENT HOLDING 144A	US03765HAD35	4.872	2/15/2029	8,500,000	9,948,655
	ARL SECOND LLC 1A A1 144A	US00214MAA18	2.920	6/15/2044	3,338,231	3,339,566
	ASCENTIUM EQUIPMENT 2A D 144A	US04364YAF43	3.560	10/10/2025	1,551,000	1,565,316
	ATHENE GLOBAL FUNDING 144A	US04685A2J93	2.750	6/25/2024	13,000,000	13,627,510
	ATHENE HOLDING LTD	US04686JAA97	4.125	1/12/2028	1,000,000	1,117,050
	ATHENE HOLDING LTD	US04686JAB70	6.150	4/3/2030	3,173,000	4,015,463
	BANCORPSOUTH BANK	US05971JAA07	4.125	11/20/2029	1,000,000	1,048,720
	BANK OF AMERICA CORP	US638585AP43	7.250	10/15/2025	5,300,000	5,978,382
	BANK OF AMERICA CORP	US06051GHG73	3.970	3/5/2029	3,000,000	3,384,450

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
 EIN #13-5645888 PLAN #333
 FORM 5500, SCHEDULE H, PART IV, LINE 4i
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 AS OF JUNE 30, 2021

(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	
	BANK OF AMERICA CORP	US06051GHM42	4.271	7/23/2029	2,000,000	1,972,580
	BANK OF NEW YORK MELLON CORP/T	US06406HCQ02	3.950	11/18/2025	3,000,000	3,048,180
	BAYER US FINANCE LLC 144A	US07274EAG89	3.375	10/8/2024	5,000,000	5,146,200
	BEST BUY CO INC	US08652BAA70	4.450	10/1/2028	4,000,000	4,624,620
	BLACK HILLS CORP	US092113AT65	2.500	6/15/2030	2,000,000	1,993,160
	BLACKSTONE HOLDINGS FINAN 144A	US09256BAJ61	3.150	10/2/2027	7,619,000	7,158,739
	BLUE OWL FINANCE LLC 144A	US09581JAA43	3.125	6/10/2031	5,000,000	4,936,500
	BRAVO RESIDENTIAL HEI M1 144A	US10569QAD60	1.518	1/25/2070	1,150,000	1,150,000
	BRITISH TELECOMMUNICATIONS PLC	US111021AE12	9.625	12/15/2030	325,000	440,566
	BROADRIDGE FINANCIAL SOLUTIONS	US11133TAE38	2.600	5/1/2031	5,000,000	4,997,850
	BURLINGTON NORTHERN SANTA FE L	US12189TAN46	6.750	3/15/2029	1,100,000	1,337,655
	CADENCE BANCORP	US12739AAA88	4.750	6/30/2029	1,000,000	1,060,000
	CARLYLE FINANCE SUBSIDIAR 144A	US14314DAA19	3.500	9/19/2029	4,000,000	4,126,570
	CARS NET LEASE MORT 1A B1 144A	US14576AAE29	4.690	12/15/2050	1,000,000	1,073,125
	CHASE HOME LENDI ATR1 A15 144A	US16158RAR75	4.000	4/25/2049	379,205	381,516
	CHASE MORTGAGE FIN SH1 M2 144A	US16163YAC84	3.750	4/25/2045	2,165,630	2,219,771
	CIFC FUNDING 2021-IV 4A C 144A	US12547DAE67	1.944	7/15/2033	2,000,000	2,000,000
	CITIGROUP INC	US172967KU42	4.125	7/25/2028	4,000,000	4,063,200
	CITIGROUP INC	US17298CH689	3.000	8/30/2029	5,000,000	5,000,000
	CITIGROUP INC	US17298CK238	2.000	8/17/2035	10,000,000	10,000,000
	CLI FUNDING VIII LLC 1A B 144A	US12565KAC18	2.380	2/18/2046	4,350,964	4,350,151
	CLOUD PASS-THROUGH 1A CLOU 144A	US18913AAA34	3.554	12/5/2022	344,217	346,876
	CME GROUP INC	US12572QAG01	3.000	3/15/2025	3,000,000	2,904,330
	COINSTAR FUNDING LL 1A A2 144A	US19260MAA45	5.216	4/25/2047	6,720,000	6,736,701
	COLLEGE AVE STUDENT A A2 144A	US19421UAB08	3.280	12/28/2048	261,523	262,831
	COLLEGE AVENUE STUDE A A2 144A	US194204AB93	3.750	11/26/2046	2,283,421	2,254,950
	CROWN CASTLE TOWERS LLC 144A	US22822RBB50	3.222	5/15/2042	1,205,000	1,177,888
	CROWN CASTLE TOWERS LLC 144A	US22822RBH21	4.241	7/15/2048	3,000,000	3,128,250
	CSMC TRUST 2013-I IVR4 B4 144A	US12647GCG91	3.451	7/25/2043	2,612,810	2,684,662
	CSMC TRUST 2014-I IVR2 B4 144A	US12648HBE45	3.813	4/25/2044	1,600,976	1,643,002
	CSMC TRUST 2015-1 1 B4 144A	US12649NAV38	3.958	1/25/2045	1,874,070	1,930,292
	CSMC TRUST 2015-3 3 B4 144A	US12649XBE85	3.866	3/25/2045	2,228,161	2,293,614
	CSMLT 2015-2 TRUST 2 B4 144A	US12637LAS88	3.872	8/25/2045	2,389,836	2,467,505
	CVS HEALTH CORP	US126650BJ87	6.250	6/1/2027	5,000,000	6,418,990
	CVS HEALTH CORP	US126650DQ03	1.875	2/28/2031	5,000,000	5,040,250
	CVS PASS-THROUGH TRUST	US126650BP48	6.036	12/10/2028	1,464,433	1,622,537
	DELL EQUIPMENT FINANC 1 B 144A	US24703NAD12	2.980	4/24/2023	500,000	499,960
	DOUBLELINE OPPORTUNISTIC FUND	999Z89702			87,653	100,000,000
	DRIVEN BRANDS FUNDI 2A A2 144A	US26208LAE83	3.981	10/20/2049	1,999,550	2,112,025
	EAGLE BANCORP INC	US268948AB21	5.000	8/1/2026	2,500,000	2,506,250
	EDVESTINU PRIVATE EDU A A 144A	US28166LAA26	1.800	11/25/2045	948,057	947,012
	EDVESTINU PRIVATE EDU A A 144A	US28166GAA31	3.580	11/25/2038	1,778,864	1,778,553
	ELEMENT FLEET MANAGEMENT 144A	US286181AD43	3.850	6/15/2025	2,000,000	1,999,700
	FINANCIAL ASSET SECU 2 A3 144A	US31738PBG28	0.395	11/26/2035	1,996,811	1,901,963
	FOURSIGHT CAPITAL AUT 1 C 144A	US35105WAJ80	1.020	9/15/2026	2,650,000	2,649,217
	FS KKR CAPITAL CORP	US302635AD99	4.625	7/15/2024	2,000,000	2,142,360
	FULTON FINANCIAL CORP	US360271AJ90	4.500	11/15/2024	2,000,000	2,098,120
	FULTON FINANCIAL CORP	US360271AL47	3.250	3/15/2030	2,385,000	2,390,963
	GALAXY XV CLO LTD 15A CRR 144A	US36318WAM29	1.938	10/15/2030	3,000,000	3,000,000
	GEORGIA-PACIFIC LLC	US373298BP28	7.250	6/1/2028	6,104,000	8,295,257
	GEORGIA-PACIFIC LLC	US373298BR83	7.750	11/15/2029	4,247,000	6,152,374
	GMAC COMMERCIAL BRAG CERT 144A	US36185PAA30	5.550	8/10/2038	7,690,860	8,337,372
	GMAC COMMERCIAL MO STEW A 144A	US36186TAA43	6.045	11/10/2040	9,176,497	10,162,970
	GOLDEN BEAR 2016-2 L 2A A 144A	US38082JAA79	3.160	9/20/2047	1,391,014	1,344,068
	GOLDMAN SACHS GROUP INC/THE	US38141EC238	3.850	7/8/2024	10,000,000	9,987,467
	GOODGREEN 2017-1 TRU 1A A 144A	US38217VAA89	3.740	10/15/2052	542,219	558,652
	GOODGREEN 2018-1 1A A 144A	US38218GAA04	3.930	10/15/2053	4,785,677	4,960,986
	GRACIE POINT PREMIUM A A2 144A	US38411BAH15	1.591	12/31/2024	7,172,000	7,172,000
	GS FINANCE CORP	US40057FF745	3.500	2/12/2031	5,000,000	5,000,000
	GS FINANCE CORP	US40057FUA01	3.000	3/31/2028	5,000,000	5,000,000
	GS MORTGAGE-BACKE PJ3 B3A 144A	US36258WBL54	3.459	10/25/2050	4,585,704	4,779,849
	HARVEST SBA LOAN TRUS 1 A 144A	US41756HAA05	2.092	4/25/2048	3,950,060	3,890,809
	HAWAIIAN AIRLINES 2013-1 CLASS	US419838AA57	3.900	7/15/2027	6,416,455	6,532,816
	HERO FUNDING 2017-3 3A A1 144A	US42771AAA43	3.190	9/20/2048	1,360,060	1,349,010
	HERO FUNDING 2017-3 3A A2 144A	US42771AAB26	3.950	9/20/2048	746,220	789,127
	HERO FUNDING 2018-1 1A A2 144A	US42772GAB86	4.670	9/20/2048	242,164	255,483

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		ISIN/IDENTIFIER	Rate	Maturity	Par Value	
	HERO FUNDING TRUST 1A A2 144A	US42771XAC02	4.460	9/20/2047	947,614	1,026,742
	HERO FUNDING TRUST 2 1A A 144A	US42770AAA51	2.240	9/20/2051	1,881,825	1,900,643
	HERO FUNDING TRUST 2A A1 144A	US42771LAB80	3.280	9/20/2048	2,289,158	2,251,959
	HERO FUNDING TRUST 2A A2 144A	US42771LAC63	4.070	9/20/2048	832,833	861,364
	HERO FUNDING TRUST 3A A1 144A	US42770XAA54	3.080	9/20/2042	1,261,996	1,244,249
	HERO FUNDING TRUST 3A A2 144A	US42770XAC11	3.910	9/20/2042	1,628,855	1,638,017
	HERO FUNDING TRUST 4A A2 144A	US40417QAC96	4.290	9/20/2047	1,279,938	1,364,734
	HSBC HOLDINGS PLC	US404280BT50	4.583	6/19/2029	2,000,000	2,016,632
	HSBC HOLDINGS PLC	US404280CC17	3.973	5/22/2030	3,000,000	3,133,210
	ING GROEP NV	US456837AQ60	4.050	4/9/2029	3,000,000	2,999,010
	INTERCONTINENTAL EXCHANGE INC	US45866FAD69	3.750	12/1/2025	2,380,000	2,384,111
	INTUIT INC	US46124HAC07	1.350	7/15/2027	6,742,000	6,848,321
	INVESCO FINANCE PLC	US46132FAB67	4.000	1/30/2024	1,118,000	1,131,628
	J.P. MORGAN MORTGAG 2 A15 144A	US46650TAQ58	4.000	8/25/2049	465,412	468,321
	JOHN DEERE CAPITAL CORP	US24422EVF32	1.750	3/9/2027	2,500,000	2,624,150
	JOHN DEERE CAPITAL CORP	US24422EVP14	1.500	3/6/2028	9,950,000	9,820,514
	JP MORGAN CHASE COM MHC D 144A	US466330AL17	1.773	4/15/2038	5,750,000	5,750,000
	JP MORGAN MORTGA HYB1 A5A 144A	US46651FAQ46	3.000	10/25/2049	3,608,041	3,605,342
	JP MORGAN MORTGA INV1 A15 144A	US46591VBH15	3.500	8/25/2050	702,085	718,759
	JP MORGAN MORTGA LTV2 A15 144A	US46651AAQ58	3.500	12/25/2049	1,364,632	1,372,947
	JP MORGAN MORTGAGE 3 A15 144A	US46650QAS75	4.000	9/25/2049	510,923	513,717
	JP MORGAN MORTGAGE 9 B1A 144A	US46651YBQ26	3.303	5/25/2050	5,019,609	5,327,060
	JP MORGAN MORTGAGE T 1 B1 144A	US46648RAY71	3.717	6/25/2048	3,699,057	3,662,066
	JP MORGAN MORTGAGE T 3 B2 144A	US46592KBW18	2.963	7/1/2051	9,272,579	9,562,072
	JP MORGAN MORTGAGE T 4 B2 144A	US46652FBX78	3.742	11/25/2050	3,546,728	3,730,715
	JP MORGAN MORTGAGE T 5 B2 144A	US46653JBX81	3.675	12/25/2050	12,504,294	13,366,895
	JPMORGAN CHASE & CO	US48128GL577	3.000	10/31/2030	2,000,000	2,000,000
	JPMORGAN CHASE & CO	US46647PAV85	4.203	7/23/2029	1,000,000	1,001,300
	JPMORGAN CHASE & CO	US46647PBD78	3.702	5/6/2030	3,000,000	3,000,000
	JPMORGAN CHASE BANK N 1 D 144A	US46591HAQ39	1.886	1/25/2028	1,550,157	1,550,157
	JPMORGAN WEALTH M ATR1 B2 144A	US46652HBX35	3.469	2/25/2050	5,430,910	5,694,903
	JPMORGAN WEALTH M ATR1 B3 144A	US46652HCA23	3.469	2/25/2050	1,991,269	1,979,760
	KEENAN DEVELOPMENT ASSOCI 144A	US48730PAC41	5.020	7/15/2028	532,117	557,052
	KROGER CO/THE	US501044BT76	7.700	6/1/2029	500,000	667,855
	KROGER CO/THE	US501044BV23	8.000	9/15/2029	2,795,000	3,669,794
	LCOR ALEXANDRIA LLC 144A	US50181QAH11	6.800	9/15/2028	14,987,570	17,654,261
	LCOR ALEXANDRIA LLC 144A	US50181QAN88	9.628	8/24/2024	453,085	569,030
	LEGG MASON INC	US524901AV77	4.750	3/15/2026	2,500,000	2,567,975
	LINCOLN NATIONAL CORP	US534187BF54	3.625	12/12/2026	3,000,000	3,165,630
	LOANPAL SOLAR LOAN 1GS B 144A	US53948LAB36	5.350	6/20/2047	3,440,402	3,618,873
	LONGTRAIN LEASING I 1A A2 144A	US543190AB89	4.060	1/15/2045	10,782,093	11,105,556
	LSEGA FINANCING PLC 144A	US50220PAC77	2.000	4/6/2028	5,000,000	4,997,400
	MACQUARIE GROUP LTD 144A	US55608JAP30	5.033	1/15/2030	5,000,000	5,723,300
	MARBURY WATER SYSTEM 144A	US56613QAB95	4.250	8/15/2031	4,440,000	4,440,000
	MASSACHUSETTS EDUCATIONAL A B	US57563NAE85	3.760	2/25/2045	6,600,000	6,599,687
	MELLO MORTGAGE C INV1 A15 144A	US58549KBM27	2.500	6/25/2051	8,130,000	8,212,570
	MERIT 2020-HILL HILL C 144A	US590027AJ73	1.773	8/15/2037	3,200,000	3,200,000
	METLIFE SECURITIZ INV1 A5 144A	US59166CAN92	3.000	5/25/2050	3,676,919	3,786,652
	MIZUHO FINANCIAL GROUP INC	US60687YBE86	2.591	5/25/2031	5,000,000	5,341,800
	MOBIL CORP	US607059AT90	8.625	8/15/2021	240,000	313,238
	MORGAN STANLEY	US6174467X10	5.000	11/24/2025	2,700,000	2,740,851
	MOSAIC SOLAR LOAN TR 1A A 144A	US61946NAA63	2.100	4/20/2046	2,714,213	2,748,140
	MOSAIC SOLAR LOAN TR 1A B 144A	US61946FAB13	2.000	6/22/2043	3,782,270	3,785,814
	MOSAIC SOLAR LOAN TR 1A B 144A	US61946NAB47	3.100	4/20/2046	956,227	956,020
	MOSAIC SOLAR LOAN TR 1A B 144A	US61947DAB55	2.050	12/20/2046	925,089	919,306
	MOSAIC SOLAR LOAN TR 2A B 144A	US61946PAB94	2.210	8/20/2046	2,728,613	2,689,463
	MOSAIC SOLAR LOAN TR 2A C 144A	US61946PAC77	3.000	8/20/2046	1,500,000	1,525,313
	MOSAIC SOLAR LOANS L 2A B 144A	US61946RAB50	2.090	4/22/2047	2,200,000	2,188,717
	NATIONAL RURAL UTILITIES COOPE	US637432NN13	3.050	4/25/2027	1,000,000	960,870
	NATIONAL RURAL UTILITIES COOPE	US637432NP60	3.400	2/7/2028	5,000,000	5,786,900
	NATURE CONSERVANCY/THE	US63902HAG48	0.625	7/1/2024	1,000,000	1,000,000
	NAVIENT PRIVATE EDUC BA B 144A	US63942LAB80	2.520	7/15/2069	1,950,000	1,949,902
	NAVIENT PRIVATE EDUC IA B 144A	US63942AAC09	2.950	4/15/2069	3,750,000	3,793,066
	NAVIENT PRIVATE EDUCA A B 144A	US63942BAB09	2.240	5/15/2069	1,500,000	1,499,360
	NORFOLK SOUTHERN CORP	US655844AJ75	7.800	5/15/2027	2,177,000	2,655,047
	NP SPE II LLC 1A B1 144A	US62946AAE47	5.607	10/21/2047	8,000,000	8,360,000

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	OAKTREE SPECIALTY LENDING CORP	US67401PAC23	2.700	1/15/2027	4,670,000	4,675,294
	OHANA MILITARY COMMUNITIE 144A	US677071AM45	5.462	10/1/2026	4,649,766	5,266,184
	OHIO NATIONAL FINANCIAL S 144A	US67740QAG10	6.625	5/1/2031	2,852,000	3,182,960
	ONEMAIN FINANCIAL IS 1A C 144A	US68269MAD65	2.220	6/16/2036	5,000,000	4,997,979
	ONTARIO TEACHERS' CADILLA 144A	US68327LAC00	4.125	2/1/2029	2,000,000	2,022,180
	ORACLE CORP	US68389XCD57	2.300	3/25/2028	8,000,000	8,093,840
	OWL ROCK CAPITAL CORP	US69121KAF12	2.625	1/15/2027	4,000,000	3,978,520
	PACEFUNDING 2020-1 1A C 144A	US69376BAC00	5.000	9/20/2055	6,097,169	6,142,898
	PACIFIC BEACON LLC 144A	US69403WAA53	5.379	7/15/2026	1,064,484	1,200,100
	PACIFIC GAS AND ELECTRIC CO	US694308JW85	3.000	6/15/2028	8,000,000	7,982,880
	PACIFICORP	US695114BE78	6.710	1/15/2026	2,500,000	3,153,475
	PALMER SQUARE CLO 1A CR4 144A	US69689ABQ22	0.010	5/21/2034	5,000,000	5,000,000
	PALMER SQUARE CLO 2A CR3 144A	US69688AAU51	2.855	10/17/2031	2,000,000	2,000,000
	PAWNEE EQUIPMENT RECE 1 B 144A	US70410LAB62	1.840	1/15/2026	3,000,000	3,046,406
	PAWNEE EQUIPMENT RECE 1 C 144A	US704102AD41	2.610	10/15/2024	5,000,000	4,998,317
	PAWNEE EQUIPMENT RECE 1 C 144A	US70410LAC46	2.240	2/17/2026	1,600,000	1,599,598
	PFS FINANCING CORP A B 144A	US69335PEB76	0.960	4/15/2026	5,000,000	4,999,833
	PHILIP MORRIS INTERNATIONAL IN	US718172BM02	3.250	11/10/2024	5,000,000	5,153,100
	PNC BANK NA	US69353REQ74	3.250	6/1/2025	2,128,000	2,132,107
	PRINCIPAL LIFE GLOBAL FUN 144A	US74256LAU35	3.000	4/18/2026	5,000,000	4,718,800
	PROGRESS RESIDENTI SFR1 B 144A	US74331FAC59	1.303	4/17/2038	1,750,000	1,749,929
	PROGRESS RESIDENTI SFR2 C 144A	US74333DAE40	1.997	4/19/2038	3,125,000	3,128,945
	PROGRESS RESIDENTI SFR2 D 144A	US74333NAG79	3.794	5/17/2036	2,000,000	2,065,000
	PROGRESS RESIDENTI SFR3 C 144A	US74333AAE01	1.695	10/17/2027	2,500,000	2,499,912
	PROGRESS RESIDENTI SFR3 C 144A	US74333VAE48	2.088	5/17/2026	1,500,000	1,499,975
	PROTECTIVE LIFE CORP 144A	US743674BE29	3.400	1/15/2030	4,600,000	4,653,954
	PROVIDENT FUNDING MO 1 B1 144A	US74387LAW19	3.232	12/25/2049	6,364,310	5,950,630
	RBSSP RESECURITIZAT 1 2A1 144A	US74928YAC30	2.240	7/26/2045	90,915	92,733
	READYCAP COMMERCIAL M 6 D 144A	US75575QAL32	4.846	10/25/2052	1,500,000	1,589,063
	REINSURANCE GROUP OF AMERICA I	US759351AN90	3.900	5/15/2029	6,000,000	6,131,036
	RENEW 2017-1 1A A 144A	US75973LAA61	3.670	9/20/2052	283,516	296,733
	RENEW 2021-1 1 B 144A	US75975BAC28	5.000	11/20/2056	2,340,319	2,401,753
	ROCHESTER GAS AND ELECTRI 144A	US771367CD97	3.100	6/1/2027	6,000,000	5,694,840
	ROCHESTER GAS AND ELECTRI 144A	US771367CE70	1.850	12/1/2030	2,000,000	2,000,000
	ROSS STORES INC	US778296AC75	4.700	4/15/2027	2,508,000	2,936,291
	ROYAL BANK OF CANADA	CA78014RAY68	3.070	7/5/2030	6,405,000	6,401,055
	SAMMONS FINANCIAL GROUP I 144A	US79588TAD28	3.350	4/16/2031	5,500,000	5,482,460
	SBA TOWER TRUST 2A C 144A	US78403DAH35	3.869	10/15/2049	7,100,000	7,139,970
	SBL HOLDINGS INC 144A	US78397DAB47	5.000	2/18/2031	3,000,000	2,968,830
	SBL HOLDINGS INC 144A	US78432MAA36	5.125	11/13/2026	3,000,000	3,013,146
	SCF EQUIPMENT LEASIN 1A B 144A	US783897AD36	1.370	8/20/2029	2,200,000	2,199,156
	SEASONED LOANS STRUCTURE 3 A1C	US35564CHX83	2.000	11/25/2030	4,548,019	4,716,116
	SECURED TENANT SITE 1A C 144A	US50209LAA52	3.970	6/15/2048	1,039,692	1,064,385
	SECURITY BENEFIT GLOBAL F 144A	US81412DAA19	1.250	5/17/2024	5,000,000	4,998,100
	SIGNAL PEAK CLO 1 1A DR3 144A	US82666TAJ88	3.590	4/17/2034	5,320,000	5,320,000
	SIGNATURE BANK/NEW YORK NY	US82669GCB86	4.125	11/1/2029	1,555,000	1,589,988
	SILVER HILL TRUST SBC1 M3 144A	US82773XAJ90	4.178	11/25/2049	6,000,000	6,127,500
	SMB PRIVATE EDUCATI C A2A 144A	US78449KAB61	2.340	9/15/2034	988,540	958,883
	SOCIETE GENERALE SA	US83369M2A92	1.950	10/22/2031	5,000,000	5,000,000
	SOCIETE GENERALE SA 144A	US83368RAW25	3.000	1/22/2030	3,500,000	3,484,070
	SOFI PROFESSIONAL A A2FX 144A	US83406TAB89	2.540	5/15/2046	2,750,000	2,748,665
	SOFI PROFESSIONAL B A2FX 144A	US83404RAB42	3.340	8/25/2047	3,221,641	3,209,434
	SOFI PROFESSIONAL B A2FX 144A	US83404WAB37	3.090	8/17/2048	2,013,170	2,013,056
	SOFI PROFESSIONAL C A2FX 144A	US78490DAB01	3.590	1/25/2048	2,875,461	2,874,065
	SOUTH CAROLINA STUDENT LOA A A	US83715RAH57	1.592	1/25/2036	2,807,988	2,831,786
	SOUTHERN POWER CO	US843646AM23	4.150	12/1/2025	3,000,000	3,004,556
	SPRUCE HILL MORTGA SH1 A1 144A	US85211XAA19	3.395	4/29/2049	958,106	973,076
	SUNRUN VULCAN ISSUER 1A A 144A	US86773QAA40	2.460	1/30/2052	6,000,000	6,007,500
	SYNOVUS BANK/COLUMBUS GA	US87164DSE12	4.000	10/29/2030	3,000,000	3,191,250
	TEXTAINER MARINE CON 1A A 144A	US88315LAL27	1.680	2/20/2046	4,380,000	4,378,664
	TEXTAINER MARINE CON 2A B 144A	US88315LAR96	2.820	4/20/2046	5,920,000	5,917,885
	THL CREDIT WIND RIV 3A DR 144A	US97316LAG32	0.010	4/15/2035	2,000,000	2,000,000
	TM 1505 L L C / LX CRO	US009A1LBGG0	6.070	6/5/2034	10,633,806	12,174,432
	TOWD POINT HE TRUS HE1 M2 144A	US89180DAD84	2.500	2/25/2063	5,000,000	5,075,974
	TOWD POINT MORTGAG MH1 M1 144A	US89177WAC38	3.250	11/25/2058	6,508,000	6,594,713
	TOWD POINT MORTGAG MH1 M1 144A	US89178YAC84	2.750	2/25/2060	5,000,000	4,924,023

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	TOWD POINT MORTGAG MH1 M2 144A	US89177WAD11	3.500	11/25/2058	3,165,000	3,205,304
	TOWD POINT MORTGAG MH1 M2 144A	US89178YAD67	3.000	2/25/2060	3,000,000	3,069,375
	TRINITAS CLO VI LT 6A BR2 144A	US89640YBC75	2.660	1/25/2034	8,000,000	8,000,000
	TRINITY RAIL LEASIN 1A A2 144A	US89657AAB26	4.620	6/17/2048	5,000,000	5,100,000
	TRI-STATE GENERATION AND TRANS	US89566EAG35	3.700	11/1/2024	5,392,000	5,654,140
	TRITON CONTAINER FIN 1A B 144A	US89680HAF91	2.580	3/20/2046	3,523,500	3,521,725
	TRUIST BANK	US07330MAC10	2.636	9/17/2029	3,000,000	3,045,570
	UNITED INSURANCE HOLDINGS CORP	US910710AA09	6.250	12/15/2027	11,000,000	11,000,000
	UNITED JEWISH APPEAL-FEDERATIO	US910751AF38	1.553	2/1/2027	4,290,000	4,290,000
	UNITED JEWISH APPEAL-FEDERATIO	US910751AG11	1.845	2/1/2028	4,345,000	4,345,000
	UNITED JEWISH APPEAL-FEDERATIO	US910751AK23	2.145	2/1/2031	4,565,000	4,565,000
	UNUM GROUP	US91529YAK29	4.000	3/15/2024	5,000,000	5,312,350
	US AIRWAYS 2013-1 CLASS A PASS	US90346WAA18	3.950	5/15/2027	788,004	833,314
	UWM MORTGAGE TRUST 1 A15 144A	US91824NBL55	2.500	6/25/2051	4,951,138	4,978,215
	VELOCITY COMMERCIAL 1 M1 144A	US92257AAC80	3.910	4/25/2048	2,277,265	2,300,037
	VELOCITY COMMERCIAL 2 AFX 144A	US92258VAB36	3.070	11/25/2047	3,676,028	3,703,598
	VERIZON COMMUNICATIONS INC	US92343VFR06	1.750	1/20/2031	10,000,000	10,119,100
	VERUS SECURITIZATION 3 A1 144A	US92537JAA51	2.784	7/25/2059	796,347	815,218
	VOYA FINANCIAL INC	US929089AD25	3.125	7/15/2024	6,000,000	6,188,100
	WELLS FARGO MORTGAGE 2 B3 144A	US95002QBK58	3.249	12/25/2049	2,799,837	2,914,455
	WELLS FARGO MORTGAGE 3 B2 144A	US95002TBJ25	3.232	6/25/2050	4,903,077	5,212,583
	WELLS FARGO MORTGAGE 4 B3 144A	US95002VBK44	3.216	7/25/2050	1,458,291	1,410,897
	WELLTOWER INC	US95040QAJ31	3.100	1/15/2030	5,000,000	5,018,300
	WEST LOOP BC	US55266CXM36	4.000	12/1/2027	2,000,000	2,045,000
	WINTRUST FINANCIAL CORP	US97650WAF59	5.000	6/13/2024	5,000,000	5,210,450
	WINTRUST FINANCIAL CORP	US97650WAG33	4.850	6/6/2029	4,300,000	4,374,939
	WINWATER MORTGAGE LO 5 B3 144A	US97654DCB01	3.760	8/20/2045	950,594	977,329
	ZAXBY'S FUNDING LLC 1A A2 144A	US98920MAA09	3.238	7/30/2051	2,000,000	2,000,000
	TOTAL CORPORATE DEBT INSTRUMENTS				933,644,133	1,060,681,306
	BRAZOS TX HGR EDU AUTH STUDENT	US10623AAK97	3.259	4/1/2039	1,065,000	1,065,000
	BRAZOS TX HGR EDU AUTH STUDENT	US10623ABH59	2.760	4/1/2040	1,275,000	1,275,000
	CALIFORNIA ST INFRASTRUCTURE &	US13034AN890	2.009	7/1/2028	500,000	500,000
	CHESTER CNTY PA HLTH & EDU FAC	US16557HFZ38	2.474	6/1/2032	6,075,000	6,352,400
	CMWLTH FING AUTH PA	US20281PMV12	3.532	6/1/2042	11,445,000	11,735,155
	CONNECTICUT ST HSG FIN AUTH HS	US20775CY405	3.100	5/15/2030	270,000	270,000
	CONNECTICUT ST HSG FIN AUTH HS	US20775CY579	3.125	11/15/2030	200,000	200,000
	HOUSTON TX HGR EDU FIN CORP	US442378EG63	8.750	5/15/2026	2,060,000	2,451,400
	IOWA ST STUDENT LOAN LIQUIDITY	US462590MH05	2.989	12/1/2039	4,290,000	4,306,125
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EAU55	5.750	12/1/2021	700,000	700,000
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EAV39	5.950	12/1/2022	1,205,000	1,205,000
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EBB65	6.900	12/1/2034	4,100,000	4,034,564
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EBC49	7.000	12/1/2040	4,500,000	4,420,755
	MASSACHUSETTS ST EDUCNTL FING	US57563RQH56	3.455	7/1/2028	1,000,000	1,085,920
	MASSACHUSETTS ST EDUCNTL FING	US57563RQJ13	3.505	7/1/2029	1,500,000	1,500,000
	MASSACHUSETTS ST EDUCNTL FING	US57563RRB77	2.925	7/1/2028	2,530,000	2,530,000
	MIAMI-DADE CNTY FL SPL OBLIG	US59333NU840	2.286	10/1/2031	3,000,000	3,000,000
	N W WA OPEN ACCESS NETWORK REV	US667728BA61	2.120	12/1/2030	630,000	630,000
	NEW JERSEY ST ECON DEV AUTH LE	US645913AA22	7.425	2/15/2029	6,000,000	7,685,238
	NEW YORK CITY NY TRANSITIONAL	US64971XAY40	3.040	8/1/2027	2,905,000	2,816,049
	NEW YORK ST DORM AUTH REVENUES	US64990GTV40	2.402	7/1/2025	1,000,000	1,005,100
	NEW YORK ST DORM AUTH REVENUES	US64990GUA83	2.784	7/1/2030	2,000,000	2,000,000
	NEW YORK ST TRANSPRTN DEV CORP	US650116BJ43	3.573	7/1/2029	2,975,000	3,046,549
	NIAGARA NY AREA DEV CORP REVEN	US653541AZ50	2.866	5/1/2024	1,100,000	1,100,000
	NORTH CAROLINA ST ESTRN MUNI P	US65819WAK99	4.058	7/1/2025	1,400,000	1,513,540
	PASADENA CA UNIF SCH DIST	US702282QH03	2.468	5/1/2030	1,000,000	1,000,000
	RHODE ISLAND ST HLTH & EDUCNTL	US762197B759	2.269	8/15/2028	1,250,000	1,250,000
	RHODE ISLAND ST HLTH & EDUCNTL	US762197B916	2.649	8/15/2030	1,000,000	1,024,530
	RHODE ISLAND ST HLTH & EDUCNTL	US762197C252	2.789	8/15/2031	2,000,000	2,024,650
	RHODE ISLAND ST STUDENT LOAN A	US762315RS04	4.000	12/1/2038	3,000,000	2,992,200
	SAN DIEGO CA CMNTY CLG DIST	US797272QV64	2.637	8/1/2030	1,000,000	1,000,000
	SAN JOSE CA REDEV AGY SUCCESSO	US798170AM80	3.250	8/1/2029	1,355,000	1,293,442
	SOUTH CAROLINA ST STUDENT LOAN	US83715AAW99	2.993	12/1/2029	1,800,000	1,793,808
	TEXAS ST PUBLIC FIN AUTH CHRT	US88276PCH73	8.125	2/15/2027	9,235,000	10,915,404
	VENTURA CNTY CA CMNTY CLG DIST	US923040HA06	2.417	8/1/2030	1,380,000	1,380,000

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(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value		
	ISIN/IDENTIFIER	Rate Maturity Par Value				
TOTAL STATE AND MUNICIPAL SECURITIES			86,745,000	91,015,909	89,686,513	
	FIRST NATIONAL OF COLORADO STA	US321107AA26	1.520 9/15/2037	5,000,000	5,000,000	3,625,000
	FIRSTAR REALTY LLC 144A	US33765A2024	8.880 12/31/2049	1,000	1,000	1,030,000
TOTAL PREFERRED			5,001,000	5,001,000	4,655,000	
	ERSHARES GLOBAL FUND-INST	US2938282082		5,145,199	91,651,078	112,268,246
	ERSHARES US LARGE CAP-RTL	US2938286042		8,282,205	101,198,535	144,855,768
	ERSHARES US SMALL CAP-INST	US2938285051		8,717,704	96,650,935	131,027,094
	ERSHARES ENTREPRENEURS ETF	US2938288022		4,795,381	75,468,499	126,430,220
	ERSHARES NEXTGEN ENTREPRENEU	US2938288857		1,505,600	25,125,390	36,548,440
	INVESCO NATIONAL AMT-FREE MUNICIPAL BOND ETF	US46138E5371		6,615	180,467	180,325
	INVESCO QQQ TRUST	US46090E1038		57	19,243	20,203
	INVESCO SENIOR LOAN ETF	US46138G5080		1,561	34,655	34,576
	ISHARES 1-3 YEAR TREASRY Bond ETF	US4642874576		3,294	283,988	283,811
	ISHARES 3-7 YEAR TRERY BOND ETF	US4642886612		918	121,911	119,827
	ISHARES 7-10 YEAR TRSURY BOND ETF	US4642874402		2,875	343,033	332,034
	ISHARES CORE S&P 500 ETF IV	US4642872000		562	205,652	241,615
	ISHARES CORE S&P MID CAP ETF IV	US4642875078		59	15,661	15,855
	ISHARES MSCI EAFE ETF IV	US4642874659		2,149	150,923	169,513
	ISHARES PREFERRED INCOME SEC ETF	US4642886877		1,181	45,357	46,455
	ISHARES RUSSELL 1000 Growth ETF IV	US4642876142		243	61,064	65,970
	ISHARES RUSSELL 1000 Value ETF IV	US4642875987		1,563	241,254	247,923
	ISHARES RUSSELL 2000 Value ETF IV	US4642876308		1,111	164,648	184,170
	ISHARES TR IS 1 5 YR IN GR CR BD ETF	US4642886463		223	12,173	12,223
	SPDR BLMBERG BRCLY CONV SECRT ETF IV	US78464A3591		629	55,959	54,553
	VANGUARD FTSE DEVELOPED MATS ETF IV	US9219438580		436	19,738	22,463
	VANGUARD MID CAP GROWTH ETF IV	US9229085389		139	30,466	32,853
	VANGUARD MID CAP VALUE RTF IV	US9229085124		378	51,856	53,109
TOTAL REGISTERED INVESTMENT COMPANIES			28,470,082	392,132,481	553,247,244	
	BAIDU INC	US0567521085		18,017	3,242,627	3,673,666
	BANCA MEDIOLANUM SPA	IT0004776628		3,405	25,215	33,128
	BANCO SANTANDER CHILE	US05965X1090		26,831	813,233	533,132
	BB SEGURIDADE PARTICIPACOES SA	BRBBSEACNOR5		195,323	900,838	899,182
	BNP PARIBAS SA	FR0000131104		1,379	50,043	86,461
	BRIDGESTONE CORP	JP3830800003		31,800	1,200,305	1,448,320
	CATCHER TECHNOLOGY CO LTD	TW0002474004		61,000	416,306	398,457
	CHECK POINT SOFTWARE TECHNOLOG	IL0010824113		3,627	390,335	421,204
	CHINA MOBILE LTD	HK0941009539		189,500	1,663,731	1,184,703
	CIE GENERALE DES ETABLISSEMENT	FR0000121261		19,288	2,609,346	3,076,504
	CLP HOLDINGS LTD	HK0002007356		59,000	564,135	583,478
	CREDICORP LTD	BMG2519Y1084		8,680	1,114,908	1,051,235
	DAITO TRUST CONSTRUCTION CO LT	JP3486800000		2,300	351,029	251,779
	DEUTSCHE BOERSE AG	DE0005810055		26,412	3,057,502	4,610,597
	DIRECT LINE INSURANCE GROUP PL	GB00BY9D0Y18		98,559	410,852	388,040
	ELEMENT FLEET MANAGEMENT CORP	CA2861812014		12,545	96,217	146,492
	ENDESA SA	ES0130670112		87,363	2,078,556	2,119,733
	FRESENIUS MEDICAL CARE AG & CO	DE0005785802		1,906	150,251	158,313
	GLAXOSMITHKLINE PLC	GB0009252882		166,909	2,950,466	3,272,802
	H LUNDBECK A/S	DK0010287234		3,833	119,643	121,948
	IGM FINANCIAL INC	CA4495861060		17,237	600,871	609,134
	ITALGAS SPA	IT0005211237		117,126	630,994	765,615
	JAPAN TOBACCO INC	JP3726800000		91,000	2,317,667	1,720,547
	JERONIMO MARTINS SGPS SA	PTJMT0AE0001		6,876	112,476	125,412
	KBC GROUP NV	BE0003565737		3,039	148,746	231,734
	KDDI CORP	JP3496400007		1,800	51,173	56,194
	KONINKLIJKE AHOLD DELHAIZE NV	NL0011794037		102,625	2,346,574	3,051,094
	MOSCOW EXCHANGE MICEX-RTS PJSC	RU000A0JR4A1		40,910	50,253	95,586
	MUENCHENER RUECKVERSICHERUNGS-	DE0008430026		1,089	291,456	298,259
	NATIONAL GRID PLC	GB00BDR05C01		80,557	928,251	1,024,717
	NESTLE SA	CH0038863350		1,803	193,091	224,744
	NINTENDO CO LTD	JP3756600007		5,600	1,875,980	3,260,400

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	ISIN/IDENTIFIER	Rate Maturity Par Value			
	NIPPON TELEGRAPH & TELEPHONE C	JP3735400008	5,400	124,009	140,826
	NOKIA OYJ	FI0009000681	232,965	1,114,517	1,247,512
	NOVARTIS AG	CH0012005267	2,964	245,576	270,379
	NOVO NORDISK A/S	DK0060534915	3,292	210,591	275,832
	NOVO NORDISK A/S	US6701002056	1,938	114,445	162,346
	ONO PHARMACEUTICAL CO LTD	JP3197600004	5,400	125,733	120,611
	PHILIP MORRIS INTERNATIONAL IN	US7181721090	35,896	2,874,631	3,557,653
	REGIONAL SAB DE CV	MX01R0000006	431	2,045	2,538
	ROBLOX CORP	US7710491033	16,980	1,273,420	1,527,860
	ROCHE HOLDING AG	CH0012032048	11,828	2,916,658	4,460,052
	RTL GROUP SA	LU0061462528	3,404	217,316	202,849
	SAFRAN SA	FR0000073272	1,158	115,113	160,563
	SANKYO CO LTD	JP3326410002	3,100	82,277	79,239
	SANLAM LTD	ZAE000070660	85,772	276,574	368,648
	SANOFI	FR0000120578	6,160	589,323	645,483
	SECOM CO LTD	JP3421800008	5,000	398,835	380,395
	SINGAPORE EXCHANGE LTD	SG1J26887955	10,000	54,639	83,172
	SNAM SPA	IT0003153415	268,704	1,219,136	1,553,448
	SUBARU CORP	JP3814800003	81,600	2,010,640	1,611,194
	SWISSCOM AG	CH0008742519	259	136,719	148,000
	TECNICAS REUNIDAS SA	ES0178165017	32,830	1,036,176	415,416
	TELEFONICA BRASIL SA	BRVIVTACNOR0	74,400	633,902	622,737
	TELEFONICA DEUTSCHLAND HOLDING	DE000A1J5RX9	522,768	2,360,651	1,379,390
	THALES SA	FR0000121329	2,380	205,830	242,843
	TIM SA/BRAZIL	BRTIMSACNOR5	188,206	466,130	432,459
	TRAVELSKY TECHNOLOGY LTD	CNE1000004J3	127,389	283,931	274,927
	TRIP.COM GROUP LTD	US89677Q1076	7,722	299,700	273,822
	VIVENDI SE	FR0000127771	5,372	111,800	180,481
	VODAFONE GROUP PLC	GB00BH4HKS39	163,667	261,111	274,347
	WAL-MART DE MEXICO SAB DE CV	MX01WA000038	83,412	194,611	272,601
	WEIBO CORP	US9485961018	1,684	85,723	88,612
TOTAL EQUITY- COMMON STOCKS			3,479,420	51,794,833	57,378,846
	AUDAX SENIOR DEBT (PT) LLC	99VVCA047	60,790,731	60,000,000	60,790,731
	A&M CAPITAL EUROPE,SCSP	EV99VYNX4	5,345,367	5,390,130	6,339,071
	A&M CAPITAL OPPORTUNITIES FUND LP	99VVBECL9	14,394,903	12,132,076	14,394,903
	A&M CAPITAL PARTNERS II LP	99VVBR6S2	30,537,707	19,225,426	30,537,707
	A&M CAPITAL PARTNERS LP	99VVAXFT8	15,187,548	11,220,872	15,187,548
	AEA MEZZANINE FUND III LP	99VVAVPT1	4,902,962	6,907,739	4,902,962
	AEA MEZZANINE FUND IV LP	99VVBRU71	6,555,459	6,612,866	6,555,459
	AG ENERGY CREDIT OPPORTUNITIES FUND IV, LP	99VVB2814	9,169,732	8,500,000	9,169,732
	ARCLIGHT ENERGY PARTNERS FD VI LP	99VVA2FV1	19,077,215	22,965,492	19,077,215
	ARROWHEAD CAPITAL FUND III LP	99VVBTPJ7	4,398,125	5,366,917	4,398,125
	BISON CAPITAL PARTNERS IV LP	99VVAVP04	12,405,423	10,541,001	12,405,423
	BISON CAPITAL PARTNERS V LP	99VVCA0Z8	18,249,972	15,866,013	18,249,972
	BLACKSTONE TACTICAL OPPORTUNITIES FUND III	99VVB8NQ3	74,812,425	55,727,459	74,812,425
	BP NATURAL GAS OPPORTUNITIES II	99VVBZGBO	2,846,361	3,805,463	2,846,361
	CENTERFIELD CAPITAL PARTNERS III	99VVAPLN1	7,227,449	7,720,540	7,227,449
	DC CAPITAL PARTNERS FUND II (CAYMAN) LP	99VVBUX9	13,693,321	11,006,696	13,693,321
	DYAL II PENSION INVESTORS LP	99VVA3GR7	25,248,772	27,234,008	25,248,772
	DYAL III PENSION INVESTORS LP	99VVCA013	15,033,996	12,897,727	15,033,996
	DYAL OFFSHORE INVESTORS II LP	99VVBZNV6	7,932,760	15,202,169	7,932,760
	ENERGY IMPACT FUND II LP	99VVB6BK9	8,556,551	7,772,027	8,556,551
	ENERGY IMPACT FUND LP	99VVBUN4	44,028,988	29,018,303	44,028,988
	GOLDPOINT MEZZANINE PARTNERS IV LP	99VVBCTT8	9,679,278	9,288,644	9,679,278
	GOLDPOINT PARTNERS CO-INVESTMENT V LP	99VVAYNV2	15,274,345	12,015,618	15,274,345
	GOLDPOINT PARTNERS CO-INVESTMENT VI LP	99VVBKT29	24,958,596	17,479,282	24,958,596
	GREENSPRING OPPORTUNITIES IV LP	99VVBAL60	45,294,668	19,056,821	45,294,668
	GREENSPRING SECONDARIES FUND IV	99VVBZ514	27,269,643	15,492,347	27,269,643
	HARBERT CREDIT SOLUTIONS FUND IV LP	99VVBH9R3	13,613,968	13,267,986	13,613,968
	HARBERT MEZZANINE PARTNERS III LP	99VVB32D2	7,422,767	13,040,702	7,422,767
	HIGHSTAR CAPITAL GP IV LP	99VVA1CR5	5,429,377	14,001,802	5,429,377
	ICG EUROPE MID-MARKET FUND FEEDER SCSp	EL99VY8L9	4,308,675	4,597,128	5,109,658
	ICG NORTH AMERICAN PRIVATE DEBT FUND II (OFFSHORE) LP	99VVBQCG3	3,317,899	3,105,458	3,317,899
	ICG NORTH AMERICAN PRIVATE DEBT FUND LP	LF99V8AR5	7,478,793	7,867,299	7,478,793

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		ISIN/IDENTIFIER	Rate	Maturity	Par Value	
	LANDMARK INFRASTRUCTURE PARTNERS II OFFSHORE, LP	99VVB6BQ6			4,181,792	4,181,792
	LIGHTHOUSE PRTRNS-INLET POINT ALT INCOME OFFSHORE FUND	99VVB6E9U3			25,000	28,073,405
	LOVELL MINNICK EQUITY PARTNERS IV	99VVA49P7			13,726,427	13,726,427
	LOVELL MINNICK EQUITY PARTNERS V	99VVB1VT9			8,182,641	8,182,641
	MEDLEY OPPORTUNITY FUND II LP	99VVB7X31			2,990,371	2,990,371
	MIDOCEAN TACTICAL CREDIT FUND II LP	99VVBRRD2			9,846,062	9,846,062
	MIDOCEAN TACTICAL CREDIT FUND LP	99VVB8CB75			262,004	262,004
	MML CAPITAL PARTNERS FUND VI LP	EX99WH5L2			20,385,778	24,175,494
	MML CAPITAL PARTNERS FUND VII LP	EX99V1GG7			7,046,223	8,356,116
	MONARCH CAPITAL PARTNERS III LP	99VVA3K50			10,438,623	10,438,623
	MONARCH CAPITAL PARTNERS OFFSHORE IV LP	99VVB8SC20			22,877,834	22,877,834
	MONARCH CAPITAL PARTNERS OFFSHORE V LP	99VVB8X54			19,353,769	19,353,769
	MORGAN STANLEY IFHF SPV LP	99VVAJMK0			64,646	64,646
	NB PRIVATE EQUITY CREDIT OPPORTINITIES FUND	99VVBHPN4			29,241,800	29,241,800
	NB SECONDARY OPPORTUNITIES FD III LP	99VVARZC6			7,283,102	7,283,102
	NB SECONDARY OPPORTUNITIES OFFSHORE FUND IV LP	99VVBUR37			16,949,871	16,949,871
	NB STRATEGIC CO-INVESTMENT IV	99VVBZQT0			6,010,356	6,010,356
	NB STRATEGIC CO-INVESTMENT PARTNERS II LP	99VVARP60			6,340,822	6,340,822
	NB STRATEGIC CO-INVESTMENT PARTNERS III LP	99VVA6634			26,639,588	26,639,588
	NEW CANAAN FUNDING MEZZANINE V	99VVAPLZ4			1,467,031	1,467,031
	NEW CANAAN FUNDING MEZZANINE VI	99VVA8BY6			5,484,781	5,484,781
	NYLCAP MEZZANINE PARTNERS III	999313315			4,162,050	4,162,050
	OAK HILL CAPITAL PARTNERS IV	99VVCA021			16,868,136	16,868,136
	OAK HILL CAPITAL PARTNERS V	99VVB1DT7			20,914,983	20,914,983
	PALLADIUM EQUITY PARTNERS IV LP	99VVAZSG7			18,695,529	18,695,529
	PWP GROWTH EQUITY FUND I LP	99VVA1RP3			32,501,109	32,501,109
	PWP GROWTH EQUITY FUND II LP	999K74863			30,585,585	30,585,585
	RCP DIRECT II FEEDER LTD	99VVA08C5			31,941,389	31,941,389
	RCP DIRECT III CAYMAN FEEDER LP	99VVB8VB1			14,381,861	14,381,861
	RCP DIRECT IV CAYMAN FEEDER LP	99VVC6D65			115,239	115,239
	RCP SOF II FEEDER LP	99VVAR422			10,114,781	10,114,781
	RCP FUND SOF III CAYMAN FEEDER LP	99VVB8VC9			11,998,539	11,998,539
	RCP FUND VIII FEEDER LTD	99VVA3F0			14,763,449	14,763,449
	RFE INVT PARTNERS VIII L P	99VVA1NT8			8,360,560	8,360,560
	SHENKMAN TACTICAL CREDIT FUND (CAYMAN) LP	99VVB5MX1			50,408,925	50,408,925
	STIEVEN FINANCIAL OFFSHORE	99VVAQ9L7			2,417	12,981,576
	TALARA CAPITAL ENERGY II	99VVB8QA8			4,715,608	4,715,608
	TRILANTIC CAPITAL PARTNERS V LP	99VVCA039			13,414,969	13,414,969
	TRILANTIC CAPITAL PARTNERS VI PARALLEL (NORTH AMERICA) LP	99VVBQGG9			12,333,783	12,333,783
	TRINITY HUNT PARTNERS IV LP	99VVA1GT6			17,285,585	17,285,585
	TRINITY HUNT PARTNERS V LP	99VVB8MA2			22,890,254	22,890,254
	VCFA PRIVATE EQUITY PART IV LP	99VVA8VY7			433,575	433,575
	VCFA VENTURE PARTNERS III LP	999058266			27,181	27,181
	ZARVONA III-B LP	99VVB18T4			23,389,720	23,389,720
	TOTAL PRIVATE EQUITY				1,143,547,525	984,154,646
	BEACON CAPITAL STRATEGIC PARTNERS VII LP	99VVA5Q75			5,366,669	5,366,669
	BEACON CAPITAL STRATEGIC PARTNERS 8 LP	99VVB8XC3			3,628,004	3,628,004
	BELL INSTITUTIONAL FUND VII	99VVB1UJ2			10,087,921	10,087,921
	CARLYLE REALTY PARTNERS VIII LP	99VVB8GNL2			8,396,598	8,396,598
	CLARION GABLES MULTIFAMILY TRUST LP	99VVC6ZG9			7,893	10,424,847
	EQUUS INVESTMENT PARTNERSHIP XI LP	99VVB83K2			26,045,534	26,045,534
	HARBERT EUROPEAN REAL ESTATE FUND V (SCOTLAND) LP	EY99WWVH7			10,055,351	11,924,641
	NB REAL ESTATE SECONDARY OPPORTUNITIES OFFSHORE FUND LP	99VVB8UU41			19,139,437	19,139,437
	NUVEEN REAL ESTATE U.S. STRATEGIC INDUSTRIAL FUND I LP	99VVB8UX14			28,467,925	28,467,925
	NUVEEN US CITIES INDUSTRIAL FUND LP	99VVB84LM9			19,876	33,177,639
	OAKTREE REAL ESTATE OPPORTUNITIES FUND VI	99VVA8XF84			6,762,886	6,762,886
	PRIME STORAGE FUND II LP	99VVB8H9F9			35,856,566	35,856,566
	RAITH REAL ESTATE FUND II LP	99VVB8R3L0			9,043,255	9,043,255
	STOCKBRIDGE VALUE FUND IV LP	999K95132			4,335,777	4,335,777
	TOTAL REAL ESTATE FUNDS				167,213,693	176,406,143
	BLACKROCK ACWI EX-US SUPERFUND A	999D29152			4,291,829	156,594,375
	BLACKROCK EQUITY INDEX FUND A	99VVAHQK0			70,070	115,223,771

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
EIN #13-5645888 PLAN #333
FORM 5500, SCHEDULE H, PART IV, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF JUNE 30, 2021

(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 INT TERM CREDIT BD INDEX FND	999F25668			573,781	33,753,339
	BLACKROCK INTERMEDIATE GOVT/CR BND INDEX FND	999G05841			3,425,407	129,983,121
	BLACKROCK LONG TERM CREDIT BD INDEX FND	999G05874			688,755	62,200,114
	BLACKROCK RUSSELL 1000 VALUE FUND	99VVAHQL8			906,946	86,562,428
	BLACKROCK RUSSELL 2000 GROWTH FUND	99VVVALMN9			13,855	285,896
	BLACKROCK RUSSELL 2000 INDEX FUND A	999G05858			476,854	18,838,577
	BLACKROCK RUSSELL 2000 VALUE FUND	99VVB8B47			525,067	34,131,522
	SSGA S & P 500 FLAGSHIP FND	999G05833			127,043	67,110,657
	SSGA 20+ YEAR HIGH QUALITY US CORP BOND INDEX NL FND	999G36978			2,461,899	34,439,729
	SSGA 5-20 YEAR HIGH QUALITY US CORP BOND INDEX NL FND	999G36960			2,834,422	31,908,196
	SSGA LONG CREDIT INDEX NL FUND	999G05825			2,082,522	99,920,473
	SSGA RUSSELL 2000 GROWTH INDEX NL STRATEGY	99VVVALMP4			15,050	305,481
	SSGA S&P MIDCAP 400 INDEX NL FND	99VVAQ9F0			60,826	8,698,108
	SSGA US LONG GOVT BOND INDEX LENDING SERIES FND	99VVB856			1,270,679	55,554,981
*	EB TEMP INV FD	996115960	0.010	12/31/2049	62,832,336	62,832,336
TOTAL COMMON COLLECTIVE					82,657,340	936,456,495
	AUSTRALIAN DOLLAR	AUD			25,787	19,935
	CANADIAN DOLLAR	CAD			490,728	405,471
	CHINESE YUAN RENMINBI	CNY			114,126	17,856
	EURO CURRENCY UNIT	EUR			2,297	2,735
	ISRAELI SHEKEL	ILS			6,383	1,968
	JAPANESE YEN	JPY			129,198,325	1,194,719
	MEXICAN PESO	MXN			251,925	12,670
	NEW ZEALAND DOLLAR	NZD			6,467	4,644
	NORWEGIAN KRONE	NOK			197,942	23,926
	POUND STERLING	GBP			20,145	28,457
	RUSSIAN RUBLE (NEW)	RUB			328,610	4,486
	SINGAPORE DOLLAR	SGD			116,275	87,732
	SWEDISH KRONA	SEK			569,829	68,916
	SWISS FRANC	CHF			722,376	796,945
	CHARLES SCHWAB-PENTelligent Portfolios Interest Bearing Cash				14,495	14,495
	PEOPLES UNITED BANK-Federated Hermes Govt Oblig Fd Is #5				550,275	550,275
*	BNY MELLON CASH RESERVE	996087094	0.010	12/31/2049	4,515,705	4,515,705
TOTAL INTEREST BEARING CASH					137,131,690	7,750,935
TOTAL INVESTMENTS						4,635,394,415

* 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, 2020

EIN: 13-5645888

PN: 333

**2020 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES**

TOTAL: \$ 139,647,075 \$ 103,881,005 \$ 22,501,143

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
1001	Shortfall Base	7/1/2020	\$ 529,796	7	\$ 529,796	\$ 85,811
1001	Shortfall Base	7/1/2019	\$ 997,059	6	\$ 880,790	\$ 162,010
1001	Shortfall Base	7/1/2018	\$ 2,139,388	5	\$ 1,627,844	\$ 349,255
1001	Shortfall Base	7/1/2017	\$ 308,495	4	\$ 192,208	\$ 50,659
1001	Shortfall Base	7/1/2016	\$ (318,055)	3	\$ (152,178)	\$ (52,550)
1001	Shortfall Base	7/1/2015	\$ 1,912,183	2	\$ 624,835	\$ 318,002
1006	Shortfall Base	7/1/2020	\$ 1,349,014	7	\$ 1,349,014	\$ 218,500
1007	Shortfall Base	7/1/2016	\$ 251,748	3	\$ 120,454	\$ 41,595
1007	Shortfall Base	7/1/2015	\$ 355,453	2	\$ 116,150	\$ 59,113
1019	Shortfall Base	7/1/2020	\$ 676,546	7	\$ 676,546	\$ 109,580
1019	Shortfall Base	7/1/2019	\$ 724,727	6	\$ 640,214	\$ 117,759
1019	Shortfall Base	7/1/2018	\$ 1,275,454	5	\$ 970,484	\$ 208,218
1019	Shortfall Base	7/1/2017	\$ (99,832)	4	\$ (62,201)	\$ (16,394)
1019	Shortfall Base	7/1/2016	\$ 228,779	3	\$ 109,464	\$ 37,800
1019	Shortfall Base	7/1/2015	\$ 945,747	2	\$ 309,038	\$ 157,281
1025	Shortfall Base	7/1/2020	\$ 74,655	7	\$ 74,655	\$ 12,092
1025	Shortfall Base	7/1/2019	\$ 85,674	6	\$ 75,683	\$ 13,921
1025	Shortfall Base	7/1/2018	\$ 33,989	5	\$ 25,863	\$ 5,549
1027	Shortfall Base	7/1/2020	\$ 324,997	7	\$ 324,997	\$ 52,640
1027	Shortfall Base	7/1/2019	\$ 432,567	6	\$ 382,125	\$ 70,287
1027	Shortfall Base	7/1/2018	\$ 62,049	5	\$ 47,210	\$ 10,129
1027	Shortfall Base	7/1/2017	\$ (219,428)	4	\$ (136,715)	\$ (36,033)
1027	Shortfall Base	7/1/2016	\$ 593,495	3	\$ 283,966	\$ 98,059
1030	Shortfall Base	7/1/2020	\$ 66,658	7	\$ 66,658	\$ 10,797
1030	Shortfall Base	7/1/2019	\$ 85,359	6	\$ 75,406	\$ 13,870
1030	Shortfall Base	7/1/2018	\$ (31,056)	5	\$ (23,631)	\$ (5,070)
1030	Shortfall Base	7/1/2017	\$ (24,253)	4	\$ (15,112)	\$ (3,983)
1030	Shortfall Base	7/1/2016	\$ 59,268	3	\$ 28,356	\$ 9,792
1030	Shortfall Base	7/1/2015	\$ 111,244	2	\$ 36,350	\$ 18,500
1032	Shortfall Base	7/1/2020	\$ 261,186	7	\$ 261,186	\$ 42,304
1032	Shortfall Base	7/1/2019	\$ 27,770	6	\$ 24,530	\$ 4,512
1032	Shortfall Base	7/1/2018	\$ 473,265	5	\$ 360,101	\$ 77,260
1032	Shortfall Base	7/1/2017	\$ 19,277	4	\$ 12,012	\$ 3,166
1032	Shortfall Base	7/1/2016	\$ 50,028	3	\$ 23,937	\$ 8,266
1032	Shortfall Base	7/1/2015	\$ 214,151	2	\$ 69,977	\$ 35,614
1034	Shortfall Base	7/1/2020	\$ 24,033	7	\$ 24,033	\$ 3,893
1034	Shortfall Base	7/1/2019	\$ 40,393	6	\$ 35,681	\$ 6,563
1034	Shortfall Base	7/1/2018	\$ 152,595	5	\$ 116,108	\$ 24,911
1034	Shortfall Base	7/1/2017	\$ 175,699	4	\$ 109,469	\$ 28,852
1034	Shortfall Base	7/1/2016	\$ 321,579	3	\$ 153,863	\$ 53,132
1034	Shortfall Base	7/1/2015	\$ 177,360	2	\$ 57,956	\$ 29,496
1055	Shortfall Base	7/1/2020	\$ 791,401	7	\$ 791,401	\$ 128,184
1055	Shortfall Base	7/1/2019	\$ 1,157,667	6	\$ 1,022,670	\$ 188,107
1055	Shortfall Base	7/1/2018	\$ 652,170	5	\$ 496,233	\$ 106,467
1055	Shortfall Base	7/1/2017	\$ (15,903)	4	\$ (9,907)	\$ (2,611)
1055	Shortfall Base	7/1/2016	\$ 750,925	3	\$ 359,290	\$ 124,070
1055	Shortfall Base	7/1/2015	\$ 214,265	2	\$ 70,015	\$ 35,633
1070	Shortfall Base	7/1/2016	\$ 585,406	3	\$ 280,097	\$ 96,723
1074	Shortfall Base	7/1/2020	\$ 1,559,947	7	\$ 1,559,947	\$ 252,665
1074	Shortfall Base	7/1/2019	\$ 1,814,530	6	\$ 1,602,934	\$ 294,839
1074	Shortfall Base	7/1/2018	\$ 1,757,303	5	\$ 1,337,116	\$ 286,879
1077	Shortfall Base	7/1/2020	\$ 176,678	7	\$ 176,678	\$ 28,617
1077	Shortfall Base	7/1/2019	\$ 222,967	6	\$ 196,964	\$ 36,229
1077	Shortfall Base	7/1/2018	\$ 254,186	5	\$ 193,409	\$ 41,496
1077	Shortfall Base	7/1/2017	\$ 267,632	4	\$ 166,746	\$ 43,948
1077	Shortfall Base	7/1/2016	\$ 166,134	3	\$ 79,489	\$ 27,449
1077	Shortfall Base	7/1/2015	\$ 631,240	2	\$ 206,267	\$ 104,977
1080	Shortfall Base	7/1/2020	\$ 1,258,046	7	\$ 1,258,046	\$ 203,766
1080	Shortfall Base	7/1/2018	\$ 1,890,037	5	\$ 1,438,113	\$ 308,548
1080	Shortfall Base	7/1/2016	\$ 1,673,236	3	\$ 800,586	\$ 276,458
1080	Shortfall Base	7/1/2015	\$ 2,867,731	2	\$ 937,076	\$ 476,913
1080	Shortfall Base	7/1/2014	\$ (2,993,302)	1	\$ (500,956)	\$ (500,956)
1083	Shortfall Base	7/1/2020	\$ 134,138	7	\$ 134,138	\$ 21,726
1083	Shortfall Base	7/1/2019	\$ 99,473	6	\$ 87,872	\$ 16,163
1083	Shortfall Base	7/1/2018	\$ (26,281)	5	\$ (19,995)	\$ (4,290)
1083	Shortfall Base	7/1/2017	\$ 168,938	4	\$ 105,258	\$ 27,742
1083	Shortfall Base	7/1/2016	\$ (39,334)	3	\$ (18,820)	\$ (6,499)
1083	Shortfall Base	7/1/2015	\$ 270,304	2	\$ 88,325	\$ 44,952
1083	Shortfall Base	7/1/2014	\$ (207,674)	1	\$ (34,756)	\$ (34,756)

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

**2020 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES**

TOTAL: \$ 139,647,075 \$ 103,881,005 \$ 22,501,143

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
2009	Shortfall Base	7/1/2020	\$ 12,275	7	\$ 12,275	\$ 1,988
2009	Shortfall Base	7/1/2019	\$ 21,591	6	\$ 19,072	\$ 3,508
2009	Shortfall Base	7/1/2018	\$ 151,260	5	\$ 115,092	\$ 24,693
2009	Shortfall Base	7/1/2015	\$ 77,719	2	\$ 25,396	\$ 12,925
2012	Shortfall Base	7/1/2020	\$ 810,266	7	\$ 810,266	\$ 131,239
2012	Shortfall Base	7/1/2019	\$ 668,669	6	\$ 590,697	\$ 108,651
2012	Shortfall Base	7/1/2018	\$ 589,376	5	\$ 448,454	\$ 96,216
2018	Shortfall Base	7/1/2020	\$ 255,891	7	\$ 255,891	\$ 41,447
2018	Shortfall Base	7/1/2019	\$ 148,317	6	\$ 131,023	\$ 24,100
2018	Shortfall Base	7/1/2018	\$ 295,577	5	\$ 224,903	\$ 48,253
2018	Shortfall Base	7/1/2017	\$ 114,733	4	\$ 71,486	\$ 18,841
2018	Shortfall Base	7/1/2016	\$ 347,873	3	\$ 166,446	\$ 57,477
2018	Shortfall Base	7/1/2015	\$ 142,139	2	\$ 46,446	\$ 23,638
2023	Shortfall Base	7/1/2020	\$ 66,402	7	\$ 66,402	\$ 10,755
2023	Shortfall Base	7/1/2019	\$ 88,479	6	\$ 78,163	\$ 14,377
2023	Shortfall Base	7/1/2018	\$ 113,189	5	\$ 86,124	\$ 18,478
2023	Shortfall Base	7/1/2017	\$ 62,336	4	\$ 38,837	\$ 10,236
2027	Shortfall Base	7/1/2020	\$ 71,663	7	\$ 71,663	\$ 11,607
2027	Shortfall Base	7/1/2019	\$ 44,194	6	\$ 39,041	\$ 7,181
2027	Shortfall Base	7/1/2018	\$ 32,445	5	\$ 24,689	\$ 5,297
2027	Shortfall Base	7/1/2017	\$ 19,790	4	\$ 12,331	\$ 3,250
2027	Shortfall Base	7/1/2016	\$ 35,077	3	\$ 16,784	\$ 5,796
2027	Shortfall Base	7/1/2015	\$ 81,897	2	\$ 26,762	\$ 13,620
2027	Shortfall Base	7/1/2014	\$ (126,980)	1	\$ (21,251)	\$ (21,251)
2030	Shortfall Base	7/1/2020	\$ 3,532,055	7	\$ 3,532,055	\$ 572,089
2030	Shortfall Base	7/1/2019	\$ 4,358,924	6	\$ 3,850,621	\$ 708,272
2030	Shortfall Base	7/1/2018	\$ 2,945,746	5	\$ 2,241,396	\$ 480,893
2030	Shortfall Base	7/1/2017	\$ 1,704,574	4	\$ 1,062,027	\$ 279,911
2030	Shortfall Base	7/1/2016	\$ 4,343,089	3	\$ 2,078,018	\$ 717,580
2030	Shortfall Base	7/1/2015	\$ 3,864,586	2	\$ 1,262,814	\$ 642,693
2039	Shortfall Base	7/1/2020	\$ 3,553,864	7	\$ 3,553,864	\$ 575,621
2039	Shortfall Base	7/1/2019	\$ 2,046,182	6	\$ 1,807,575	\$ 332,480
2039	Shortfall Base	7/1/2018	\$ 912,746	5	\$ 694,503	\$ 149,006
2039	Shortfall Base	7/1/2017	\$ (922,162)	4	\$ (574,550)	\$ (151,430)
2039	Shortfall Base	7/1/2016	\$ 4,125,666	3	\$ 1,973,989	\$ 681,657
3012	Shortfall Base	7/1/2020	\$ 1,534,766	7	\$ 1,534,766	\$ 248,587
3012	Shortfall Base	7/1/2019	\$ 1,918,318	6	\$ 1,694,618	\$ 311,703
3012	Shortfall Base	7/1/2016	\$ 2,880,265	3	\$ 1,378,106	\$ 475,887
3023	Shortfall Base	7/1/2020	\$ 263,460	7	\$ 263,460	\$ 42,673
3023	Shortfall Base	7/1/2019	\$ (129,221)	6	\$ (114,153)	\$ (20,997)
3023	Shortfall Base	7/1/2018	\$ 480,297	5	\$ 365,452	\$ 78,408
3023	Shortfall Base	7/1/2017	\$ 177,561	4	\$ 110,630	\$ 29,158
3023	Shortfall Base	7/1/2016	\$ 234,960	3	\$ 112,421	\$ 38,821
3054	Shortfall Base	7/1/2020	\$ 495,369	7	\$ 495,369	\$ 80,235
3054	Shortfall Base	7/1/2019	\$ 782,700	6	\$ 691,427	\$ 127,179
3054	Shortfall Base	7/1/2018	\$ 1,065,219	5	\$ 810,517	\$ 173,897
3054	Shortfall Base	7/1/2017	\$ 238,129	4	\$ 148,367	\$ 39,104
3054	Shortfall Base	7/1/2016	\$ (37,312)	3	\$ (17,853)	\$ (6,165)
3054	Shortfall Base	7/1/2015	\$ 837,599	2	\$ 273,698	\$ 139,295
3063	Shortfall Base	7/1/2020	\$ 193,013	7	\$ 193,013	\$ 31,262
3063	Shortfall Base	7/1/2019	\$ 148,518	6	\$ 131,197	\$ 24,132
3063	Shortfall Base	7/1/2018	\$ 429,105	5	\$ 326,501	\$ 70,051
3073	Shortfall Base	7/1/2020	\$ 18,597	7	\$ 18,597	\$ 3,012
3073	Shortfall Base	7/1/2019	\$ (2,591)	6	\$ (2,289)	\$ (421)
3073	Shortfall Base	7/1/2018	\$ 4,758	5	\$ 3,622	\$ 777
3073	Shortfall Base	7/1/2017	\$ (22,090)	4	\$ (13,761)	\$ (3,627)
3073	Shortfall Base	7/1/2016	\$ 14,395	3	\$ 6,886	\$ 2,378
3073	Shortfall Base	7/1/2015	\$ 74,317	2	\$ 24,284	\$ 12,359
3073	Shortfall Base	7/1/2014	\$ (33,667)	1	\$ (5,634)	\$ (5,634)
3074	Shortfall Base	7/1/2020	\$ 191,642	7	\$ 191,642	\$ 31,040

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

**2020 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES**

TOTAL: \$ 139,647,075 \$ 103,881,005 \$ 22,501,143

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
3074	Shortfall Base	7/1/2019	\$ 91,068	6	\$ 80,446	\$ 14,797
3074	Shortfall Base	7/1/2018	\$ 128,312	5	\$ 97,632	\$ 20,947
3074	Shortfall Base	7/1/2017	\$ 105,921	4	\$ 65,992	\$ 17,393
3074	Shortfall Base	7/1/2016	\$ 88,022	3	\$ 42,115	\$ 14,543
3074	Shortfall Base	7/1/2015	\$ 172,177	2	\$ 56,262	\$ 28,634
3074	Shortfall Base	7/1/2014	\$ (109,676)	1	\$ (18,355)	\$ (18,355)
4079	Shortfall Base	7/1/2020	\$ 89,918	7	\$ 89,918	\$ 14,564
4079	Shortfall Base	7/1/2019	\$ 46,178	6	\$ 40,791	\$ 7,503
4079	Shortfall Base	7/1/2018	\$ 75,176	5	\$ 57,199	\$ 12,272
4079	Shortfall Base	7/1/2017	\$ (32,097)	4	\$ (19,999)	\$ (5,271)
4079	Shortfall Base	7/1/2016	\$ 45,881	3	\$ 21,954	\$ 7,581
4079	Shortfall Base	7/1/2015	\$ 42,940	2	\$ 14,031	\$ 7,141
4079	Shortfall Base	7/1/2014	\$ (43,947)	1	\$ (7,355)	\$ (7,355)
4084	Shortfall Base	7/1/2020	\$ 82,811	7	\$ 82,811	\$ 13,413
4084	Shortfall Base	7/1/2019	\$ 49,117	6	\$ 43,390	\$ 7,981
4087	Shortfall Base	7/1/2019	\$ (96,998)	6	\$ (85,687)	\$ -
4087	Shortfall Base	7/1/2018	\$ (105,143)	5	\$ (80,004)	\$ -
4087	Shortfall Base	7/1/2017	\$ (20,287)	4	\$ (12,638)	\$ -
4087	Shortfall Base	7/1/2016	\$ 11,306	3	\$ 5,409	\$ -
4087	Shortfall Base	7/1/2015	\$ (84,836)	2	\$ (27,721)	\$ -
4087	Shortfall Base	7/1/2014	\$ (159,956)	1	\$ (26,770)	\$ -
4087	Shortfall Base	7/1/2010	\$ 581,968	5	\$ 265,205	\$ -
4088	Shortfall Base	7/1/2020	\$ 73,565	7	\$ 73,565	\$ 11,915
4088	Shortfall Base	7/1/2019	\$ 156,770	6	\$ 138,488	\$ 25,473
4088	Shortfall Base	7/1/2018	\$ 266,983	5	\$ 203,146	\$ 43,585
4088	Shortfall Base	7/1/2017	\$ 155,019	4	\$ 96,584	\$ 25,456
4088	Shortfall Base	7/1/2016	\$ 33,923	3	\$ 16,231	\$ 5,605
4094	Shortfall Base	7/1/2020	\$ 137,868	7	\$ 137,868	\$ 22,331
4094	Shortfall Base	7/1/2019	\$ 88,652	6	\$ 78,315	\$ 14,405
4094	Shortfall Base	7/1/2018	\$ 57,299	5	\$ 43,598	\$ 9,354
4094	Shortfall Base	7/1/2017	\$ 1,358	4	\$ 846	\$ 223
4094	Shortfall Base	7/1/2016	\$ 139,883	3	\$ 66,929	\$ 23,112
4094	Shortfall Base	7/1/2015	\$ 72,210	2	\$ 23,596	\$ 12,009
4097	Shortfall Base	7/1/2020	\$ 110,195	7	\$ 110,195	\$ 17,848
4097	Shortfall Base	7/1/2019	\$ 109,153	6	\$ 96,424	\$ 17,736
4097	Shortfall Base	7/1/2018	\$ 32,646	5	\$ 24,838	\$ 5,329
4097	Shortfall Base	7/1/2017	\$ 109,533	4	\$ 68,246	\$ 17,987
4097	Shortfall Base	7/1/2016	\$ 145,682	3	\$ 69,704	\$ 24,070
4097	Shortfall Base	7/1/2015	\$ 140,656	2	\$ 45,962	\$ 23,392
4097	Shortfall Base	7/1/2014	\$ 40,079	1	\$ 6,708	\$ 6,708
5010	Shortfall Base	7/1/2020	\$ 28,518	7	\$ 28,518	\$ 4,619
5010	Shortfall Base	7/1/2019	\$ 46,683	6	\$ 41,237	\$ 7,585
5010	Shortfall Base	7/1/2018	\$ 36,125	5	\$ 27,485	\$ 5,897
5010	Shortfall Base	7/1/2017	\$ 700	4	\$ 436	\$ 115
5010	Shortfall Base	7/1/2016	\$ 16,885	3	\$ 8,079	\$ 2,790
5010	Shortfall Base	7/1/2015	\$ 46,103	2	\$ 15,065	\$ 7,667
5010	Shortfall Base	7/1/2014	\$ (100,895)	1	\$ (16,886)	\$ (16,886)
5021	Shortfall Base	7/1/2020	\$ 57,067	7	\$ 57,067	\$ 9,243
5021	Shortfall Base	7/1/2019	\$ 83,662	6	\$ 73,906	\$ 13,594
5021	Shortfall Base	7/1/2018	\$ 163,365	5	\$ 124,302	\$ 26,669
5021	Shortfall Base	7/1/2017	\$ 133,531	4	\$ 83,195	\$ 21,927
5021	Shortfall Base	7/1/2016	\$ (7,395)	3	\$ (3,539)	\$ (1,222)
5021	Shortfall Base	7/1/2015	\$ 24,783	2	\$ 8,097	\$ 4,121
5034	Shortfall Base	7/1/2020	\$ 117,668	7	\$ 117,668	\$ 19,059
5034	Shortfall Base	7/1/2019	\$ 151,082	6	\$ 133,464	\$ 24,549
5034	Shortfall Base	7/1/2018	\$ 165,368	5	\$ 125,826	\$ 26,996
5034	Shortfall Base	7/1/2017	\$ 202,907	4	\$ 126,421	\$ 33,320
5034	Shortfall Base	7/1/2016	\$ 56,790	3	\$ 27,172	\$ 9,383
5034	Shortfall Base	7/1/2015	\$ 193,721	2	\$ 63,301	\$ 32,216
5034	Shortfall Base	7/1/2014	\$ (239,045)	1	\$ (40,006)	\$ (40,006)
5034	Shortfall Base	7/1/2011	\$ 293,190	6	\$ 148,513	\$ 27,317
5047	Shortfall Base	7/1/2020	\$ 342,004	7	\$ 342,004	\$ 55,395
5047	Shortfall Base	7/1/2019	\$ 380,249	6	\$ 335,908	\$ 61,786
5047	Shortfall Base	7/1/2018	\$ 166,778	5	\$ 126,898	\$ 27,226
5050	Shortfall Base	7/1/2020	\$ (7,311)	7	\$ (7,311)	\$ (1,184)
5050	Shortfall Base	7/1/2019	\$ 125,741	6	\$ 111,076	\$ 20,431
5050	Shortfall Base	7/1/2018	\$ 181,139	5	\$ 137,828	\$ 29,571

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

**2020 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES**

TOTAL: \$ 139,647,075 \$ 103,881,005 \$ 22,501,143

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
5050	Shortfall Base	7/1/2017	\$ 163,616	4	\$ 101,942	\$ 26,868
5080	Shortfall Base	7/1/2020	\$ 359,964	7	\$ 359,964	\$ 58,304
5080	Shortfall Base	7/1/2019	\$ 139,906	6	\$ 123,591	\$ 22,733
5080	Shortfall Base	7/1/2018	\$ 52,964	5	\$ 40,298	\$ 8,646
5080	Shortfall Base	7/1/2017	\$ 50,883	4	\$ 31,704	\$ 8,356
5080	Shortfall Base	7/1/2016	\$ 118,556	3	\$ 56,724	\$ 19,588
5080	Shortfall Base	7/1/2015	\$ 27,022	2	\$ 8,830	\$ 4,494
5093	Shortfall Base	7/1/2020	\$ (1,382)	7	\$ (1,382)	\$ (224)
5093	Shortfall Base	7/1/2019	\$ 11,892	6	\$ 10,504	\$ 1,932
5093	Shortfall Base	7/1/2018	\$ 82,668	5	\$ 62,904	\$ 13,496
5093	Shortfall Base	7/1/2017	\$ 64,574	4	\$ 40,233	\$ 10,604
5093	Shortfall Base	7/1/2016	\$ 14,583	3	\$ 6,976	\$ 2,409
5093	Shortfall Base	7/1/2015	\$ 79,033	2	\$ 25,824	\$ 13,143
5093	Shortfall Base	7/1/2014	\$ (140,679)	1	\$ (23,544)	\$ (23,544)
5118	Shortfall Base	7/1/2011	\$ 452,449	6	\$ 229,187	\$ 42,156
5121	Shortfall Base	7/1/2020	\$ 483,717	7	\$ 483,717	\$ 78,348
5121	Shortfall Base	7/1/2019	\$ 643,387	6	\$ 568,363	\$ 104,543
5121	Shortfall Base	7/1/2018	\$ 502,011	5	\$ 381,975	\$ 81,953
5121	Shortfall Base	7/1/2017	\$ 679,612	4	\$ 423,428	\$ 111,600
5121	Shortfall Base	7/1/2016	\$ 1,112,774	3	\$ 532,423	\$ 183,856
5121	Shortfall Base	7/1/2015	\$ 575,423	2	\$ 188,029	\$ 95,695
5125	Shortfall Base	7/1/2020	\$ 148,663	7	\$ 148,663	\$ 24,079
5125	Shortfall Base	7/1/2019	\$ 57,597	6	\$ 50,882	\$ 9,359
5125	Shortfall Base	7/1/2018	\$ 169,194	5	\$ 128,739	\$ 27,621
5125	Shortfall Base	7/1/2017	\$ 71,168	4	\$ 44,342	\$ 11,687
5125	Shortfall Base	7/1/2016	\$ (25,599)	3	\$ (12,250)	\$ (4,230)
5125	Shortfall Base	7/1/2015	\$ 255,381	2	\$ 83,450	\$ 42,471
5126	Shortfall Base	7/1/2020	\$ 121,286	7	\$ 121,286	\$ 19,645
5128	Shortfall Base	7/1/2020	\$ 176,216	7	\$ 176,216	\$ 28,542
5128	Shortfall Base	7/1/2019	\$ 80,914	6	\$ 71,481	\$ 13,148
5128	Shortfall Base	7/1/2018	\$ 194,338	5	\$ 147,872	\$ 31,726
5128	Shortfall Base	7/1/2017	\$ 141,853	4	\$ 88,381	\$ 23,294
6016	Shortfall Base	7/1/2020	\$ 78,585	7	\$ 78,585	\$ 12,728
6016	Shortfall Base	7/1/2019	\$ (4,667)	6	\$ (4,121)	\$ (758)
6016	Shortfall Base	7/1/2018	\$ 72,897	5	\$ 55,465	\$ 11,900
6016	Shortfall Base	7/1/2017	\$ 14,625	4	\$ 9,114	\$ 2,402
6016	Shortfall Base	7/1/2016	\$ (27,479)	3	\$ (13,147)	\$ (4,540)
6016	Shortfall Base	7/1/2015	\$ 127,595	2	\$ 41,693	\$ 21,219
6016	Shortfall Base	7/1/2014	\$ (145,324)	1	\$ (24,321)	\$ (24,321)
6016	Shortfall Base	7/1/2011	\$ 262,722	6	\$ 133,078	\$ 24,478
6028	Shortfall Base	7/1/2020	\$ 88,434	7	\$ 88,434	\$ 14,324
6028	Shortfall Base	7/1/2019	\$ 163,944	6	\$ 144,827	\$ 26,639
6028	Shortfall Base	7/1/2018	\$ 160,900	5	\$ 122,428	\$ 26,267
6028	Shortfall Base	7/1/2017	\$ 40,358	4	\$ 25,144	\$ 6,627
6028	Shortfall Base	7/1/2016	\$ 103,337	3	\$ 49,444	\$ 17,074
6028	Shortfall Base	7/1/2015	\$ 211,985	2	\$ 69,270	\$ 35,254
6040	Shortfall Base	7/1/2020	\$ 97,271	7	\$ 97,271	\$ 15,755
6040	Shortfall Base	7/1/2019	\$ 74,093	6	\$ 65,452	\$ 12,039
6040	Shortfall Base	7/1/2018	\$ 104,377	5	\$ 79,422	\$ 17,040
6040	Shortfall Base	7/1/2016	\$ 144,567	3	\$ 69,171	\$ 23,886
6049	Shortfall Base	7/1/2020	\$ 212,212	7	\$ 212,212	\$ 34,372
6049	Shortfall Base	7/1/2019	\$ 234,072	6	\$ 206,777	\$ 38,034
6049	Shortfall Base	7/1/2018	\$ 554,603	5	\$ 421,994	\$ 90,539
6070	Shortfall Base	7/1/2020	\$ 18,350	7	\$ 18,350	\$ 2,972
6070	Shortfall Base	7/1/2019	\$ 32,632	6	\$ 28,825	\$ 5,302
6070	Shortfall Base	7/1/2018	\$ 46,087	5	\$ 35,069	\$ 7,524
6070	Shortfall Base	7/1/2017	\$ 71,832	4	\$ 44,756	\$ 11,796
6070	Shortfall Base	7/1/2016	\$ 1,965	3	\$ 941	\$ 325
6070	Shortfall Base	7/1/2015	\$ 11,547	2	\$ 3,773	\$ 1,920
6086	Shortfall Base	7/1/2020	\$ 24,917	7	\$ 24,917	\$ 4,036
6086	Shortfall Base	7/1/2019	\$ 39,767	6	\$ 35,132	\$ 6,462
6086	Shortfall Base	7/1/2018	\$ 42,247	5	\$ 32,146	\$ 6,897
6086	Shortfall Base	7/1/2017	\$ 31,376	4	\$ 19,548	\$ 5,152
6086	Shortfall Base	7/1/2016	\$ 11,215	3	\$ 5,366	\$ 1,853
6086	Shortfall Base	7/1/2015	\$ 35,269	2	\$ 11,524	\$ 5,865
6086	Shortfall Base	7/1/2014	\$ (17,016)	1	\$ (2,848)	\$ (2,848)

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

**2020 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES**

TOTAL: \$ 139,647,075 \$ 103,881,005 \$ 22,501,143

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
6107	Shortfall Base	7/1/2020	\$ 48,709	7	\$ 48,709	\$ 7,889
6107	Shortfall Base	7/1/2019	\$ 23,180	6	\$ 20,474	\$ 3,766
6120	Shortfall Base	7/1/2020	\$ 67,276	7	\$ 67,276	\$ 10,897
6120	Shortfall Base	7/1/2019	\$ 121,886	6	\$ 107,673	\$ 19,805
6125	Shortfall Base	7/1/2020	\$ 170,061	7	\$ 170,061	\$ 27,545
6125	Shortfall Base	7/1/2019	\$ 817,669	6	\$ 722,318	\$ 132,861
6125	Shortfall Base	7/1/2018	\$ 285,866	5	\$ 217,515	\$ 46,668
6125	Shortfall Base	7/1/2017	\$ (19,013)	4	\$ (11,845)	\$ (3,122)
6125	Shortfall Base	7/1/2016	\$ 1,079,561	3	\$ 516,533	\$ 178,369
6125	Shortfall Base	7/1/2015	\$ 668,902	2	\$ 218,573	\$ 111,240
6125	Shortfall Base	7/1/2014	\$ (851,636)	1	\$ (142,529)	\$ (142,529)
6126	Shortfall Base	7/1/2019	\$ 45,045	6	\$ 39,791	\$ 7,319
6126	Shortfall Base	7/1/2018	\$ 70,517	5	\$ 53,656	\$ 11,512
6126	Shortfall Base	7/1/2017	\$ 21,444	4	\$ 13,359	\$ 3,521
6126	Shortfall Base	7/1/2016	\$ 130,726	3	\$ 62,548	\$ 21,599
6126	Shortfall Base	7/1/2015	\$ 257,864	2	\$ 84,262	\$ 42,884
6126	Shortfall Base	7/1/2014	\$ (190,560)	1	\$ (31,892)	\$ (31,892)
6129	Shortfall Base	7/1/2020	\$ 48,205	7	\$ 48,205	\$ 7,808
6130	Shortfall Base	7/1/2020	\$ 61,823	7	\$ 61,823	\$ 10,013
6130	Shortfall Base	7/1/2019	\$ 142,732	6	\$ 126,087	\$ 23,192
6130	Shortfall Base	7/1/2018	\$ 62,007	5	\$ 47,182	\$ 10,123
6130	Shortfall Base	7/1/2017	\$ 32,936	4	\$ 20,519	\$ 5,408
6130	Shortfall Base	7/1/2016	\$ 122,636	3	\$ 58,676	\$ 20,262
6130	Shortfall Base	7/1/2015	\$ 213,632	2	\$ 69,808	\$ 35,528
6130	Shortfall Base	7/1/2014	\$ (233,087)	1	\$ (39,009)	\$ (39,009)
6130	Shortfall Base	7/1/2011	\$ 353,714	6	\$ 179,170	\$ 32,956
6130	Shortfall Base	7/1/2010	\$ 377,143	5	\$ 171,866	\$ 36,874
6136	Shortfall Base	7/1/2020	\$ 93,740	7	\$ 93,740	\$ 15,183
6136	Shortfall Base	7/1/2019	\$ (120,614)	6	\$ (106,547)	\$ (19,598)
6136	Shortfall Base	7/1/2018	\$ 164,108	5	\$ 124,870	\$ 26,791
6136	Shortfall Base	7/1/2017	\$ 440,996	4	\$ 274,762	\$ 72,417
6143	Shortfall Base	7/1/2020	\$ 724,666	7	\$ 724,666	\$ 117,374
7011	Shortfall Base	7/1/2020	\$ 346,417	7	\$ 346,417	\$ 56,109
7011	Shortfall Base	7/1/2019	\$ 466,831	6	\$ 412,391	\$ 75,854
7011	Shortfall Base	7/1/2018	\$ 492,531	5	\$ 374,765	\$ 80,406
7031	Shortfall Base	7/1/2020	\$ (195,176)	7	\$ (195,176)	\$ (31,613)
7031	Shortfall Base	7/1/2019	\$ 289,384	6	\$ 255,636	\$ 47,021
7031	Shortfall Base	7/1/2018	\$ 576,018	5	\$ 438,288	\$ 94,035
7031	Shortfall Base	7/1/2017	\$ 415,327	4	\$ 258,769	\$ 68,202
7031	Shortfall Base	7/1/2016	\$ (126,254)	3	\$ (60,408)	\$ (20,860)
7031	Shortfall Base	7/1/2015	\$ 494,539	2	\$ 161,597	\$ 82,243
7031	Shortfall Base	7/1/2014	\$ (585,057)	1	\$ (97,915)	\$ (97,915)
7031	Shortfall Base	7/1/2011	\$ 1,178,052	6	\$ 596,737	\$ 109,762
7031	Shortfall Base	7/1/2010	\$ 383,346	5	\$ 174,695	\$ 37,481
7065	Shortfall Base	7/1/2020	\$ 147,886	7	\$ 147,886	\$ 23,953
7065	Shortfall Base	7/1/2019	\$ 113,381	6	\$ 100,159	\$ 18,423
7065	Shortfall Base	7/1/2018	\$ 69,029	5	\$ 52,524	\$ 11,269
7065	Shortfall Base	7/1/2017	\$ 23,713	4	\$ 14,774	\$ 3,894
7065	Shortfall Base	7/1/2016	\$ 65,907	3	\$ 31,533	\$ 10,889
7065	Shortfall Base	7/1/2015	\$ 111,754	2	\$ 36,517	\$ 18,585
7065	Shortfall Base	7/1/2014	\$ (151,602)	1	\$ (25,372)	\$ (25,372)
7100	Shortfall Base	7/1/2020	\$ 54,793	7	\$ 54,793	\$ 8,875
7100	Shortfall Base	7/1/2019	\$ 97,484	6	\$ 86,116	\$ 15,840
7100	Shortfall Base	7/1/2018	\$ 108,131	5	\$ 82,274	\$ 17,652
7100	Shortfall Base	7/1/2017	\$ 42,360	4	\$ 26,392	\$ 6,956
7100	Shortfall Base	7/1/2016	\$ 20,706	3	\$ 9,907	\$ 3,421
7100	Shortfall Base	7/1/2015	\$ 134,136	2	\$ 43,831	\$ 22,307
7100	Shortfall Base	7/1/2014	\$ (149,294)	1	\$ (24,986)	\$ (24,986)
7117	Shortfall Base	7/1/2020	\$ 281,047	7	\$ 281,047	\$ 45,521
7117	Shortfall Base	7/1/2019	\$ 244,054	6	\$ 215,595	\$ 39,656
7117	Shortfall Base	7/1/2018	\$ 298,777	5	\$ 227,336	\$ 48,775
7117	Shortfall Base	7/1/2017	\$ (53,789)	4	\$ (33,514)	\$ (8,833)
7117	Shortfall Base	7/1/2016	\$ 293,362	3	\$ 140,363	\$ 48,470
7117	Shortfall Base	7/1/2015	\$ 367,013	2	\$ 119,926	\$ 61,035
8000	Shortfall Base	7/1/2020	\$ 369,986	7	\$ 369,986	\$ 59,927
8006	Shortfall Base	7/1/2020	\$ 236,404	7	\$ 236,404	\$ 38,290
8006	Shortfall Base	7/1/2019	\$ 135,637	6	\$ 119,818	\$ 22,039

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

**2020 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES**

TOTAL: \$ 139,647,075 \$ 103,881,005 \$ 22,501,143

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
8006	Shortfall Base	7/1/2018	\$ 314,274	5	\$ 239,128	\$ 51,305
8006	Shortfall Base	7/1/2017	\$ 138,946	4	\$ 86,571	\$ 22,817
8006	Shortfall Base	7/1/2016	\$ 47,834	3	\$ 22,886	\$ 7,903
8006	Shortfall Base	7/1/2015	\$ 239,620	2	\$ 78,300	\$ 39,850
8006	Shortfall Base	7/1/2014	\$ (284,931)	1	\$ (47,686)	\$ (47,686)
8026	Shortfall Base	7/1/2020	\$ 144,025	7	\$ 144,025	\$ 23,328
8026	Shortfall Base	7/1/2019	\$ 145,286	6	\$ 128,343	\$ 23,607
8026	Shortfall Base	7/1/2018	\$ 244,468	5	\$ 186,012	\$ 39,909
8026	Shortfall Base	7/1/2017	\$ 143,357	4	\$ 89,318	\$ 23,541
8026	Shortfall Base	7/1/2016	\$ 37,780	3	\$ 18,076	\$ 6,242
8026	Shortfall Base	7/1/2015	\$ 216,678	2	\$ 70,802	\$ 36,034
8026	Shortfall Base	7/1/2014	\$ (351,109)	1	\$ (58,761)	\$ (58,761)
8031	Shortfall Base	7/1/2020	\$ 929,451	7	\$ 929,451	\$ 150,544
8031	Shortfall Base	7/1/2019	\$ 1,233,303	6	\$ 1,089,487	\$ 200,397
8031	Shortfall Base	7/1/2018	\$ 764,650	5	\$ 581,816	\$ 124,829
8031	Shortfall Base	7/1/2017	\$ 220,452	4	\$ 137,352	\$ 36,201
8031	Shortfall Base	7/1/2016	\$ 702,151	3	\$ 335,956	\$ 116,012
8054	Shortfall Base	7/1/2020	\$ 51,150	7	\$ 51,150	\$ 8,285
8054	Shortfall Base	7/1/2019	\$ (61,335)	6	\$ (54,182)	\$ (9,966)
8054	Shortfall Base	7/1/2018	\$ 213,112	5	\$ 162,153	\$ 34,790
8054	Shortfall Base	7/1/2017	\$ 93,377	4	\$ 58,180	\$ 15,334
8054	Shortfall Base	7/1/2016	\$ 37,726	3	\$ 18,050	\$ 6,233
8054	Shortfall Base	7/1/2015	\$ 161,168	2	\$ 52,665	\$ 26,803
8054	Shortfall Base	7/1/2014	\$ (121,503)	1	\$ (20,335)	\$ (20,335)
8066	Shortfall Base	7/1/2020	\$ 123,636	7	\$ 123,636	\$ 20,025
8066	Shortfall Base	7/1/2019	\$ 128,811	6	\$ 113,789	\$ 20,930
8066	Shortfall Base	7/1/2018	\$ 34,216	5	\$ 26,036	\$ 5,586
8104	Shortfall Base	7/1/2020	\$ 69,914	7	\$ 69,914	\$ 11,324
8104	Shortfall Base	7/1/2019	\$ 62,126	6	\$ 54,883	\$ 10,095
8104	Shortfall Base	7/1/2018	\$ 25,314	5	\$ 19,264	\$ 4,133
8104	Shortfall Base	7/1/2017	\$ 28,588	4	\$ 17,810	\$ 4,694
8104	Shortfall Base	7/1/2016	\$ 123,749	3	\$ 59,209	\$ 20,446
8105	Shortfall Base	7/1/2020	\$ 1,599,446	7	\$ 1,599,446	\$ 259,063
8105	Shortfall Base	7/1/2019	\$ 1,592,255	6	\$ 1,406,579	\$ 258,722
8105	Shortfall Base	7/1/2018	\$ 726,432	3	\$ 347,574	\$ 120,024
9007	Shortfall Base	7/1/2020	\$ 152,792	7	\$ 152,792	\$ 24,748
9007	Shortfall Base	7/1/2019	\$ 124,647	6	\$ 110,114	\$ 20,254
9007	Shortfall Base	7/1/2018	\$ 269,635	5	\$ 205,164	\$ 44,018
9007	Shortfall Base	7/1/2017	\$ 187,426	4	\$ 116,777	\$ 30,778
9007	Shortfall Base	7/1/2016	\$ 153,486	3	\$ 73,436	\$ 25,359
9007	Shortfall Base	7/1/2015	\$ 148,716	2	\$ 48,595	\$ 24,732
9007	Shortfall Base	7/1/2014	\$ (146,791)	1	\$ (24,567)	\$ (24,567)
9026	Shortfall Base	7/1/2020	\$ 137,465	7	\$ 137,465	\$ 22,265
9062	Shortfall Base	7/1/2020	\$ 126,726	7	\$ 126,726	\$ 20,526
9062	Shortfall Base	7/1/2019	\$ 105,915	6	\$ 93,565	\$ 17,210
9062	Shortfall Base	7/1/2018	\$ 85,952	5	\$ 65,402	\$ 14,032
9062	Shortfall Base	7/1/2017	\$ 68,915	4	\$ 42,939	\$ 11,317
9062	Shortfall Base	7/1/2016	\$ 5,153	3	\$ 2,464	\$ 851
9062	Shortfall Base	7/1/2015	\$ 140,567	2	\$ 45,933	\$ 23,377
9062	Shortfall Base	7/1/2014	\$ (59,157)	1	\$ (9,900)	\$ (9,900)
9062	Shortfall Base	7/1/2011	\$ 184,380	6	\$ 93,396	\$ 17,179
9062	Shortfall Base	7/1/2010	\$ 190,510	5	\$ 86,819	\$ 18,627
9072	Shortfall Base	7/1/2020	\$ 65,615	7	\$ 65,615	\$ 10,628
9074	Shortfall Base	7/1/2020	\$ 354,692	7	\$ 354,692	\$ 57,450
9074	Shortfall Base	7/1/2019	\$ 243,769	6	\$ 215,340	\$ 39,609
9074	Shortfall Base	7/1/2018	\$ (60,663)	5	\$ (46,157)	\$ (9,903)
9074	Shortfall Base	7/1/2017	\$ (30,557)	4	\$ (19,039)	\$ (5,018)
9074	Shortfall Base	7/1/2016	\$ 425,356	3	\$ 203,519	\$ 70,279
9074	Shortfall Base	7/1/2015	\$ 393,806	2	\$ 128,682	\$ 65,491
9085	Shortfall Base	7/1/2020	\$ 308,010	7	\$ 308,010	\$ 49,889
9085	Shortfall Base	7/1/2019	\$ 149,387	6	\$ 131,969	\$ 24,274
9085	Shortfall Base	7/1/2018	\$ 177,151	5	\$ 134,793	\$ 28,920
9085	Shortfall Base	7/1/2017	\$ (27,496)	4	\$ (17,131)	\$ (4,515)
9085	Shortfall Base	7/1/2016	\$ 507,964	3	\$ 243,044	\$ 83,928
9085	Shortfall Base	7/1/2015	\$ 400,799	2	\$ 130,967	\$ 66,654
9085	Shortfall Base	7/1/2014	\$ (290,452)	1	\$ (48,610)	\$ (48,610)
10000	Shortfall Base	7/1/2020	\$ 89,045	7	\$ 89,045	\$ 14,423

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2020

EIN: 13-5645888

PN: 333

**2020 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES**

TOTAL: \$ 139,647,075 \$ 103,881,005 \$ 22,501,143

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
10019	Shortfall Base	7/1/2020	\$ 75,767	7	\$ 75,767	\$ 12,272
10019	Shortfall Base	7/1/2019	\$ 95,782	6	\$ 84,610	\$ 15,563
10019	Shortfall Base	7/1/2018	\$ 7,699	5	\$ 5,859	\$ 1,257
10019	Shortfall Base	7/1/2017	\$ 228	4	\$ 140	\$ 37
10019	Shortfall Base	7/1/2016	\$ 103,702	3	\$ 49,618	\$ 17,134
10019	Shortfall Base	7/1/2015	\$ 67,868	2	\$ 22,178	\$ 11,287
10019	Shortfall Base	7/1/2014	\$ (111,641)	1	\$ (18,684)	\$ (18,684)
10019	Shortfall Base	7/1/2010	\$ 114,788	5	\$ 52,309	\$ 11,223
10022	Shortfall Base	7/1/2020	\$ 222,440	7	\$ 222,440	\$ 36,029
10022	Shortfall Base	7/1/2019	\$ 745,251	6	\$ 658,345	\$ 121,094
10022	Shortfall Base	7/1/2018	\$ 159,784	5	\$ 121,580	\$ 26,085
10022	Shortfall Base	7/1/2017	\$ 73,794	4	\$ 45,978	\$ 12,118
10022	Shortfall Base	7/1/2016	\$ 139,033	3	\$ 66,524	\$ 22,972
10022	Shortfall Base	7/1/2015	\$ 315,288	2	\$ 103,024	\$ 52,433
10022	Shortfall Base	7/1/2014	\$ (141,363)	1	\$ (23,658)	\$ (23,658)
10035	Shortfall Base	7/1/2020	\$ 299,765	7	\$ 299,765	\$ 48,553
10035	Shortfall Base	7/1/2019	\$ (123,348)	6	\$ (108,967)	\$ (20,043)
10035	Shortfall Base	7/1/2018	\$ 208,897	5	\$ 158,946	\$ 34,102
10035	Shortfall Base	7/1/2017	\$ (12,179)	4	\$ (7,588)	\$ (2,000)
10035	Shortfall Base	7/1/2016	\$ 128,466	3	\$ 61,468	\$ 21,226
10035	Shortfall Base	7/1/2015	\$ 256,485	2	\$ 83,810	\$ 42,654
10038	Shortfall Base	7/1/2020	\$ 96,556	7	\$ 96,556	\$ 15,639
10038	Shortfall Base	7/1/2019	\$ 162,238	6	\$ 143,321	\$ 26,362
10038	Shortfall Base	7/1/2018	\$ 128,414	5	\$ 97,711	\$ 20,964
10038	Shortfall Base	7/1/2017	\$ 31,348	4	\$ 19,532	\$ 5,148
10038	Shortfall Base	7/1/2016	\$ 109,696	3	\$ 52,485	\$ 18,124
10047	Shortfall Base	7/1/2020	\$ 105,056	7	\$ 105,056	\$ 17,016
10047	Shortfall Base	7/1/2019	\$ 97,665	6	\$ 86,274	\$ 15,869
10047	Shortfall Base	7/1/2018	\$ 129,587	5	\$ 98,601	\$ 21,155
10047	Shortfall Base	7/1/2017	\$ 38,290	4	\$ 23,858	\$ 6,288
10047	Shortfall Base	7/1/2016	\$ 128,181	3	\$ 61,332	\$ 21,179
10047	Shortfall Base	7/1/2015	\$ 160,745	2	\$ 52,525	\$ 26,732
10047	Shortfall Base	7/1/2014	\$ (196,680)	1	\$ (32,916)	\$ (32,916)
10048	Shortfall Base	7/1/2020	\$ 19,938	7	\$ 19,938	\$ 3,229
10048	Shortfall Base	7/1/2019	\$ 15,785	6	\$ 13,945	\$ 2,565
10048	Shortfall Base	7/1/2018	\$ (19,281)	5	\$ (14,673)	\$ (3,148)
10048	Shortfall Base	7/1/2017	\$ (28,648)	4	\$ (17,848)	\$ (4,704)
10048	Shortfall Base	7/1/2016	\$ 59,484	3	\$ 28,461	\$ 9,828
10048	Shortfall Base	7/1/2015	\$ 32,060	2	\$ 10,477	\$ 5,332
10049	Shortfall Base	7/1/2020	\$ 69,804	7	\$ 69,804	\$ 11,306
10049	Shortfall Base	7/1/2019	\$ 71,886	6	\$ 63,505	\$ 11,681
10049	Shortfall Base	7/1/2018	\$ 104,054	5	\$ 79,175	\$ 16,987
10049	Shortfall Base	7/1/2017	\$ 40,105	4	\$ 24,988	\$ 6,586
10049	Shortfall Base	7/1/2016	\$ 56,383	3	\$ 26,978	\$ 9,316
10049	Shortfall Base	7/1/2015	\$ 125,201	2	\$ 40,911	\$ 20,821
10049	Shortfall Base	7/1/2014	\$ (81,880)	1	\$ (13,703)	\$ (13,703)
10049	Shortfall Base	7/1/2011	\$ 223,165	6	\$ 113,044	\$ 20,793
10049	Shortfall Base	7/1/2010	\$ 208,175	5	\$ 94,868	\$ 20,354
10051	Shortfall Base	7/1/2020	\$ 119,675	7	\$ 119,675	\$ 19,384
10051	Shortfall Base	7/1/2019	\$ 146,798	6	\$ 129,680	\$ 23,853
10051	Shortfall Base	7/1/2018	\$ 185,031	5	\$ 140,787	\$ 30,206
10051	Shortfall Base	7/1/2017	\$ 23,928	4	\$ 14,907	\$ 3,929
10051	Shortfall Base	7/1/2016	\$ 145,278	3	\$ 69,510	\$ 24,003
10051	Shortfall Base	7/1/2015	\$ 331,672	2	\$ 108,379	\$ 55,158
11009	Shortfall Base	7/1/2020	\$ 789,002	7	\$ 789,002	\$ 127,795
11009	Shortfall Base	7/1/2019	\$ 511,284	6	\$ 451,660	\$ 83,077
11009	Shortfall Base	7/1/2018	\$ 309,115	5	\$ 235,203	\$ 50,463
11009	Shortfall Base	7/1/2017	\$ 1,700	4	\$ 1,059	\$ 279
11009	Shortfall Base	7/1/2016	\$ 1,055,275	3	\$ 504,912	\$ 174,356
12000	Shortfall Base	7/1/2020	\$ 112,737	7	\$ 112,737	\$ 18,260
12042	Shortfall Base	7/1/2020	\$ 57,503	7	\$ 57,503	\$ 9,314
12042	Shortfall Base	7/1/2019	\$ 14,399	6	\$ 12,722	\$ 2,340
12042	Shortfall Base	7/1/2018	\$ 31,590	5	\$ 24,036	\$ 5,157
12042	Shortfall Base	7/1/2017	\$ (15,060)	4	\$ (9,383)	\$ (2,473)
12042	Shortfall Base	7/1/2016	\$ 179	3	\$ 87	\$ 30
12042	Shortfall Base	7/1/2015	\$ 54,669	2	\$ 17,865	\$ 9,092
12042	Shortfall Base	7/1/2014	\$ (87,213)	1	\$ (14,596)	\$ (14,596)
12042	Shortfall Base	7/1/2010	\$ 166,131	5	\$ 75,707	\$ 16,243
12043	Shortfall Base	7/1/2020	\$ 38,457	7	\$ 38,457	\$ 6,229
12043	Shortfall Base	7/1/2019	\$ (28,474)	6	\$ (25,155)	\$ (4,627)
12043	Shortfall Base	7/1/2018	\$ 417,505	5	\$ 317,678	\$ 68,158
109000	Shortfall Base	7/1/2020	\$ 5,587,241	7	\$ 5,587,241	\$ 904,968
109000	Shortfall Base	7/1/2019	\$ 2,961,706	6	\$ 2,616,335	\$ 481,241
109000	Shortfall Base	7/1/2018	\$ 814,618	5	\$ 619,835	\$ 132,986
109000	Shortfall Base	7/1/2017	\$ (2,070,219)	4	\$ (1,289,844)	\$ (339,955)
109000	Shortfall Base	7/1/2016	\$ 1,391,693	3	\$ 665,876	\$ 229,940
109000	Shortfall Base	7/1/2015	\$ 3,310,383	2	\$ 1,081,719	\$ 550,527

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2020
EIN: 13-5645888
PN: 333

SCHEDULE SB ATTACHMENTS

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 2020 plan years, the use of the MP-2018 mortality improvement scale).
- The interest crediting rate for Employer 111009 was changed from 3.00% to 2.00% to reflect the reduction in 3-year Treasury rates since the last valuation.
- For ASC 960 purposes, the interest rate was updated to the Willis Towers Watson RATE:Link 10-90 yield curve as of the current valuation date.
- For ASC 960 purposes, the mortality assumption was changed from 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 to 96.8% of Pri-2012 mortality tables with white collar adjustments projected generationally using Scale MP-2019. In addition, beneficiary mortality was changed to use contingent survivor mortality after the retiree dies.