

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 2021 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2021 or fiscal plan year beginning <u>07/01/2021</u> and ending <u>06/30/2022</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)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.	☐

Part II	Basic Plan Information—enter all requested information										
1a Name of plan <u>PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST</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 style="width: 50%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 50%; text-align: center;"><u>333</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>07/15/1943</u></td> </tr> <tr> <td colspan="2">2b Employer Identification Number (EIN) <u>13-5645888</u></td> </tr> <tr> <td colspan="2">2c Plan Sponsor's telephone number <u>914-694-1300</u></td> </tr> <tr> <td colspan="2">2d Business code (see instructions) <u>525100</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>333</u>	1c Effective date of plan <u>07/15/1943</u>		2b Employer Identification Number (EIN) <u>13-5645888</u>		2c Plan Sponsor's telephone number <u>914-694-1300</u>		2d Business code (see instructions) <u>525100</u>	
1b Three-digit plan number (PN) ▶	<u>333</u>										
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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.	04/14/2023	ERIC WIETSMA
	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 (2021)
v. 210624

3a Plan administrator's name and address ☐ Same as Plan Sponsor ERIC WIETSMA, 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	28805
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)	7887
		6a(2)	6691
		6b	9767
		6c	9263
		6d	25721
		6e	835
		6f	26556
		6g	
		6h	231
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 2021 Form M-1 annual report. If the plan was not required to file the 2021 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 07/01/2021 and ending 06/30/2022

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

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

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

Part I	Basic Information
1 Enter the valuation date: Month <u>07</u> Day <u>01</u> Year <u>2021</u>	
2 Assets:	
a Market value	2a <u>4587818037</u>
b Actuarial value	2b <u>4587818037</u>
3 Funding target/participant count breakdown	
a For retired participants and beneficiaries receiving payment.....	(1) Number of participants <u>10929</u> (2) Vested Funding Target <u>1728888383</u> (3) Total Funding Target <u>1728888383</u>
b For terminated vested participants.....	<u>9989</u> <u>556011589</u> <u>556011589</u>
c For active participants	<u>7887</u> <u>1203170261</u> <u>1228053998</u>
d Total.....	<u>28805</u> <u>3488070233</u> <u>3512953970</u>
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐	
a Funding target disregarding prescribed at-risk assumptions	4a
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor.....	4b
5 Effective interest rate	5 <u>5.62</u> %
6 Target normal cost.....	
a Present value of current plan year accruals.....	6a <u>72250610</u>
b Expected plan-related expenses	6b <u>37817504</u>
c Total (line 6a + line 6b)	6c <u>110068114</u>

Statement by Enrolled Actuary

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

SIGN HERE		<u>04/06/2023</u> Date
Signature of actuary		<u>23-07484</u> Most recent enrollment number
<u>LORI BLASDELL</u> Type or print name of actuary		<u>704-620-6483</u> Telephone number (including area code)
<u>WILLIS TOWERS WATSON</u> Firm name		
<u>1120 SOUTH TRYON STREET</u> <u>SUITE 650</u> <u>CHARLOTTE, NC 28203</u> Address of the firm		

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

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

Schedule SB (Form 5500) 2021
v. 201209

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)	43065580	42223436
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	651918	1827686
9 Amount remaining (line 7 minus line 8)	42413662	40395750
10 Interest on line 9 using prior year's actual return of <u>20.95</u> %	9304905	9439981
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		176338357
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>5.42</u> %		9545172
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		255078
c Total available at beginning of current plan year to add to prefunding balance		186138607
d Portion of (c) to be added to prefunding balance		348502
12 Other reductions in balances due to elections or deemed elections	4352	3980054
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	51714215	46204179

Part III Funding Percentages

14 Funding target attainment percentage	14	127.80 %
15 Adjusted funding target attainment percentage	15	130.59 %
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	107.26 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
07/01/2021	142404934	177718			
Totals ▶			18(b)	142404934	18(c) 177718

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	138440047

20 Quarterly contributions and liquidity shortfalls:

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

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

Part V Assumptions Used to Determine Funding Target and Target Normal Cost**21** Discount rate:**a** Segment rates:1st segment:
4.75 %2nd segment:
5.36 %3rd segment:
6.11 %☐ N/A, full yield curve used**b** Applicable month (enter code)**21b**

4

22 Weighted average retirement age**22**

56

23 Mortality table(s) (see instructions) ☐ Prescribed - combined☒ Prescribed - separate☐ Substitute**Part VI Miscellaneous Items****24** Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment..... ☒ Yes ☐ No**25** Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment..... ☐ Yes ☒ No**26** Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment..... ☒ Yes ☐ No**27** If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....**27****Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years****28** Unpaid minimum required contributions for all prior years..... **28** 0**29** Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)..... **29** 0**30** Remaining amount of unpaid minimum required contributions (line 28 minus line 29)..... **30** 0**Part VIII Minimum Required Contribution For Current Year****31** Target normal cost and excess assets (see instructions):**a** Target normal cost (line 6c)..... **31a** 110068114**b** Excess assets, if applicable, but not greater than line 31a **31b** 104190306**32** Amortization installments:**a** Net shortfall amortization installment Outstanding Balance 6884412 Installment 641912**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** 6519720**35** Balances elected for use to offset funding requirement Carryover balance 0 Prefunding balance 0 Total balance 0**36** Additional cash requirement (line 34 minus line 35) **36** 6519720**37** Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c) **37** 138440047**38** Present value of excess contributions for current year (see instructions)**a** Total (excess, if any, of line 37 over line 36) **38a** 131920328**b** Portion included in line 38a attributable to use of prefunding and funding standard carryover balances..... **38b** 0**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
		2021
		This Form is Open to Public Inspection.

For calendar plan year 2021 or fiscal plan year beginning 07/01/2021 and ending 06/30/2022		
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	22915307	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

A&M CAPITAL OPP FUND

45-2333989

(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 MANAGEMENT	5741478	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☐

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

BLACKSTONE TACTICAL OPP FD

80-0843688

(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 MANAGEMENT	2264973	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)

CARLYLE REALTY PARTNERS

52-1988385

(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 MANAGEMENT	1554246	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

PWP GROWTH EQUITY FUND

37-1731370

(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 MANAGEMENT	1115682	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

NUVEEN REAL ESTATE U.S. STRATEGIC I

81-2429791

(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 MANAGEMENT	688837	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)

OAK HILL CAPITAL PARTNERS IV

98-1226036

(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 MANAGEMENT	852479	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

ICG N

35-2625727

(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 MANAGEMENT	841277	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

TRILANTIC CAPITAL PARTNERS VIPARALL

26-4600839

(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 MANAGEMENT	830289	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)

GOLDPOINT PARTNERSCO-INVESTMENT

82-0870398

(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 MANAGEMENT	755129	Yes ☒ No ☐	Yes ☒ No ☐	0	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	531148	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

NB STRATEGIC CO-INVESTMENT PARTNERS

47-3977310

(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 MANAGEMENT	507671	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)

RAITH REAL ESTATE FUND /OTHERS

82-3537396

(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 MANAGEMENT	472487	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

BANK OF NEW YORK MELLON

13-5160382

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21	TRUSTEE	405714	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.	400957	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)

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	385756	Yes ☒ No ☐	Yes ☒ No ☐	0	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	281823	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	279194	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)

NEW CANAAN FUNDING MEZZANINE

47-2512498

(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 MANAGEMENT	245586	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

NB SECONDARY OPPORTUNITIES FUND III

32-0368566

(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 MANAGEMENT	218872	Yes ☒ No ☐	Yes ☒ No ☐	0	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	217000	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)

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	205107	Yes ☒ No ☐	Yes ☒ No ☐	0	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	191963	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

BLOOMBERG FINANCE, LP

06-1818168

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
34	INVEST VALUATION	96065	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)

NB SECONDARY OPPORTUNITIES OFFSHORE

98-1299555

(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 MANAGEMENT	172764	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

NB CREDIT OPPORTUNITIES FUND II

98-1588176

(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 MANAGEMENT	167707	Yes ☒ No ☐	Yes ☒ No ☐	0	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	164375	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)

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	149784	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	129815	Yes ☒ No ☐	Yes ☒ No ☐	0	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	119544	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)

NB STRATEGIC CO-INVESTMENT CAYMAN P

98-1444679

(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 MANAGEMENT	90082	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

(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	76404	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	72040	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)

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	47593	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	47414	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

BISON CAPITAL PARTNERS

65-0980627

(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 MANAGEMENT	44273	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)

ENERGY IMPACT FUND

47-3386778

(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 MANAGEMENT	39737	Yes ☒ No ☐	Yes ☒ No ☐	0	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	32436	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	27094	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	25671	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(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	18970	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ALTIVA SOLUTIONS, LLC

01-0718123

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
34	INVESTMENT EVALUATIONS	12404	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

PATTERSON,BELKNAP,WEBB & TYLER

13-5622951

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	LEGAL COUNSEL	11529	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

<p style="text-align: center;">SCHEDULE D (Form 5500)</p> <p style="text-align: center; font-size: small;">Department of the Treasury Internal Revenue Service</p> <hr/> <p style="text-align: center; font-size: small;">Department of Labor Employee Benefits Security Administration</p>	<p style="text-align: center;">DFE/Participating Plan Information</p> <p style="text-align: center; font-size: small;">This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</p> <p style="text-align: center; font-weight: bold;">▶ File as an attachment to Form 5500.</p>	<p style="text-align: center; font-size: small;">OMB No. 1210-0110</p> <hr/> <p style="text-align: center; font-size: large; font-weight: bold;">2021</p> <hr/> <p style="text-align: center; font-size: small; font-weight: bold;">This Form is Open to Public Inspection.</p>
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For calendar plan year 2021 or fiscal plan year beginning 07/01/2021 and ending 06/30/2022

A Name of plan <u>PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST</u>	B Three-digit plan number (PN) ▶ <u>333</u>
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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>
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Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: EB TEMPORARY INVESTMENT

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

c EIN-PN <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>79575102</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE: LONG TERM CREDIT BOND INDEX FUND

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

c EIN-PN <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>9677984</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE: LONG US CREDIT INDEX NL FUND

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

c EIN-PN <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>252384388</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE: S&P 500 FLAGSHIP SECURITIES LENDING

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

c EIN-PN <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>64811331</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE: RUSSELL 1000 VALUE FUND

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

c EIN-PN <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>129505895</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE: EAFE EQUITY INDEX FUND

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

c EIN-PN <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>114839788</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE: EQUITY INDEX FUND

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

c EIN-PN <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>56016114</u>
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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) 99672533
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) 29211462
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) 20894339
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) 20856195
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) 11949131
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) 41047818
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) 67983143
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) 740400
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) 54492492
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) 715621

a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK 1-10 YEAR U.S. TREASURY I

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

c EIN-PN 82-4316070-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 22983073
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a Name of MTIA, CCT, PSA, or 103-12 IE: BLK MSCI EQUITY INDEX FUND-RUSSIA

b Name of sponsor of entity listed in (a): BLK MSCI EQUITY INDEX FUND-RUSSIA

c EIN-PN 86-1583137-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 47
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a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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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.	OMB No. 1210-0110 <div style="border: 1px solid black; padding: 5px; font-size: 1.2em; font-weight: bold;">2021</div> This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 07/01/2021 and ending 06/30/2022		
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	20871735	26948522
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	35223152	8146723
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	15291586	16453521
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	7689655	7018724
(2) U.S. Government securities	1c(2)	117450143	86031986
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other.....	1c(3)(B)	1130695435	941248628
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	4655000	3625000
(B) Common	1c(4)(B)	57378846	50351918
(5) Partnership/joint venture interests	1c(5)	1191469384	1346455067
(6) Real estate (other than employer real property)	1c(6)	212657699	328629190
(7) Loans (other than to participants).....	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	1270464497	1077356855
(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)	553247243	192668160
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	101088215	69417938

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation	1e	13459395	13728037
f Total assets (add all amounts in lines 1a through 1e)	1f	4731641985	4168080269

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h	30367892	25453272
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	30367892	25453272

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	4701274093	4142626997
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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)	139296532	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)	3189	
(2) Noncash contributions.....	2a(2)	177718	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		139477439
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)	1257326	
(C) Corporate debt instruments	2b(1)(C)	37290887	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other	2b(1)(F)	38854657	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		77402870
(2) Dividends: (A) Preferred stock.....	2b(2)(A)	139166	
(B) Common stock	2b(2)(B)	50408384	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	4209359	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		54756909
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	1709130212	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	1758339372	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		-49209160
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	62944273	
(B) Other	2b(5)(B)	167153863	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		230098136

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		-320568618
(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)		-155384597
c Other income.....	2c		72574812
d Total income. Add all income amounts in column (b) and enter total.....	2d		49147791
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	293176558	
(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)		293176558
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)	8062591	
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)	41615895	
(4) Other.....	2i(4)	75185007	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		124863493
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		418040051
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		-368892260
l Transfers of assets:			
(1) To this plan.....	2l(1)		16130
(2) From this plan.....	2l(2)		189770966

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)
TEMPO BANK DEFINED BENEFIT PENSION PLAN	37-0554470	005
NICOLET BANK PENSION PLAN	39-1990426	002
HEARTLAND BANK DEFINED BENEFIT PENSION PLAN	37-0259550	003
WHITAKER BANK CORPORATION OF KENTUCKY DEFINED BENEFIT PLAN	61-1208135	005

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 456726.

	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)
CROSSROADS BANK DEFINED BENEFIT PENSION PLAN	35-1131741	002
THE PREVAIL BANK DEFINED BENEFIT PENSION PLAN	39-0462655	001

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>2021</div> <div>This Form is Open to Public Inspection.</div>
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For calendar plan year 2021 or fiscal plan year beginning 07/01/2021 and ending 06/30/2022

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	629

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) 2021
v. 201209

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).....

14a

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).....

14b

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).....

14c

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

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

15a

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

15b

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

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

16a

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

16b

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

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

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

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

a Enter the percentage of plan assets held as:

Stock: 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, 2022 and 2021, and
for the year ended June 30, 2022

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

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

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of Pentegra Defined Benefit Plan For Financial Institutions (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the consolidated statements of net assets available for benefits as of June 30, 2022 and 2021, and the related consolidated statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Plan as of June 30, 2022 and 2021, and the changes in its net assets available for benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the plan, and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit 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, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

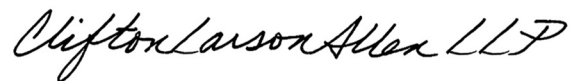
We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of assets (held at end of year) and schedule of reportable transaction as of June 30, 2022 and for the year then ended are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, including its form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion, the information in the accompanying schedules is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

A handwritten signature in cursive script that reads "CliftonLarsonAllen LLP".

CliftonLarsonAllen LLP

Baltimore, Maryland
April 11, 2023

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Consolidated Statements of Net Assets Available for Benefits

As of June 30, 2022 and 2021

(in thousands)

	<u>2022</u>	<u>2021</u>
ASSETS		
Investments, at fair value	\$ 4,091,808	\$ 4,635,394
Accrued investment income	6,982	7,471
Accounts receivable	9,292	7,421
Contributions receivable	8,147	35,223
Receivables for securities sold, not yet settled	179	400
Goodwill and intangible assets	10,996	11,402
Cash	26,949	20,872
Other assets	<u>13,727</u>	<u>13,459</u>
Total assets	<u>4,168,080</u>	<u>4,731,642</u>
LIABILITIES		
Accounts payable and other liabilities	18,769	28,347
Payables for securities purchased, not yet settled	<u>6,684</u>	<u>2,021</u>
Total liabilities	<u>25,453</u>	<u>30,368</u>
Net assets available for benefits	<u>\$ 4,142,627</u>	<u>\$ 4,701,274</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, 2022
(in thousands)

ADDITIONS

Contributions	\$ 139,478
Investment income (loss)	
Net depreciation in fair value of investments	(295,157)
Interest	38,641
Dividends	93,611
Less:	
Administrative asset fee	(18,442)
Investment advisory services	<u>(23,174)</u>
Net investment loss	<u>(204,521)</u>
Administrative and service income	71,917
Other	<u>659</u>
Total additions, net of investment loss	<u>7,533</u>

DEDUCTIONS

Benefit payments	293,177
Administrative expenses	80,603
Other	<u>2,645</u>
Total deductions	<u>376,425</u>
Net decrease	(368,892)

TRANSFER OF ASSETS

Transfers into the Plan	16
Transfers out of the Plan	<u>(189,771)</u>
Total decrease in net assets	(558,647)

NET ASSETS AVAILABLE FOR BENEFITS

Beginning of year	<u>4,701,274</u>
End of year	<u>\$ 4,142,627</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, 2022 and 2021, and for the year ended June 30, 2022

(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, 2022 and 2021, and for the year ended June 30, 2022

(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, 2022.

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 \$478 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, 2022.

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, 2022 and 2021, and for the year ended June 30, 2022

(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.

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 2021, the FASB issued ASU 2021-05, *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 2021-05, ASU 2016-02 is effective for the Plan for the fiscal year beginning after December 15, 2022, 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.

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 2022 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-2021. 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.

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

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(Amounts in thousands)

- An interest rate of 4.74% 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, 2022. The rate used for this measurement as of June 30, 2021 was 2.88%.

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, 2022.

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 \$5,538 and \$6,959 at June 30, 2022 and 2021, respectively. Pursuant to federal regulations, the interest rate credited to these contributions at June 30, 2022 and 2021, was 1.20% and 0.54%, 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, 2022 and 2021, and for the year ended June 30, 2022

(Amounts in thousands)

The actuarial present value of accumulated plan benefits as of June 30, 2022 and 2021 is as follows:

	<u>2022</u>	<u>2021</u>
Vested benefits for:		
Retirees and beneficiaries currently receiving payments	1,926,655	2,322,569
Other participants	1,906,063	2,771,732
Total vested benefits	<u>3,832,718</u>	<u>5,094,301</u>
Nonvested benefits (active only)	<u>25,971</u>	<u>37,718</u>
Total actuarial present value of accumulated plan benefits	<u><u>3,858,689</u></u>	<u><u>5,132,019</u></u>

The changes in the actuarial present value of accumulated plan benefits for the year ended June 30, 2022 is as follows:

	<u>2022</u>
Changes in accumulated plan benefits	
Beginning of year	<u>\$ 5,132,020</u>
Increase (decrease) during the year attributable to:	
Interest due to decrease in the discount period	143,200
Benefits paid	(293,177)
Withdrawn employers	(212,549)
Changes in benefits adopted by certain employers	(1,214)
Assumption changes	(1,078,439)
Benefits accumulated and actuarial experience	<u>168,848</u>
Net decrease	<u>(1,273,331)</u>
End of year	<u><u>\$ 3,858,689</u></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, 2022 and 2021, and for the year ended June 30, 2022

(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, 2022 and 2021.

- 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, 2022 and 2021, the Funds can be redeemed daily with 1-2 days' notice. As of June 30, 2022 and 2021, the Plan had no unfunded commitments for the Funds.
- Real estate funds are valued at NAV practical expedient, which is calculated by the investment manager or sponsor of the Funds which is based on data obtained from real estate appraisals, comparables, or valued based on valuation techniques such as the cash flow projection model. Redemption from these Funds varies as per the Funds' cash flow availability.
- Private equity investments are valued at NAV practical expedient, which is calculated by the fund manager and is based on the valuation of the underlying investments, which include inputs such as cost, operating results, discounted future cash flows and market based comparable data. There are various strategies employed including: private debt and equity investments, combining core long holdings of equities with short sales of stock or stock index options, event driven and other directional.

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Notes to Consolidated Financial Statements

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(Amounts in thousands)

The following tables set forth by level within the fair value hierarchy a summary of the Plan's investments measured at fair value on a recurring basis at June 30, 2022 and 2021:

Fair Value Measurements as of June 30, 2022

	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total
Registered investment companies	\$ 192,668	\$ -	\$ -	\$ 192,668
Common stocks	50,352	-	-	50,352
Corporate debt securities	-	941,249	-	941,249
Government securities	86,017	15	-	86,032
Preferred stocks	-	3,625	-	3,625
Municipal and other government debt	3,456	61,985	-	65,441
Total investments in the fair value hierarchy	<u>\$ 332,493</u>	<u>\$ 1,006,874</u>	<u>\$ -</u>	<u>1,339,367</u>
Investments valued at net asset value				<u>2,752,441</u>
Investments, at fair value				<u>\$ 4,091,808</u>

Fair Value Measurements as of June 30, 2021

	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total
Registered investment companies	\$ 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 stocks	-	4,655	-	4,655
Municipal and other government debt	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				<u>2,674,591</u>
Investments, at fair value				<u>\$ 4,635,394</u>

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

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(Amounts in thousands)

The Plan's policy is to recognize all transfers between levels at the beginning of the reporting period. For the year ended June 30, 2022 there were no transfers.

The following tables set forth a summary of the Plan's investments with a reported NAV at June 30, 2022 and 2021:

Investment	Fair Value Estimated Using Net Asset Value Per Share June 30, 2022				
	Fair Value	Unfunded Commitment	Redemption Frequency	Other Redemption Restrictions	Redemption Notice Period
Common collective trust funds - equity	\$ 484,718	\$ 0	daily	None	1-2 days
Common collective trust funds - fixed income	513,064	0	daily	None	1-2 days
Common collective trust funds - short term	79,575	0	daily	None	NA
Private equity - liquid	39,066	0	quarterly	None	65-95 days
Private equity - illiquid	1,307,389	677,106	subject to distributions by fund manager	None	NA
Real estate funds - liquid	86,887	0	quarterly	None	45-90 days*
Real estate funds - illiquid	<u>241,742</u>	<u>177,787</u>	varies as per funds' cash flow availability	None	NA
Total	<u>\$ 2,752,441</u>	<u>\$ 854,893</u>			

* Of the \$86,887 fair value \$59,784 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

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(Amounts in thousands)

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	45-60 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 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 \$83,138 and \$67,348 as of June 30, 2022 and 2021, respectively, are included in the consolidated statements of net assets available for benefits. Income earned on these investments was \$93 for the year ended June 30, 2022, 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 \$353 for the year ended June 30, 2022, are included in investment advisory services as shown in the consolidated statement of changes in net assets available for benefits. The Board of Directors of the Plan are comprised of executive officers of participating employers of the Plan and as such are participants in the Plan.

8. PLAN TERMINATION

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

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

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(Amounts in thousands)

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

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(Amounts in thousands)

For the year ended June 30, 2022, income related to the operations of PSI in the amount of \$49,786 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 \$39,792 for the year ended June 30, 2022 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 \$25,925 and \$19,724 as of June 30, 2022 and 2021, 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 \$2,209 and \$2,616 as of June 30, 2022 and 2021, 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 11, 2023, which is the date the consolidated financial statements are available to be issued.

During the period from July 1, 2022 through April 11, 2023, the Plan made approximately \$120,000 in capital commitments, of which approximately \$10,876 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
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF JUNE 30, 2022

(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	
	U S TREASURY BOND	US912810QX90	2.75	8/15/2042	5,000,000	4,474,805
	U S TREASURY BOND	US912810TD00	2.25	2/15/2052	21,000,000	17,193,359
	U S TREASURY NOTE	US91282CEP23	2.88	5/15/2032	43,310,000	42,903,952
	U S TREASURY NOTE	US91282CE561	2.75	5/31/2029	21,505,000	21,097,178
	SBA GTD LN POOL CTF5 #100157	US831628E655	2.60	10/25/2045	0	0
	SBA GTD LN POOL CTF5 #100139	US831628EL27	6.00	10/25/2028	0	0
	SBA GTD LN POOL CTF5 #509399	US83164LNQ04	4.58	4/25/2023	6,207	6,176
	SBA GTD LN POOL CTF5 #509546	US83164LTB70	5.08	11/25/2022	8,601	8,572
	SBA GTD LN POOL CTF5 #509602	US83164LU330	3.33	4/25/2025	0	0
	SBA GTD LN POOL CTF5 #509980	US83164MCR88	2.33	7/25/2028	0	0
	SBA GTD LN POOL CTF5 #510377	US83164MQ690	3.83	5/25/2027	0	0
	SBA GTD LN POOL CTF5 #510428	US83164MSR15	2.00	2/25/2043	0	0
	SBA GTD LN POOL CTF5 #522424	US83165A4H41	3.63	8/25/2029	0	0
	SBA GTD LN POOL CTF5 #522040	US83165APZ11	4.47	6/25/2024	0	0
	SBA GTD LN POOL CTF5 #522171	US83165AT464	3.42	3/25/2027	0	0
	SBA GTD LN POOL CTF5 #522193	US83165AUS13	3.51	3/25/2028	0	0
	SBA GTD LN POOL CTF5 #522304	US83165AX904	3.37	6/25/2028	0	0
	TOTAL US GOVERNMENT SECURITIES				90,829,808	85,684,041
	25 CAPITAL 2019-S SFR1 A1 144A	US14216PAU93	4.25	10/25/2049	13,863,277	13,809,626
	AB BSL CLO 2 LTD 2A B2 144A	US00037LAE02	3.15	4/15/2034	5,000,000	5,000,000
	AIR CANADA 2017-1 CLASS A 144A	US00908PAB31	3.55	7/15/2031	4,529,174	4,174,721
	AIR PRODUCTS AND CHEMICALS INC	US009158AY27	1.85	5/15/2027	5,000,000	4,629,900
	ALIMENTATION COUCHE-TARD 144A	US01626PAM86	2.95	1/25/2030	2,000,000	1,780,260
	AM CAPITAL FUNDING LL 1 B 144A	US00166AAB35	5.98	12/15/2023	4,000,000	3,990,920
	AMALGAMATED FINANCIAL CORP	US022671AA91	3.25	11/15/2031	3,250,000	3,065,953
	AMERICAN AIRLINES 2014-1 CLASS	US02377AAA60	3.70	4/1/2028	1,832,692	1,734,459
	AMERICAN AIRLINES 2015-1 CLASS	US023770AA81	3.38	11/1/2028	2,439,548	2,249,776
	AMERICAN AIRLINES 2015-1 CLASS	US023770AB64	3.70	11/1/2024	2,968,173	2,900,974
	AMERICAN AIRLINES 2016-2 CLASS	US023764AA14	3.65	12/15/2029	2,337,300	2,027,468
	AMERICAN AIRLINES 2017-1 CLASS	US02378AAA51	4.00	8/15/2030	1,809,667	1,623,272
	AMERICAN TOWER CORP	US03027XBS80	2.30	9/15/2031	2,000,000	1,628,180
	AMERICAN TOWER TRUST #1 144A	US03027WAK80	3.65	3/15/2048	8,020,000	7,834,096
	AMERICO LIFE INC 144A	US03060NAD21	3.45	4/15/2031	5,000,000	4,271,950
	AMERICREDIT AUTOMOBILE REC 2 C	US03065WAF23	5.32	4/18/2028	3,570,000	3,569,929
	AMSR 2021-SFR4 TR SFR4 E1 144A	US66982FAE97	2.97	12/17/2038	2,500,000	2,164,063
	ARTHUR J GALLAGHER & CO	US04316JAA79	2.40	11/9/2031	3,000,000	2,540,280
	ATHENE HOLDING LTD	US04686JAA97	4.13	1/12/2028	1,000,000	953,490
	AVOLON HOLDINGS FUNDING L 144A	US05401AAB70	5.13	10/1/2023	5,000,000	5,029,650
	BANK OF AMERICA CORP	US638585AP43	7.25	10/15/2025	5,300,000	5,819,241
	BANK OF AMERICA CORP	US06051GHG73	3.97	3/5/2029	3,000,000	2,939,130
	BANK OF AMERICA CORP	US06051GHM42	4.27	7/23/2029	2,000,000	1,981,080
	BANK OF NT BUTTERFIELD & SON L	US064227AC58	5.25	6/15/2030	2,850,000	2,919,654
	BANK OZK	US06417NA946	2.75	10/1/2031	7,800,000	7,452,666
	BATTALION CLO XXII 22A C 144A	US07134KAG40	3.26	1/20/2035	2,000,000	2,000,000
	BAYER US FINANCE II LLC 144A	US07274NAL73	4.38	12/15/2028	3,000,000	2,984,880
	BAYER US FINANCE LLC 144A	US07274EAG89	3.38	10/8/2024	5,000,000	4,952,350
	BAYVIEW MSR OPPORTUN 5 B2 144A	US07336JCK25	3.49	11/25/2051	4,930,071	4,145,450
	BENEFIT STREET PAR 18A DR 144A	US08186PAS20	4.44	10/15/2034	3,750,000	3,750,000
	BLACK HILLS CORP	US092113AT65	2.50	6/15/2030	2,000,000	1,722,520
	BLACKSTONE HOLDINGS FINAN 144A	US09256BAJ61	3.15	10/2/2027	7,619,000	7,279,878
	BLACKSTONE SECURED LENDING FUN	US09261XAG79	2.85	9/30/2028	9,000,000	7,513,740
	BLOCK FINANCIAL LLC	US093662AH70	3.88	8/15/2030	5,000,000	4,658,350
	BRAVO RESIDENTIAL HE1 M1 144A	US10569QAD60	2.43	1/25/2070	1,150,000	1,133,417
	BRITISH TELECOMMUNICATIONS PLC	US111021AE12	9.63	12/15/2030	325,000	419,562
	BROADRIDGE FINANCIAL SOLUTIONS	US11133TAE38	2.60	5/1/2031	5,000,000	4,306,250
	BURLINGTON NORTHERN SANTA FE L	US12189TAN46	6.75	3/15/2029	1,100,000	1,270,742
	CADENCE BANK	US05971JAA07	4.13	11/20/2029	2,000,000	1,981,080
	CADENCE BANK	US12739AAA88	4.75	6/30/2029	1,000,000	997,680
	CANADIAN IMPERIAL BANK OF COMM	US13605WVN313	0.90	12/15/2025	2,000,000	1,798,620
	CARS NET LEASE MORT 1A B1 144A	US14576AAE29	4.69	12/15/2050	1,000,000	978,880
	CHASE HOME LENDI ATR1 A15 144A	US16158RAR75	4.00	4/25/2049	118,635	117,753
	CHASE MORTGAGE FIN SH1 M2 144A	US16163YAC84	3.75	4/25/2045	1,642,938	1,598,168
	CITIGROUP INC	US172967KU42	4.13	7/25/2028	4,000,000	3,933,720
	CITIGROUP INC	US17298CH689	3.00	8/30/2029	5,000,000	4,390,900
	CITIGROUP INC	US17298CK238	2.00	8/17/2035	10,000,000	7,299,700
	CLI FUNDING VIII LLC 1A B 144A	US12565KAC18	2.38	2/18/2046	3,898,393	3,491,829
	CNO FINANCIAL GROUP INC	US12621EAL74	5.25	5/30/2029	2,000,000	2,029,220
	COINSTAR FUNDING LL 1A A2 144A	US19260MAA45	5.22	4/25/2047	0	0
	COLLEGE AVE STUDENT A A2 144A	US19421UAB08	3.28	12/28/2048	217,884	211,650
	COLLEGE AVENUE STUDE A A2 144A	US194204AB93	3.75	11/26/2046	1,794,481	1,752,975

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, 2022

(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	
	COREVEST AMERICAN FIN 1 A 144A	US21873EAA73	0.01	6/17/2055	5,000,000	4,999,783
	CREDIT SUISSE AG/LONDON	US22552XYF40	1.63	10/18/2027	3,000,000	2,744,880
	CROWN CASTLE TOWERS LLC 144A	US22822RBH21	4.24	7/15/2048	3,000,000	2,970,150
	CVS PASS-THROUGH TRUST	US126650BP48	6.04	12/10/2028	1,301,889	1,373,194
	DB MASTER FINANCE 1A A2II 144A	US233046AQ45	2.49	11/20/2051	3,980,000	3,486,958
	DELL EQUIPMENT FINANC 1 B 144A	US24703NAD12	2.98	4/24/2023	500,000	500,285
	DOUBLELINE OPPORTUNISTIC FUND	999Z89702			87,653	100,000,000
	DRIVEN BRANDS FUNDI 2A A2 144A	US26208LAE83	3.98	10/20/2049	1,979,250	1,872,648
	EDVESTINU PRIVATE EDU A A 144A	US28166GAA31	3.58	11/25/2038	1,193,459	1,169,148
	EDVESTINU PRIVATE EDU A A 144A	US28166LAA26	1.80	11/25/2045	742,033	672,022
	ELEMENT FLEET MANAGEMENT 144A	US286181AD43	3.85	6/15/2025	2,000,000	1,991,200
	ELMWOOD CLO XI LTD 4A D 144A	US29002LAG59	4.01	10/20/2034	2,100,000	2,100,000
	ENCINA EQUIPMENT FI 1A A1 144A	US29252VAA35	3.76	8/16/2027	5,000,000	4,999,981
	ENCINA EQUIPMENT FI 1A A2 144A	US29252VAB18	4.88	11/15/2028	3,125,000	3,124,689
	EXETER AUTOMOBILE RECEIVA 3A B	US30166YAD40	4.86	12/15/2026	2,680,000	2,673,586
	EXETER AUTOMOBILE RECEIVA 3A C	US30166YAE23	5.30	9/15/2027	3,000,000	2,985,697
	EXETER AUTOMOBILE RECEIVA 3A D	US30166YAF97	6.76	9/15/2028	2,500,000	2,481,789
	FIRSTKEY HOMES 20 SFR2 E1 144A	US33767PAJ75	4.50	7/17/2039	1,500,000	1,329,072
	FLATIRON CLO 19 LTD 1A DR 144A	US33883JAU51	4.41	11/16/2034	3,000,000	3,000,000
	FREED ABS TRUST 202 3FP A 144A	US35634EAA73	4.50	8/20/2029	2,500,000	2,499,950
	FREED ABS TRUST 202 3FP B 144A	US35634EAB56	5.79	8/20/2029	2,390,000	2,389,961
	FULTON FINANCIAL CORP	US360271AJ90	4.50	11/15/2024	2,000,000	2,029,160
	FULTON FINANCIAL CORP	US360271AL47	3.25	3/15/2030	2,385,000	2,290,053
	GALAXY XV CLO LTD 15A CRR 144A	US36318WAM29	2.89	10/15/2030	3,000,000	3,000,000
	GEORGIA-PACIFIC LLC	US373298BP28	7.25	6/1/2028	6,104,000	7,193,442
	GEORGIA-PACIFIC LLC	US373298BR83	7.75	11/15/2029	4,247,000	5,221,687
	GLENCORE FUNDING LLC 144A	US378272BG28	2.63	9/23/2031	7,000,000	5,858,860
	GLOBAL ATLANTIC FIN CO 144A	US37959GAB32	3.13	6/15/2031	5,000,000	4,231,700
	GOLDEN BEAR 2016-2 L 2A A 144A	US38082JAA79	3.16	9/20/2047	1,066,456	1,007,662
	GOODGREEN 2017-1 TRU 1A A 144A	US38217VAA89	3.74	10/15/2052	422,947	408,279
	GOODGREEN 2018-1 1A A 144A	US38218GAA04	3.93	10/15/2053	3,712,523	3,500,798
	GRACIE POINT PREMIUM A A2 144A	US38411BAH15	1.92	12/31/2024	5,175,000	5,175,000
	GS FINANCE CORP	US40057FF745	1.00	2/12/2031	5,000,000	4,075,000
	GS FINANCE CORP	US40057FUA01	1.00	3/31/2028	5,000,000	4,200,000
	GS MORTGAGE-BACKED PJ3 B3A 144A	US36258WBL54	3.43	10/25/2050	4,474,361	3,869,741
	GS MORTGAGE-BACKED PJ7 B3 144A	US36262CBM10	2.73	1/25/2052	10,459,118	10,485,266
	HARVEST SBA LOAN TRUS 1 A 144A	US41756HAA05	3.01	4/25/2048	3,399,691	3,326,938
	HAWAIIAN AIRLINES 2013-1 CLASS	US419838AA57	3.90	7/15/2027	6,024,863	5,310,013
	HELMERICH & PAYNE INC	US423452AG66	2.90	9/29/2031	10,000,000	8,787,700
	HERCULES CAPITAL INC	US427096AJ17	3.38	1/20/2027	1,000,000	906,940
	HERO FUNDING 2017-3 3A A1 144A	US42771AAA43	3.19	9/20/2048	1,524,980	1,470,446
	HERO FUNDING 2017-3 3A A2 144A	US42771AAB26	3.95	9/20/2048	534,067	523,621
	HERO FUNDING 2018-1 1A A2 144A	US42772GAB86	4.67	9/20/2048	171,764	170,896
	HERO FUNDING TRUST 1A A2 144A	US42771XAC02	4.46	9/20/2047	689,656	686,208
	HERO FUNDING TRUST 2 1A A 144A	US42770AAA51	2.24	9/20/2051	1,330,710	1,212,290
	HERO FUNDING TRUST 2A A1 144A	US42771LAB80	3.28	9/20/2048	1,607,348	1,567,807
	HERO FUNDING TRUST 2A A2 144A	US42771LAC63	4.07	9/20/2048	584,490	572,695
	HERO FUNDING TRUST 3A A1 144A	US42770XAA54	3.08	9/20/2042	869,649	851,152
	HERO FUNDING TRUST 3A A2 144A	US42770XAC11	3.91	9/20/2042	1,122,454	1,109,153
	HERO FUNDING TRUST 4A A2 144A	US40417QAC96	4.29	9/20/2047	913,862	912,016
	HOME BANCSHARES INC/AR	US436893AC51	3.13	1/30/2032	1,500,000	1,400,655
	HSBC HOLDINGS PLC	US404280BT50	4.58	6/19/2029	2,000,000	1,978,000
	HSBC HOLDINGS PLC	US404280CC17	3.97	5/22/2030	3,000,000	2,844,240
	IMPERIAL FUND MOR NQM1 M1 144A	US452766AD02	4.08	2/25/2067	2,000,000	1,712,760
	ING GROEP NV	US456837AQ60	4.05	4/9/2029	3,000,000	2,895,090
	INTUIT INC	US46124HAC07	1.35	7/15/2027	6,742,000	6,068,070
	INVESCO FINANCE PLC	US46132FAB67	4.00	1/30/2024	1,118,000	1,130,063
	J.P. MORGAN MORTGAG 2 A15 144A	US46650TAQ58	4.00	8/25/2049	186,750	186,858
	JACKSON FINANCIAL INC 144A	US46817MAK36	3.13	11/23/2031	5,000,000	4,252,400
	JP MORGAN MORTGA INV1 A15 144A	US46591VBH15	3.50	8/25/2050	360,862	347,694
	JP MORGAN MORTGA LTV2 A15 144A	US46651AAQ58	3.50	12/25/2049	154,916	154,273
	JP MORGAN MORTGAGE 10 B1 144A	US46654ABW80	2.81	12/25/2051	978,748	795,566
	JP MORGAN MORTGAGE T 3 B2 144A	US46592KBW18	2.94	7/25/2051	9,061,272	7,735,155
	JP MORGAN MORTGAGE T 4 B2 144A	US46652FBX78	3.66	11/25/2050	3,469,886	3,109,331
	JP MORGAN MORTGAGE T 5 B2 144A	US46653JBX81	3.60	12/25/2050	8,388,450	7,480,736
	JPMORGAN WEALTH M ATR1 B2 144A	US46652HBX35	3.44	2/25/2050	5,267,810	4,702,574
	JPMORGAN WEALTH M ATR1 B3 144A	US46652HCA23	3.44	2/25/2050	1,931,467	1,704,134
	KEENAN DEVELOPMENT ASSOCI 144A	US48730PAC41	5.02	7/15/2028	469,515	516,438
	KOHL'S CORP	US500255AX28	3.38	5/1/2031	6,000,000	5,426,100
	KROGER CO/THE	US501044BT76	7.70	6/1/2029	500,000	605,830
	KROGER CO/THE	US501044BV23	8.00	9/15/2029	2,795,000	3,429,661
	LCM 34 LTD 34A D 144A	US50203CAJ27	4.41	10/20/2034	2,000,000	2,000,000
	LCM 36 LTD 36A D 144A	US50190LAJ70	3.65	1/15/2034	3,000,000	3,000,000

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AS OF JUNE 30, 2022

(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	
	LCOR ALEXANDRIA LLC 144A	US50181QAH11	6.80	9/15/2028	14,987,570	16,894,289
	LCOR ALEXANDRIA LLC 144A	US50181QAN88	9.63	8/24/2024	325,556	371,133
	LENDMARK FUNDING TRU 1A A 144A	US52608JAA34	5.12	7/20/2032	3,035,000	3,034,090
	LOANPAL SOLAR LOAN 1GS B 144A	US53948LAB36	5.35	6/20/2047	2,838,711	2,835,447
	LONGTRAIN LEASING I 1A A2 144A	US543190AB89	4.06	1/15/2045	10,694,497	10,107,904
	LSEGA FINANCING PLC 144A	US50220PAC77	2.00	4/6/2028	5,000,000	4,475,750
	MACQUARIE GROUP LTD 144A	US55608JAP30	5.03	1/15/2030	5,000,000	5,056,500
	MACQUARIE GROUP LTD 144A	US55608JAX63	1.94	4/14/2028	2,000,000	1,762,180
	MARBURY WATER SYSTEM 144A	US56613QAB95	4.25	8/15/2031	4,285,000	4,662,080
	MASSACHUSETTS EDUCATIONAL A B	US57563NAE85	3.76	2/25/2045	6,600,000	6,611,220
	MELLO MORTGAGE CA MTG2 B3 144A	US585494CH85	2.68	6/25/2051	3,576,515	3,576,515
	MIZUHO FINANCIAL GROUP INC	US60687YBE86	2.59	5/25/2031	5,000,000	4,309,850
	MORGAN STANLEY	US6174467X10	5.00	11/24/2025	2,700,000	2,785,536
	MOSAIC SOLAR LOAN TR 1A A 144A	US61946NAA63	2.10	4/20/2046	2,074,488	1,914,068
	MOSAIC SOLAR LOAN TR 1A B 144A	US61946FAB13	2.00	6/22/2043	2,753,276	2,520,679
	MOSAIC SOLAR LOAN TR 1A B 144A	US61946NAB47	3.10	4/20/2046	730,850	684,156
	MOSAIC SOLAR LOAN TR 1A B 144A	US61947DAB55	2.05	12/20/2046	708,558	621,923
	MOSAIC SOLAR LOAN TR 2A B 144A	US61946PAB94	2.21	8/20/2046	2,038,402	1,855,985
	MOSAIC SOLAR LOAN TR 2A B 144A	US61946RAB50	2.09	4/22/2047	1,874,116	1,681,532
	MOSAIC SOLAR LOAN TR 2A C 144A	US61946PAC77	3.00	8/20/2046	1,053,987	1,022,536
	NATIONAL RURAL UTILITIES COOPE	US637432NN13	3.05	4/25/2027	1,000,000	978,180
	NAVIENT PRIVATE EDUC BA B 144A	US63942LAB80	2.52	7/15/2069	1,950,000	1,737,899
	NAVIENT PRIVATE EDUC IA B 144A	US63942AAC09	2.95	4/15/2069	3,750,000	3,232,875
	NAVIENT PRIVATE EDUCA A B 144A	US63942BAB09	2.24	5/15/2069	1,500,000	1,263,645
	NELNET STUDENT LOAN DA C 144A	US64034YAD31	3.50	4/20/2062	1,450,000	1,227,788
	NORFOLK SOUTHERN CORP	US655844AJ75	7.80	5/15/2027	2,177,000	2,544,108
	NP SPE II LLC 1A B1 144A	US62946AAE47	5.61	10/21/2047	8,000,000	7,511,680
	OAKTREE SPECIALTY LENDING CORP	US67401PAC23	2.70	1/15/2027	4,670,000	4,153,872
	OCF CLO 2020-19 LT 19A DR 144A	US670881AR29	4.21	10/20/2034	2,000,000	2,000,000
	OHANA MILITARY COMMUNITIE 144A	US677071AM45	5.46	10/1/2026	3,904,219	4,007,369
	OHIO NATIONAL FINANCIAL S 144A	US67740QAG10	6.63	5/1/2031	2,852,000	3,035,327
	ONEMAIN DIRECT AUTO 1A A1 144A	US68269DAA28	4.65	3/14/2029	7,520,000	7,519,511
	ONEMAIN DIRECT AUTO 1A B 144A	US68269DAC83	5.07	6/14/2029	1,400,000	1,399,821
	ONEMAIN FINANCIAL IS 1A C 144A	US68269MAD65	2.22	6/16/2036	5,000,000	4,349,550
	ORACLE CORP	US68389XCD57	2.30	3/25/2028	8,000,000	7,083,760
	PACEFUNDING 2020-1 1A C 144A	US69376BAC00	5.00	9/20/2055	4,737,580	4,557,363
	PACIFIC BEACON LLC 144A	US69403WAA53	5.38	7/15/2026	888,379	910,420
	PACIFIC GAS AND ELECTRIC CO	US694308JW85	3.00	6/15/2028	5,000,000	4,454,850
	PACIFICORP	US695114BE78	6.71	1/15/2026	2,500,000	2,699,725
	PALMER SQUARE CLO 1A CR4 144A	US69689ABQ22	4.35	5/21/2034	5,000,000	5,000,000
	PALMER SQUARE CLO 2A CR3 144A	US69688AAU51	3.74	10/17/2031	2,000,000	2,000,000
	PAWNEE EQUIPMENT RECE 1 B 144A	US70410LAB62	1.84	1/15/2026	3,000,000	2,903,190
	PAWNEE EQUIPMENT RECE 1 C 144A	US704102AD41	2.61	10/15/2024	5,000,000	4,874,700
	PAWNEE EQUIPMENT RECE 1 C 144A	US70410LAC46	2.24	2/17/2026	1,600,000	1,537,488
	PAWNEE EQUIPMENT REC 1 D 144A	US704100AE67	2.75	7/15/2027	2,700,000	2,445,633
	PDOF MSN ISSUER LLC 144A	US69429PAA03	6.02	3/1/2025	2,000,000	1,960,480
	PFS FINANCING CORP A B 144A	US69335PEB76	0.96	4/15/2026	2,000,000	1,886,300
	PROGRESS RESIDENT SFR5 E1 144A	US74332YAJ82	6.62	6/17/2039	1,500,000	1,490,660
	PROGRESS RESIDENTI SFR1 B 144A	US74331FAC59	1.30	4/17/2038	1,750,000	1,577,503
	PROGRESS RESIDENTI SFR2 C 144A	US74333DAE40	2.00	4/19/2038	3,125,000	2,850,594
	PROGRESS RESIDENTI SFR3 C 144A	US74333VAE48	2.09	5/17/2026	1,500,000	1,352,700
	PROGRESS RESIDENTI SFR5 B 144A	US74332YAC30	4.90	6/17/2039	2,500,000	2,484,454
	PROGRESS RESIDENTI SFR7 D 144A	US74333PAG28	2.34	8/17/2040	2,533,000	2,143,501
	PROTECTIVE LIFE CORP 144A	US743674BE29	3.40	1/15/2030	4,600,000	4,289,086
	READYCAP COMMERCIAL M 6 C 144A	US75575QAJ85	4.13	10/25/2052	1,687,000	1,556,123
	READYCAP COMMERCIAL M 6 D 144A	US75575QAL32	4.77	10/25/2052	3,500,000	3,038,525
	REINSURANCE GROUP OF AMERICA I	US759351AN90	3.90	5/15/2029	6,000,000	5,824,680
	RENEW 2017-1 1A A 144A	US75973LAA61	3.67	9/20/2052	218,055	206,541
	RENEW 2021-1 1 B 144A	US75975BAC28	5.00	11/20/2056	1,951,334	1,853,767
	ROCHESTER GAS AND ELECTRI 144A	US771367CE70	1.85	12/1/2030	2,000,000	1,663,840
	ROSS STORES INC	US778296AC75	4.70	4/15/2027	2,508,000	2,579,027
	ROYAL BANK OF CANADA	CA78014RAY68	3.07	7/5/2030	6,405,000	6,406,729
	SAMMONS FINANCIAL GROUP I 144A	US79588TAD28	3.35	4/16/2031	5,500,000	4,719,715
	SBA GTD PARTN CIFS 2019-20C 1	US83162CB366	3.20	3/1/2039	1,934,533	1,939,041
	SBA TOWER TRUST 144A	US78403DAR17	2.33	7/15/2052	1,710,000	1,548,012
	SBL HOLDINGS INC 144A	US78397DAB47	5.00	2/18/2031	7,000,000	6,238,750
	SBL HOLDINGS INC 144A	US78432MAA36	5.13	11/13/2026	3,000,000	3,003,720
	SCF EQUIPMENT LEASIN 1A B 144A	US78389YAD36	1.37	8/20/2029	2,200,000	2,042,942
	SEMPRA GLOBAL 144A	US81685VAA17	3.25	1/15/2032	7,000,000	6,088,950
	SIERRA BANCORP 144A	US82620PAA03	3.25	10/1/2031	575,000	544,100
	SIGNATURE BANK/NEW YORK NY	US82669GCB86	4.13	11/1/2029	1,555,000	1,554,176
	SIGNATURE BANK/NEW YORK NY	US82669GCK85	4.00	10/15/2030	3,432,000	3,339,748
	SILVER HILL TRUST 20 1 M3 144A	US82773XAJ90	4.18	11/25/2049	6,000,000	5,418,840

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, 2022

(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	
	SMB PRIVATE EDUCATI C A2A 144A	US78449KAB61	2.34	9/15/2034	665,502	651,586
	SOCIETE GENERALE SA	US83369M2A92	1.95	10/22/2031	5,000,000	3,956,100
	SOCIETE GENERALE SA 144A	US83368RAW25	3.00	1/22/2030	3,500,000	3,042,900
	SOFI PROFESSIONAL A A2FX 144A	US83406TAB89	2.54	5/15/2046	2,150,483	2,096,850
	SOFI PROFESSIONAL B A2FX 144A	US83404RAB42	3.34	8/25/2047	1,622,920	1,611,592
	SOFI PROFESSIONAL B A2FX 144A	US83404WAB37	3.09	8/17/2048	1,156,096	1,141,044
	SOUTH CAROLINA STUDENT LOA A A	US83715RAH57	3.12	1/25/2036	2,132,333	2,121,778
	SOUTHERN POWER CO	US843646AM23	4.15	12/1/2025	3,000,000	3,043,530
	SOUTHWEST AIRLINES CO	US844741BF49	2.63	2/10/2030	5,000,000	4,377,300
	STARWOOD MORTGAGE RE 1 M1 144A	US85573TAD63	3.69	12/25/2066	5,000,000	4,318,450
	STARWOOD MORTGAGE RE 2 M1 144A	US85573UAD37	4.20	2/25/2067	2,000,000	1,772,440
	STARWOOD MORTGAGE RE 6 A3 144A	US85573RAD08	2.93	11/25/2066	2,000,000	1,763,500
	SUNRUN VULCAN ISSUER 1A A 144A	US86773QAA40	2.46	1/30/2052	5,729,980	5,127,884
	SYNOVUS BANK/COLUMBUS GA	US87164DSE12	4.00	10/29/2030	3,000,000	2,977,290
	TCW CLO 2019-1 AMR 1A DR 144A	US87241EBC84	5.08	8/16/2034	2,500,000	2,499,375
	TEXTAINER MARINE CON 2A B 144A	US88315LAR96	2.82	4/20/2046	5,440,000	4,872,390
	TEXTAINER MARINE CON 3A B 144A	US88315LAT52	2.43	8/20/2046	6,020,000	5,177,200
	TM 1505 L L C / LX CRO	US009A1LBGG0	6.07	6/5/2034	10,633,806	12,733,983
	TOWD POINT HE TRUS HE1 M2 144A	US89180DAD84	2.50	2/25/2063	5,000,000	4,589,750
	TOWD POINT MORTGAG MH1 M1 144A	US89177WAC38	3.25	11/25/2058	6,508,000	6,282,498
	TOWD POINT MORTGAG MH1 M1 144A	US89178YAC84	2.75	2/25/2060	5,000,000	4,555,750
	TOWD POINT MORTGAG MH1 M2 144A	US89177WAD11	3.50	11/25/2058	3,165,000	2,988,583
	TOWD POINT MORTGAG MH1 M2 144A	US89178YAD67	3.00	2/25/2060	3,000,000	2,727,930
	TRINITAS CLO VI LT 6A BR2 144A	US89640YBC75	2.66	1/25/2034	8,000,000	8,000,000
	TRINITY RAIL LEASIN 1A A2 144A	US89657AAB26	4.62	6/17/2048	5,000,000	4,977,500
	TRITON CONTAINER FIN 1A B 144A	US89680HAF91	2.58	3/20/2046	3,217,500	2,815,538
	TRITON CONTAINER INTERNAT 144A	US89680YAC93	3.15	6/15/2031	1,000,000	854,370
	TRUIST BANK	US07330MAC10	2.64	9/17/2029	3,000,000	2,914,470
	UNITED AIRLINES 2014-1 CLASS A	US90932PAA66	4.00	10/11/2027	1,846,624	1,730,212
	UNITED INSURANCE HOLDINGS CORP	US910710AA09	6.25	12/15/2027	11,000,000	10,755,140
	UNITED JEWISH APPEAL-FEDERATIO	US910751AF38	1.55	2/1/2027	4,290,000	3,909,434
	UNITED JEWISH APPEAL-FEDERATIO	US910751AG11	1.85	2/1/2028	4,345,000	3,926,403
	US AIRWAYS 2013-1 CLASS A PASS	US90346WAA18	3.95	5/15/2027	688,188	647,083
	US AUTO FUNDING TRUS 1A A 144A	US90355FAA66	3.98	4/15/2025	8,000,000	7,922,465
	US AUTO FUNDING TRUS 1A B 144A	US90355FAB40	5.13	12/15/2025	1,000,000	968,769
	UWM MORTGAGE TRUST 1 A15 144A	US91824NBL55	2.50	6/25/2051	2,594,844	2,230,346
	VALLEY NATIONAL BANCORP	US919794AE70	3.00	6/15/2031	6,500,000	6,138,210
	VELOCITY COMMERCIAL 1 M1 144A	US92257AAC80	3.91	4/25/2048	1,506,099	1,464,967
	VELOCITY COMMERCIAL 2 AFX 144A	US92258VAB36	3.07	11/25/2047	2,432,767	2,363,409
	VERIZON COMMUNICATIONS INC	US92343VFR06	1.75	1/20/2031	10,000,000	8,275,400
	WELLS FARGO MORTGAGE 2 B3 144A	US95002QBK58	3.23	12/25/2049	2,726,048	2,365,751
	WELLS FARGO MORTGAGE 3 B2 144A	US95002TBJ25	3.19	6/25/2050	4,793,732	5,096,336
	WELLS FARGO MORTGAGE 4 B3 144A	US95002VBK44	3.18	7/25/2050	1,419,755	1,089,137
	WELLTOWER INC	US95040QAJ31	3.10	1/15/2030	5,000,000	4,583,300
	WEST LOOP BC	US55266CXN36	4.00	12/1/2027	2,000,000	2,007,560
	WINTRUST FINANCIAL CORP	US97650WAF59	5.00	6/13/2024	5,000,000	5,021,000
	WINTRUST FINANCIAL CORP	US97650WAG33	4.85	6/6/2029	4,300,000	4,195,854
	WINWATER MORTGAGE LO 5 B3 144A	US97654DCB01	3.75	8/20/2045	709,042	666,535
	X-CALIBER FUNDING LLC 144A	US98373XAM20	3.50	10/1/2022	5,918,297	5,916,925
	X-CALIBER FUNDING LLC 144A	US98373XAC48	5.00	10/1/2025	3,000,000	2,806,260
	X-CALIBER FUNDING LLC 144A	US98373XAA81	3.06	8/1/2023	6,318,000	6,261,833
	ZAXBY'S FUNDING LLC 1A A2 144A	US98920MAA09	3.24	7/30/2051	0	0
	ZIONS BANCORP NA	US98971DAB64	3.25	10/29/2029	9,000,000	8,185,860
	TOTAL CORPORATE DEBT INSTRUMENTS				863,329,776	917,939,588
	BRAZOS TX HGR EDU AUTH STUDENT	US10623AAK97	3.26	4/1/2039	245,000	246,156
	BRAZOS TX HGR EDU AUTH STUDENT	US10623ABH59	2.76	4/1/2040	290,000	290,583
	CALIFORNIA ST INFRASTRUCTURE & CMWLTH FING AUTH PA	US13034AN890	2.01	7/1/2028	500,000	453,305
	CONNECTICUT ST HSG FIN AUTH HS	US20281PMV12	3.53	6/1/2042	11,445,000	9,925,791
	CONNECTICUT ST HSG FIN AUTH HS	US20775CY405	3.10	5/15/2030	270,000	256,152
	CONNECTICUT ST HSG FIN AUTH HS	US20775CY579	3.13	11/15/2030	200,000	189,644
	HOUSTON TX HGR EDU FIN CORP	US442378EG63	8.75	5/15/2026	2,060,000	2,285,055
	IOWA ST STUDENT LOAN LIQUIDITY	US462590MH05	2.99	12/1/2039	780,000	666,838
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EAV39	5.95	12/1/2022	1,205,000	1,182,033
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EBB65	6.90	12/1/2034	4,100,000	2,633,840
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EBC49	7.00	12/1/2040	4,500,000	2,685,420
	MASSACHUSETTS ST EDUCNTL FING	US57563RQH56	3.46	7/1/2028	1,000,000	974,810
	MASSACHUSETTS ST EDUCNTL FING	US57563RQJ13	3.51	7/1/2029	1,500,000	1,452,525
	MASSACHUSETTS ST EDUCNTL FING	US57563RRB77	2.93	7/1/2028	2,530,000	2,394,215
	MIAMI-DADE CNTY FL SPL OBLIG	US59333NU840	2.29	10/1/2031	3,000,000	2,496,900
	NEW YORK CITY NY TRANSITIONAL	US64971XAY40	3.04	8/1/2027	2,905,000	2,813,405
	NEW YORK ST DORM AUTH REVENUES	US64990GTV40	2.40	7/1/2025	1,000,000	965,180
						960,640

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, 2022

(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value			(d) Cost	(e) Current value
		ISIN/IDENTIFIER	Rate	Maturity	Par Value	
	NEW YORK ST DORM AUTH REVENUES	US64990GUA83	2.78	7/1/2030	2,000,000	1,815,700
	NEW YORK ST TRANSPRTN DEV CORP	US650116BJ43	3.57	7/1/2029	2,975,000	2,870,221
	NIAGARA NY AREA DEV CORP REVEN	US653541AZ50	2.87	5/1/2024	1,100,000	1,092,795
	NORTH CAROLINA ST ESTRN MUNI P	US65819WAK99	4.06	7/1/2025	1,400,000	1,435,056
	N W WA OPEN ACCESS NETWORK REV	US66728BA61	2.12	12/1/2030	630,000	568,172
	RHODE ISLAND ST HLTH & EDUCTNL	US762197B759	2.27	8/15/2028	1,250,000	1,163,425
	RHODE ISLAND ST HLTH & EDUCTNL	US762197B916	2.65	8/15/2030	1,000,000	924,490
	RHODE ISLAND ST STUDENT LOAN A	US762315RS04	4.00	12/1/2038	2,200,000	2,097,678
	SAN DIEGO CA CMNTY CLG DIST	US797272QV64	2.64	8/1/2030	1,000,000	923,940
	SAN JOSE CA REDEV AGY SUCCESSO	US798170AM80	3.25	8/1/2029	1,355,000	1,304,499
	SOUTH CAROLINA ST STUDENT LOAN	US83715AAW99	2.99	12/1/2029	1,800,000	1,645,074
	TEXAS ST PUBLIC FIN AUTH CHRT	US88276PCH73	8.13	2/15/2027	9,235,000	10,212,063
	VENTURA CNTY CA CMNTY CLG DIST	US923040HA06	2.42	8/1/2030	1,380,000	1,316,768
	TOTAL STATE AND MUNICIPAL SECURITIES				64,855,000	59,281,732
	FIRST NATIONAL OF COLORADO STA	US321107AA26	0.03	9/15/2037	5,000,000	3,625,000
	TOTAL PREFERRED				5,000,000	3,625,000
	ERSHARES GLOBAL FUND-INST	US2938282082			4,179,708	70,853,168
	ERSHARES US LARGE CAP-RTL	US2938286042			7,572,181	68,462,671
	ERSHARES US SMALL CAP-INST	US2938285051			12,454,371	119,052,812
	ERSHARES ENTREPRENEURS ETF	US2938288022			2,672,207	42,054,521
	ERSHARES NEXTGEN ENTREPRENEU	US2938288857			1,505,600	25,125,390
	INVESCO SENIOR LOAN ETF	US46138G5080			1,843	40,187
	ISHARES JP MORGAN EM CORPORATION ETF	US4642862514			675	30,791
	ISHARES INC ISHARES ESG AWARE ETF	US46434G8630			476	17,049
	ISHARES IBOXX HIGH YLD CORP BOND ETF	US4642885135			1,322	106,140
	ISHARES 7-10 YEAR TREASURY BOND ETF	US4642874402			829	85,734
	ISHARES 3-7 YEAR TREASURY BOND ETF	US4642886612			1,629	195,965
	ISHARES INTERNATIONAL TREASURY BOND ETF	US4642881175			514	22,938
	ISHARES INTL DIV GROWTH ETF	US46435G5247			1,863	120,386
	ISHARES 1-5Y INV GRADE CORPORATE BOND ETF	US4642886463			447	22,938
	ISHARES CORE S&P MID-CAP ETF	US4642875078			224	58,723
	ISHARES CORE S&P 500 ETF	US4642872000			560	246,417
	ISHARES RUSSELL 1000 VALUE ETF	US4642875987			595	98,412
	ISHARES RUSSELL 2000 ETF	US4642876555			167	33,246
	ISHARES USTECHNOLOGY ETF	US4642877215			182	17,217
	VANGUARD MEGA CAP ETF	US9219108738			1,548	237,924
	INVESCO QQQ TRUST SERIES 1 ETF	US46090E1038			87	29,461
	ISHARES 1-3 YEAR TREASURY BOND ETF	US4642874576			2,813	234,062
	ISHARES TIPS BOND ETF	US4642871762			998	120,959
	VANGUARD MORTGAGE-BACKED SECURITIES ETF	US92206C7719			3,830	184,847
	VANGUARD REAL ESTATE ETF	US9229085538			668	72,734
	VANGUARD MID-CAP VALUE ETF	US9229085124			176	26,318
	VANGUARD MID-CAP GROWTH ETF	US9229085389			61	13,056
	TOTAL REGISTERED INVESTMENT COMPANIES				28,405,574	327,564,067
	ADMIRAL GROUP PLC	GB00802J6398			14,942	408,791
	BAIDU INC	US0567521085			23,233	3,894,394
	BANCO SANTANDER CHILE	US05965X1090			21,524	652,380
	BB SEGURIDADE PARTICIPACOES SA	BRBBSEACNOR5			278,039	1,208,761
	BNP PARIBAS SA	FR0000131104			10,154	583,033
	BRIDGESTONE CORP	JP3830800003			40,500	1,547,437
	CATCHER TECHNOLOGY CO LTD	TW0002474004			61,000	416,306
	CHECK POINT SOFTWARE TECHNOLOG	IL0010824113			4,652	511,604
	CLOSE BROTHERS GROUP PLC	GB0007668071			3,656	60,094
	CLP HOLDINGS LTD	HK0002007356			67,500	638,143
	CREDICORP LTD	BMG2519Y1084			14,521	1,750,322
	DEUTSCHE BOERSE AG	DE0005810055			26,412	3,057,502
	DIRECT LINE INSURANCE GROUP PL	GB00BY9D0Y18			570,408	2,071,195
	ELEMENT FLEET MANAGEMENT CORP	CA2861812014			23,239	198,333
	ENDESA SA	ES0130670112			136,941	3,158,155
	FRESENIUS MEDICAL CARE AG & CO	DE0005785802			1,906	150,251
	GSK PLC	GB0009252882			161,312	2,851,528
	H LUNDBECK A/S	DK0061804697			14,866	75,762
	H. LUNDBECK A/S	DK0061804770			59,464	423,984
	IGM FINANCIAL INC	CA4495861060			810	28,236
	ITALGAS SPA	IT0005211237			112,579	606,498
	JAPAN TOBACCO INC	JP3726800000			7,900	201,204
	JERONIMO MARTINS SGPS SA	PTJMT0AE0001			2,573	42,089

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 AS OF JUNE 30, 2022

(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	
	KBC GROUP NV	BE0003565737			3,999	245,408
	KONINKLIJKE AHOLD DELHAIZE NV	NL0011794037			83,966	1,932,584
	MABUCHI MOTOR CO LTD	JP3870000001			3,500	112,160
	MICHELIN [CGDE] EURO.50	FR001400AJ45			91,108	3,035,180
	MOSCOW EXCHANGE MICEX-RTS PJSC	RU000A0JR4A1			40,910	50,253
	MUENCHENER RUECKVERSICHERUNGS-NESTLE SA	DE0008430026			2,635	686,460
	NINTENDO CO LTD	CH0038863350			894	95,742
	NOKIA OYJ	JP3756600007			3,500	1,172,488
	NOVARTIS AG	FI0009000681			261,856	1,259,871
	ONO PHARMACEUTICAL CO LTD	CH0012005267			3,481	287,408
	PHILIP MORRIS INTERNATIONAL IN	JP3197600004			5,400	125,733
	RECKITT BENCKISER GROUP PLC	US7181721090			35,755	2,863,340
	ROCHE HOLDING AG	GB00824CGK77			1,185	96,973
	RTL GROUP SA	CH0012032048			11,828	2,916,658
	SAFRAN SA	LU0061462528			5,541	335,064
	SANKYO CO LTD	FR0000073272			1,158	115,113
	SANLAM LTD	JP3326410002			3,100	82,277
	SANOFI	ZAE000070660			27,300	88,030
	SECOM CO LTD	FR0000120578			6,160	589,323
	SINGAPORE EXCHANGE LTD	JP3421800008			8,300	627,435
	SNAM SPA	SG1J26887955			10,000	54,639
	SUBARU CORP	IT0003153415			268,147	1,216,609
	TECNICAS REUNIDAS SA	JP3814800003			83,600	2,043,835
	TELEFONICA BRASIL SA	ES0178165017			32,830	1,036,176
	TELEFONICA DEUTSCHLAND HOLDING	BRVIVTACNOR0			100,903	889,506
	THALES SA	DE000A1J5RX9			522,768	2,360,651
	TIM SA/BRAZIL	FR0000121329			1,122	97,034
	TRAVELSKY TECHNOLOGY LTD	BRTIMSACNOR5			238,441	568,519
	TRIP.COM GROUP LTD	CNE1000004J3			158,646	322,949
	VODAFONE GROUP PLC	US89677Q1076			18,299	487,123
	WAL-MART DE MEXICO SAB DE CV	GB008H4HKS39			163,667	261,111
		MX01WAO00038			83,412	194,611
	TOTAL EQUITY- COMMON STOCKS				3,941,542	50,786,262
	AUDAX SENIOR DEBT (PT) LLC	99VVC A047			133,308,972	130,000,000
	A&M CAPITAL EUROPE,SCSP	EV99VYXN4			15,125,435	15,973,417
	A&M CAPITAL OPPORTUNITIES FUND LP	99VVBEC L9			20,979,630	13,698,468
	A&M CAPITAL PARTNERS III LP	99VVCMLB2			133,652	-
	A&M CAPITAL PARTNERS II LP	99VVB R652			27,403,871	22,582,006
	A&M CAPITAL PARTNERS LP	99VVA XFT8			8,255,592	7,841,752
	A&M CAPITAL STRATEGIC INVESTMENTS LP	99VVCN098			12,581,705	11,363,075
	AEA MEZZANINE FUND III LP	99VVA VPT1			2,702,894	4,528,540
	AEA MEZZANINE FUND IV LP	99VVB RU71			4,519,153	4,822,191
	AG ENERGY CREDIT OPPORTUNITIES FUND IV, LP	99VVB2B14			1,515,083	7,038,412
	ARCLIGHT ENERGY PARTNERS FD VI LP	99VVA2FV1			18,100,083	20,781,664
	ARROWHEAD CAPITAL FUND III LP	99VVBTPJ7			6,253,007	7,201,536
	BISON CAPITAL PARTNERS IV LP	99VVA VP04			10,476,950	10,576,759
	BISON CAPITAL PARTNERS V LP	99VVC A028			17,795,682	15,904,613
	BLACKSTONE TACTICAL OPPORTUNITIES FUND III	99VVB N8Q3			89,062,715	73,684,733
	BP NATURAL GAS OPPORTUNITIES II	99VVBZGB0			8,720,528	9,167,811
	CENTERFIELD CAPITAL PARTNERS III	99VVA PLN1			4,777,352	6,676,931
	DC CAPITAL PARTNERS FUND III LP	99VVC GNX5			5,311,505	5,907,242
	DC CAPITAL PARTNERS FUND II [CAYMAN] LP	99VVB BU X9			17,027,126	11,369,717
	DYAL II PENSION INVESTORS LP	99VVA3GR7			29,930,149	29,137,104
	DYAL III PENSION INVESTORS LP	99VVC A013			14,967,415	12,844,060
	DYAL OFFSHORE INVESTORS II LP	99VVBZWN6			8,354,392	15,202,169
	ENERGY IMPACT FUND II LP	99VVB6BK9			15,858,971	15,061,380
	ENERGY IMPACT FUND LP	99VVB JUN4			47,650,251	31,151,350
	GOLDPOINT MEZZANINE PARTNERS IV LP	99VVBCTT8			9,606,968	9,540,433
	GOLDPOINT PARTNERS CO-INVESTMENT V LP	99VVA YNV2			10,413,831	9,915,163
	GOLDPOINT PARTNERS CO-INVESTMENT VI LP	99VVBKT29			27,972,111	19,042,686
	GREYLION FUND III LP	99VVC HPL7			7,675,461	7,050,624
	HARBERT CREDIT SOLUTIONS FUND IV LP	99VVBH9R3			14,545,958	14,205,366
	HARBERT MEZZANINE PARTNERS III LP	99VVB3D2D			4,935,315	11,433,035
	HIGHSTAR CAPITAL GP IV LP	99VVA1CR5			2,972,589	13,455,375
	ICG EUROPE MID-MARKET FUND FEEDER SCSp	EL99VY8L9			9,107,091	8,691,790
	ICG NORTH AMERICAN PRIVATE DEBT FUND II (OFFSHORE) LP	99VVBQC CG3			5,344,348	5,131,693
	ICG NORTH AMERICAN PRIVATE DEBT FUND LP	LF99V8AR5			2,445,225	2,628,492
	LANDMARK INFRASTRUCTURE PARTNERS II OFFSHORE, LP	99VVB6BQ6			8,191,645	4,616,473
	LIGHTHOUSE PRTRNS-INLET POINT ALT INCOME OFFSHORE FUND	99VVB E9U3			25,000	25,000,000
	LOVELL MINNICK EQUITY PARTNERS IV	99VVA49P7			12,642,126	15,147,926
	LOVELL MINNICK EQUITY PARTNERS V	99VVB1VT9			12,071,207	10,289,260
	TOTAL EQUITY- COMMON STOCKS				3,941,542	50,786,262
	TOTAL EQUITY- COMMON STOCKS					50,351,918

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, 2022

(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	
	MEDLEY OPPORTUNITY FUND II LP	99VVB7X31			1,304,712	1,304,712
	MIDOCEAN TACTICAL CREDIT FUND II LP	99VVBRRD2			2,978,161	2,978,161
	MML CAPITAL PARTNERS FUND VI LP	EX99WH5L2			7,954,593	8,316,129
	MML CAPITAL PARTNERS FUND VII LP	EX99V1GG7			10,787,751	11,278,054
	MONARCH CAPITAL PARTNERS III LP	99VVA3K50			6,490,256	6,490,256
	MONARCH CAPITAL PARTNERS OFFSHORE IV LP	99VVBSC20			13,442,776	13,442,776
	MONARCH CAPITAL PARTNERS OFFSHORE V LP	99VVB8X54			24,124,778	24,124,778
	MORGAN STANLEY IFHF SPV LP	99VVAJMK0			48,969	48,969
	NB CREDIT OPPORTUNITIES II CAYMAN FEEDER LP	99VVCJUM5			16,408,395	16,408,395
	NB PRIVATE EQUITY CREDIT OPPORTUNITIES FUND	99VVBHPN4			23,829,998	23,829,998
	NB SECONDARY OPPORTUNITIES FD III LP	99VVARZC6			5,512,089	5,512,089
	NB SECONDARY OPPORTUNITIES OFFSHORE FUND IV LP	99VVBUR37			13,989,957	13,989,957
	NB SECONDARY OPPORTUNITIES OFFSHORE FUND V LP	99VVCPUF0			3,364,780	3,364,780
	NB STRATEGIC CO-INVESTMENT IV	99VVBZQ10			11,302,703	11,302,703
	NB STRATEGIC CO-INVESTMENT PARTNERS III LP	99VVA6634			22,302,795	22,302,795
	NB STRATEGIC CO-INVESTMENT PARTNERS II LP	99VVARP60			4,715,713	4,715,713
	NEW CANAAN FUNDING MEZZANINE VI	99VVA8BY6			3,332,968	3,332,968
	NEW CANAAN FUNDING MEZZANINE V	99VVAPLZ4			1,108,010	1,108,010
	NYLCAP MEZZANINE PARTNERS III	999313315			878,606	878,606
	OAK HILL CAPITAL PARTNERS IV	99VVCQA021			8,566,258	8,566,258
	OAK HILL CAPITAL PARTNERS V	99VVB1DT9			32,601,622	32,601,622
	PALLADIUM EQUITY PARTNERS IV LP	99VVAZSG7			16,920,104	16,920,104
	PWP GROWTH EQUITY FUND I LP	99VVA1RP3			29,821,806	29,821,806
	PWP GROWTH EQUITY FUND II LP	999K74863			35,324,357	35,324,357
	RCP DIRECT II FEEDER LTD	99VVA08C5			16,251,892	16,251,892
	RCP DIRECT III CAYMAN FEEDER LP	99VVB8VB1			19,509,736	19,509,736
	RCP DIRECT IV CAYMAN FEEDER LP	99VVC6D65			4,735,061	4,735,061
	RCP SOF II FEEDER LP	99VVAR422			6,115,726	6,115,726
	RCP FUND SOF III CAYMAN FEEDER LP	99VVB8VC9			13,759,309	13,759,309
	RCP SOF IV CAYMAN FEEDER LP	99VVC6DH1			4,646,026	4,646,026
	RCP FUND VIII FEEDER LTD	99VVA3F0			10,070,996	10,070,996
	RFE INVT PARTNERS VIII L P	99VVA1NT8			7,941,510	7,941,510
	STEPSTONE VC OPPORTUNITIES IV LP	99VVBAL60			28,534,711	28,534,711
	STEPSTONE VC SECONDARIES FUND IV LP	99VVBZ514			32,104,857	32,104,857
	STEPSTONE VC SECONDARIES FUND V LP	99VVC6A4			14,663,081	14,663,081
	SHENKMAN TACTICAL CREDIT FUND (CAYMAN) LP	99VVB5MX1			69,721,728	69,721,728
	STIEVEN FINANCIAL OFFSHORE	99VVAQ9L7			2,417	10,715,239
	TALARA CAPITAL ENERGY II	99VVB8QA8			15,797,252	15,797,252
	TRILANTIC CAPITAL PARTNERS V LP	99VVCQA039			11,255,741	11,255,741
	TRILANTIC CAPITAL PARTNERS VI PARALLEL (NORTH AMERICA) LP	99VVB8QG9			22,821,559	22,821,559
	TRINITY HUNT PARTNERS IV LP	99VVA1TG6			9,582,338	9,582,338
	TRINITY HUNT PARTNERS V LP	99VVB8MA2			35,710,937	35,710,937
	TRINITY HUNT PARTNERS VI LP	99VVC6PG8			0	0
	VCFA PRIVATE EQUITY PART IV LP	99VVB8VY7			22,620	22,620
	ZARVONA III-B LP	99VVB8T84			36,364,817	36,364,817
	TOTAL PRIVATE EQUITY				1,305,485,460	1,192,532,704
	ACRE MULTIFAMILY FUND IV PARTNERS LP	99VVC8KX4			5,477,187	5,477,187
	BEACON CAPITAL STRATEGIC PARTNERS VII LP	99VVA5Q75			5,335,339	5,335,339
	BEACON CAPITAL STRATEGIC PARTNERS 8 LP	99VVB8XC3			10,644,605	10,644,605
	BELL INSTITUTIONAL FUND VII	99VVB1UJ2			25,512,985	25,512,985
	CARLYLE REALTY PARTNERS VIII LP	99VVB8GN2			11,860,111	11,860,111
	CLARION GABLES MULTIFAMILY TRUST LP	99VVC8GZ9			14,176	27,102,740
	EQUUS INVESTMENT PARTNERSHIP XI LP	99VVB83K2			24,132,273	24,132,273
	EQUUS INVESTMENT PARTNERSHIP XII LP	99VVC6PH6			25,618,358	25,618,358
	HARBERT EUROPEAN REAL ESTATE FUND V (SCOTLAND) LP	EY99WVVH7			14,456,371	15,113,413
	NB REAL ESTATE SECONDARY OPPORTUNITIES OFFSHORE FUND LP	99VVB8U41			26,485,165	26,485,165
	NUVEEN REAL ESTATE U.S. STRATEGIC INDUSTRIAL FUND I LP	99VVB8UX14			516,550	516,550
	NUVEEN US CITIES INDUSTRIAL FUND LP	99VVB84LM9			19,795	59,784,375
	NUVEEN U.S. STRATEGIC INDUSTRIAL FUND II LP	99VVC6PJ2			12,842,423	12,842,423
	OAKTREE REAL ESTATE OPPORTUNITIES FUND VI	99VVA8F84			6,429,082	6,429,082
	PRIME STORAGE FUND II LP	99VVB8HRF9			34,091,259	34,091,259
	PRIME STORAGE FUND III LP	99VVC6GAP6			4,125,016	4,125,016
	RAITH REAL ESTATE FUND II LP	99VVB83L0			15,609,863	15,609,863
	STOCKBRIDGE VALUE FUND IV LP	999K95132			17,948,447	17,948,447
	TOTAL REAL ESTATE FUNDS				241,119,005	229,433,362
	BLACKROCK 1-10 YEAR U.S. TREASURY INFL CLI	99VVC6LJZ4			2,297,638	22,983,073
	BLACKROCK ACWI EX-US SUPERFUND A	999D29152			3,892,382	114,839,788
	BLACKROCK EQUITY INDEX FUND A	99VVAHQK0			38,108	56,016,114
	BLACKROCK INT TERM CREDIT BD INDEX FND	999F25668			357,882	20,856,195

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, 2022

(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value			(d) Cost	(e) Current value
		ISIN/IDENTIFIER	Rate	Maturity	Par Value	
	BLACKROCK INTERMEDIATE GOVT/CR BND INDEX FND	999G05841			339,177	12,896,540
	BLACKROCK LONG TERM CREDIT BD INDEX FND	999G05874			109,030	9,846,239
	BLACKROCK RUSSELL 1000 VALUE FUND	99VVAHQ8			756,712	96,576,631
	BLACKROCK RUSSELL 2000 GROWTH FUND	99VVALMN9			13,850	285,803
	BLACKROCK RUSSELL 2000 INDEX FUND A	999G05858			476,672	18,831,398
	BLACKROCK RUSSELL 2000 VALUE FUND	99VVB8B47			948,755	69,120,252
	BLK MSCI EQUITY INDEX FUND-RUSSIA	99VVC83T2			12,381	-
	SSGA S & P 500 FLAGSHIP FND	999G05833			65,615	43,035,219
	SSGA 20+ YEAR HIGH QUALITY US CORP BOND INDEX NL FND	999G36978			6,182,009	94,402,028
	SSGA 5-20 YEAR HIGH QUALITY US CORP BOND INDEX NL FND	999G36960			2,831,470	31,874,959
	SSGA LONG CREDIT INDEX NL FUND	999G05825			1,206,120	57,870,236
	SSGA RUSSELL 2000 GROWTH INDEX NL STRATEGY	99VVALMP4			15,043	305,350
	SSGA S&P MIDCAP 400 INDEX NL FND	99VVAQ9F0			60,810	8,695,904
	SSGA US LONG GOVT BOND INDEX LENDING SERIES FND	99VVB1856			7,107,417	271,210,960
*	EB TEMP INV FD	996115960	1.360	12/31/2049	79,575,102	79,575,102
	TOTAL COMMON COLLECTIVE				106,286,172	1,012,763,012
	BRAZIL REAL	BRL			16,329	3,247
	CANADIAN DOLLAR	CAD			153,511	119,991
	EURO CURRENCY UNIT	EUR			5,016	5,253
	HONG KONG DOLLAR	HKD			111,537	14,209
	JAPANESE YEN	JPY			341,343,923	2,804,464
	POUND STERLING	GBP			1	1
	RUSSIAN RUBLE (NEW)	RUB			328,610	4,486
	SINGAPORE DOLLAR	SGD			102,055	73,869
	SWEDISH KRONA	SEK			275,800	27,556
	SWISS FRANC	CHF			113,940	115,283
	PENTelligent Portfolios Interest Bearing Cash				26,829	26,829
	PEOPLES UNITED BANK-Federated Hermes Govt Oblig Fd Is #5				549,393	549,393
*	BNY MELLON CASH RESERVE	996087094	0.010	12/31/2049	3,563,092	3,563,092
	TOTAL INTEREST BEARING CASH				346,590,034	7,307,672
	TOTAL INVESTMENTS					4,091,807,741

* 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, 2022

(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	\$ 351,880,772	N/A	-	205	-	-	\$ 351,880,772	-
Bank of New York- Mellon	BNY Mellon Cash Reserve 0.100% 12/31/2049 DD 06/26/97	N/A	352,833,385	-	211	-	352,833,385	352,833,385	-
Bank of New York- Mellon	BNY EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	1,551,722,493	N/A	-	436	-	-	1,551,722,493	-
Bank of New York- Mellon	BNY EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	N/A	1,534,979,727	-	460	-	1,534,979,727	1,534,979,727	-
BLACKROCK	INTERMEDIATE GOVT/CR BOND INDEX FUND	N/A	250,088,001	-	10	-	267,086,581	250,088,001	(16,998,580)
BLACKROCK	INTERMEDIATE GOVT/CR BOND INDEX FUND	150,000,000	N/A	-	4	-	-	150,000,000	
SSGA	US LONG GOVT BOND INDX SL SF CL I	235,000,000	N/A	-	6	-	-	235,000,000	
SSGA	US LONG GOVT BOND INDX SL SF CL I	N/A	20,010,437	-	6	-	19,344,021	20,010,437	666,416

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 1000

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1	3									4
30-34	2	8	4								14
35-39	9		6								15
40-44	7		11	6	5						29
45-49	4		5	7	3	3					22
50-54	1	4	5	2	6	8	2				28
55-59	1	4	13	9	2	5	2	2	1		39
60-64	2		7	4	7	2	4	1	2		29
65-69	1		1	2							4
70 & Up											0
All Ages	5	42	52	28	23	20	8	3	3	0	184
	120,119		149,708	139,470	138,313	137,422					137,492

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 1006

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29	2 1										3
30-34	5 2 1										8
35-39	1 2										3
40-44	2 2										4
45-49	2 1 1 1 1										6
50-54	3 1 1 3 2										10
55-59	2 1 2 1										6
60-64	1 6 4 4 1										16
65-69	1 1 1										3
70 & Up											0
All Ages	0	18	16	12	8	4	1	0	1	0	60 85,495

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 1007

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 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		1									1
35-39		2									2
40-44		2		1	1	1					5
45-49					1		1				2
50-54		1	1		2	1					5
55-59		1			2				1		4
60-64		5		3	2	3	1	1	1		16
65-69				1	1	2				1	5
70 & Up				1							1
All Ages	3	12	2	6	9	7	2	1	2	1	45
											80,741

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 1019 (excluding hard-frozen participants)

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	2					3
45-49							1				1
50-54						1		1			2
55-59						1	4	2			7
60-64					3	2	1	1			7
65-69											0
70 & Up											0
All Ages	0	0	0	0	4	6	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, 2021

EIN: 13-5645888

PN: 333

Employer: 1055

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 1070

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 1073

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29											0
30-34	1 1										2
35-39	2										2
40-44	1										1
45-49	1 3										4
50-54	1 1 1										3
55-59	2 2 1										5
60-64	1 1 1 2										5
65-69	1 1										2
70 & Up											0
All Ages	0	1	6	3	3	7	1	1	1	2	25 82,216

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 1088

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	11	9									20 34,983
25-29	6	21 47,138	7								34 47,822
30-34	9	29 47,453	9	3							50 47,476
35-39	12	21 55,931	8	4	5	1					51 63,479
40-44	8	23 64,603	6	7	2	3	1				50 74,016
45-49		19	5	5	4	1	3				37 87,822
50-54	5	16	6	10	6	4		4			51 88,614
55-59	5	21 88,514	11	15	3	7	1	1		1	65 94,792
60-64	1	24 82,937	7	8	7	6	1	2			56 90,902
65-69		4	4	1	5	1		1		1	17
70 & Up		1		1			1		1		4
All Ages	57 55,247	188 65,198	63 71,604	54 94,662	32 92,547	23 116,965	7	8	1	2	435 74,262

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 2000

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1	4									5
25-29	1	10	1								12
30-34	4	25	6	1							36
		108,474									113,541
35-39	7	15	14	7	2						45
											132,315
40-44	2	10	18	18	4	1					53
											173,767
45-49	2	18	6	8	6	4	2				46
											161,290
50-54	4	13	6	10	4	8	1	1			47
											175,593
55-59	3	15	4	10	7	4	1	9	1		54
											177,189
60-64	1	3	6	5	3	3	2	2	2		27
											183,489
65-69			3	3		2		2			10
70 & Up					1						1
All Ages	25	113	64	62	27	22	6	14	3	0	336
	116,554	127,891	158,078	183,110	192,025	216,745					157,456

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 2003

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All 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	1							5
30-34	1		3	1	1	1					7
35-39		1	1	4	1						7
40-44			3	2	2						7
45-49	2		4	1	1	2	2	1			13
50-54			4	2	2	3	1				12
55-59	1	2	6	3	3	1	2		1		19
60-64	2		4	2	2	2		1			13
65-69			2	1							3
70 & Up						1					1
All Ages	8	3	30	17	12	10	5	2	1	0	88
			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, 2021

EIN: 13-5645888

PN: 333

Employer: 2012

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All 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	3										3
30-34	11										2
35-39	1										1
40-44	1	2	2	2	1						8
45-49	2	1	1								4
50-54	1	2	1	1	1				1	7	
55-59	2		4	1	2	2	11				
60-64	1		2	1	2	3	1			10	
65-69	2					1					3
70 & Up	1										1
All Ages	5	13	9	8	6	6	1	2	1	0	51 74,766

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 2026

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49											0
50-54							1	1			2
55-59											0
60-64								1			1
65-69										1	1
70 & Up											0
All Ages	0	0	0	0	0	0	1	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, 2021

EIN: 13-5645888

PN: 333

Employer: 2032

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	3	1					5
50-54					1	1	2	4	1		9
55-59					3	2	3		4	2	14
60-64					2	1	2	3			8
65-69					1	2	1	1		1	6
70 & Up				1		1					2
All Ages	0	0	0	3	10	10	8	8	5	3	47
											89,408

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 2033

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 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	21										3
35-39	11										2
40-44	3										3
45-49	1	1									2
50-54	2										2
55-59	121										5
60-64	111										3
65-69											0
70 & Up											0
All Ages	2	2	5	7	3	1	0	1	0	0	21 65,502

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 2039

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29			1								1
30-34			5	16	1						22 69,520
35-39			2	19	21 68,015	1					43 62,905
40-44				15	16	17					48 70,319
45-49			1	5	6	5	7				24 76,758
50-54			1	6	8	5	1	5	2		28 93,229
55-59				12	8	7	6	8	4		45 82,558
60-64			3	6	6	6	2			2	25 55,069
65-69					1						1
70 & Up					1						1
All Ages	0	0	13	79 63,723	68 75,249	41 76,773	16	13	6	2	238 72,898

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 3000

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1 1										2
30-34	14 5										19
35-39	12 15 2										29 103,375
40-44	5 11 3 2 1										22 135,150
45-49	2 5 4 8 4 1										24 143,152
50-54	6 6 7 3 4 2 4										32 126,174
55-59	2 7 6 4 3 8 2										32 158,932
60-64	2 4 5 2 1 2										16
65-69	1 2 1										4
70 & Up											0
All Ages	0	42	53	26	25	14	12	6	2	0	180 125,109
		111,912	124,723	143,344	134,411						

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 3012

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	7	1					9
45-49					2	4	2				8
50-54					2	6	2	2			12
55-59					3	2	1	2	3		11
60-64					1		3	2	2		8
65-69						1					1
70 & Up											0
All Ages	0	0	0	3	15	14	8	6	5	0	51 77,134

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 3023

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29		1									1
30-34		3	3								6
35-39			1		2						3
40-44			1	1	1						3
45-49			1	2	1						4
50-54			1				1	1			3
55-59		1		1			1				3
60-64		1	2								3
65-69			1								1
70 & Up											0
All Ages	0	6	10	4	4	0	2	1	0	0	27 69,431

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 3031

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 3032

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25			1	1							2
25-29		2	1	2		1	1				7
30-34			1								1
35-39	1	1		1		1					4
40-44		1	2	1							4
45-49	1	2	5		2	1	2	1			14
50-54				3	1	2		1			7
55-59	2	1		2	2	4	1	1	3	1	17
60-64	1	1	1		1	1					5
65-69				1		1		1			3
70 & Up											0
All Ages	5	8	11	11	6	11	4	4	3	1	64
											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, 2021

EIN: 13-5645888

PN: 333

Employer: 3063

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1	1									2
30-34			1								1
35-39		2									2
40-44			1	1							2
45-49		3	1	1							5
50-54	2	2	1	2	1			1			9
55-59		1	1	2	1		1	1			7
60-64		2		1	1			1			5
65-69					1						1
70 & Up											0
All Ages	3	11	5	7	4	0	1	3	0	0	34
											49,645

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 4000

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	3 13 1										17
40-44	19 7 2										28 158,301
45-49	1 15 7 1										24 161,908
50-54	17 10 5 1 3										36 146,172
55-59	1 17 8 8 5 4 4										47 164,605
60-64	1 9 2 5 1 1 1										20 137,699
65-69	1 2										3
70 & Up	1										1
All Ages	0	0	6	91	36	21	7	8	5	2	176 151,260
	129,015 192,943 168,747										

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 4079

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29		1									1
30-34											0
35-39											0
40-44					1						1
45-49			1			1					2
50-54											0
55-59											0
60-64											0
65-69											0
70 & Up											0
All Ages	1	1	1	0	1	1	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, 2021

EIN: 13-5645888

PN: 333

Employer: 4084

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 4090

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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, 2021

EIN: 13-5645888

PN: 333

Employer: 4091

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	10	23									33
		38,130									37,253
25-29	13	32	12								57
		49,440									52,120
30-34	9	24	18	5							56
		67,274									63,501
35-39	9	18	24	7							58
			75,323								71,994
40-44	5	8	20	6	1						40
			83,694								80,865
45-49	3	9	11	5	1	2					31
											104,317
50-54	3	6	8	9	5	1					32
											98,618
55-59	2	5	5	3	3	2	3	1			24
											121,116
60-64	1	7	6	5	3	2	1			1	26
											97,895
65-69	1	1	6	2	1						11
70 & Up		2									2
All Ages	56	135	110	42	14	7	4	1	0	1	370
	68,680	68,053	75,972	81,275							76,052

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 4094

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25		1	1								2
25-29			1	2		1					4
30-34		2	2								4
35-39				1							1
40-44		1	1		1	1					4
45-49		2	1	1	1	2	1				8
50-54				2		1	2	3			8
55-59					2	1			4		7
60-64					3	1					4
65-69	1		1	1					1	1	5
70 & Up							1				1
All Ages	1	6	7	7	7	7	4	3	5	1	48 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, 2021

EIN: 13-5645888

PN: 333

Employer: 5000

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	2										2
25-29	3	15	2								20 68,241
30-34	2	13	6	3							24 88,947
35-39	1	10	9	7							27 114,342
40-44	2	9	10	10	7	4					42 125,180
45-49	3	13	4	3	6	5					34 124,320
50-54	1	3	8	7	4	2	2	1			28 132,810
55-59		2	4	6	2		7	4	1		26 156,667
60-64		2		5	2	2	2	2	1	1	17
65-69			1		1						2
70 & Up			1								1
All Ages	14	67	45	41	22	13	11	7	2	1	223 119,023
		103,713	119,401	124,639	144,596						

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 5026

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1	1									2
25-29	1	2	1								4
30-34	1	2		1							4
35-39	4	2	2	1	1						10
40-44		2	2	1	2	1					8
45-49		4	2		1	1	2				10
50-54	2	4	2	1	1	4	1	2			17
55-59		1	1		2		2	1	2	1	10
60-64	1	4		2	1	3	4	1	1		17
65-69							1				1
70 & Up											0
All Ages	10	22	10	6	8	9	10	4	3	1	83
		50,656									56,588

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 5051

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All 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									1
30-34	1	1	1								3
35-39		1									1
40-44				1	1						2
45-49		1		1		1					3
50-54		2									2
55-59		2	1	1	1		1	1	1		8
60-64		2		1	1	1	3	1			9
65-69		2		1	1	1		1			6
70 & Up											0
All Ages	3	13	2	5	4	3	4	3	1	0	38
											51,691

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 5065

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 5091

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1										1
30-34	2										2
35-39	1 1 1										3
40-44	3 1										4
45-49	2 1 1 2										6
50-54	1 1										2
55-59	1 2 2 1										6
60-64	1 1										2
65-69	1										1
70 & Up											0
All Ages	0	12	5	1	1	2	4	2	0	0	27 49,357

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 5128

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	1		1				5
60-64			1								1
65-69			1								1
70 & Up											0
All Ages	0	4	3	3	3	0	1	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, 2021

EIN: 13-5645888

PN: 333

Employer: 5129

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				2	1						3
35-39			1	3	4	1					9
40-44			1	1	3	1	3				9
45-49				1	1	2	5				9
50-54				1	2		1	4			8
55-59						1	4	4	2		11
60-64				2	3	2	1	2	1		11
65-69							1	1			2
70 & Up						1					1
All Ages	0	0	2	10	14	8	15	11	3	0	63 80,270

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 6000

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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				6							6
40-44				3	7	1					11
45-49				4	3	4					11
50-54				9	2	4					15
55-59				3	6	3	2	3	1		18
60-64				2		2		1	1		6
65-69					1		1				2
70 & Up											0
All Ages	0	0	0	28	19	14	3	4	2	0	70
				171,182							172,901

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 6044

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 6077

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39				3	1						4
40-44				3	7	1					11
45-49					2	1	1				4
50-54						4	5				9
55-59				1	2	4	1				8
60-64					2		5	1	3		11
65-69						1	1	2			4
70 & Up				1	2						3
All Ages	0	0	0	8	16	11	13	3	3	0	54 69,989

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 6079

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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			2			3
60-64										1	1
65-69			1							1	2
70 & Up											0
All Ages	0	1	2	0	1	1	0	2	0	2	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, 2021

EIN: 13-5645888

PN: 333

Employer: 6086

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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, 2021

EIN: 13-5645888

PN: 333

Employer: 6116

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	3
60-64		1			1	1					3
65-69			1					1			2
70 & Up											0
All Ages	0	2	3	2	2	2	0	1	1	1	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, 2021

EIN: 13-5645888

PN: 333

Employer: 6125

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All 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	2		1						5
30-34		2	4			1	1				8
35-39	1		3	7							11
40-44			1	3	4	3			1		12
45-49		1	6	4	1	5	1	1			19
50-54	1		3	3	7	3					17
55-59			3	8	5	1	3	1			21
60-64	1		2	5	4	2	1			1	16
65-69		1	2	1		3	2			2	11
70 & Up				2		1					3
All Ages	5	5	26	33	22	19	8	2	1	3	124
			0	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, 2021

EIN: 13-5645888

PN: 333

Employer: 6138

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	1	2				7
55-59					1	1	1				3
60-64				2							2
65-69				1	1						2
70 & Up				1							1
All Ages	0	0	1	6	5	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, 2021

EIN: 13-5645888

PN: 333

Employer: 6142

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44						1					1
45-49											0
50-54							1				1
55-59						1		4			5
60-64								1			1
65-69							1				1
70 & Up											0
All Ages	0	0	0	0	0	2	2	5	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, 2021

EIN: 13-5645888

PN: 333

Employer: 7000

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All 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	4									10
25-29	9	31	2								42
		86,141									83,142
30-34	4	29	24	1							58
		102,590	119,561								109,340
35-39	5	18	25	11	4						63
			156,648								154,370
40-44	4	15	15	8	14						56
											146,144
45-49	1	9	22	6	16	1					55
			151,149								173,497
50-54	1	6	12	7	14	1	1	1			43
											184,419
55-59	2	10	12	3	8	4	1	1	1		42
											168,800
60-64	1	7	9	4	11	2			3	1	38
											165,713
65-69		2	3		3						8
70 & Up											0
All Ages	33	131	124	40	70	8	2	2	4	1	415
	84,164	119,756	146,652	181,962	197,655						146,550

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 7064

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			2								2
35-39				1	1						2
40-44	1		2		2			1			6
45-49			2								2
50-54		1		1	1		1	2			6
55-59			4		1			1			6
60-64			5	1	1	1					8
65-69								1			1
70 & Up											0
All Ages	1	1	15	3	6	1	1	5	0	0	33
											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, 2021

EIN: 13-5645888

PN: 333

Employer: 7065

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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											0
55-59			1								1
60-64										1	1
65-69			1								1
70 & Up											0
All Ages	0	0	4	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, 2021

EIN: 13-5645888

PN: 333

Employer: 7118

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All 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	2								4
30-34		4	1	1							6
35-39	2	8		7	1						18
40-44	3	4	1	2	2	3					15
45-49	1	2	4	2	1		2				12
50-54		4	1	1	2	1	2	4			15
55-59		3		2	2		1		1		9
60-64		2		1	2	1	1	2			9
65-69		1								1	2
70 & Up		1		1				1			3
All Ages	8	30	9	17	10	5	6	7	1	1	94
		67,541									84,568

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 8031

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39	3 1 5 6										15
40-44	1 2 12 7										22 55,242
45-49	1 2 9 2										14
50-54	3 5 8 3 3										22 88,572
55-59	3 9 6 1 1										20 86,879
60-64	2 7 7										16
65-69	1 1 3										5
70 & Up											0
All Ages	0	7	3	20	52	28	4	1	0	0	115 74,959
				61,762	73,994	81,161					

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 8066

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 8104

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29		1									1
30-34			1								1
35-39		1									1
40-44			3		1						4
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	5	4	0	1	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, 2021

EIN: 13-5645888

PN: 333

Employer: 8105

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				1							1
35-39			3	2							5
40-44			3	4	3	2					12
45-49			1	6	3	4					14
50-54			1	1		3	1	2			8
55-59			2	6		3	4	3	1	1	20
60-64			1		2	1	1	1	1	1	110,829
65-69				2	1		1	1			8
70 & Up				2	1						5
All Ages	0	0	11	24	10	13	7	7	2	2	76
				115,006							110,302

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 9007

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1										1
30-34		2	1								3
35-39											0
40-44											0
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	1	3	1	1	0	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, 2021

EIN: 13-5645888

PN: 333

Employer: 9062

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 9072

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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											0
55-59					1						1
60-64			1							1	2
65-69											0
70 & Up											0
All Ages	0	0	2	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, 2021

EIN: 13-5645888

PN: 333

Employer: 9074

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	2										2
25-29	2 3										5
30-34	1 3 3										7
35-39	1 2 2										5
40-44	1 1 4 1										7
45-49	1 1 1 1										4
50-54	1 3 3 2										9
55-59	1 1 1 2 1										6
60-64	1 3										4
65-69	1 2										3
70 & Up	1 1 1										3
All Ages	3	8	8	11	6	5	5	3	0	6	55 51,021

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 9077

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29			1								1
30-34											0
35-39		1		1							2
40-44											0
45-49											0
50-54											0
55-59											0
60-64				1	1	1				1	4
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, 2021

EIN: 13-5645888

PN: 333

Employer: 9087

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All 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									2
30-34	1	1									2
35-39	1										1
40-44			1	1		1					3
45-49						1					1
50-54	2			1							3
55-59						1	1		1		3
60-64		1			1						2
65-69											0
70 & Up											0
All Ages	6	3	1	2	1	3	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, 2021

EIN: 13-5645888

PN: 333

Employer: 10000

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39		4		3	1	1		1	1		11
40-44		3	4	2	1	1	1			1	13
45-49		6	2	2		2	1			1	14
50-54		3	2	3	3	2	2		1		16
55-59		6		3	1	1		1		1	13
60-64		5	2	1	2			1		1	12
65-69		1	1	1		1					4
70 & Up											0
All Ages	0	28	11	15	8	8	4	3	2	4	83
		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, 2021

EIN: 13-5645888

PN: 333

Employer: 10019

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 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							2
40-44				1							1
45-49											0
50-54											0
55-59		2					1				3
60-64								1			1
65-69				1							1
70 & Up											0
All Ages	0	5	0	3	0	0	1	1	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, 2021

EIN: 13-5645888

PN: 333

Employer: 10026

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All 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	3 1										4	
30-34	2	5	1								8	
35-39	1	1		3	1						6	
40-44	1		2	2	4						9	
45-49	1	2				2	3				8	
50-54	1			1		1						3
55-59	1		2	1				1	2			7
60-64	3		2				1	1	3			10
65-69											0	
70 & Up											0	
All Ages	4	16	10	6	8	5	1	3	3	0	56 50,391	

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 10051

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39			1		2						3
40-44											0
45-49							1				1
50-54					1	1					2
55-59						7	1			1	9
60-64		3				2	1				6
65-69											0
70 & Up											0
All Ages	0	3	0	1	3	10	3	0	0	1	21
											24,643

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 11009 (excluding cash balance participants)

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				1							1
35-39				3	3						6
40-44				4	6	2					12
45-49					5	5					10
50-54				1	4	1	2				8
55-59				4	4	2	1	2	1		14
60-64					5	3	2		1		11
65-69				3	1						4
70 & Up				1							1
All Ages	0	0	0	17	28	13	5	2	2	0	67
					67,877						76,637

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 12026

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	2	5									7
25-29		11	1								12
30-34	1	10	2	1							14
35-39		1	6	5	1						13
40-44	1	2	2	1	11	2					19
45-49	1		2	4	2	3					12
50-54		1	1	2	6	2	3	1			16
55-59	1			2	1	2	4	1			11
60-64			1		1		2		2		6
65-69			1								1
70 & Up											0
All Ages	6	30	16	15	22	9	9	2	2	0	111
		46,569			72,278						66,072

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 13000 (excluding hard-frozen participants)

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49											0
50-54								6			6
55-59					1	1	30	4			36
							173,891				165,356
60-64				1	1	21	15	2			40
							168,481				165,146
65-69						4	4	3			11
70 & Up											0
All Ages	0	0	0	0	1	2	1	61	23	5	93
								170,359	190,040		163,809

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 13001

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All 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		4	2								6
35-39	2	5	2								9
40-44	5	7	5	6							23
45-49		3	3	6	5	3					20
50-54		5	7	2	4	2					20
55-59		6	3	4		1	1	2			17
60-64		1	1	1	3	1					7
65-69		1									1
70 & Up			1								1
All Ages	9	34	24	19	12	7	1	2	0	0	108
		164,104	191,502								175,887

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, 2021

EIN: 13-5645888

PN: 333

Employer: 109000

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	3	3						8
45-49			2	3	10	4					19
50-54			2	2	7	1					12
55-59			3	2	7	4	1	3			20
60-64			2		6						188,108
65-69					1						8
70 & Up											1
All Ages	0	0	13	10	34	9	1	3	0	0	70
					193,025						183,386

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 1080 (excluding hard-frozen participants)

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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		4
55-59									2		2
60-64							1				1
65-69							1			1	2
70 & Up											0
All Ages	0	0	0	0	0	0	4	1	4	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, 2021

EIN: 13-5645888

PN: 333

Employer: 1001

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 1004

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	0	1	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, 2021

EIN: 13-5645888

PN: 333

Employer: 1019

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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 2										3
45-49	1										1
50-54	1 1										2
55-59	1 4 2										7
60-64	3 2 1 1										7
65-69											0
70 & Up											0
All Ages	0	0	0	0	4	6	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, 2021

EIN: 13-5645888

PN: 333

Employer: 1025

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	1										1
55-59	2 1										3
60-64	1 1 1										3
65-69											0
70 & Up											0
All Ages	0	0	0	2	4	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, 2021

EIN: 13-5645888

PN: 333

Employer: 1027

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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 3 1										5
45-49	1										1
50-54	2 2										4
55-59	1 1 1										3
60-64	1 1										2
65-69	1										1
70 & Up											0
All Ages	0	0	0	5	7	3	0	2	0	0	17

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 1032

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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 2										7
40-44											0
45-49											0
50-54	1										1
55-59	1										1
60-64	6 3 1										10
65-69	2										2
70 & Up											0
All Ages	1	0	0	12	7	2	0	0	0	0	22 9,693

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 1034

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	2										2
40-44	1										1
45-49	1 1										2
50-54	4 4 2										10
55-59	2 1 4 1										8
60-64	1 3 2 1 2 1										10
65-69	2 1										3
70 & Up	1										1
All Ages	1	1	11	10	8	5	1	0	0	0	37 9,443

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 1046

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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, 2021

EIN: 13-5645888

PN: 333

Employer: 1074

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	2 2										4
40-44	5 11										16
45-49	1 6 3 5										15
50-54	2 3 5 2 3										15
55-59	3 5 5 2 3 3 1										22 13,254
60-64	1 1 1 2 2 2 1 1										11
65-69	4 1 1 2										8
70 & Up	2 1										3
All Ages	0	2	3	27 1,832	27 4,106	19	8	7	3	2	98 9,241

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, 2021

EIN: 13-5645888

PN: 333

Employer: 1077

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 1079 (excluding cash balance participants)

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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 3										5
50-54	4 2 2 1										9
55-59	4 2 2 2										10
60-64	3 1 1										5
65-69	1										1
70 & Up											0
All Ages	0	0	0	1	0	13	8	4	3	1	30 9,021

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 1080 (hard-frozen participants only)

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	6										6
40-44	1 10 3										14
45-49	10 2 8										20 3,121
50-54	1			1	16	8	4	4			34 4,728
55-59	1				10	18	2	8	4		43 6,708
60-64					14	14	6	9	4	3	50 8,844
65-69					5	8	3	1	1	3	21 6,076
70 & Up						1				1	2
All Ages	2	1	0	1	71 1,924	54 4,431	23 7,110	22 10,771	9	7	190 5,917

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 1082

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	2										2
35-39	2 2										4
40-44	2 4 1										7
45-49	3 2 1 4										10
50-54	4 3 4 1 1										13
55-59	2 3 1 2 2 1										11
60-64	1 1 4 1 2 1										10
65-69	1										1
70 & Up	1										1
All Ages	0	0	0	17	15	12	6	5	3	1	59 17,079

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 1083

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49											0
50-54						2					2
55-59											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, 2021

EIN: 13-5645888

PN: 333

Employer: 2003

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All 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	1							5
30-34	1		3	1	1	1					7
35-39		1	1	4	1						7
40-44			3	2	2						7
45-49	2		4	1	1	2	2	1			13
50-54			4	2	2	3	1				12
55-59	1	2	6	3	3	1	2		1		19
60-64	2		4	2	2	2		1			13
65-69			2	1							3
70 & Up						1					1
All Ages	8	3	30	17	12	10	5	2	1	0	88
			7,147								13,384

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 2006

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	2 4										6
40-44	1 4 2										7
45-49	3 5 2										10
50-54	1 7 4 1										13
55-59	9 9										18
60-64	11 1 2 1										15
65-69	4										4
70 & Up											0
All Ages	0	0	0	4	42	21	5	0	0	1	73
					3,454	9,480					5,897

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 2009

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	1 1 1										3
65-69	1										1
70 & Up											0
All Ages	0	0	0	1	2	4	1	0	0	0	8

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 2018

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 2023

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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, 2021

EIN: 13-5645888

PN: 333

Employer: 2027

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 2029

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	4	1					7
45-49				1	1	1					3
50-54			1	1	3						5
55-59		1			2			1			4
60-64					1			1			2
65-69					1	1		1			3
70 & Up											0
All Ages	1	1	1	3	14	3	0	3	0	0	26 1,911

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 2030

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 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	6	2						1	11
30-34	1	6	47 1,554	6	1	1	1	4		1	68 1,425
35-39	2	9	38 1,813	20 4,488	10				1	1	81 2,946
40-44	3	9	38 3,128	33 4,924	7	2	2				94 3,906
45-49	3	9	22 2,389	13	6	8	8			2	71 6,465
50-54	2	13	49 3,387	28 7,912	8	5	10	5	2		122 7,624
55-59	3	7	42 3,077	27 6,711	4	7	5	9	2	1	107 9,978
60-64	1	5	42 3,420	16	5	5	5		2	1	82 5,864
65-69			26 9,276	7		1	2				36 11,196
70 & Up		1	5	4							10
All Ages	16	60 2,015	315 3,288	156 6,233	41 8,916	29 10,592	33 22,430	19	9	4	682 6,102

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 2037

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	1										1
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, 2021

EIN: 13-5645888

PN: 333

Employer: 2038

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 3011

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 3019

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1										1
40-44	2 1										3
45-49	3 4										7
50-54	1 2 2 2										7
55-59	4 4 1 1 1										11
60-64	7 3 1 1 3 2										17
65-69	2 1 1 1 1										5
70 & Up	1 1 1										3
All Ages	0	1	0	0	22 1,500	13	5	3	5	5	54 6,191

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 3032

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25			1	1							2
25-29		2	1	2		1	1				7
30-34			1								1
35-39	1	1		1		1					4
40-44		1	2	1							4
45-49	1	2	5		2	1	2	1			14
50-54				3	1	2		1			7
55-59	2	1		2	2	4	1	1	3	1	17
60-64	1	1	1		1	1					5
65-69				1		1		1			3
70 & Up											0
All Ages	5	8	11	11	6	11	4	4	3	1	64 13,232

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 3036

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49											0
50-54				1					1		2
55-59											0
60-64						1	1				2
65-69											0
70 & Up											0
All Ages	0	0	0	1	0	1	1	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, 2021

EIN: 13-5645888

PN: 333

Employer: 3054

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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 1										5
35-39	1 1										2
40-44	1 1 1 2										5
45-49	1 1 1										3
50-54	1 1 1										3
55-59	5 1 2										8
60-64	1										1
65-69	1 1 1										3
70 & Up											0
All Ages	0	2	9	6	5	4	0	3	1	0	30 8,424

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 3073

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 3074

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1										1
40-44	1 1										2
45-49											0
50-54											0
55-59											0
60-64	2 1										3
65-69	1										1
70 & Up											0
All Ages	0	0	0	0	5	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, 2021

EIN: 13-5645888

PN: 333

Employer: 3077

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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										2
50-54	1 1 1 1										4
55-59	2 2 2 1										7
60-64	1 1 2										4
65-69	1										1
70 & Up											0
All Ages	0	0	3	4	2	1	4	5	1	0	20 24,371

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 4087

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 4088

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1										1
40-44	1										1
45-49	1 2										3
50-54	1 1										2
55-59	1 1										2
60-64	1 2 4 1										8
65-69	1										1
70 & Up											0
All Ages	0	0	0	2	4	8	2	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, 2021

EIN: 13-5645888

PN: 333

Employer: 4094

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25		1	1								2
25-29			1	2		1					4
30-34		2	2								4
35-39				1							1
40-44		1	1		1	1					4
45-49		2	1	1	1	2	1				8
50-54				2		1	2	3			8
55-59					2	1			4		7
60-64					3	1					4
65-69	1		1	1					1	1	5
70 & Up							1				1
All Ages	1	6	7	7	7	7	4	3	5	1	48 3,619

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 4096

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	3 2										5
45-49											0
50-54	1 1										2
55-59	2 1 1 4 1										9
60-64	1 3										4
65-69	1 1										2
70 & Up											0
All Ages	0	0	0	4	5	4	1	1	4	5	24 8,597

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 4097

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 5001

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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 2 2										5
45-49	1 1										2
50-54	1 3 1										5
55-59	2 1 1 1 1										6
60-64	1 1 1 1 2										6
65-69											0
70 & Up	1										1
All Ages	0	0	2	6	3	8	1	1	3	2	26 13,209

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 5010

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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, 2021

EIN: 13-5645888

PN: 333

Employer: 5021

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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, 2021

EIN: 13-5645888

PN: 333

Employer: 5034

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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, 2021

EIN: 13-5645888

PN: 333

Employer: 5045

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 5047

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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											0
55-59	1 1										2
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	0	0	0	2	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, 2021

EIN: 13-5645888

PN: 333

Employer: 5050

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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 2										3
45-49	1										1
50-54											0
55-59	2 3										5
60-64	1 1 2										4
65-69	1 1										2
70 & Up	1										1
All Ages	0	0	0	0	4	7	1	2	0	2	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, 2021

EIN: 13-5645888

PN: 333

Employer: 5080

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 5093

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 5118

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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, 2021

EIN: 13-5645888

PN: 333

Employer: 5121

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	1							3
35-39			2	2	1						5
40-44		1	1		2	1					5
45-49			1	1	2						4
50-54			3	3	1	2		1			10
55-59					2	1	1	1			5
60-64			2		2	4			2	1	11
65-69			1		2						3
70 & Up						1					1
All Ages	0	2	11	7	12	9	1	2	2	1	47 12,810

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 5125

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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											0
70 & Up	1										1
All Ages	0	0	0	0	0	2	2	2	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, 2021

EIN: 13-5645888

PN: 333

Employer: 5126

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1										1
30-34	7 7										14
35-39	12 6										18
40-44	3 9 6 3 1										22 2,797
45-49	5 8 7 5 7										32 6,228
50-54	1		3	6	9		7	2			28 6,897
55-59		1	4	14	9	6	5	4	5		48 7,617
60-64			6	12	4	4		5	1	4	36 10,421
65-69			4	1	1		3	2		2	13
70 & Up			1	1	1	2		1			6
All Ages	1	1	34 786	70 2,880	43 4,371	20 8,971	22 12,981	15	6	6	218 6,727

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 5127

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1 3										4
35-39	1 2										3
40-44	2 1 2 5										10
45-49	3 1										4
50-54	2 3 1 2										8
55-59	1 2 3 3 4 2										15
60-64	1 3 2										6
65-69	1										1
70 & Up	1										1
All Ages	0	0	7	15	3	5	6	4	7	5	52 8,074

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 5130

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 6016

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 6028

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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										2
50-54	1 2										3
55-59	1 1 2										4
60-64	3 1 1										5
65-69	1										1
70 & Up											0
All Ages	0	0	1	1	3	8	4	1	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, 2021

EIN: 13-5645888

PN: 333

Employer: 6040

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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											0
70 & Up											0
All Ages	0	0	0	2	3	3	1	2	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, 2021

EIN: 13-5645888

PN: 333

Employer: 6042

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	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, 2021

EIN: 13-5645888

PN: 333

Employer: 6044

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1										1
40-44	2										2
45-49	2										2
50-54	1 2 1										4
55-59	4 3 1										8
60-64	2 1										3
65-69	1 1										2
70 & Up											0
All Ages	1	0	0	5	10	4	0	2	0	0	22 2,166

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 6049

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 6093

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1	1	1		1						4
40-44						2					2
45-49					1	1					2
50-54		1			1						2
55-59					1	2					3
60-64		1									1
65-69			1								1
70 & Up											0
All Ages	1	3	2	0	4	5	0	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, 2021

EIN: 13-5645888

PN: 333

Employer: 6107

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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
60-64	2 2										4
65-69	1										1
70 & Up											0
All Ages	0	0	0	0	4	4	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, 2021

EIN: 13-5645888

PN: 333

Employer: 6116

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 6120

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	2										2
50-54											0
55-59	1										1
60-64	111										3
65-69	1										1
70 & Up											0
All Ages	0	0	1	3	2	0	0	1	1	0	8

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 6124

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	2										2
35-39	2										2
40-44	4 3 1										8
45-49	1 3 1										5
50-54	1	1			3	1		2			8
55-59				1	1	2			1		5
60-64		1		3	3	4					11
65-69	1					2	1		1		5
70 & Up											0
All Ages	2	2	0	10	13	13	2	2	2	0	46 9,077

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 6125

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All 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	2		1						5
30-34		2	4			1	1				8
35-39	1		3	7							11
40-44			1	3	4	3			1		12
45-49		1	6	4	1	5	1	1			19
50-54	1		3	3	7	3					17
55-59			3	8	5	1	3	1			21
60-64	1		2	5	4	2	1			1	16
65-69		1	2	1		3	2			2	11
70 & Up				2		1					3
All Ages	5	5	26	33	22	19	8	2	1	3	124
			4,495	9,410	15,172						12,791

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 6126

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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, 2021

EIN: 13-5645888

PN: 333

Employer: 6130

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	4 2 1										7
50-54											0
55-59	2										2
60-64	1 2 1										4
65-69	1 1										2
70 & Up	1										1
All Ages	0	0	0	1	9	5	2	0	0	0	17

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 6136

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49	1										1
50-54	1										1
55-59	1										1
60-64	2										2
65-69											0
70 & Up											0
All Ages	0	0	0	0	1	1	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, 2021

EIN: 13-5645888

PN: 333

Employer: 6140

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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										2
50-54	2										2
55-59	1 2 1										4
60-64	2 1										3
65-69	1										1
70 & Up											0
All Ages	0	0	0	2	2	8	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, 2021

EIN: 13-5645888

PN: 333

Employer: 6143

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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										3
50-54	1 2 1										4
55-59	2 2 3 2 1										10
60-64	3 1										4
65-69											0
70 & Up											0
All Ages	0	0	0	3	9	5	5	1	1	0	24 4,961

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 7011

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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 2										3
55-59	2 1 1 1 2										7
60-64	1 1 1 1 2										6
65-69	1										1
70 & Up											0
All Ages	0	0	0	2	5	3	3	5	2	0	20 37,042

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, 2021

EIN: 13-5645888

PN: 333

Employer: 7027

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels	
	Under 1	1-4	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	3										3	
45-49	1					1					2	
50-54	1										1	
55-59						1					1	2
60-64	1				2		1		3		3	10
65-69	2					1		2		1		6
70 & Up											0	
All Ages	1	0	1	4	6	3	4	3	4	1	27 13,261	

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, 2021

EIN: 13-5645888

PN: 333

Employer: 7031

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44	1										1
45-49	2										2
50-54											0
55-59	1										1
60-64	1 1										2
65-69	1										1
70 & Up											0
All Ages	0	0	1	0	4	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, 2021

EIN: 13-5645888

PN: 333

Employer: 7056

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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 1										3
55-59	1 2										3
60-64	1 1 1 1										4
65-69	1 1 2										4
70 & Up											0
All Ages	0	1	2	4	2	0	4	1	1	3	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, 2021

EIN: 13-5645888

PN: 333

Employer: 7060

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 7064

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	2										2
35-39	1 1										2
40-44	1	2		2		1				6	
45-49	2										2
50-54	1		1		1	1		2		6	
55-59	4				1		1				6
60-64	5			1	1	1				8	
65-69	1										1
70 & Up											0
All Ages	1	1	15	3	6	1	1	5	0	0	33 10,307

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 7088

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	1111										4
55-59	11										2
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, 2021

EIN: 13-5645888

PN: 333

Employer: 7100

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	112										4
60-64	11										2
65-69	1										1
70 & Up											0
All Ages	0	0	0	1	2	0	1	1	3	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, 2021

EIN: 13-5645888

PN: 333

Employer: 7101

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 7117

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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, 2021

EIN: 13-5645888

PN: 333

Employer: 8000

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	7 1										8
40-44	11 3										14
45-49	2	1		6	5	3					17
50-54	1	1		5	7			1			15
55-59	4	1	2	11	5	2	2	3	3		33 33,978
60-64		1		2	7	1	1	3	3		18
65-69			2	2	2						6
70 & Up											0
All Ages	7	4	4	44 18,852	30 33,211	6	3	7	6	0	111 32,291

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 8006

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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										2
50-54	1										1
55-59	1 1 3 1										6
60-64	1 2 1										4
65-69	1 1 1										3
70 & Up											0
All Ages	0	0	2	1	4	4	6	2	0	0	19

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 8026

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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							1	1			2
65-69	1										1
70 & Up											0
All Ages	1	0	0	2	3	2	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, 2021

EIN: 13-5645888

PN: 333

Employer: 8051

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 8054

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 9026

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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 1										2
45-49	1 1 1										3
50-54	1 1 1										3
55-59	1 1 3										5
60-64	1										1
65-69	1										1
70 & Up											0
All Ages	0	2	0	5	7	2	1	1	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, 2021

EIN: 13-5645888

PN: 333

Employer: 9045

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44	1										1
45-49	1										1
50-54											0
55-59	1										1
60-64	11										2
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, 2021

EIN: 13-5645888

PN: 333

Employer: 9062

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 9076

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	2 1 1										4
60-64	2 1 1										4
65-69	1 1										2
70 & Up											0
All Ages	2	0	0	2	5	3	1	1	1	0	15

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 9077

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1										1
30-34											0
35-39	1 1										2
40-44											0
45-49											0
50-54											0
55-59											0
60-64	1 1 1										4
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, 2021

EIN: 13-5645888

PN: 333

Employer: 9082

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49											0
50-54											0
55-59											0
60-64						1			1		2
65-69					1						1
70 & Up											0
All Ages	0	0	0	0	1	1	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, 2021

EIN: 13-5645888

PN: 333

Employer: 9084

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 9085

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	2 2 1										5
40-44	2 1 1 1										5
45-49	2 2 4										8
50-54	1 2 2 1										6
55-59	1 3 4 2										10
60-64	1 1 1 1 4 1										9
65-69	4 1 1										6
70 & Up	1										1
All Ages	5	1	8	10	5	15	4	4	0	1	53 10,991

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 10000

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39		4		3	1	1		1	1		11
40-44		3	4	2	1	1	1			1	13
45-49		6	2	2		2	1			1	14
50-54		3	2	3	3	2	2		1		16
55-59		6		3	1	1		1		1	13
60-64		5	2	1	2			1		1	12
65-69		1	1	1		1					4
70 & Up											0
All Ages	0	28	11	15	8	8	4	3	2	4	83
		33,639									44,120

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 10022

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 10031

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1 1										2
35-39	1 2 1										4
40-44	4 2 1										7
45-49											0
50-54	1 2 1										4
55-59	1										1
60-64	1 1										2
65-69	1										1
70 & Up											0
All Ages	0	8	4	3	2	4	0	0	0	0	21 7,773

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 10035

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	21										3
30-34	111										3
35-39	11										2
40-44	51211										10
45-49	1121										5
50-54	21										3
55-59	1	5	1	2	1						10
60-64	1	2	2	2	3	1					11
65-69	1				1	1	1				4
70 & Up											0
All Ages	2	17	8	9	6	5	2	1	0	1	51 8,832

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 10038

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 10047

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 10048

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 10051

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1 2										3
40-44											0
45-49	1										1
50-54	1 1										2
55-59	7 1 1										9
60-64	3 2 1										6
65-69											0
70 & Up											0
All Ages	0	3	0	1	3	10	3	0	0	1	21 15,336

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 12000

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	21										3
55-59	111										3
60-64											0
65-69	1										1
70 & Up											0
All Ages	0	2	0	1	2	2	1	0	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, 2021

EIN: 13-5645888

PN: 333

Employer: 12028

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 12042

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 12043

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1										1
30-34	1 1										2
35-39	2										2
40-44	2 1										3
45-49	1										1
50-54	1 1										2
55-59	2 1										3
60-64	1 1 1										3
65-69	3										3
70 & Up											0
All Ages	0	13	3	1	2	0	1	0	0	0	20 7,502

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 1019 (hard-frozen participants only)

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 13000 (hard-frozen participants only)

2021 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	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	4										4
55-59	1 6										7
60-64	1 1 2										4
65-69	5										5
70 & Up	1										1
All Ages	0	0	0	0	1	2	0	18	0	0	210

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 13002

2021 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, 2021

Attained Age	Years of Credited Service										All 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	4	6									10
30-34	1	11	2								14
35-39	2	9	4	4	2						21 5,767
40-44	5	2	10	1	3						21 7,703
45-49	2	10	7	9	4	3					35 8,234
50-54		10	11	9	2	2		1			35 14,289
55-59	3	10	9	4	4	2	2	1		1	36 15,622
60-64	5	5	11	5	3	3	1	1			34 12,184
65-69		1	6	3	3	1		2	1		17
70 & Up		1	3	1							5
All Ages	25 0	68 2,846	63 11,258	36 18,863	21 17,456	11	3	5	1	1	234 10,850

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

Employer: 1079 (cash balance participants only)

2021 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, 2021

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39				1	3						4
40-44					2						2
45-49					3						3
50-54					3						3
55-59					2						2
60-64					3						3
65-69											0
70 & Up											0
All Ages	0	0	0	1	16	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, 2021

EIN: 13-5645888

PN: 333

Employer: 11009 (cash balance participants only)

2021 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, 2021

Attained Age	Years of Credited Service										All 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	2	9	3								14
30-34	6	12	12	1							31 5,210
35-39		11	18	2							31 8,198
40-44	1	4	7	3	1						16
45-49	1	1	4	1							7
50-54		3	1	1							5
55-59											0
60-64			1								1
65-69		2	2								4
70 & Up											0
All Ages	12	48	48	8	1	0	0	0	0	0	117 6,759
		3,668	9,418								

Note that the cash balance accounts are as of January 1, 2020 with interest to July 1, 2020.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2021
EIN: 13-5645888
PN: 333

SCHEDULE SB ATTACHMENTS

Interest Rate

The interest rates used to calculate the funding target for funding (IRC Section 430) and benefit restrictions purposes (IRC Section 436) are listed below. The interest rates used to calculate the funding target for maximum tax deductible contribution purposes (IRC Section 404) are the rates listed not reflecting corridors.

07/01/2021 valuation: 3-segment rates for March 2021 (24 month average from March 2019 through February 2021) reflecting corridors as defined under the Highway and Transportation Funding Act of 2014 (HATFA), the Bipartisan Budget Act of 2015, and the American Rescue Plan Act of 2021 (ARPA) (95%-105% corridor surrounding the 25-year trailing average of the 24-month average segment rates as of September 30, 2020, as described in IRS Notice 2021-48).

	Three Segment Rates	Three Segment Rates
Year	Reflecting Corridors	Not Reflecting Corridors
1	4.75%	1.54%
10	5.36	2.89
30	6.11	3.55

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, 2019, 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

The basis chosen was selected by Pentegra from among choices prescribed by law, all of which are based on observed market data over certain periods of time.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2021
EIN: 13-5645888
PN: 333

SCHEDULE SB ATTACHMENTS

Retirement

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

Age	Plan Has Not Adopted "Rule of"	Plan Has Adopted "Rule of"	
		Participant Does Not Meet Points Requirement for "Rule of"	Participant Meets Points Requirement for "Rule Of"
45	6.0%	4.0%	3.0%
55	7.0	6.0	6.0
60	7.5	10.0	12.0
62	16.0	10.0	18.0
64	14.0	12.0	20.0
65	30.0	30.0	30.0
69	30.0	30.0	30.0
70	100.0	100.0	100.0

Retirement rates were based on an experience study conducted in 2021. The rates will be subject to annual review thereafter to confirm their continued suitability.

Mortality

07/01/2021 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-2019) 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-2019).

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).

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2021
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PN: 333

SCHEDULE SB ATTACHMENTS

Disability Rates

The rates at which participants are assumed to become disabled by age are shown below:

Percentage becoming disabled during the year	
Age	%
25	0.023%
35	0.038
45	0.071
55	0.143
60	0.180
62	0.195
64	0.210

Disability rates are not considered a significant assumption as the portion of the Plan's liability attributable to disability benefits is immaterial.

Representative Termination Rates Not Due to Disability, Retirement or Mortality

The termination rates at which participants are assumed to terminate employment by age are shown below for selected ages:

Percentage who terminate during the year		
Age	0-2 Years of Service	3+ Years of Service
25	18.7%	16.0%
35	11.9	11.0
45	9.4	6.3
55	7.7	5.3
60	5.1	4.9
62	4.3	4.2
64	4.3	3.5

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
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SCHEDULE SB ATTACHMENTS

Termination rates were based on an experience study conducted in 2021. 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	12.0%
25	12.0
30	10.0
35	8.2
40	6.8
45	5.8
50	5.3
55	5.0
60	5.0
65	5.0

Salary increase rates were based on an experience study conducted in 2021. 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:

07/01/2021 valuation: Varying from 2.00% to 6.25% depending on plan provisions.

07/01/2020 valuation: Varying from 2.00% to 6.25% depending on plan provisions.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2021
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PN: 333

SCHEDULE SB ATTACHMENTS

For non-Pentegra employees, the plan credits interest to cash balance accounts using the 1 and 3-year Treasury rates, but with a minimum interest credit rate of 2.00% to 4.00%, based on plan provisions. For Pentegra, the plan credits interest to cash balance accounts at the expected rate of return on plan assets. The interest crediting rate assumptions for the July 1, 2021 valuation were developed as follows:

Employer	Plan Provision	2021 ICR Assumption	2020 ICR Assumption
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%	2.00%
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 2021. The assumption will be subject to annual review thereafter to confirm its continued suitability.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2021
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PN: 333

SCHEDULE SB ATTACHMENTS

PBGC Variable Premium Interest Rates

07/01/2021 valuation: Three segment rates for June 2021 (non-averaged); Rates for select years are as follows:

Three Segment Rates – June 2021	
Year	Rate
1	0.63%
10	2.70
30	3.32

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

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.

07/01/2021 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.

07/01/2020 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.

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 2021/2022 plan year is based on projecting the most recent pay provided on the data (January 1, 2021 pay rate for fixed pay plans and 2020 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, 2021.

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, 2021 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.

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Allocation of Orphan Annuity Purchases for Non-Highly Compensated Employees (NHCE)

Orphan-Responsible employers are allocated Orphan NHCE annuity purchase amounts based on a frozen point schedule. For purposes of determining an Orphan Responsible Employer's Adjusted Funding Target Attainment Percentage, the allocated Orphan annuity purchase amounts are added to the assets and liabilities such employer had prior to the annuity purchase allocation.

Rate of Return for Funding Balance Adjustments

An actual rate of return for the prior year is determined separately for each non-Orphan employer as of the end of the prior year.

For each such employer, such rate of return is equal to:

- (i). the sum of the actual dollar amount of investment return allocated to such employer with respect to their CFM and non-CFM assets; divided by
- (ii). the sum of such employer's assets as of the prior valuation date, adjusted by an estimate of actual benefit payments and lump sums made during the year and actual contributions (and transfers in) during the year.

For Orphan Responsible employers, the amounts in (i) and (ii) are inclusive of allocated orphan amounts.

Changes in Assumptions from the Prior Year

- The segment interest rates used to calculate the Funding Target and Target Normal Cost were updated to the current valuation date as required by IRC §430 and as elected under ARPA.
- 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 2021 plan years, the use of the MP-2019 mortality improvement scale).
- Termination rates, retirement rates and salary increase assumptions were changed based on an experience study conducted in 2021.

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Interest Rate

The interest rates used to calculate the funding target for funding (IRC Section 430) and benefit restrictions purposes (IRC Section 436) are 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.

07/01/2021 valuation: 3-segment rates for March 2021 (24 month average from March 2019 through February 2021) reflecting corridors as defined under the Highway and Transportation Funding Act of 2014 (HATFA), the Bipartisan Budget Act of 2015, and the American Rescue Plan Act of 2021 (ARPA) (95%-105% corridor surrounding the 25-year trailing average of the 24-month average segment rates as of September 30, 2020, as described in IRS Notice 2021-48).

	Three Segment Rates	Three Segment Rates
Year	Reflecting Corridors	Not Reflecting Corridors
1	4.75%	1.54%
10	5.36	2.89
30	6.11	3.55

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, 2019, 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

The basis chosen was selected by Pentegra from among choices prescribed by law, all of which are based on observed market data over certain periods of time.

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Retirement

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

Age	Plan Has Not Adopted "Rule of"	Plan Has Adopted "Rule of"	
		Participant Does Not Meet Points Requirement for "Rule of"	Participant Meets Points Requirement for "Rule Of"
45	6.0%	4.0%	3.0%
55	7.0	6.0	6.0
60	7.5	10.0	12.0
62	16.0	10.0	18.0
64	14.0	12.0	20.0
65	30.0	30.0	30.0
69	30.0	30.0	30.0
70	100.0	100.0	100.0

Retirement rates were based on an experience study conducted in 2021. The rates will be subject to annual review thereafter to confirm their continued suitability.

Mortality

07/01/2021 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-2019) 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-2019).

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).

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	18.7%	16.0%
35	11.9	11.0
45	9.4	6.3
55	7.7	5.3
60	5.1	4.9
62	4.3	4.2
64	4.3	3.5

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Termination rates were based on an experience study conducted in 2021. 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	12.0%
25	12.0
30	10.0
35	8.2
40	6.8
45	5.8
50	5.3
55	5.0
60	5.0
65	5.0

Salary increase rates were based on an experience study conducted in 2021. 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:

07/01/2021 valuation: Varying from 2.00% to 6.25% depending on plan provisions.

07/01/2020 valuation: Varying from 2.00% to 6.25% depending on plan provisions.

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For non-Pentegra employees, the plan credits interest to cash balance accounts using the 1 and 3-year Treasury rates, but with a minimum interest credit rate of 2.00% to 4.00%, based on plan provisions. For Pentegra, the plan credits interest to cash balance accounts at the expected rate of return on plan assets. The interest crediting rate assumptions for the July 1, 2021 valuation were developed as follows:

Employer	Plan Provision	2021 ICR Assumption	2020 ICR Assumption
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%	2.00%
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 2021. The assumption will be subject to annual review thereafter to confirm its continued suitability.

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PBGC Variable Premium Interest Rates

07/01/2021 valuation: Three segment rates for June 2021 (non-averaged); Rates for select years are as follows:

Three Segment Rates – June 2021	
Year	Rate
1	0.63%
10	2.70
30	3.32

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

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.

07/01/2021 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.

07/01/2020 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.

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 2021/2022 plan year is based on projecting the most recent pay provided on the data (January 1, 2021 pay rate for fixed pay plans and 2020 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, 2021.

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, 2021 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.

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Allocation of Orphan Annuity Purchases for Non-Highly Compensated Employees (NHCE)

Orphan-Responsible employers are allocated Orphan NHCE annuity purchase amounts based on a frozen point schedule. For purposes of determining an Orphan Responsible Employer's Adjusted Funding Target Attainment Percentage, the allocated Orphan annuity purchase amounts are added to the assets and liabilities such employer had prior to the annuity purchase allocation.

Rate of Return for Funding Balance Adjustments

An actual rate of return for the prior year is determined separately for each non-Orphan employer as of the end of the prior year.

For each such employer, such rate of return is equal to:

- (i). the sum of the actual dollar amount of investment return allocated to such employer with respect to their CFM and non-CFM assets; divided by
- (ii). the sum of such employer's assets as of the prior valuation date, adjusted by an estimate of actual benefit payments and lump sums made during the year and actual contributions (and transfers in) during the year.

For Orphan Responsible employers, the amounts in (i) and (ii) are inclusive of allocated orphan amounts.

Changes in Assumptions from the Prior Year

- The segment interest rates used to calculate the Funding Target and Target Normal Cost were updated to the current valuation date as required by IRC §430 and as elected under ARPA.
- 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 2021 plan years, the use of the MP-2019 mortality improvement scale).
- Termination rates, retirement rates and salary increase assumptions were changed based on an experience study conducted in 2021.

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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, 2021
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<i>Enrolled Actuary</i>	Lori Blasdel
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<i>Enrollment Number</i>	23-07484
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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.

2021 FORM 5500, Line A –Box for Multiple-Employer Plan – Multiple-Employer Plan
Participating Employer Information

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

EIN: 13-5645888

PN: 333

(a)	(b)	(c)
Name of participating employer	EIN	Percent of Total Contribs
Federal Home Loan Bank of Boston	04-6002575	0.58%
TD Bank	04-1542130	0.42%
People's United Bank	06-1522403	0.03%
Windsor Federal Savings & Loan Association	06-0592775	0.35%
Winter Hill Bank	04-1980523	0.15%
Webster Bank, National Association	04-2030620	0.35%
Aroostook County Federal Savings & Loan Association	01-0021085	0.04%
Peoples Federal Savings Bank	04-1715857	0.14%
First Seacoast Bank	02-0235380	0.14%
Coastal Heritage Bank	04-1815670	0.29%
Bank of Bennington	03-0104715	0.04%
Milford Federal Bank	04-1620675	1.05%
Foxboro Federal Savings	04-1339492	0.05%
Colonial Federal Savings Bank	04-1983105	0.50%
Chelsea Groton Bank	06-0376640	0.59%
Savings Institute Bank & Trust Company	05-0190980	0.10%
Northfield Savings Bank	03-0145560	0.30%
Rockland Trust Company	04-1782600	0.30%
Passumpsic Savings Bank	03-0147560	0.31%
TD Bank	04-1122045	0.05%
New Hampshire Mutual Bancorp	02-0166030	4.30%
Federal Home Loan Bank of New York	13-6400946	6.97%
Blue Foundry Bank	22-0780922	7.83%
Kearny Bank	22-1032860	0.26%
Adirondack Bank	15-0438700	0.12%
NVE Bank	22-0892830	0.20%
Franklin Bank	21-0454410	0.19%
Spencer Savings Bank	22-1296609	0.04%
First Federal Savings of Middletown	14-0757620	0.14%
The Tupper Lake National Bank	15-0473412	0.02%
Ridgewood Savings Bank	13-6189476	0.06%
Investors Bank	22-1368780	5.13%
Haven Savings Bank	22-0981507	0.75%
Massena Savings & Loan Association	15-0379920	0.42%
Glen Rock Savings Bank	22-1073770	0.02%
Schuyler Savings Bank	22-1267395	0.01%
Hudson Valley Credit Union	14-1471439	0.56%
Federal Home Loan Bank of Pittsburgh	25-6001324	1.86%
Eureka Bank	25-0467870	0.03%

2021 FORM 5500, Line A –Box for Multiple-Employer Plan – Multiple-Employer Plan
Participating Employer Information

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

EIN: 13-5645888

PN: 333

(a)	(b)	(c)
Name of participating employer	EIN	Percent of Total Contribs
First Federal Savings & Loan Association of Greene County	25-0523055	1.34%
Washington Financial Bank	25-0866405	0.62%
United Savings Bank	23-0791885	0.15%
Slovenian Savings & Loan Association of Canonsburg	25-0801560	0.41%
cfsbank	25-0400413	0.21%
Doolin Security Savings Bank, FSB	55-0159131	0.03%
Prudential Bank	23-1107072	0.23%
Greenville Savings Bank	25-0361790	0.25%
Wayne Bank	24-0716410	0.01%
Fleetwood Bank	23-0586213	0.25%
Sharon Bank	23-1075613	0.04%
Federal Home Loan Bank of Atlanta	56-6000442	4.89%
First Savings & Loan Association of Mebane	56-0319795	0.04%
Council of Federal Home Loan Banks	54-1877922	0.02%
Claxton Bank	58-0196521	0.11%
Geo D. Warthen Bank	58-0478591	0.10%
Belmont Savings Bank, SSB	56-0138905	0.13%
Apple Federal Credit Union	54-0629628	2.08%
FNB Corporation	57-0182454	0.05%
Cardinal Bankshares Corporation	54-1804471	0.05%
1880 Bank	52-0262335	0.10%
Federal Home Loan Bank of Cincinnati	31-6000228	4.31%
Fairfield Federal Savings & Loan Association of Lancaster	31-4176480	0.43%
CFBank	34-0137475	0.02%
Cincinnati Federal	61-0245513	0.05%
First Federal Savings & Loan Association of Lorain	34-0347710	0.49%
First Commonwealth Bank	61-0133605	0.05%
Belpre Savings Bank	31-4371154	0.02%
Town Square Bank	61-0228640	0.13%
City National Bank	61-1289391	0.05%
Harrison Building & Loan Association	31-0311545	0.53%
Greeneville Federal Bank, FSB	62-0634326	0.26%
Van Wert Federal Savings Bank	34-4382025	0.06%
First Federal Savings & Loan Association of Delta	34-4233110	0.07%
Community Bank	62-1722861	0.05%
Peoples Bancorp Inc.	34-0431900	0.02%
Kentucky First Federal Bancorp	61-0210390	0.26%
Farmers & Merchants Bank	31-1038216	0.05%
Whitaker Bank Corporation of Kentucky	61-1208135	3.98%

2021 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	0.28%
Ohio Bankers League	31-0916384	0.15%
LCNB Corp.	31-1626393	0.96%
First National Bank of Middle Tennessee	62-1203303	0.06%
Federal Home Loan Bank of Indianapolis	35-6001443	1.53%
United Fidelity Bank	35-0298350	0.04%
Union Savings & Loan Association	35-0722275	0.06%
Bedford Federal Savings Bank	35-0170375	0.04%
Peoples Community Bank SB of Monticello, IN	35-0575815	0.01%
Crossroads Bank	35-1131741	0.03%
Three Rivers Federal Credit Union	35-0749220	0.33%
Eaton Federal Savings Bank	38-0414093	0.44%
Lincoln National Management Corporation	35-0547560	0.02%
First Federal Savings Bank	35-1116773	0.65%
Scottsburg Building & Loan Association	35-0643125	0.06%
Kentland Federal Savings & Loan Association	35-0437870	0.02%
German American Bancorp, Inc.	35-0845940	0.05%
First Federal Savings & Loan Association	35-0352590	0.02%
Farmers and Mechanics Federal Savings Bank	35-0303170	0.03%
First Federal Savings Bank	35-0309860	0.03%
Sturgis Bank & Trust Company	38-1080012	0.06%
Richmond Mutual Bancorporation, Inc	35-2054013	12.85%
Monarch Community Bank	38-0368906	0.02%
mBank	38-2062816	1.11%
Indiana Bankers Association	35-0407470	0.67%
American Community Bank of Indiana	35-0144969	0.32%
Community State Bank	35-0242150	0.02%
Exchange State Bank	38-0526280	0.04%
West Shore Bank	38-1067560	0.07%
Federal Home Loan Bank of Chicago	36-6001019	0.81%
Great Midwest Bank, SSB	39-0476365	0.30%
Hoyne Savings Bank	36-1649006	0.10%
Security Bank	37-0509011	0.16%
Midland Federal Savings & Loan Association	36-2065326	0.05%
Guardian Savings Bank	37-0533190	0.01%
Prevail Bank	39-0462655	0.09%
First FSB of Mascoutah	37-0402600	0.11%
Beardstown Savings, s.b.	37-0170560	0.03%
Chester National Bank	37-0214940	0.05%

2021 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	0.11%
GN Bank	36-1255545	0.09%
Liberty Bank for Savings	36-1385954	0.70%
Federal Home Loan Bank of Des Moines	42-6000149	3.79%
Home Federal Savings Bank	41-1777387	0.27%
Great Western Bank	42-1418615	0.09%
Great Southern Bank	44-0267430	0.41%
Stockmens Bank	44-0287200	0.04%
WCF Bancorp, Inc.	42-1491186	0.05%
Home Savings & Loan Association of Carroll County, F.A.	44-0287790	0.20%
Independent Community Bankers of America	41-0327400	0.84%
Beauregard Federal Savings Bank	72-0457233	0.29%
Bear State Financial, Inc.	71-0082626	0.13%
Century Next Bank	72-0306115	0.02%
Amory Federal Savings & Loan Association	64-0113206	0.06%
First Federal Savings & Loan Association of Aberdeen	64-0156568	0.05%
First Federal Savings & Loan Association	64-0341960	0.14%
Texas Bankers Association	74-0602235	0.04%
City National Bank	74-0560702	0.04%
Pedestal Bank	72-1066314	0.02%
The State National Bank of Big Spring	75-0139735	0.07%
Concordia Bank & Trust Company	72-0158690	0.08%
Muenster State Bank	75-0453080	0.02%
Federal Home Loan Bank of Topeka	48-0561319	0.72%
Argentine Federal Savings	48-0123640	0.03%
First Federal Savings & Loan Bank	48-0220635	0.15%
San Luis Valley Federal Bank	84-0312757	0.42%
Mutual Savings Association, FSA	48-0306560	0.10%
Lincoln Federal Savings Bank	47-0221745	0.09%
Equity Bank	48-0275232	0.06%
First State Bank of Holdrege	47-0191725	0.04%
Bank of Elgin	47-0098100	0.05%
BancCentral, National Association	73-0177591	0.21%
Noble Federal Credit Union	94-1214416	0.31%
Federal Home Loan Bank of Des Moines	91-0852005	2.46%
Yakima Federal Savings & Loan Association	91-0480760	1.40%
First Financial Northwest Bank	91-0383363	0.15%
Raymond Federal Bank	91-0380440	0.04%
Sundance State Bank	83-0149243	0.10%

2021 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
Office of the Comptroller of the Currency	52-1643945	3.50%
Federal Home Loan Banks Office of Finance	13-6400979	0.37%
Pentegra Services, Inc	13-5645888	0.31%
Federal Home Loan Bank of Dallas	71-6013989	3.64%

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, 2022

(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	\$ 351,880,772	N/A	-	205	-	-	\$ 351,880,772	-
Bank of New York- Mellon	BNY Mellon Cash Reserve 0.100% 12/31/2049 DD 06/26/97	N/A	352,833,385	-	211	-	352,833,385	352,833,385	-
Bank of New York- Mellon	BNY EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	1,551,722,493	N/A	-	436	-	-	1,551,722,493	-
Bank of New York- Mellon	BNY EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	N/A	1,534,979,727	-	460	-	1,534,979,727	1,534,979,727	-
BLACKROCK	INTERMEDIATE GOVT/CR BOND INDEX FUND	N/A	250,088,001	-	10	-	267,086,581	250,088,001	(16,998,580)
BLACKROCK	INTERMEDIATE GOVT/CR BOND INDEX FUND	150,000,000	N/A	-	4	-	-	150,000,000	
SSGA	US LONG GOVT BOND INDX SL SF CL I	235,000,000	N/A	-	6	-	-	235,000,000	
SSGA	US LONG GOVT BOND INDX SL SF CL I	N/A	20,010,437	-	6	-	19,344,021	20,010,437	666,416

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, 2022

(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	\$ 351,880,772	N/A	-	205	-	-	\$ 351,880,772	-
Bank of New York- Mellon	BNY Mellon Cash Reserve 0.100% 12/31/2049 DD 06/26/97	N/A	352,833,385	-	211	-	352,833,385	352,833,385	-
Bank of New York- Mellon	BNY EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	1,551,722,493	N/A	-	436	-	-	1,551,722,493	-
Bank of New York- Mellon	BNY EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	N/A	1,534,979,727	-	460	-	1,534,979,727	1,534,979,727	-
BLACKROCK	INTERMEDIATE GOVT/CR BOND INDEX FUND	N/A	250,088,001	-	10	-	267,086,581	250,088,001	(16,998,580)
BLACKROCK	INTERMEDIATE GOVT/CR BOND INDEX FUND	150,000,000	N/A	-	4	-	-	150,000,000	
SSGA	US LONG GOVT BOND INDX SL SF CL I	235,000,000	N/A	-	6	-	-	235,000,000	
SSGA	US LONG GOVT BOND INDX SL SF CL I	N/A	20,010,437	-	6	-	19,344,021	20,010,437	666,416

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 07/01/2021 and ending 06/30/2022

▶ **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 INSTITUTIONS	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>2021</u>	
2 Assets:	
a Market value	2a 4,587,818,037
b Actuarial value	2b 4,587,818,037
3 Funding target/participant count breakdown	
a For retired participants and beneficiaries receiving payment.....	(1) Number of participants 10,929 (2) Vested Funding Target 1,728,888,383 (3) Total Funding Target 1,728,888,383
b For terminated vested participants.....	9,989 556,011,589 556,011,589
c For active participants	7,887 1,203,170,261 1,228,053,998
d Total.....	28,805 3,488,070,233 3,512,953,970
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 5.62%
6 Target normal cost.....	
a Present value of current plan year accruals.....	6a 72,250,610
b Expected plan-related expenses	6b 37,817,504
c Total (line 6a + line 6b)	6c 110,068,114

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	LPB	4/6/2023
Lori Blasdell	Signature of actuary	Date
WILLIS TOWERS WATSON	Type or print name of actuary	2307484
1120 South Tryon Street Suite 650 Charlotte NC 28203	Firm name	Most recent enrollment number
		704-620-6483
	Address of the firm	Telephone number (including area code)

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) 2021
v. 201209

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)	43,065,580	42,223,436
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	651,918	1,827,686
9 Amount remaining (line 7 minus line 8)	42,413,662	40,395,750
10 Interest on line 9 using prior year's actual return of <u>20.95%</u>	9,304,905	9,439,981
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		176,338,357
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>5.42%</u>		9,545,172
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		255,078
c Total available at beginning of current plan year to add to prefunding balance		186,138,608
d Portion of (c) to be added to prefunding balance		348,502
12 Other reductions in balances due to elections or deemed elections	4,352	3,980,054
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	51,714,215	46,204,179

Part III Funding Percentages

14 Funding target attainment percentage	14	127.80%
15 Adjusted funding target attainment percentage	15	130.59%
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	107.26%
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
07/01/2021	142,404,934	177,718			
Totals ▶			18(b)	142,404,934	18(c) 177,718

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	138,440,047

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

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

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

21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 5.36 %	3rd segment: 6.11 %	☐ N/A, full yield curve used
b Applicable month (enter code)				21b 4
22 Weighted average retirement age				22 56
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute				

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.....	☒ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.....	☐ Yes ☒ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.....	☒ Yes ☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c).....	31a	110,068,114	
b Excess assets, if applicable, but not greater than line 31a	31b	104,190,306	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	6,884,412	641,912	
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	6,519,720	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35)	36	6,519,720	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	138,440,047	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	131,920,328	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
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, 2021
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, 2021

The prior year Funding Standard Carryover Balance was \$43,222,525 on line 13(a) of the prior year Schedule SB and is \$43,065,580 on line 7(a) of the current year Schedule SB. The difference of \$(156,945) is due to the withdrawal of employers #6050 and #6115.

Please refer to the chart below for additional details by employer.

Employer	2020 Schedule SB Line 13(a)	2021 Schedule SB Line 7(a)	Difference
6050	\$ 156,855	N/A	\$ (156,855)
6115	90	N/A	(90)
Continuing ERs	43,065,580	43,065,580	-
Total	\$ 43,222,525	\$43,065,580	\$ (156,945)

The prior year Funding Standard Carryover Balance was \$43,726,357 on line 13(b) of the prior year Schedule SB and is \$42,223,436 on line 7(b) of the current year Schedule SB. The difference of \$(1,502,921) is due to the withdrawal of employer #12044.

Please refer to the chart below for additional details by employer.

Employer	2020 Schedule SB Line 13(b)	2021 Schedule SB Line 7(b)	Difference
12044	\$ 1,502,921	N/A	\$(1,502,921)
Continuing ERs	42,223,436	42,223,436	-
Total	\$ 43,726,357	\$42,223,436	\$(1,502,921)

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2021
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, 2021
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 \$181,545,650 on line 38a of the prior year Schedule SB and is \$176,338,357 on line 11a(b) of the current year Schedule SB. The difference of \$(5,207,293) is due to the withdrawal of employers #1030, #5042, #6050, #6129, #10049, and #12004.

Please refer to the chart below for additional details by employer.

Employer	2020 Schedule SB Line 38a	2021 Schedule SB Line 11a(b)	Difference
1030	\$ 725,017	-	\$ (725,017)
5042	79,234	-	(79,234)
6050	99,138	-	(99,138)
6129	457,169	-	(457,169)
10049	1,029,333	-	(1,029,333)
12004	2,817,402	-	(2,817,402)
Other Continuing ERs	176,338,357	176,338,357	-
Total	\$ 181,545,650	\$ 176,338,357	\$ (5,207,293)

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

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, 2021
EIN: 13-5645888
PN: 333

2021 FORM 5500 SCHEDULE SB, LINE 18B
SCHEDULE OF EMPLOYER CONTRIBUTIONS FOR PLAN YEAR JULY 01, 2021 TO JUNE 30, 2022

TOTAL EMPLOYER CONTRIBUTIONS: \$ 142,404,934

Employer Number	Date	Contribution Amount	Employer Number	Date	Contribution Amount	Employer Number	Date	Contribution Amount
1000	1/7/2022	\$ 825,041	4079	9/17/2021	\$ 9,062	6049	11/18/2021	\$ 375,000
1001	10/15/2021	\$ 109,700	4079	12/28/2021	\$ 9,062	6070	10/25/2021	\$ 4,754
1001	12/15/2021	\$ 496,326	4079	2/25/2022	\$ 23,359	6070	4/8/2022	\$ 17,221
1004	12/8/2021	\$ 48,936	4079	10/5/2022	\$ 18,000	6077	11/2/2021	\$ 925,039
1006	12/7/2021	\$ 500,000	4084	12/15/2021	\$ 30,000	6079	12/30/2021	\$ 84,000
1007	12/21/2021	\$ 221,489	4087	12/7/2021	\$ 162,034	6086	10/1/2021	\$ 6,726
1019	12/9/2021	\$ 164,526	4088	10/1/2021	\$ 30,206	6086	11/1/2021	\$ 23,953
1019	2/18/2022	\$ 164,526	4088	1/3/2022	\$ 107,501	6093	12/24/2021	\$ 66,686
1019	5/31/2022	\$ 164,526	4090	1/10/2022	\$ 193,074	6107	12/9/2021	\$ 10,685
1025	12/15/2021	\$ 60,000	4091	12/28/2021	\$ 2,974,200	6107	2/22/2022	\$ 10,685
1027	11/29/2021	\$ 198,689	4094	10/5/2021	\$ 16,835	6107	5/13/2022	\$ 10,685
1032	12/29/2021	\$ 200,000	4094	12/13/2021	\$ 59,990	6116	12/31/2021	\$ 38,950
1034	10/28/2021	\$ 417,592	4096	11/23/2021	\$ 70,114	6120	12/15/2021	\$ 39,552
1046	11/17/2021	\$ 60,817	4097	10/4/2021	\$ 15,437	6124	12/1/2021	\$ 84,937
1055	12/20/2021	\$ 1,500,000	4097	10/19/2021	\$ 125,000	6125	12/21/2021	\$ 18,376,509
1070	12/27/2021	\$ 68,491	5000	12/17/2021	\$ 6,160,053	6126	12/13/2021	\$ 28,293
1073	12/17/2021	\$ 715,000	5001	12/10/2021	\$ 217,538	6130	10/14/2021	\$ 20,772
1074	10/13/2021	\$ 47,262	5001	6/10/2022	\$ 400,000	6130	11/24/2021	\$ 1,573,273
1074	12/27/2021	\$ 792,701	5010	10/14/2021	\$ 2,887	6136	12/31/2021	\$ 34,960
1077	10/18/2021	\$ 32,625	5010	12/28/2021	\$ 18,715	6136	3/2/2022	\$ 115,000
1077	11/26/2021	\$ 116,296	5021	10/7/2021	\$ 15,517	6136	6/6/2022	\$ 802,333
1079	11/17/2021	\$ 426,054	5021	12/16/2021	\$ 55,252	6138	11/10/2021	\$ 458,878
1080	11/29/2021	\$ 427,551	5026	12/17/2021	\$ 700,000	6140	12/6/2021	\$ 32,416
1082	12/28/2021	\$ 450,000	5034	10/18/2021	\$ 15,642	6142	12/29/2021	\$ 53,807
1083	12/15/2021	\$ 68,344	5034	1/6/2022	\$ 55,729	6143	11/29/2021	\$ 95,968
1088	12/29/2021	\$ 6,148,770	5045	11/9/2021	\$ 26,806	7000	11/18/2021	\$ 1,162,318
2000	12/16/2021	\$ 2,335,769	5047	9/30/2021	\$ 40,784	7011	12/22/2021	\$ 430,500
2000	12/15/2022	\$ 7,633,723	5047	10/20/2021	\$ 145,220	7027	11/9/2021	\$ 143,270
2003	12/1/2021	\$ 11,205,777	5050	9/30/2021	\$ 16,204	7031	10/26/2021	\$ 62,024
2006	11/2/2021	\$ 371,512	5050	10/22/2021	\$ 57,686	7031	12/31/2021	\$ 161,976
2009	11/1/2021	\$ 167,794	5051	12/8/2021	\$ 763,692	7056	11/23/2021	\$ 76,875
2012	12/28/2021	\$ 277,084	5065	12/23/2021	\$ 374,422	7060	12/22/2021	\$ 18,362
2012	12/31/2021	\$ 4,954	5080	10/5/2021	\$ 6,487	7064	11/22/2021	\$ 131,352
2018	12/21/2021	\$ 268,006	5080	11/23/2021	\$ 86,442	7065	10/7/2021	\$ 9,048
2023	10/15/2021	\$ 12,610	5091	12/6/2021	\$ 101,265	7065	12/22/2021	\$ 146,952
2023	12/31/2021	\$ 44,914	5093	10/12/2021	\$ 6,337	7088	11/10/2021	\$ 42,000
2026	12/1/2021	\$ 200,000	5093	11/26/2021	\$ 60,835	7100	10/7/2021	\$ 15,671
2027	10/4/2021	\$ 2,943	5118	1/6/2022	\$ 23,448	7100	12/10/2021	\$ 18,851
2027	12/20/2021	\$ 29,499	5121	10/13/2021	\$ 81,436	7100	2/9/2022	\$ 18,851
2029	12/28/2021	\$ 87,625	5121	12/17/2021	\$ 97,988	7100	5/10/2022	\$ 18,851
2030	12/31/2021	\$ 7,339,163	5121	2/25/2022	\$ 97,988	7101	11/23/2021	\$ 157,028
2032	12/15/2021	\$ 1,077,000	5121	5/27/2022	\$ 97,988	7117	10/28/2021	\$ 26,716
2033	11/16/2021	\$ 597,585	5125	10/13/2021	\$ 7,632	7117	1/6/2022	\$ 32,165
2037	12/23/2021	\$ 26,122	5125	1/4/2022	\$ 19,001	7117	3/1/2022	\$ 32,165
2038	12/28/2021	\$ 21,106	5125	2/2/2022	\$ 19,001	7117	5/20/2022	\$ 32,165
2039	12/30/2021	\$ 796,075	5125	5/18/2022	\$ 19,001	7118	7/1/2021	\$ 1,000,000
3000	11/30/2021	\$ 654,650	5126	12/3/2021	\$ 5,687,890	8000	12/31/2021	\$ 5,421,852
3000	5/26/2022	\$ 2,000,000	5127	12/3/2021	\$ 96,830	8006	10/5/2021	\$ 31,662
3011	12/8/2021	\$ 40,731	5127	4/8/2022	\$ 305,456	8006	12/29/2021	\$ 268,338
3012	10/14/2021	\$ 420,696	5128	10/18/2021	\$ 44,369	8006	9/29/2022	\$ 80,000
3012	12/14/2021	\$ 1,500,073	5128	12/31/2021	\$ 53,422	8026	10/6/2021	\$ 26,535
3019	4/19/2022	\$ 887,502	5128	3/2/2022	\$ 115,000	8026	11/24/2021	\$ 31,924
3023	10/25/2021	\$ 209,250	5129	12/2/2021	\$ 1,370,549	8026	2/9/2022	\$ 31,924
3031	12/1/2021	\$ 584,394	5130	12/30/2021	\$ 26,481	8026	5/24/2022	\$ 31,924
3032	12/15/2021	\$ 300,000	5130	5/31/2022	\$ 52,503	8031	12/30/2021	\$ 592,932
3036	11/9/2021	\$ 45,221	6000	12/21/2021	\$ 1,207,467	8054	10/13/2021	\$ 56,300
3054	10/15/2021	\$ 71,848	6000	3/30/2022	\$ 982,460	8066	1/24/2022	\$ 74,406
3054	12/31/2021	\$ 255,955	6016	10/12/2021	\$ 1,535	8104	12/27/2021	\$ 289,000
3063	10/6/2021	\$ 59,740	6016	1/20/2022	\$ 56,276	8105	7/14/2021	\$ 1,200,000
3063	12/13/2021	\$ 300,000	6028	10/5/2021	\$ 4,104	9007	10/12/2021	\$ 54,923
3073	10/28/2021	\$ 16,739	6028	12/17/2021	\$ 86,250	9007	12/2/2021	\$ 66,149
3074	10/13/2021	\$ 22,781	6040	10/22/2021	\$ 12,042	9007	2/14/2022	\$ 66,149
3074	12/27/2021	\$ 81,107	6040	12/30/2021	\$ 42,965	9007	5/11/2022	\$ 66,149
3074	9/26/2022	\$ 250,000	6042	12/29/2021	\$ 17,737	9007	9/26/2022	\$ 165,000
3077	11/30/2021	\$ 58,400	6044	11/29/2021	\$ 42,752	9026	12/8/2021	\$ 184,450
4000	12/3/2021	\$ 7,000,000	6049	10/25/2021	\$ 100,000	9045	12/29/2021	\$ 23,536

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2021
EIN: 13-5645888
PN: 333

2021 FORM 5500 SCHEDULE SB, LINE 18B
SCHEDULE OF EMPLOYER CONTRIBUTIONS FOR PLAN YEAR JULY 01, 2021 TO JUNE 30, 2022

TOTAL EMPLOYER CONTRIBUTIONS: \$ 142,404,934

Employer Number	Date	Contribution Amount	Employer Number	Date	Contribution Amount	Employer Number	Date	Contribution Amount
9062	10/12/2021	\$ 19,154						
9062	12/13/2021	\$ 23,051						
9062	2/10/2022	\$ 23,051						
9062	5/12/2022	\$ 23,051						
9072	11/9/2021	\$ 72,000						
9074	11/4/2021	\$ 203,962						
9076	12/28/2021	\$ 53,056						
9077	12/17/2021	\$ 55,501						
9082	10/29/2021	\$ 30,284						
9084	10/29/2021	\$ 104,561						
9085	12/21/2021	\$ 113,370						
9087	12/16/2021	\$ 32,838						
10000	12/9/2021	\$ 1,032,659						
10019	11/5/2021	\$ 45,645						
10022	10/4/2021	\$ 50,000						
10022	12/28/2021	\$ 160,290						
10026	12/27/2021	\$ 600,410						
10031	12/10/2021	\$ 150,000						
10035	12/31/2021	\$ 133,131						
10038	10/25/2021	\$ 5,432						
10038	1/28/2022	\$ 74,134						
10047	12/17/2021	\$ 57,997						
10048	12/30/2021	\$ 78,650						
10051	7/15/2021	\$ 30,000						
10051	8/13/2021	\$ 30,000						
10051	9/15/2021	\$ 30,000						
10051	10/15/2021	\$ 30,000						
10051	11/15/2021	\$ 30,000						
10051	12/15/2021	\$ 30,000						
10051	1/14/2022	\$ 20,000						
10051	2/15/2022	\$ 20,000						
10051	3/15/2022	\$ 20,000						
10051	4/15/2022	\$ 20,000						
10051	5/16/2022	\$ 20,000						
10051	6/15/2022	\$ 20,000						
11009	12/30/2021	\$ 436,646						
12000	12/31/2021	\$ 3,516,947						
12026	12/16/2021	\$ 2,000,000						
12028	11/18/2021	\$ 207,443						
12042	12/14/2021	\$ 60,000						
12043	10/12/2021	\$ 11,526						
12043	12/9/2021	\$ 138,474						
13000	10/6/2021	\$ 5,002,003						
13001	12/14/2021	\$ 523,725						
13002	1/16/2022	\$ 450,000						
109000	12/29/2021	\$ 5,200,000						

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2021
EIN: 13-5645888
PN: 333

2021 FORM 5500 SCHEDULE SB, LINE 18C
SCHEDULE OF EMPLOYEE CONTRIBUTIONS FOR PLAN YEAR JULY 01, 2021 TO JUNE 30, 2022

TOTAL EMPLOYEE CONTRIBUTIONS: \$ 177,718

Date	Contribution Amount
7/2021	\$ 13,972
8/2021	\$ 13,987
9/2021	\$ 13,813
10/2021	\$ 13,429
11/2021	\$ 19,962
12/2021	\$ 13,412
1/2022	\$ 13,451
2/2022	\$ 13,681
3/2022	\$ 13,304
4/2022	\$ 13,903
5/2022	\$ 20,810
6/2022	\$ 13,993

PN: 333

DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2021

\$ 138,440.047

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	1/7/2022	2021	\$ 825,041	\$ 825,041	5.66%	0.5205	\$ -	10.66%	0.0000	0.0000	\$ 801,731	
1001	10/15/2021	2021	\$ 109,700	\$ 109,700	5.52%	0.2904	\$ -	10.52%	0.0000	0.0000	\$ 108,002	
1001	12/15/2021	2021	\$ 496,326	\$ 496,326	5.52%	0.4575	\$ -	10.52%	0.0000	0.0000	\$ 484,273	
1004	12/8/2021	2021	\$ 48,936	\$ 48,936	5.52%	0.4384	\$ -	10.52%	0.0000	0.0000	\$ 47,797	
1006	12/7/2021	2021	\$ 500,000	\$ 500,000	5.58%	0.4356	\$ -	10.58%	0.0000	0.0000	\$ 488,312	
1007	12/21/2021	2021	\$ 221,489	\$ 221,489	5.59%	0.4740	\$ -	10.59%	0.0000	0.0000	\$ 215,852	
1019	12/9/2021	2021	\$ 164,526	\$ 164,526	5.61%	0.4411	\$ -	10.61%	0.0000	0.0000	\$ 160,612	
1019	2/18/2022	2021	\$ 164,526	\$ 164,526	5.61%	0.6356	\$ -	10.61%	0.0000	0.0000	\$ 158,916	
1019	5/31/2022	2021	\$ 164,526	\$ 164,526	5.61%	0.9151	\$ -	10.61%	0.0000	0.0000	\$ 156,510	
1025	12/15/2021	2021	\$ 60,000	\$ 60,000	5.54%	0.4575	\$ -	10.54%	0.0000	0.0000	\$ 58,538	
1027	11/29/2021	2021	\$ 198,689	\$ 198,689	5.62%	0.4137	\$ -	10.62%	0.0000	0.0000	\$ 194,245	
1032	12/29/2021	2021	\$ 200,000	\$ 200,000	5.59%	0.4959	\$ -	10.59%	0.0000	0.0000	\$ 194,677	
1034	10/28/2021	2021	\$ 417,592	\$ 417,592	5.52%	0.3260	\$ -	10.52%	0.0000	0.0000	\$ 410,341	
1046	11/17/2021	2021	\$ 60,817	\$ 60,817	5.63%	0.3808	\$ -	10.63%	0.0000	0.0000	\$ 59,562	
1055	12/20/2021	2021	\$ 1,500,000	\$ 1,500,000	5.59%	0.4712	\$ -	10.59%	0.0000	0.0000	\$ 1,462,041	
1070	12/27/2021	2021	\$ 68,491	\$ 68,491	5.59%	0.4904	\$ -	10.59%	0.0000	0.0000	\$ 66,688	
1073	12/17/2021	2021	\$ 715,000	\$ 715,000	5.61%	0.4630	\$ -	10.61%	0.0000	0.0000	\$ 697,157	
1074	10/13/2021	2021	\$ 47,262	\$ 47,262	5.58%	0.2849	\$ -	10.58%	0.0000	0.0000	\$ 46,536	
1074	12/27/2021	2021	\$ 792,701	\$ 792,701	5.58%	0.4904	\$ -	10.58%	0.0000	0.0000	\$ 771,871	
1077	10/18/2021	2021	\$ 32,625	-	5.59%	0.2986	\$ 32,625	10.59%	0.2904	0.0082	\$ 32,087	
1077	11/26/2021	2021	\$ 116,296	\$ 116,296	5.59%	0.4055	\$ -	10.59%	0.0000	0.0000	\$ 113,579	
1079	11/17/2021	2021	\$ 426,054	\$ 426,054	5.54%	0.3808	\$ -	10.54%	0.0000	0.0000	\$ 417,395	
1080	11/29/2021	2021	\$ 427,551	\$ 427,551	5.50%	0.4137	\$ -	10.50%	0.0000	0.0000	\$ 418,185	
1082	12/28/2021	2021	\$ 450,000	\$ 450,000	5.59%	0.4932	\$ -	10.59%	0.0000	0.0000	\$ 438,090	
1083	12/15/2021	2021	\$ 68,344	\$ 68,344	5.52%	0.4575	\$ -	10.52%	0.0000	0.0000	\$ 66,684	
1088	12/29/2021	2021	\$ 6,148,770	\$ 6,148,770	5.62%	0.4959	\$ -	10.62%	0.0000	0.0000	\$ 5,984,292	
2000	12/16/2021	2021	\$ 2,335,769	\$ 2,335,769	5.63%	0.4603	\$ -	10.63%	0.0000	0.0000	\$ 2,277,620	
2000	12/15/2022	2021	\$ 7,633,723	\$ 7,633,723	5.63%	1.4575	\$ -	10.63%	0.0000	0.0000	\$ 7,047,996	
2003	12/1/2021	2021	\$ 11,205,777	\$ 11,205,777	5.60%	0.4192	\$ -	10.60%	0.0000	0.0000	\$ 10,952,735	
2006	11/2/2021	2021	\$ 371,512	\$ 371,512	5.53%	0.3397	\$ -	10.53%	0.0000	0.0000	\$ 364,780	
2009	11/1/2021	2021	\$ 167,794	\$ 167,794	5.51%	0.3370	\$ -	10.51%	0.0000	0.0000	\$ 164,788	
2012	12/28/2021	2021	\$ 277,084	\$ 277,084	5.59%	0.4932	\$ -	10.59%	0.0000	0.0000	\$ 269,750	
2012	12/31/2021	2021	\$ 4,954	\$ 4,954	5.59%	0.5014	\$ -	10.59%	0.0000	0.0000	\$ 4,821	
2018	12/21/2021	2021	\$ 268,006	\$ 268,006	5.52%	0.4740	\$ -	10.52%	0.0000	0.0000	\$ 261,267	
2023	10/15/2021	2021	\$ 12,610	\$ 12,610	5.49%	0.2904	\$ -	10.49%	0.0000	0.0000	\$ 12,416	
2023	12/31/2021	2021	\$ 44,914	\$ 44,914	5.49%	0.5014	\$ -	10.49%	0.0000	0.0000	\$ 43,726	
2026	12/1/2021	2021	\$ 200,000	\$ 200,000	5.49%	0.4192	\$ -	10.49%	0.0000	0.0000	\$ 195,569	
2027	10/4/2021	2021	\$ 2,943	\$ 2,943	5.53%	0.2603	\$ -	10.53%	0.0000	0.0000	\$ 2,902	
2027	12/20/2021	2021	\$ 29,499	\$ 29,499	5.53%	0.4712	\$ -	10.53%	0.0000	0.0000	\$ 28,760	
2029	12/28/2021	2021	\$ 87,625	\$ 87,625	5.51%	0.4932	\$ -	10.51%	0.0000	0.0000	\$ 85,338	
2030	12/31/2021	2021	\$ 7,339,163	\$ 7,339,163	5.64%	0.5014	\$ -	10.64%	0.0000	0.0000	\$ 7,140,024	
2032	12/15/2021	2021	\$ 1,077,000	\$ 1,077,000	5.63%	0.4575	\$ -	10.63%	0.0000	0.0000	\$ 1,050,346	
2033	11/16/2021	2021	\$ 597,585	\$ 597,585	5.71%	0.3781	\$ -	10.71%	0.0000	0.0000	\$ 585,170	
2037	12/23/2021	2021	\$ 26,122	\$ 26,122	5.49%	0.4795	\$ -	10.49%	0.0000	0.0000	\$ 25,461	
2038	12/28/2021	2021	\$ 21,106	\$ 21,106	5.59%	0.4932	\$ -	10.59%	0.0000	0.0000	\$ 20,547	
2039	12/30/2021	2021	\$ 796,075	\$ 796,075	5.77%	0.4986	\$ -	10.77%	0.0000	0.0000	\$ 774,116	
3000	11/30/2021	2021	\$ 654,650	\$ 654,650	5.65%	0.4164	\$ -	10.65%	0.0000	0.0000	\$ 639,836	
3000	5/26/2022	2021	\$ 2,000,000	\$ 2,000,000	5.65%	0.9014	\$ -	10.65%	0.0000	0.0000	\$ 1,903,333	
3011	12/8/2021	2021	\$ 40,731	\$ 40,731	5.45%	0.4384	\$ -	10.45%	0.0000	0.0000	\$ 39,794	
3012	10/14/2021	2021	\$ 420,696	\$ 420,696	5.69%	0.2877	\$ -	10.69%	0.0000	0.0000	\$ 414,052	
3012	12/14/2021	2021	\$ 1,500,073	\$ 1,500,073	5.69%	0.4548	\$ -	10.69%	0.0000	0.0000	\$ 1,462,790	
3019	4/19/2022	2021	\$ 887,502	\$ 887,502	5.51%	0.8000	\$ -	10.51%	0.0000	0.0000	\$ 850,226	
3023	10/25/2021	2021	\$ 209,250	\$ 209,250	5.65%	0.3178	\$ -	10.65%	0.0000	0.0000	\$ 205,627	
3031	12/1/2021	2021	\$ 584,394	\$ 584,394	5.62%	0.4192	\$ -	10.62%	0.0000	0.0000	\$ 571,152	
3032	12/15/2021	2021	\$ 300,000	\$ 300,000	5.63%	0.4575	\$ -	10.63%	0.0000	0.0000	\$ 292,575	
3036	11/9/2021	2021	\$ 45,221	\$ 45,221	5.53%	0.3589	\$ -	10.53%	0.0000	0.0000	\$ 44,356	
3054	10/15/2021	2021	\$ 71,848	\$ 71,848	5.53%	0.2904	\$ -	10.53%	0.0000	0.0000	\$ 70,734	
3054	12/31/2021	2021	\$ 255,955	\$ 255,955	5.53%	0.5014	\$ -	10.53%	0.0000	0.0000	\$ 249,140	
3063	10/6/2021	2021	\$ 59,740	\$ 59,740	5.62%	0.2658	\$ -	10.62%	0.0000	0.0000	\$ 58,878	
3063	12/13/2021	2021	\$ 300,000	\$ 300,000	5.62%	0.4521	\$ -	10.62%	0.0000	0.0000	\$ 292,676	
3073	10/28/2021	2021	\$ 16,739	\$ 16,739	5.66%	0.3260	\$ -	10.66%	0.0000	0.0000	\$ 16,441	
3074	10/13/2021	2021	\$ 22,781	\$ 22,781	5.44%	0.2849	\$ -	10.44%	0.0000	0.0000	\$ 22,440	
3074	12/27/2021	2021	\$ 81,107	\$ 81,107	5.44%	0.4904	\$ -	10.44%	0.0000	0.0000	\$ 79,027	
3074	9/26/2022	2021	\$ 250,000	\$ 250,000	5.44%	1.2384	\$ -	10.44%	0.0000	0.0000	\$ 234,127	
3077	11/30/2021	2021	\$ 58,400	\$ 58,400	5.66%	0.4164	\$ -	10.66%	0.0000	0.0000	\$ 57,076	
4000	12/3/2021	2021	\$ 7,000,000	\$ 7,000,000	5.65%	0.4247	\$ -	10.65%	0.0000	0.0000	\$ 6,838,513	

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DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2021

\$ 138,440.047

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	
4079	9/17/2021	2021	\$ 9,062	\$ 9,062	5.81%	0.2137	\$ -	10.81%	0.0000	0.0000	\$ 8,953	
4079	12/28/2021	2021	\$ 9,062	\$ 9,062	5.81%	0.4932	\$ -	10.81%	0.0000	0.0000	\$ 8,813	
4079	2/25/2022	2021	\$ 23,359	\$ 23,359	5.81%	0.6548	\$ -	10.81%	0.0000	0.0000	\$ 22,511	
4079	10/5/2022	2021	\$ 18,000	\$ 18,000	5.81%	1.2630	\$ -	10.81%	0.0000	0.0000	\$ 16,761	
4084	12/15/2021	2021	\$ 30,000	\$ 30,000	5.66%	0.4575	\$ -	10.66%	0.0000	0.0000	\$ 29,254	
4087	12/7/2021	2021	\$ 162,034	\$ 162,034	5.66%	0.4356	\$ -	10.66%	0.0000	0.0000	\$ 158,286	
4088	10/1/2021	2021	\$ 30,206	\$ 30,206	5.52%	0.2521	\$ -	10.52%	0.0000	0.0000	\$ 29,804	
4088	1/3/2022	2021	\$ 107,501	\$ 107,501	5.46%	0.5096	\$ -	10.46%	0.0000	0.0000	\$ 104,628	
4090	1/10/2022	2021	\$ 193,074	\$ 193,074	5.46%	0.5288	\$ -	10.46%	0.0000	0.0000	\$ 187,534	
4091	12/28/2021	2021	\$ 2,974,200	\$ 2,974,200	5.69%	0.4932	\$ -	10.69%	0.0000	0.0000	\$ 2,894,129	
4094	10/5/2021	2021	\$ 16,835	\$ 16,835	5.69%	0.2630	\$ -	10.69%	0.0000	0.0000	\$ 16,593	
4094	12/13/2021	2021	\$ 59,990	\$ 59,990	5.65%	0.4521	\$ -	10.65%	0.0000	0.0000	\$ 58,518	
4096	11/23/2021	2021	\$ 70,114	\$ 70,114	5.65%	0.3973	\$ -	10.65%	0.0000	0.0000	\$ 68,618	
4097	10/4/2021	2021	\$ 15,437	\$ 15,437	5.58%	0.2603	\$ -	10.58%	0.0000	0.0000	\$ 15,222	
4097	10/19/2021	2021	\$ 125,000	\$ 125,000	5.54%	0.3014	\$ -	10.54%	0.0000	0.0000	\$ 122,985	
5000	12/17/2021	2021	\$ 6,160,053	\$ 6,160,053	5.54%	0.4630	\$ -	10.54%	0.0000	0.0000	\$ 6,004,744	
5001	12/10/2021	2021	\$ 217,538	\$ 217,538	5.67%	0.4438	\$ -	10.67%	0.0000	0.0000	\$ 212,421	
5001	6/10/2022	2021	\$ 400,000	\$ 400,000	5.51%	0.9425	\$ -	10.51%	0.0000	0.0000	\$ 380,283	
5010	10/14/2021	2021	\$ 2,887	\$ 2,887	5.51%	0.2877	\$ -	10.51%	0.0000	0.0000	\$ 2,842	
5010	12/28/2021	2021	\$ 18,715	\$ 18,715	5.55%	0.4932	\$ -	10.55%	0.0000	0.0000	\$ 18,223	
5021	10/7/2021	2021	\$ 15,517	\$ 15,517	5.55%	0.2685	\$ -	10.55%	0.0000	0.0000	\$ 15,296	
5021	12/16/2021	2021	\$ 55,252	\$ 55,252	5.50%	0.4603	\$ -	10.50%	0.0000	0.0000	\$ 53,907	
5026	12/17/2021	2021	\$ 700,000	\$ 700,000	5.50%	0.4630	\$ -	10.50%	0.0000	0.0000	\$ 682,471	
5034	10/18/2021	2021	\$ 15,642	-	5.63%	0.2986	\$ 15,642	10.63%	0.2904	0.0082	\$ 15,388	
5034	1/6/2022	2021	\$ 55,729	\$ 55,729	5.51%	0.5178	\$ -	10.51%	0.0000	0.0000	\$ 54,203	
5045	11/9/2021	2021	\$ 26,806	\$ 26,806	5.51%	0.3589	\$ -	10.51%	0.0000	0.0000	\$ 26,290	
5047	9/30/2021	2021	\$ 40,784	\$ 40,784	5.56%	0.2493	\$ -	10.56%	0.0000	0.0000	\$ 40,238	
5047	10/20/2021	2021	\$ 145,220	\$ 145,220	5.55%	0.3041	\$ -	10.55%	0.0000	0.0000	\$ 142,854	
5050	9/30/2021	2021	\$ 16,204	\$ 16,204	5.55%	0.2493	\$ -	10.55%	0.0000	0.0000	\$ 15,988	
5050	10/22/2021	2021	\$ 57,686	\$ 57,686	5.52%	0.3096	\$ -	10.52%	0.0000	0.0000	\$ 56,734	
5051	12/8/2021	2021	\$ 763,692	\$ 763,692	5.52%	0.4384	\$ -	10.52%	0.0000	0.0000	\$ 745,729	
5065	12/23/2021	2021	\$ 374,422	\$ 374,422	5.58%	0.4795	\$ -	10.58%	0.0000	0.0000	\$ 364,717	
5080	10/5/2021	2021	\$ 6,487	\$ 6,487	5.63%	0.2630	\$ -	10.63%	0.0000	0.0000	\$ 6,396	
5080	11/23/2021	2021	\$ 86,442	\$ 86,442	5.50%	0.3973	\$ -	10.50%	0.0000	0.0000	\$ 84,623	
5091	12/6/2021	2021	\$ 101,265	\$ 101,265	5.50%	0.4329	\$ -	10.50%	0.0000	0.0000	\$ 98,917	
5093	10/12/2021	2021	\$ 6,337	\$ 6,337	5.57%	0.2822	\$ -	10.57%	0.0000	0.0000	\$ 6,243	
5093	11/26/2021	2021	\$ 60,835	\$ 60,835	5.42%	0.4055	\$ -	10.42%	0.0000	0.0000	\$ 59,547	
5118	1/6/2022	2021	\$ 23,448	\$ 23,448	5.42%	0.5178	\$ -	10.42%	0.0000	0.0000	\$ 22,805	
5121	10/13/2021	2021	\$ 81,436	\$ 81,436	5.52%	0.2849	\$ -	10.52%	0.0000	0.0000	\$ 80,197	
5121	12/17/2021	2021	\$ 97,988	\$ 97,988	5.53%	0.4630	\$ -	10.53%	0.0000	0.0000	\$ 95,576	
5121	2/25/2022	2021	\$ 97,988	\$ 97,988	5.53%	0.6548	\$ -	10.53%	0.0000	0.0000	\$ 94,595	
5121	5/27/2022	2021	\$ 97,988	\$ 97,988	5.53%	0.9041	\$ -	10.53%	0.0000	0.0000	\$ 93,334	
5125	10/13/2021	2021	\$ 7,632	\$ 7,632	5.53%	0.2849	\$ -	10.53%	0.0000	0.0000	\$ 7,516	
5125	1/4/2022	2021	\$ 19,001	\$ 19,001	5.50%	0.5123	\$ -	10.50%	0.0000	0.0000	\$ 18,487	
5125	2/2/2022	2021	\$ 19,001	\$ 19,001	5.50%	0.5918	\$ -	10.50%	0.0000	0.0000	\$ 18,408	
5125	5/18/2022	2021	\$ 19,001	\$ 19,001	5.50%	0.8795	\$ -	10.50%	0.0000	0.0000	\$ 18,127	
5126	12/3/2021	2021	\$ 5,687,890	\$ 5,687,890	5.50%	0.4247	\$ -	10.50%	0.0000	0.0000	\$ 5,557,343	
5127	12/3/2021	2021	\$ 96,830	\$ 96,830	5.62%	0.4247	\$ -	10.62%	0.0000	0.0000	\$ 94,615	
5127	4/8/2022	2021	\$ 305,456	\$ 305,456	5.60%	0.7699	\$ -	10.60%	0.0000	0.0000	\$ 292,908	
5128	10/18/2021	2021	\$ 44,369	-	5.60%	0.2986	\$ 44,369	10.60%	0.2904	0.0082	\$ 43,640	
5128	12/31/2021	2021	\$ 53,422	\$ 53,422	5.57%	0.5014	\$ -	10.57%	0.0000	0.0000	\$ 51,990	
5128	3/2/2022	2021	\$ 115,000	\$ 115,000	5.57%	0.6685	\$ -	10.57%	0.0000	0.0000	\$ 110,908	
5129	12/2/2021	2021	\$ 1,370,549	\$ 1,370,549	5.57%	0.4219	\$ -	10.57%	0.0000	0.0000	\$ 1,339,293	
5130	12/30/2021	2021	\$ 26,481	\$ 26,481	5.62%	0.4986	\$ -	10.62%	0.0000	0.0000	\$ 25,766	
5130	5/31/2022	2021	\$ 52,503	\$ 52,503	5.64%	0.9151	\$ -	10.64%	0.0000	0.0000	\$ 49,932	
6000	12/21/2021	2021	\$ 1,207,467	\$ 1,207,467	5.64%	0.4740	\$ -	10.64%	0.0000	0.0000	\$ 1,175,996	
6000	3/30/2022	2021	\$ 982,460	\$ 982,460	5.73%	0.7452	\$ -	10.73%	0.0000	0.0000	\$ 942,502	
6016	10/12/2021	2021	\$ 1,535	\$ 1,535	5.73%	0.2822	\$ -	10.73%	0.0000	0.0000	\$ 1,512	
6016	1/20/2022	2021	\$ 56,276	\$ 54,741	5.56%	0.5562	\$ 1,535	10.56%	0.5425	0.0137	\$ 54,607	
6028	10/5/2021	2021	\$ 4,104	\$ 4,104	5.56%	0.2630	\$ -	10.56%	0.0000	0.0000	\$ 4,046	
6028	12/17/2021	2021	\$ 86,250	\$ 86,250	5.55%	0.4630	\$ -	10.55%	0.0000	0.0000	\$ 84,120	
6040	10/22/2021	2021	\$ 12,042	-	5.55%	0.3096	\$ 12,042	10.55%	0.2904	0.0192	\$ 11,827	
6040	12/30/2021	2021	\$ 42,965	\$ 42,965	5.69%	0.4986	\$ -	10.69%	0.0000	0.0000	\$ 41,796	
6042	12/29/2021	2021	\$ 17,737	\$ 17,737	5.69%	0.4959	\$ -	10.69%	0.0000	0.0000	\$ 17,274	
6044	11/29/2021	2021	\$ 42,752	\$ 42,752	5.48%	0.4137	\$ -	10.48%	0.0000	0.0000	\$ 41,796	
6049	10/25/2021	2021	\$ 100,000	\$ 76,333	5.62%	0.3178	\$ 23,667	10.62%	0.2904	0.0274	\$ 98,257	
6049	11/18/2021	2021	\$ 375,000	\$ 375,000	5.59%	0.3836	\$ -	10.59%	0.0000	0.0000	\$ 367,253	

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DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2021

\$ 138,440.047

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	
6070	10/25/2021	2021	\$ 4,754	\$ -	5.59%	0.3178	\$ 4,754	10.59%	0.2904	0.0274	\$ 4,669	
6070	4/8/2022	2021	\$ 17,221	\$ 12,467	5.40%	0.7699	\$ 4,754	10.40%	0.5425	0.2274	\$ 16,489	
6077	11/2/2021	2021	\$ 925,039	\$ 925,039	5.40%	0.3397	\$ -	10.40%	0.0000	0.0000	\$ 908,161	
6079	12/30/2021	2021	\$ 84,000	\$ 84,000	5.57%	0.4986	\$ -	10.57%	0.0000	0.0000	\$ 81,752	
6086	10/1/2021	2021	\$ 6,726	\$ 6,726	5.59%	0.2521	\$ -	10.59%	0.0000	0.0000	\$ 6,635	
6086	11/1/2021	2021	\$ 23,953	\$ 23,953	5.58%	0.3370	\$ -	10.58%	0.0000	0.0000	\$ 23,519	
6093	12/24/2021	2021	\$ 66,686	\$ 66,686	5.58%	0.4822	\$ -	10.58%	0.0000	0.0000	\$ 64,957	
6107	12/9/2021	2021	\$ 10,685	\$ 10,685	5.60%	0.4411	\$ -	10.60%	0.0000	0.0000	\$ 10,435	
6107	2/22/2022	2021	\$ 10,685	\$ 10,685	5.51%	0.6466	\$ -	10.51%	0.0000	0.0000	\$ 10,321	
6107	5/13/2022	2021	\$ 10,685	\$ 10,685	5.51%	0.8658	\$ -	10.51%	0.0000	0.0000	\$ 10,200	
6116	12/31/2021	2021	\$ 38,950	\$ 38,950	5.51%	0.5014	\$ -	10.51%	0.0000	0.0000	\$ 37,915	
6120	12/15/2021	2021	\$ 39,552	\$ 39,552	5.52%	0.4575	\$ -	10.52%	0.0000	0.0000	\$ 38,597	
6124	12/1/2021	2021	\$ 84,937	\$ 84,937	5.60%	0.4192	\$ -	10.60%	0.0000	0.0000	\$ 83,019	
6125	12/21/2021	2021	\$ 18,376,509	\$ 18,376,509	5.60%	0.4740	\$ -	10.60%	0.0000	0.0000	\$ 17,903,174	
6126	12/13/2021	2021	\$ 28,293	\$ 28,293	5.66%	0.4521	\$ -	10.66%	0.0000	0.0000	\$ 27,611	
6130	10/14/2021	2021	\$ 20,772	\$ 20,772	5.55%	0.2877	\$ -	10.55%	0.0000	0.0000	\$ 20,452	
6130	11/24/2021	2021	\$ 1,573,273	\$ 1,573,273	5.55%	0.4000	\$ -	10.55%	0.0000	0.0000	\$ 1,539,646	
6136	12/31/2021	2021	\$ 34,960	\$ 34,960	5.55%	0.5014	\$ -	10.55%	0.0000	0.0000	\$ 34,036	
6136	3/2/2022	2021	\$ 115,000	\$ 115,000	5.49%	0.6685	\$ -	10.49%	0.0000	0.0000	\$ 110,964	
6136	6/6/2022	2021	\$ 802,333	\$ 802,333	5.49%	0.9315	\$ -	10.49%	0.0000	0.0000	\$ 763,367	
6138	11/10/2021	2021	\$ 458,878	\$ 458,878	5.49%	0.3616	\$ -	10.49%	0.0000	0.0000	\$ 449,801	
6140	12/6/2021	2021	\$ 32,416	\$ 32,416	5.68%	0.4329	\$ -	10.68%	0.0000	0.0000	\$ 31,651	
6142	12/29/2021	2021	\$ 53,807	\$ 53,807	5.67%	0.4959	\$ -	10.67%	0.0000	0.0000	\$ 52,382	
6143	11/29/2021	2021	\$ 95,968	\$ 95,968	5.56%	0.4137	\$ -	10.56%	0.0000	0.0000	\$ 93,847	
7000	11/18/2021	2021	\$ 1,162,318	\$ 1,162,318	5.55%	0.3836	\$ -	10.55%	0.0000	0.0000	\$ 1,137,824	
7011	12/22/2021	2021	\$ 430,500	\$ 430,500	5.71%	0.4767	\$ -	10.71%	0.0000	0.0000	\$ 419,594	
7027	11/9/2021	2021	\$ 143,270	\$ 143,270	5.53%	0.3589	\$ -	10.53%	0.0000	0.0000	\$ 140,534	
7031	10/26/2021	2021	\$ 62,024	\$ 12,856	5.52%	0.3205	\$ 49,168	10.52%	0.2904	0.0301	\$ 60,903	
7031	12/31/2021	2021	\$ 161,976	\$ 161,976	5.49%	0.5014	\$ -	10.49%	0.0000	0.0000	\$ 157,693	
7056	11/23/2021	2021	\$ 76,875	\$ 76,875	5.49%	0.3973	\$ -	10.49%	0.0000	0.0000	\$ 75,254	
7060	12/22/2021	2021	\$ 18,362	\$ 18,362	5.51%	0.4767	\$ -	10.51%	0.0000	0.0000	\$ 17,900	
7064	11/22/2021	2021	\$ 131,352	\$ 131,352	5.49%	0.3945	\$ -	10.49%	0.0000	0.0000	\$ 128,563	
7065	10/7/2021	2021	\$ 9,048	\$ 9,048	5.59%	0.2685	\$ -	10.59%	0.0000	0.0000	\$ 8,917	
7065	12/22/2021	2021	\$ 146,952	\$ 146,952	5.57%	0.4767	\$ -	10.57%	0.0000	0.0000	\$ 143,203	
7088	11/10/2021	2021	\$ 42,000	\$ 42,000	5.57%	0.3616	\$ -	10.57%	0.0000	0.0000	\$ 41,189	
7100	10/7/2021	2021	\$ 15,671	\$ 15,671	5.54%	0.2685	\$ -	10.54%	0.0000	0.0000	\$ 15,446	
7100	12/10/2021	2021	\$ 18,851	\$ 18,851	5.53%	0.4438	\$ -	10.53%	0.0000	0.0000	\$ 18,406	
7100	2/9/2022	2021	\$ 18,851	\$ 18,851	5.53%	0.6110	\$ -	10.53%	0.0000	0.0000	\$ 18,241	
7100	5/10/2022	2021	\$ 18,851	\$ 18,851	5.53%	0.8575	\$ -	10.53%	0.0000	0.0000	\$ 18,001	
7101	11/23/2021	2021	\$ 157,028	\$ 157,028	5.53%	0.3973	\$ -	10.53%	0.0000	0.0000	\$ 153,648	
7117	10/28/2021	2021	\$ 26,716	\$ -	5.63%	0.3260	\$ 26,716	10.63%	0.2904	0.0356	\$ 26,213	
7117	1/6/2022	2021	\$ 32,165	\$ 32,165	5.47%	0.5178	\$ -	10.47%	0.0000	0.0000	\$ 31,290	
7117	3/1/2022	2021	\$ 32,165	\$ 32,165	5.47%	0.6658	\$ -	10.47%	0.0000	0.0000	\$ 31,045	
7117	5/20/2022	2021	\$ 32,165	\$ 32,165	5.47%	0.8849	\$ -	10.47%	0.0000	0.0000	\$ 30,684	
7118	7/1/2021	2021	\$ 1,000,000	\$ 1,000,000	5.47%	0.0000	\$ -	10.47%	0.0000	0.0000	\$ 1,000,000	
8000	12/31/2021	2021	\$ 5,421,852	\$ 5,421,852	5.66%	0.5014	\$ -	10.66%	0.0000	0.0000	\$ 5,274,737	
8006	10/5/2021	2021	\$ 31,662	\$ 31,662	5.64%	0.2630	\$ -	10.64%	0.0000	0.0000	\$ 31,222	
8006	12/29/2021	2021	\$ 268,338	\$ 268,338	5.47%	0.4959	\$ -	10.47%	0.0000	0.0000	\$ 261,344	
8006	9/29/2022	2021	\$ 80,000	\$ 80,000	5.47%	1.2466	\$ -	10.47%	0.0000	0.0000	\$ 74,861	
8026	10/6/2021	2021	\$ 26,535	\$ 26,535	5.47%	0.2658	\$ -	10.47%	0.0000	0.0000	\$ 26,157	
8026	11/24/2021	2021	\$ 31,924	\$ 31,924	5.55%	0.4000	\$ -	10.55%	0.0000	0.0000	\$ 31,242	
8026	2/9/2022	2021	\$ 31,924	\$ 31,924	5.55%	0.6110	\$ -	10.55%	0.0000	0.0000	\$ 30,888	
8026	5/24/2022	2021	\$ 31,924	\$ 31,924	5.55%	0.8959	\$ -	10.55%	0.0000	0.0000	\$ 30,416	
8031	12/30/2021	2021	\$ 592,932	\$ 592,932	5.55%	0.4986	\$ -	10.55%	0.0000	0.0000	\$ 576,958	
8054	10/13/2021	2021	\$ 56,300	\$ 56,300	5.63%	0.2849	\$ -	10.63%	0.0000	0.0000	\$ 55,439	
8066	1/24/2022	2021	\$ 74,406	\$ 74,406	5.56%	0.5671	\$ -	10.56%	0.0000	0.0000	\$ 72,169	
8104	12/27/2021	2021	\$ 289,000	\$ 289,000	5.53%	0.4904	\$ -	10.53%	0.0000	0.0000	\$ 281,354	
8105	7/14/2021	2021	\$ 1,200,000	\$ 1,200,000	5.62%	0.0356	\$ -	10.62%	0.0000	0.0000	\$ 1,197,665	
9007	10/12/2021	2021	\$ 54,923	\$ 54,923	5.62%	0.2822	\$ -	10.62%	0.0000	0.0000	\$ 54,078	
9007	12/2/2021	2021	\$ 66,149	\$ 66,149	5.65%	0.4219	\$ -	10.65%	0.0000	0.0000	\$ 64,633	
9007	2/14/2022	2021	\$ 66,149	\$ 66,149	5.65%	0.6247	\$ -	10.65%	0.0000	0.0000	\$ 63,917	
9007	5/11/2022	2021	\$ 66,149	\$ 66,149	5.65%	0.8603	\$ -	10.65%	0.0000	0.0000	\$ 63,094	
9007	9/26/2022	2021	\$ 165,000	\$ 165,000	5.65%	1.2384	\$ -	10.65%	0.0000	0.0000	\$ 154,143	
9026	12/8/2021	2021	\$ 184,450	\$ 184,450	5.65%	0.4384	\$ -	10.65%	0.0000	0.0000	\$ 180,097	
9045	12/29/2021	2021	\$ 23,536	\$ 23,536	5.60%	0.4959	\$ -	10.60%	0.0000	0.0000	\$ 22,916	
9062	10/12/2021	2021	\$ 19,154	\$ 19,154	5.53%	0.2822	\$ -	10.53%	0.0000	0.0000	\$ 18,864	
9062	12/13/2021	2021	\$ 23,051	\$ 23,051	5.55%	0.4521	\$ -	10.55%	0.0000	0.0000	\$ 22,495	

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2021

EIN: 13-5645888

PN: 333

2021 FORM 5500 SCHEDULE SB, LINE 19

DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2021

TOTAL: \$ 142,404,934 \$ 142,178,798 \$ 226,136 \$ 138,440,047

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	2/10/2022	2021	\$ 23,051	\$ 23,051	5.55%	0.6137	\$ -	10.55%	0.0000	0.0000	\$ 22,299
9062	5/12/2022	2021	\$ 23,051	\$ 23,051	5.55%	0.8630	\$ -	10.55%	0.0000	0.0000	\$ 22,001
9072	11/9/2021	2021	\$ 72,000	\$ 72,000	5.55%	0.3589	\$ -	10.55%	0.0000	0.0000	\$ 70,613
9074	11/4/2021	2021	\$ 203,962	\$ 203,962	5.57%	0.3452	\$ -	10.57%	0.0000	0.0000	\$ 200,168
9076	12/28/2021	2021	\$ 53,056	\$ 53,056	5.59%	0.4932	\$ -	10.59%	0.0000	0.0000	\$ 51,657
9077	12/17/2021	2021	\$ 55,501	\$ 55,501	5.57%	0.4630	\$ -	10.57%	0.0000	0.0000	\$ 54,137
9082	10/29/2021	2021	\$ 30,284	\$ 30,284	5.52%	0.3288	\$ -	10.52%	0.0000	0.0000	\$ 29,759
9084	10/29/2021	2021	\$ 104,561	\$ 104,561	5.46%	0.3288	\$ -	10.46%	0.0000	0.0000	\$ 102,714
9085	12/21/2021	2021	\$ 113,370	\$ 113,370	5.57%	0.4740	\$ -	10.57%	0.0000	0.0000	\$ 110,480
9087	12/16/2021	2021	\$ 32,838	\$ 32,838	5.60%	0.4603	\$ -	10.60%	0.0000	0.0000	\$ 32,011
10000	12/9/2021	2021	\$ 1,032,859	\$ 1,032,859	5.70%	0.4411	\$ -	10.70%	0.0000	0.0000	\$ 1,007,967
10019	11/5/2021	2021	\$ 45,645	\$ 45,645	5.64%	0.3479	\$ -	10.64%	0.0000	0.0000	\$ 44,795
10022	10/4/2021	2021	\$ 50,000	\$ 50,000	5.55%	0.2603	\$ -	10.55%	0.0000	0.0000	\$ 49,291
10022	12/28/2021	2021	\$ 160,290	\$ 160,290	5.64%	0.4932	\$ -	10.64%	0.0000	0.0000	\$ 156,011
10026	12/27/2021	2021	\$ 600,410	\$ 600,410	5.64%	0.4904	\$ -	10.64%	0.0000	0.0000	\$ 584,470
10031	12/10/2021	2021	\$ 150,000	\$ 150,000	5.64%	0.4438	\$ -	10.64%	0.0000	0.0000	\$ 146,422
10035	12/31/2021	2021	\$ 133,131	\$ 133,131	5.59%	0.5014	\$ -	10.59%	0.0000	0.0000	\$ 129,556
10038	10/25/2021	2021	\$ 5,432	\$ -	5.58%	0.3178	\$ 5,432	10.58%	0.2904	0.0274	\$ 5,332
10038	1/28/2022	2021	\$ 74,134	\$ 68,702	5.57%	0.5781	\$ 5,432	10.57%	0.5425	0.0356	\$ 71,839
10047	12/17/2021	2021	\$ 57,997	\$ 57,997	5.57%	0.4630	\$ -	10.57%	0.0000	0.0000	\$ 56,572
10048	12/30/2021	2021	\$ 78,650	\$ 78,650	5.52%	0.4986	\$ -	10.52%	0.0000	0.0000	\$ 76,582
10051	7/15/2021	2021	\$ 30,000	\$ 30,000	5.49%	0.0384	\$ -	10.49%	0.0000	0.0000	\$ 29,937
10051	8/13/2021	2021	\$ 30,000	\$ 30,000	5.67%	0.1178	\$ -	10.67%	0.0000	0.0000	\$ 29,806
10051	9/15/2021	2021	\$ 30,000	\$ 30,000	5.67%	0.2082	\$ -	10.67%	0.0000	0.0000	\$ 29,657
10051	10/15/2021	2021	\$ 30,000	\$ 30,000	5.67%	0.2904	\$ -	10.67%	0.0000	0.0000	\$ 29,523
10051	11/15/2021	2021	\$ 30,000	\$ 30,000	5.67%	0.3753	\$ -	10.67%	0.0000	0.0000	\$ 29,385
10051	12/15/2021	2021	\$ 30,000	\$ 30,000	5.67%	0.4575	\$ -	10.67%	0.0000	0.0000	\$ 29,252
10051	1/14/2022	2021	\$ 20,000	\$ 20,000	5.67%	0.5397	\$ -	10.67%	0.0000	0.0000	\$ 19,413
10051	2/15/2022	2021	\$ 20,000	\$ 20,000	5.67%	0.6274	\$ -	10.67%	0.0000	0.0000	\$ 19,320
10051	3/15/2022	2021	\$ 20,000	\$ 20,000	5.67%	0.7041	\$ -	10.67%	0.0000	0.0000	\$ 19,238
10051	4/15/2022	2021	\$ 20,000	\$ 20,000	5.67%	0.7890	\$ -	10.67%	0.0000	0.0000	\$ 19,148
10051	5/16/2022	2021	\$ 20,000	\$ 20,000	5.67%	0.8740	\$ -	10.67%	0.0000	0.0000	\$ 19,059
10051	6/15/2022	2021	\$ 20,000	\$ 20,000	5.67%	0.9562	\$ -	10.67%	0.0000	0.0000	\$ 18,973
11009	12/30/2021	2021	\$ 436,646	\$ 436,646	5.74%	0.4986	\$ -	10.74%	0.0000	0.0000	\$ 424,662
12000	12/31/2021	2021	\$ 3,516,947	\$ 3,516,947	5.74%	0.5014	\$ -	10.74%	0.0000	0.0000	\$ 3,422,169
12026	12/16/2021	2021	\$ 2,000,000	\$ 2,000,000	5.60%	0.4603	\$ -	10.60%	0.0000	0.0000	\$ 1,950,380
12028	11/18/2021	2021	\$ 207,443	\$ 207,443	5.61%	0.3836	\$ -	10.61%	0.0000	0.0000	\$ 203,182
12042	12/14/2021	2021	\$ 60,000	\$ 60,000	5.56%	0.4548	\$ -	10.56%	0.0000	0.0000	\$ 58,564
12043	10/12/2021	2021	\$ 11,526	\$ 11,526	5.47%	0.2822	\$ -	10.47%	0.0000	0.0000	\$ 11,347
12043	12/9/2021	2021	\$ 138,474	\$ 138,474	5.69%	0.4411	\$ -	10.69%	0.0000	0.0000	\$ 135,135
13000	10/6/2021	2021	\$ 5,002,003	\$ 5,002,003	5.69%	0.2658	\$ -	10.69%	0.0000	0.0000	\$ 4,930,963
13001	12/14/2021	2021	\$ 523,725	\$ 523,725	5.70%	0.4548	\$ -	10.70%	0.0000	0.0000	\$ 510,686
13002	1/16/2022	2021	\$ 450,000	\$ 450,000	5.70%	0.5452	\$ -	10.70%	0.0000	0.0000	\$ 436,851
109000	12/29/2021	2021	\$ 5,200,000	\$ 5,200,000	5.59%	0.4959	\$ -	10.59%	0.0000	0.0000	\$ 5,059,713

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SCHEDULE SB ATTACHMENTS

Schedule SB, Line 23 – Amendment Summary

Employer	Effective date	Amendment
1055	1/1/2021	Active Service Death Benefit
2000	7/1/2021	Benefits will be frozen for executives Backer Ali, Kevin Neylan and Claudia Kim per special resolution.
3032	1/1/2021	Hard Freeze
4094	1/1/2021	Hard Freeze
5000	7/1/2021	Earliest age for early retirement as of age 45 and 10 year of service.
6136	6/1/2021	Lump Sum option available to all retirees now including those who retired early (age 45)
7064	6/1/2021	Hard Freeze
7100	1/1/2021	Lump Sum option available to all retirees now including those who retired early (age 45)
7117	8/1/2020	Lump Sum option available to all retirees now including those who retired early (age 45)
9074	7/1/2021	Soft Freeze
103023	7/1/2020	Retirement increments and payments
105000	7/1/2021	Earliest age for early retirement as of age 45 and 10 year of service.

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2021 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	4b	5
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)	Funding target reflecting at-risk assumptions (if at-risk status)	Effective interest rate
1000	7/1/2021	125,066,222	125,066,222	47	24,696,646	178	15,197,013	1,607,997	50,202,534	184	51,810,531	409	91,704,190	o			5.66%
1001	7/1/2021	37,744,972	37,744,972	150	24,367,550	211	12,996,282	38	278,589	5	278,627	366	37,642,459	o			5.52%
1004	7/1/2021	6,367,983	6,367,983	35	6,641,392	29	1,299,868	1	73,965	6	73,966	65	5,015,226	o			5.52%
1006	7/1/2021	14,322,162	14,322,162	39	6,486,447	28	1,206,828	222,051	4,654,195	60	4,876,246	127	12,569,521	o			5.58%
1007	7/1/2021	24,384,578	24,384,578	18	4,713,446	46	2,278,168	252,265	12,031,636	45	12,283,901	109	19,275,515	o			5.59%
1019	7/1/2021	25,312,273	25,312,273	119	10,017,085	314	13,320,307	1,121	1,480,541	30	1,481,662	463	24,819,054	o			5.61%
1025	7/1/2021	2,877,926	2,877,926	20	1,441,834	8	383,312	693	898,120	9	898,713	37	2,723,659	o			5.54%
1027	7/1/2021	15,126,014	15,126,014	22	6,409,396	47	4,216,986	10,868	2,457,869	17	2,468,737	86	13,095,119	o			5.62%
1032	7/1/2021	7,919,957	7,919,957	30	2,741,710	30	2,850,727	(604)	1,951,047	22	1,951,043	62	7,543,480	o			5.59%
1034	7/1/2021	12,163,390	12,163,390	22	6,668,645	11	708,340	(159)	3,368,433	37	3,368,274	70	10,745,259	o			5.52%
1046	7/1/2021	7,628,414	7,628,414	22	3,118,812	23	827,052	(3,354)	1,373,242	25	1,369,888	74	5,315,752	o			5.63%
1055	7/1/2021	26,480,113	26,480,113	31	16,914,913	34	2,650,908	26,259	5,331,359	23	5,357,618	128	24,923,439	o			5.59%
1070	7/1/2021	8,164,652	8,164,652	7	1,907,838	12	410,112	29,748	3,588,586	19	3,618,332	38	5,936,282	o			5.59%
1073	7/1/2021	14,228,850	14,228,850	20	4,302,138	10	680,339	38,398	6,684,009	25	6,722,407	55	11,794,884	o			5.61%
1074	7/1/2021	47,991,126	47,991,126	137	32,655,892	86	5,056,951	177,481	9,487,468	98	9,664,949	321	47,377,792	o			5.58%
1077	7/1/2021	4,776,687	4,776,687	28	3,184,089	48	1,685,146	64	265,638	5	265,702	81	5,134,937	o			5.59%
1079	7/1/2021	18,381,457	18,381,457	87	10,178,690	59	2,808,468	16,890	2,336,278	47	2,353,168	193	15,340,326	o			5.54%
1080	7/1/2021	71,407,389	71,407,389	350	32,446,817	223	11,259,142	(24,269)	10,458,720	200	10,434,451	773	54,140,410	o			5.50%
1082	7/1/2021	33,354,393	33,354,393	69	14,170,042	60	2,711,460	36,274	8,150,449	59	8,186,723	188	25,068,225	o			5.59%
1083	7/1/2021	4,562,993	4,562,993	34	2,729,565	25	1,380,665	-	151,576	3	151,576	62	4,261,806	o			5.52%
1088	7/1/2021	69,030,241	69,030,241	99	16,976,830	72	4,062,328	1,123,077	25,670,341	435	26,793,418	606	47,832,576	o			5.62%
2000	7/1/2021	263,601,147	263,601,147	207	98,882,190	227	25,718,667	4,990,295	79,354,461	336	84,344,756	770	208,945,613	o			5.63%
2003*	7/1/2021	51,606,937	51,606,937	52	18,162,392	80	9,906,855	98,129	8,774,167	88	8,872,296	230	36,941,543	o			5.60%
2006	7/1/2021	32,376,512	32,376,512	124	20,928,498	71	3,365,678	5,178	4,153,780	73	4,158,958	268	28,453,134	o			5.53%
2009	7/1/2021	4,284,086	4,284,086	46	2,726,027	33	977,428	-	185,635	8	185,635	87	3,889,090	o			5.51%
2012	7/1/2021	31,287,488	31,287,488	39	11,239,691	58	5,263,080	320,224	9,136,115	51	9,456,339	148	25,989,110	o			5.59%
2018	7/1/2021	12,774,127	12,774,127	21	7,941,812	31	2,121,156	11,784	1,676,503	13	1,688,287	65	11,751,255	o			5.52%
2023	7/1/2021	2,339,425	2,339,425	5	1,805,727	6	458,461	189	172,706	7	172,706	18	2,437,083	o			5.49%
2026	7/1/2021	5,004,047	5,004,047	3	987,499	-	151,222	1	2,719,613	4	2,719,614	7	3,858,335	o			5.49%
2027	7/1/2021	1,557,460	1,557,460	24	1,100,845	11	375,340	57	62,744	4	62,801	39	1,538,996	o			5.53%
2029	7/1/2021	3,680,382	3,680,382	16	2,106,024	25	560,854	(4)	397,120	26	397,120	67	3,063,994	o			5.51%
2030	7/1/2021	109,206,770	109,206,770	245	50,876,159	453	24,781,865	1,568	28,972,657	682	28,974,225	1,380	104,632,249	o			5.64%
2032	7/1/2021	35,008,699	35,008,699	9	3,508,816	15	645,671	232,017	19,404,130	47	19,636,147	71	23,790,634	o			5.63%
2033	7/1/2021	5,607,492	5,607,492	1	318,861	6	467,688	5,621	2,606,916	21	2,612,739	28	3,399,286	o			5.71%
2037	7/1/2021	2,708,254	2,708,254	7	1,713,416	4	153,346	(1)	276,560	5	276,560	16	2,143,321	o			5.49%
2038	7/1/2021	2,454,182	2,454,182	9	1,172,530	8	161,021	521	434,039	7	434,560	24	1,768,111	o			5.59%
2039	7/1/2021	78,581,844	78,581,844	74	12,405,281	383	15,034,300	616,919	32,576,195	238	33,195,114	695	60,534,095	o			5.77%
3000	7/1/2021	132,795,429	132,795,429	85	27,705,849	124	15,269,912	887,592	33,879,869	180	34,767,461	389	77,743,221	o			5.65%
3011	7/1/2021	7,398,491	7,398,491	7	2,061,806	6	2,972,624	-	64,437	1	64,437	14	5,098,867	o			5.45%
3012	7/1/2021	29,220,757	29,220,757	16	5,529,924	22	3,187,511	79,065	16,247,399	51	16,326,454	89	25,043,889	o			5.69%
3019*	7/1/2021	14,018,393	14,018,393	53	5,989,978	40	1,854,526	444	3,709,325	54	3,709,769	147	11,554,273	o			5.51%
3023	7/1/2021	13,572,444	13,572,444	14	7,125,637	41	1,586,836	49,543	3,600,803	27	3,600,346	82	12,312,819	o			5.65%
3031	7/1/2021	9,993,539	9,993,539	1	349,274	1	114,820	10,978	5,650,001	15	5,660,979	17	6,125,073	o			5.62%
3032	7/1/2021	20,538,234	20,538,234	21	4,563,849	37	3,336,505	143,915	7,233,608	64	7,377,523	122	15,277,877	o			5.63%
3036	7/1/2021	3,895,821	3,895,821	15	2,505,936	18	481,535	(1)	294,648	4	294,647	37	3,282,118	o			5.53%
3054	7/1/2021	14,775,293	14,775,293	38	11,578,869	24	1,838,913	(3,074)	1,896,850	30	1,893,776	92	15,311,558	o			5.53%
3063	7/1/2021	5,368,214	5,368,214	15	1,864,167	5	100,661	38,868	2,859,927	34	2,898,795	54	4,863,623	o			5.62%
3073	7/1/2021	641,405	641,405	-	88,224	11	365,244	45	96,474	7	96,519	18	549,987	o			5.66%
3074	7/1/2021	1,969,095	1,969,095	18	2,035,128	8	264,112	6	102,870	7	102,876	33	2,402,116	o			5.44%
3077	7/1/2021	8,461,609	8,461,609	4	555,405	9	555,011	(3)	4,181,601	20	4,181,598	33	5,412,014	o			5.66%
4000	7/1/2021	261,695,307	261,695,307	132	64,069,975	214	26,719,716	3,130,132	72,007,465	176	75,137,597	522	165,927,288	o			5.65%
4079	7/1/2021	375,978	375,978	-	159,876	2	103,041	1,762	174,961	5	176,743	7	439,660	o			5.81%
4084	7/1/2021	2,441,247	2,441,247	1	31,777	1	27,364	56,445	1,715,734	4	1,772,179	5	1,831,320	o			5.68%
4087	7/1/2021	6,051,296	6,051,296	28	4,036,000	21	903,773	749	243,368	8	244,117	57	5,183,890	o			5.52%
4088	7/1/2021	3,685,801	3,685,801	29	3,206,789	6	191,693	(1,222)	757,675	18	756,453	53	4,154,935	o			5.46%
4090	7/1/2021	1,806,111	1,806,111	-	-	-	-	2	1,192,159	5	1,192,161	5	1,192,161	o			5.66%
4091	7/1/2021	66,119,146	66,119,146	23	7,737,846	61	5,447,174	675,299	24,369,074	370	25,044,373	454	38,229,393	o			5.69%

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2021
EIN: 13-5645888
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2021 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	6a	6b	6c	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	Target normal cost: Present value of current plan year accruals	Target normal cost: Expected plan- related expenses	Target normal cost: Total (line 6a + line 6b)	Carryover balance: Balance at beginning of prior year (line 13a from prior year)	Prefunding balance: Balance at beginning of prior year (line 13b from prior year)	Carryover balance: Portion used to offset prior year's funding requirement (line 35CB from prior year)	Prefunding balance: Portion used to offset prior year's funding requirement (line 35PB from prior year)	Carryover balance: Amount remaining (line 7 minus line 8)	Prefunding balance: Amount remaining (line 7 minus line 8)	Actual Rate of Return	Carryover balance: Interest on line 9 using prior year's actual rate of return	Prefunding balance: Interest on line 9 using prior year's actual rate of return	Prefunding balance: Prior year's excess contribution	Prior Year's Effective Interest Rate	Prefunding balance: Interest on excess of prior year's line 38a over 38b using prior year's effective interest rate	Prefunding balance: Interest on line 38b from prior year using prior year's actual return
1000	5,482,314	800,764	6,283,078	819,342	-	-	-	819,342	-	26.16%	214,340	-	6,771,937	5.46%	369,748	-
1001	-	590,070	590,070	-	-	-	-	-	-	12.82%	-	-	-	3.907	5.30%	207
1004	-	47,530	47,530	288,715	-	-	-	288,715	-	14.59%	42,095	-	-	53,673	5.30%	2,845
1006	474,117	187,444	661,561	1,042,695	-	398,936	-	643,759	-	23.53%	151,412	-	-	5,268	5.38%	-
1007	986,880	202,553	1,189,433	1,045,761	-	-	-	1,045,761	-	25.69%	268,656	-	-	263,925	5.40%	14,252
1019	-	472,777	472,777	207	-	-	-	207	-	18.25%	38	-	-	5,124	5.41%	277
1025	-	51,102	51,102	-	-	-	-	-	-	16.05%	-	-	-	359	5.33%	19
1027	-	192,882	192,882	-	-	-	-	-	-	25.66%	-	-	-	2,420	5.43%	131
1032	-	142,462	142,462	19,881	-	-	-	19,881	-	20.27%	4,028	-	-	3,764	5.39%	203
1034	-	149,346	149,346	-	53,531	-	-	-	53,531	17.45%	-	9,336	-	211,840	5.30%	11,228
1046	-	59,036	59,036	-	-	-	-	-	-	22.82%	-	-	-	76,541	5.44%	4,164
1055	99,843	391,510	491,353	-	-	-	-	-	-	19.66%	-	-	-	268,131	5.40%	14,479
1070	235,574	55,938	291,512	122,764	490,472	-	-	122,764	490,472	26.15%	32,103	128,258	-	219,306	5.39%	11,821
1073	475,670	164,725	640,395	188,263	-	-	-	188,263	-	20.97%	39,479	-	-	161,278	5.42%	8,741
1074	-	816,228	816,228	6,351	-	-	-	6,351	-	12.74%	809	-	-	3,974	5.38%	214
1077	-	111,597	111,597	-	-	-	-	-	-	12.11%	-	-	-	1,017	5.38%	55
1079	-	195,355	195,355	638,828	-	-	-	638,828	-	14.91%	95,185	-	-	423,928	5.32%	22,553
1080	-	415,311	415,311	-	11,980,838	-	765,249	-	11,215,589	17.81%	3,725	1,997,496	-	3,725	5.26%	663
1082	-	217,211	217,211	364,042	-	-	-	364,042	-	23.01%	83,766	-	-	292,340	5.40%	15,786
1083	-	66,380	66,380	-	-	-	-	-	-	13.46%	-	-	-	361	5.29%	19
1088	3,559,817	398,597	3,958,414	394,836	13,126	-	-	394,836	13,126	24.82%	97,998	3,258	-	4,389,712	5.42%	237,922
2000	7,713,189	1,919,063	9,632,252	525,907	3,331,714	-	-	525,907	3,331,714	19.85%	104,340	661,012	-	14,988,032	5.43%	813,850
2003*	-	262,313	262,313	218,234	622,884	-	-	218,234	622,884	25.50%	55,628	-	-	786,978	5.41%	42,576
2006	-	360,821	360,821	485,585	-	-	-	485,585	-	14.51%	70,410	-	-	210,316	5.31%	11,168
2009	-	64,756	64,756	-	90,509	-	-	-	90,509	14.16%	-	12,807	-	65,021	5.29%	3,440
2012	529,140	274,567	803,707	-	-	-	-	-	-	20.87%	-	-	-	2,461,705	5.38%	133,516
2018	-	163,179	163,179	-	-	-	-	-	-	15.97%	-	-	-	86,454	5.29%	4,573
2023	-	46,940	46,940	-	-	-	-	-	-	9.39%	-	-	-	671	5.26%	35
2026	38,042	34,866	72,908	-	-	-	-	-	-	22.78%	-	-	-	290,921	5.28%	15,361
2027	-	31,552	31,552	-	-	-	-	-	-	15.82%	-	-	-	20,922	5.28%	1,105
2029	-	52,241	52,241	445,004	-	-	-	445,004	-	13.02%	57,895	-	-	58,306	5.30%	3,090
2030	-	1,953,458	1,953,458	434,881	-	-	-	434,881	-	19.54%	84,932	-	-	429,885	5.45%	23,429
2032	586,228	169,101	755,329	381,304	-	-	-	381,304	-	29.06%	110,807	-	-	931,516	5.46%	50,861
2033	264,960	42,733	307,693	195,211	-	-	-	195,211	-	29.00%	56,611	-	-	497,901	5.55%	27,634
2037	-	23,103	23,103	-	-	-	-	-	-	21.17%	-	-	-	58,279	5.27%	3,071
2038	-	20,492	20,492	398	102,270	-	-	398	102,270	24.54%	98	25,097	-	54,288	5.39%	2,926
2039	3,186,361	772,214	3,958,575	-	852,818	-	852,818	-	-	26.75%	-	-	-	12,513,828	5.59%	651,850
3000	3,399,521	635,419	4,034,940	-	-	-	-	-	-	26.27%	-	-	-	3,215,820	5.46%	175,584
3011	-	39,575	39,575	36,963	467,944	-	-	36,963	467,944	25.82%	9,544	120,823	-	40,467	5.22%	2,112
3012	1,443,878	425,883	1,869,761	3,664,926	-	-	-	3,664,926	-	24.03%	880,315	-	-	13,818	5.51%	761
3019*	-	145,894	145,894	729,556	-	-	-	729,556	-	18.66%	136,062	-	-	1,038,664	5.26%	54,941
3023	327,817	205,625	533,442	-	-	-	-	-	-	14.77%	-	-	-	643,851	5.45%	35,090
3031	414,254	61,254	475,508	-	892,549	-	-	-	892,549	28.77%	-	256,786	-	492,913	5.44%	26,814
3032	-	157,208	157,208	230,577	1,327,863	-	-	230,577	1,327,863	23.52%	54,232	312,313	-	246,746	5.45%	13,448
3036	-	43,919	43,919	-	-	-	-	-	-	12.16%	-	-	-	40,422	5.34%	2,159
3054	-	269,321	269,321	-	-	-	-	-	-	15.68%	-	-	-	2,074	5.29%	110
3063	303,649	100,126	403,775	38,307	355,519	38,307	58,875	-	296,644	23.49%	-	69,682	-	2,946	5.41%	692
3073	-	16,246	16,246	-	-	-	-	-	-	26.17%	-	-	-	285	5.49%	16
3074	-	56,454	56,454	49,093	-	-	-	49,093	-	5.43%	2,661	-	-	558	5.21%	29
3077	-	56,681	56,681	-	613,732	-	-	-	613,732	28.41%	-	174,361	-	77,976	5.51%	4,296
4000	5,325,357	1,180,140	6,505,497	5,674,107	1,651,459	-	-	5,674,107	1,651,459	23.47%	1,331,713	387,597	-	10,756,249	5.47%	588,367
4079	20,079	14,259	34,338	-	-	-	-	-	-	23.99%	-	-	-	179,659	5.34%	9,594
4084	95,659	17,739	113,398	-	-	-	-	-	-	28.97%	-	-	-	283,527	5.46%	14,389
4087	-	67,312	67,312	72,368	-	-	-	72,368	-	17.71%	12,809	-	-	127,458	5.31%	6,768
4088	-	90,506	90,506	-	-	-	-	-	-	3.68%	-	-	-	320	5.23%	17
4090	116,486	15,427	131,913	217,814	-	-	-	217,814	-	29.08%	63,340	-	-	46,380	5.52%	2,560
4091	2,346,614	386,607	2,733,221	-	13,588,100	-	-	-	13,588,100	29.30%	-	3,979,954	-	308,310	5.51%	16,988

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	11c(b)	11d(b)	12(a)	12(b)	13(a)	13(b)	14	15	16	17	18b	18c	19a	19b	19c
Employer Number	Prefunding balance: Total available at beginning of current plan year to add to prefunding balance	Prefunding balance: Portion of line 11c(b) to be added to prefunding balance	Carryover balance: Reduction in balances due to elections or deemed elections	Prefunding balance: Reduction in balances due to elections or deemed elections	Carryover balance: Balance at beginning of current year (9(a) + 10(a) - 12(a))	Prefunding balance: Balance at beginning of current year (9(b) + 10(b) + 11d(b) - 12(b))	Funding Target Attainment Percentage	Adjusted Funding Target Attainment Percentage	Prior year's funding percentage (for credit balance use)	If current value of assets < 70% of funding target, enter such percentage	Contributions made to the plan for the plan year by employer(s)	Contributions made to the plan for the plan year by employees	Discounted employer contributions: allocated toward unpaid minimum required contribution from prior years	Discounted employer contributions: made to avoid benefit restrictions adjusted to valuation date	Discounted employer contributions: allocated toward minimum required contribution for current year, adjusted to valuation date
1000	7,141,685	-	-	-	1,033,682	-	135.25%	136.38%	110.21%	-	825,041	-	-	-	801,731
1001	4,114	-	-	-	-	-	100.27%	100.27%	90.56%	-	606,026	-	-	-	592,275
1004	56,518	-	-	-	330,810	-	120.37%	126.97%	113.90%	-	48,936	-	-	-	47,797
1006	6,508	-	-	-	795,171	-	107.61%	113.94%	97.47%	-	500,000	-	-	-	488,312
1007	278,177	-	-	-	1,314,417	-	119.68%	125.09%	102.97%	-	221,489	-	-	-	215,852
1019	5,401	-	-	-	245	-	101.96%	101.96%	90.12%	-	493,578	-	-	-	476,038
1025	378	-	-	-	-	-	105.65%	105.65%	93.70%	-	60,000	-	-	-	58,538
1027	2,551	-	-	-	-	-	115.50%	115.50%	93.22%	-	198,689	-	-	-	194,245
1032	3,967	-	-	-	23,909	-	104.67%	104.67%	91.00%	-	200,000	-	-	-	194,677
1034	223,068	-	-	-	-	62,867	112.61%	113.19%	95.56%	-	417,592	-	-	-	410,341
1046	80,705	-	-	-	-	-	143.50%	143.50%	120.00%	-	60,817	-	-	-	59,562
1055	282,610	275,000	-	-	-	275,000	105.14%	106.24%	89.28%	-	1,500,000	-	-	-	1,462,041
1070	231,127	-	-	-	154,867	618,730	124.50%	133.67%	99.51%	-	68,491	-	-	-	66,688
1073	170,019	-	-	-	227,742	-	118.70%	120.63%	101.88%	-	175,000	-	-	-	697,157
1074	4,188	-	-	-	7,160	-	101.27%	101.29%	90.87%	-	839,963	-	-	-	818,407
1077	1,072	-	-	-	-	-	93.02%	93.02%	81.49%	-	148,921	-	-	-	145,846
1079	446,481	-	-	-	734,013	-	115.03%	119.82%	104.72%	-	426,054	-	-	-	417,395
1080	4,388	-	-	-	-	13,213,085	107.48%	131.89%	93.03%	-	427,551	-	-	-	418,185
1082	308,126	-	-	-	447,808	-	131.26%	133.05%	110.81%	-	450,000	-	-	-	438,090
1083	380	-	-	-	-	-	107.06%	107.06%	92.69%	-	68,344	-	-	-	66,684
1088	4,627,634	-	-	-	492,834	16,384	143.25%	144.31%	121.28%	-	6,148,770	-	-	-	5,984,292
2000	15,801,882	-	-	-	630,247	3,992,726	123.94%	122.53%	103.69%	-	9,969,492	-	-	-	9,325,616
2003*	829,554	-	-	-	273,862	781,657	136.84%	139.69%	113.42%	-	11,205,777	-	-	-	10,952,735
2006	221,484	-	-	-	555,995	-	111.83%	113.78%	102.31%	-	371,512	-	-	-	364,780
2009	68,461	-	-	-	-	103,316	107.49%	110.15%	95.75%	-	167,794	-	-	-	164,788
2012	2,615,221	-	-	-	-	-	120.38%	114.08%	92.98%	-	282,038	-	-	-	274,571
2018	91,027	-	-	-	-	-	108.70%	108.70%	92.82%	-	268,006	-	-	-	261,267
2023	706	-	-	-	-	-	95.99%	95.99%	89.43%	-	57,524	-	-	-	56,142
2026	306,282	-	-	-	-	-	129.69%	129.69%	105.30%	-	200,000	-	-	-	195,569
2027	22,027	-	-	-	-	-	101.20%	101.20%	89.27%	-	32,442	-	-	-	31,662
2029	61,396	-	-	-	502,899	-	103.70%	120.11%	104.69%	-	87,625	-	-	-	85,338
2030	453,314	-	-	-	519,813	-	103.87%	104.37%	87.34%	-	7,339,163	-	-	-	7,140,024
2032	982,377	-	-	-	492,111	-	145.08%	147.15%	116.68%	-	1,077,000	-	-	-	1,050,346
2033	525,535	-	-	-	251,822	-	157.55%	164.96%	128.86%	-	597,585	-	-	-	585,170
2037	61,350	-	-	-	-	-	126.35%	126.35%	106.11%	-	26,122	-	-	-	25,461
2038	57,214	-	-	-	496	127,367	131.57%	138.80%	104.53%	-	21,106	-	-	-	20,547
2039	13,393,807	-	-	-	-	-	129.59%	107.53%	87.82%	-	796,075	-	-	-	774,116
3000	3,391,404	-	-	-	-	-	170.81%	170.81%	141.12%	-	2,654,650	-	-	-	2,543,169
3011	42,579	-	-	-	46,507	588,767	132.64%	145.10%	108.82%	-	40,731	-	-	-	39,794
3012	14,579	-	-	-	4,545,241	-	98.52%	116.67%	96.33%	-	1,920,769	-	-	-	1,876,842
3019*	1,093,505	-	-	-	865,618	-	113.83%	121.32%	100.71%	-	887,502	-	-	-	850,226
3023	678,941	-	-	-	-	-	110.23%	105.87%	93.98%	-	209,250	-	-	-	205,627
3031	519,727	-	-	-	-	1,149,335	144.39%	163.15%	114.11%	-	584,394	-	-	-	571,152
3032	260,194	-	-	-	284,809	1,640,176	121.83%	134.43%	104.92%	-	300,000	-	-	-	292,575
3036	42,581	-	-	-	-	-	118.69%	118.69%	110.53%	-	45,221	-	-	-	44,356
3054	2,184	-	-	-	-	-	96.49%	96.49%	85.09%	-	327,803	-	-	-	319,874
3063	3,638	-	-	-	-	366,326	102.84%	110.37%	88.10%	-	359,740	-	-	-	351,554
3073	301	-	-	-	-	-	116.62%	116.62%	94.22%	-	16,739	-	-	-	16,441
3074	587	-	4,352	-	47,402	-	80.00%	80.00%	83.56%	-	353,888	-	-	-	335,594
3077	82,272	-	-	-	-	788,093	141.78%	156.34%	113.13%	-	58,400	-	-	-	57,076
4000	11,344,616	-	-	-	7,005,820	2,039,056	152.26%	157.71%	129.18%	-	7,000,000	-	-	-	6,838,513
4079	189,252	-	-	-	-	-	85.51%	85.51%	87.99%	-	59,483	-	-	-	57,038
4084	277,916	-	-	-	-	-	133.30%	118.88%	92.62%	-	30,000	-	-	-	29,254
4087	134,226	-	-	-	85,177	-	115.08%	116.73%	101.04%	-	162,034	-	-	-	158,286
4088	337	-	-	-	-	-	88.70%	88.70%	87.74%	-	137,707	-	-	-	134,432
4090	46,940	-	-	-	281,154	-	127.91%	151.49%	120.71%	-	193,074	-	-	-	187,534
4091	325,238	-	-	3,980,054	-	13,588,000	137.41%	172.56%	110.30%	-	2,974,200	177,718	-	-	2,894,129

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	20a	20b	20c(1)	20c(2)	20c(3)	20c(4)	28	29	30	31(a)	31(b)	32a(1)	32a(2)	32b(1)	32b(2)
Employer Number	Did the plan have a "funding shortfall" for the prior year? (yes/no)	If 20a is "yes", were required quarterly installments for the current year made in a timely manner? (yes/no)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 1st quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 2nd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 3rd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 4th quarter)	Unpaid minimum required contribution for all prior years	Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	Target normal cost (line 31a minus line 31b)	Excess Assets, if applicable, but not greater than 31(a)	Outstanding balance: Net shortfall amortization installment	Installment: Net shortfall amortization installment	Outstanding balance: Waiver amortization installment	Installment: Waiver amortization installment
1000	No						-	-	-	6,283,078	6,283,078	-	-	-	-
1001	No	Yes	-	-	-	-	-	-	-	590,070	102,513	-	-	-	-
1004	No						-	-	-	47,530	47,530	-	-	-	-
1006	Yes	Yes	-	-	-	-	-	-	-	661,561	661,561	-	-	-	-
1007	Yes	Yes	-	-	-	-	-	-	-	1,189,433	1,189,433	-	-	-	-
1019	Yes	Yes	-	-	-	-	-	-	-	472,777	472,777	-	-	-	-
1025	Yes	Yes	-	-	-	-	-	-	-	51,102	51,102	-	-	-	-
1027	Yes	Yes	-	-	-	-	-	-	-	192,882	192,882	-	-	-	-
1032	Yes	Yes	-	-	-	-	-	-	-	142,462	142,462	-	-	-	-
1034	Yes	Yes	-	-	-	-	-	-	-	149,346	149,346	-	-	-	-
1046	Yes	Yes	-	-	-	-	-	-	-	59,036	59,036	-	-	-	-
1055	Yes	Yes	-	-	-	-	-	-	-	491,353	491,353	-	-	-	-
1070	Yes	Yes	-	-	-	-	-	-	-	291,512	291,512	-	-	-	-
1073	Yes	Yes	-	-	-	-	-	-	-	640,395	640,395	-	-	-	-
1074	Yes	Yes	-	-	-	-	-	-	-	816,228	606,174	-	-	-	-
1077	Yes	No	-	-	-	-	-	-	-	111,597	-	358,250	33,404	-	-
1079	Yes	Yes	-	-	-	-	-	-	-	195,355	195,355	-	-	-	-
1080	Yes	Yes	-	-	-	-	-	-	-	415,311	415,311	-	-	-	-
1082	Yes	Yes	-	-	-	-	-	-	-	217,211	217,211	-	-	-	-
1083	Yes	Yes	-	-	-	-	-	-	-	66,380	66,380	-	-	-	-
1088	Yes	Yes	-	-	-	-	-	-	-	3,958,414	3,958,414	-	-	-	-
2000	Yes	Yes	-	-	-	-	-	-	-	9,632,252	9,632,252	-	-	-	-
2003*	Yes	Yes	-	-	-	-	-	-	-	262,313	262,313	-	-	-	-
2006	Yes	Yes	-	-	-	-	-	-	-	360,821	360,821	-	-	-	-
2009	Yes	Yes	-	-	-	-	-	-	-	64,756	64,756	-	-	-	-
2012	Yes	Yes	-	-	-	-	-	-	-	803,707	803,707	-	-	-	-
2018	Yes	Yes	-	-	-	-	-	-	-	163,179	163,179	-	-	-	-
2023	Yes	Yes	-	-	-	-	-	-	-	46,940	-	97,658	9,106	-	-
2026	Yes	Yes	-	-	-	-	-	-	-	72,908	72,908	-	-	-	-
2027	Yes	Yes	-	-	-	-	-	-	-	31,552	18,474	-	-	-	-
2029	Yes	Yes	-	-	-	-	-	-	-	52,241	52,241	-	-	-	-
2030	Yes	Yes	-	-	-	-	-	-	-	1,953,458	1,953,458	-	-	-	-
2032	Yes	Yes	-	-	-	-	-	-	-	755,329	755,329	-	-	-	-
2033	Yes	Yes	-	-	-	-	-	-	-	307,693	307,693	-	-	-	-
2037	Yes	Yes	-	-	-	-	-	-	-	23,103	23,103	-	-	-	-
2038	Yes	Yes	-	-	-	-	-	-	-	20,492	20,492	-	-	-	-
2039	Yes	Yes	-	-	-	-	-	-	-	3,958,575	3,958,575	-	-	-	-
3000	Yes	Yes	-	-	-	-	-	-	-	4,034,940	4,034,940	-	-	-	-
3011	Yes	Yes	-	-	-	-	-	-	-	39,575	39,575	-	-	-	-
3012	Yes	Yes	-	-	-	-	-	-	-	1,869,761	-	-	-	-	-
3019*	Yes	Yes	-	-	-	-	-	-	-	145,894	145,894	-	-	-	-
3023	Yes	Yes	-	-	-	-	-	-	-	533,442	533,442	-	-	-	-
3031	Yes	Yes	-	-	-	-	-	-	-	475,508	475,508	-	-	-	-
3032	Yes	Yes	-	-	-	-	-	-	-	157,208	157,208	-	-	-	-
3036	Yes	Yes	-	-	-	-	-	-	-	43,919	43,919	-	-	-	-
3054	Yes	Yes	-	-	-	-	-	-	-	269,321	-	536,265	50,002	-	-
3063	Yes	Yes	-	-	-	-	-	-	-	403,775	138,265	-	-	-	-
3073	Yes	Yes	-	-	-	-	-	-	-	16,246	16,246	-	-	-	-
3074	Yes	Yes	-	-	-	-	-	-	-	56,454	-	480,423	44,795	-	-
3077	Yes	Yes	-	-	-	-	-	-	-	56,681	56,681	-	-	-	-
4000	Yes	Yes	-	-	-	-	-	-	-	6,505,497	6,505,497	-	-	-	-
4079	Yes	Yes	-	-	-	-	-	-	-	34,338	-	63,682	5,938	-	-
4084	Yes	Yes	-	-	-	-	-	-	-	113,398	113,398	-	-	-	-
4087	Yes	Yes	-	-	-	-	-	-	-	67,312	67,312	-	-	-	-
4088	Yes	Yes	-	-	-	-	-	-	-	90,506	-	469,134	43,743	-	-
4090	Yes	Yes	-	-	-	-	-	-	-	131,913	131,913	-	-	-	-
4091	Yes	Yes	-	-	-	-	-	-	-	2,733,421	2,733,421	-	-	-	-

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2021
EIN: 13-5645888
PN: 333

2021 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	33Date	33	34	35CB	35PB	35	36	37	38a	38b	39	40	41a	41b	42	43
Employer Number	If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval	If a waiver has been approved for this plan year, enter the waived amount	Total funding requirement before reflecting carryover/prefunding balances (line 31 + line 32a + line 32b - line 33)	Balances used to offset funding requirement: Carryover balance	Balances used to offset funding requirement: Prefunding balance	Balances used to offset funding requirement: Total balance	Additional cash requirements (line 34 minus line 35(3))	Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	Total interest-adjusted excess contributions for current year	Portion of excess contribution attributable to use of prefunding and funding standard carryover balances	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	Unpaid minimum required contribution for all years	Alternative amortization schedule elected under Pension Relief Act of 2010	Eligible plan year(s) for which the election in line 41a was made	Amount of acceleration adjustment	Excess installment acceleration amount to be carried over to future plan years
1000			-	-	-	-	-	801,731	801,731	-	-	-				
1001			487,557	-	-	-	487,557	592,275	104,718	-	-	-				
1004			-	-	-	-	-	47,737	47,737	-	-	-				
1006			-	-	-	-	-	488,312	488,312	-	-	-				
1007			-	-	-	-	-	215,852	215,852	-	-	-				
1019			-	-	-	-	-	476,038	476,038	-	-	-				
1025			-	-	-	-	-	58,538	58,538	-	-	-				
1027			-	-	-	-	-	194,245	194,245	-	-	-				
1032			-	-	-	-	-	194,677	194,677	-	-	-				
1034			-	-	-	-	-	410,341	410,341	-	-	-				
1046			-	-	-	-	-	59,862	59,862	-	-	-				
1055			-	-	-	-	-	1,462,041	1,462,041	-	-	-				
1070			-	-	-	-	-	66,688	66,688	-	-	-				
1073			-	-	-	-	-	697,157	697,157	-	-	-				
1074			210,054	-	-	-	210,054	818,407	608,353	-	-	-				
1077			145,001	-	-	-	145,001	145,846	845	-	-	-				
1079			-	-	-	-	-	417,395	417,395	-	-	-				
1080			-	-	-	-	-	418,185	418,185	-	-	-				
1082			-	-	-	-	-	438,090	438,090	-	-	-				
1083			-	-	-	-	-	66,684	66,684	-	-	-				
1088			-	-	-	-	-	5,984,292	5,984,292	-	-	-				
2000			-	-	-	-	-	9,325,616	9,325,616	-	-	-				
2003*			-	-	-	-	-	10,952,735	10,952,735	-	-	-				
2006			-	-	-	-	-	364,780	364,780	-	-	-				
2009			-	-	-	-	-	164,788	164,788	-	-	-				
2012			-	-	-	-	-	274,571	274,571	-	-	-				
2018			-	-	-	-	-	261,267	261,267	-	-	-				
2023			56,046	-	-	-	56,046	56,142	96	-	-	-				
2026			-	-	-	-	-	195,569	195,569	-	-	-				
2027			13,078	-	-	-	13,078	31,862	18,584	-	-	-				
2029			-	-	-	-	-	85,338	85,338	-	-	-				
2030			-	-	-	-	-	7,140,024	7,140,024	-	-	-				
2032			-	-	-	-	-	1,050,346	1,050,346	-	-	-				
2033			-	-	-	-	-	585,170	585,170	-	-	-				
2037			-	-	-	-	-	25,461	25,461	-	-	-				
2038			-	-	-	-	-	20,547	20,547	-	-	-				
2039			-	-	-	-	-	774,116	774,116	-	-	-				
3000			-	-	-	-	-	2,543,169	2,543,169	-	-	-				
3011			-	-	-	-	-	39,794	39,794	-	-	-				
3012			1,869,761	-	-	-	1,869,761	1,876,842	7,081	-	-	-				
3019*			-	-	-	-	-	850,226	850,226	-	-	-				
3023			-	-	-	-	-	205,627	205,627	-	-	-				
3031			-	-	-	-	-	571,152	571,152	-	-	-				
3032			-	-	-	-	-	292,575	292,575	-	-	-				
3036			-	-	-	-	-	44,356	44,356	-	-	-				
3054			319,323	-	-	-	319,323	319,874	551	-	-	-				
3063			265,510	-	-	-	265,510	351,554	86,044	-	-	-				
3073			-	-	-	-	-	16,441	16,441	-	-	-				
3074			101,249	-	-	-	101,249	335,594	234,345	-	-	-				
3077			-	-	-	-	-	57,076	57,076	-	-	-				
4000			-	-	-	-	-	6,838,513	6,838,513	-	-	-				
4079			40,276	-	-	-	40,276	57,038	16,762	-	-	-				
4084			-	-	-	-	-	29,254	29,254	-	-	-				
4087			-	-	-	-	-	158,286	158,286	-	-	-				
4088			134,249	-	-	-	134,249	134,432	183	-	-	-				
4090			-	-	-	-	-	187,534	187,534	-	-	-				
4091			-	-	-	-	-	2,894,129	2,894,129	-	-	-				

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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EIN: 13-5645888
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2021 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	4b	5
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 all-risk assumptions (if at-risk status)	Funding target reflecting all-risk assumptions (if at-risk status)	Effective interest rate
4094	7/1/2021	2,230,322	2,230,322	9	685,715	22	274,016	14,270	1,270,899	48	1,285,169	79	2,244,900	o			5.65%
4096	7/1/2021	4,456,546	4,456,546	15	2,024,789	3	73,386	325	1,709,446	24	1,709,771	42	3,807,946	o			5.58%
4097	7/1/2021	1,729,262	1,729,262	5	980,239	10	388,716	(18)	500,941	5	500,823	20	1,878,778	o			5.54%
5000	7/1/2021	161,661,979	161,661,979	100	51,212,216	105	8,748,757	1,856,284	48,570,838	223	50,427,122	428	110,388,095	o			5.67%
5001	7/1/2021	21,802,882	21,802,882	44	14,526,718	5	885,312	4,899	3,629,846	26	3,634,745	75	19,046,775	o			5.51%
5010	7/1/2021	1,017,338	1,017,338	7	605,397	10	275,994	(2)	127,735	2	127,735	19	1,005,124	o			5.55%
5021	7/1/2021	2,017,725	2,017,725	9	1,866,414	3	280,713		128,552	1	128,552	13	2,275,679	o			5.50%
5026	7/1/2021	32,000,188	32,000,188	66	13,085,999	55	2,134,000	244,569	8,450,488	83	8,695,057	204	23,915,056	o			5.63%
5034	7/1/2021	3,789,667	3,789,667	32	3,135,085	18	659,552	-	19,247	1	19,247	51	3,813,884	o			5.51%
5045	7/1/2021	3,194,860	3,194,860	15	1,779,259	6	206,836	94	254,909	8	255,850	29	2,241,945	o			5.56%
5047	7/1/2021	8,965,267	8,965,267	25	8,108,367	7	536,492	1,934	504,458	6	506,492	38	9,149,351	o			5.55%
5050	7/1/2021	2,993,868	2,993,868	24	2,092,305	15	390,027	(280)	573,559	16	573,279	55	3,055,611	o			5.52%
5051	7/1/2021	20,415,126	20,415,126	31	6,554,505	10	444,642	114,299	6,986,586	38	7,100,885	79	14,100,032	o			5.58%
5065	7/1/2021	10,893,038	10,893,038	16	2,820,463	11	605,995	25,212	4,238,698	17	4,263,910	44	7,690,368	o			5.63%
5080	7/1/2021	5,543,972	5,543,972	13	4,641,247	4	446,757	332	393,803	9	394,135	22	5,482,139	o			5.50%
5091	7/1/2021	10,054,801	10,054,801	31	5,601,089	27	1,388,768	30,160	1,037,458	27	1,067,616	85	8,067,475	o			5.57%
5093	7/1/2021	938,737	938,737	8	799,369	1	165,616	98	59,507	3	59,605	12	1,024,590	o			5.42%
5118	7/1/2021	2,661,521	2,661,521	16	1,304,057	16	754,948	46	33,305	2	33,351	27	2,092,356	o			5.52%
5121	7/1/2021	19,355,593	19,355,593	34	12,422,686	14	1,838,265	8,826	5,253,310	47	5,262,136	95	19,523,087	o			5.53%
5125	7/1/2021	3,546,374	3,546,374	15	2,497,366	4	242,957	662	775,953	8	776,615	27	3,516,938	o			5.50%
5126*	7/1/2021	25,959,967	25,959,967	43	7,024,242	98	3,532,032	222	11,454,720	218	11,454,942	359	22,011,216	o			5.62%
5127*	7/1/2021	8,626,580	8,626,580	15	2,494,463	3	543,832	4,443	3,564,071	52	3,568,514	70	6,606,809	o			5.60%
5128	7/1/2021	3,929,050	3,929,050	7	2,444,660	5	299,168	36,515	1,212,226	26	1,248,741	26	3,992,569	o			5.57%
5129	7/1/2021	33,448,628	33,448,628	63	12,108,319	62	2,130,331	(12,447)	9,486,020	63	9,473,573	188	23,712,223	o			5.62%
5130	7/1/2021	5,132,847	5,132,847	5	194,642	9	225,760	2,010	3,637,530	34	3,637,540	48	4,057,942	o			5.64%
6000	7/1/2021	98,895,448	98,895,448	44	21,216,475	82	12,237,094	1,413,826	43,624,979	70	45,038,805	196	78,492,374	o			5.73%
6016	7/1/2021	2,756,028	2,756,028	22	1,185,387	35	1,180,470	(4)	340,838	7	340,834	64	2,706,691	o			5.56%
6028	7/1/2021	5,347,087	5,347,087	21	3,230,149	9	422,599	619	1,405,575	18	1,406,194	48	5,058,942	o			5.55%
6040	7/1/2021	1,216,278	1,216,278	2	565,848	5	277,509	6,500	494,116	11	500,616	18	1,343,973	o			5.69%
6042	7/1/2021	2,545,041	2,545,041	2	510,474	-	95,108	(1)	1,110,712	3	1,110,711	5	1,716,293	o			5.48%
6044*	7/1/2021	1,467,761	1,467,761	7	442,612	17	297,012	(130)	375,653	22	375,523	46	1,115,147	o			5.62%
6049	7/1/2021	6,126,953	6,126,953	31	3,472,170	30	1,439,274	4,863	856,136	17	860,999	78	5,772,443	o			5.59%
6070	7/1/2021	674,459	674,459	1	666,833		87,407	-	-	1	-	1	754,040	o			5.40%
6077	7/1/2021	26,580,923	26,580,923	58	9,267,980	29	1,625,147	(7,728)	9,522,700	54	9,514,972	141	20,408,099	o			5.57%
6079	7/1/2021	5,475,877	5,475,877	4	1,796,190	2	150,371	6,911	2,009,497	9	2,016,408	15	3,962,969	o			5.59%
6086	7/1/2021	478,961	478,961	2	334,448	-	27,967	605	213,466	1	214,071	3	576,486	o			5.58%
6093	7/1/2021	4,463,865	4,463,865	32	2,463,919	26	879,911	(2,384)	413,397	15	411,013	73	3,754,943	o			5.60%
6107	7/1/2021	1,649,899	1,649,899	4	722,177	4	213,691	1,080	569,897	10	570,977	18	1,506,845	o			5.51%
6116	7/1/2021	4,751,628	4,751,628	7	2,467,516	5	213,368	12,068	885,671	14	897,739	26	3,578,623	o			5.52%
6120	7/1/2021	2,449,037	2,449,037	14	1,735,193	5	172,487	1,072	370,393	8	371,465	27	2,279,145	o			5.49%
6124	7/1/2021	11,254,181	11,254,181	43	3,786,947	33	1,122,969	6,027	3,300,641	46	3,306,668	122	8,216,584	o			5.60%
6125*	7/1/2021	26,505,861	26,505,861	26	5,440,390	95	3,888,441	38,584	14,055,280	124	14,093,844	245	23,422,675	o			5.66%
6126	7/1/2021	4,103,098	4,103,098	9	1,533,332	25	887,548	-	16,338	1	16,338	35	2,437,218	o			5.55%
6130*	7/1/2021	3,779,120	3,779,120	26	1,355,246	36	1,723,832	270	775,895	17	775,895	79	3,854,973	o			5.55%
6136*	7/1/2021	3,574,905	3,574,905	7	1,515,940	5	335,511	2	1,066,243	5	1,066,243	17	2,917,294	o			5.49%
6138	7/1/2021	5,912,519	5,912,519	3	762,952	3	112,191	6	3,151,017	18	3,151,023	24	4,026,166	o			5.68%
6140	7/1/2021	2,729,838	2,729,838	4	394,102	9	491,897	456	1,051,352	14	1,051,808	27	1,937,807	o			5.67%
6142	7/1/2021	8,471,505	8,471,505	30	3,060,048	3	181,718	(1,677)	1,749,372	9	1,747,695	42	4,989,481	o			5.56%
6143	7/1/2021	6,371,089	6,371,089	41	4,071,200	24	776,480	3,369	829,408	24	829,777	89	5,977,457	o			5.55%
7000	7/1/2021	238,848,727	238,848,727	73	31,828,200	288	29,677,804	1,946,460	69,444,148	415	71,390,608	776	132,896,612	o			5.71%
7011	7/1/2021	37,772,514	37,772,514	83	24,856,979	35	2,491,263	1,480	6,779,720	20	6,781,200	138	34,129,442	o			5.53%
7027	7/1/2021	16,931,041	16,931,041	37	7,782,222	22	1,688,371	2,599	4,192,056	27	4,194,655	86	13,665,248	o			5.52%
7031	7/1/2021	8,984,191	8,984,191	43	7,807,759	27	1,446,512	225	292,947	77	293,072	77	9,550,343	o			5.49%
7056	7/1/2021	8,941,079	8,941,079	32	2,709,310	18	937,478	466	3,311,266	18	3,311,732	68	6,958,520	o			5.51%
7060	7/1/2021	1,237,069	1,237,069	3	909,501	3	123,102	113	68,016	3	68,129	10	1,100,732	o			5.49%
7064*	7/1/2021	24,429,060	24,429,060	56	12,157,055	33	2,051,929	29,034	2,835,324	33	2,864,358	122	17,073,342	o			5.59%
7065	7/1/2021	3,049,166	3,049,166	13	2,006,485	5	271,377	5,535	676,959	5	682,494	23	2,860,356	o			5.57%

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2021
EIN: 13-5645888
PN: 333

2021 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	6a	6b	6c	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	Target normal cost: Present value of current plan year accruals	Target normal cost: Expected plan- related expenses	Target normal cost: Total (line 6a + line 6b)	Carryover balance: Balance at beginning of prior year (line 13a from prior year)	Prefunding balance: Balance at beginning of prior year (line 13b from prior year)	Carryover balance: Portion used to offset prior year's funding requirement (line 35CB from prior year)	Prefunding balance: Portion used to offset prior year's funding requirement (line 35PB from prior year)	Carryover balance: Amount remaining (line 7 minus line 8)	Prefunding balance: Amount remaining (line 7 minus line 8)	Actual Rate of Return	Carryover balance: Interest on line 9 using prior year's actual rate of return	Prefunding balance: Interest on line 9 using prior year's actual rate of return	Prefunding balance: Prior year's excess contribution	Prior Year's Effective Interest Rate	Prefunding balance: Interest on excess of prior year's line 38a over 38b using prior year's effective interest rate	Prefunding balance: Interest on line 38b from prior year using prior year's actual return
4094	-	73,461	73,461	-	-	-	-	-	-	19.66%	-	-	2,339	5.42%	127	-
4096	-	68,078	68,078	-	-	-	-	-	-	19.27%	-	-	49,432	5.39%	2,664	-
4097	-	41,974	41,974	-	228,983	-	113,130	-	115,853	16.67%	-	19,313	212	5.36%	35	-
5000	3,255,804	762,855	4,018,659	-	-	-	-	-	-	23.73%	-	-	6,619,467	5.47%	362,085	-
5001	-	212,420	212,420	25,383	-	-	-	25,383	-	14.82%	3,762	-	418,341	5.29%	22,130	-
5010	-	21,016	21,016	25	-	-	-	25	-	15.98%	4	-	86	5.34%	5	-
5021	-	44,914	44,914	-	-	-	-	-	-	5.81%	-	-	685	5.27%	38	-
5026	759,726	221,957	981,683	1,904,536	-	-	-	1,904,536	-	24.22%	461,088	-	878,782	5.44%	47,806	-
5034	-	67,260	67,260	-	-	-	-	-	-	10.82%	-	-	548	5.27%	29	-
5045	-	26,030	26,030	-	-	-	-	-	-	22.82%	-	-	30,268	5.34%	1,616	-
5047	-	164,100	164,100	-	-	-	-	-	-	9.86%	-	-	3,261	5.35%	174	-
5050	-	66,259	66,259	-	-	-	-	-	-	13.07%	-	-	1,512	5.30%	80	-
5051	420,803	108,774	529,577	119,869	-	-	-	119,869	-	26.05%	31,214	-	786,179	5.39%	42,375	-
5065	205,555	64,009	269,564	53,078	-	-	-	53,078	-	24.09%	12,786	-	417,149	5.45%	22,735	-
5080	-	90,363	90,363	-	-	-	-	-	-	16.58%	-	-	514	5.28%	27	-
5091	91,804	98,915	190,719	-	-	-	-	-	-	19.18%	-	-	397,091	5.37%	21,324	-
5093	-	20,161	20,161	-	-	-	-	-	-	7.21%	-	-	20,765	5.13%	1,065	-
5118	-	22,774	22,774	390,812	-	42,183	-	348,629	-	22.74%	79,243	-	189	5.30%	43	-
5121	-	346,322	346,322	-	-	-	-	-	-	15.72%	-	-	4,058	5.32%	216	-
5125	-	62,161	62,161	-	38,676	-	37,614	-	1,062	12.44%	-	132	39,143	5.28%	81	4,679
5126*	-	353,612	353,612	-	-	-	-	-	-	23.73%	-	-	224,037	5.44%	12,188	-
5127*	-	94,009	94,009	-	-	-	-	-	-	22.85%	-	-	502	5.40%	27	-
5128	109,897	81,375	191,272	1,347,844	-	-	-	1,347,844	-	16.86%	307,982	-	1,106	5.34%	59	-
5129	731,221	187,179	918,400	-	4,824	-	-	-	4,824	24.84%	-	1,198	1,260,437	5.43%	68,442	-
5130	-	76,076	76,076	-	-	-	-	-	-	28.82%	-	-	44,915	5.47%	2,457	-
6000	3,770,934	995,267	4,766,201	-	-	-	-	-	-	26.14%	-	-	4,618,435	5.54%	255,861	-
6016	-	56,160	56,160	-	-	-	-	-	-	16.29%	-	-	852	5.35%	46	-
6028	-	88,133	88,133	-	-	-	-	-	-	14.59%	-	-	198,905	5.35%	10,641	-
6040	-	41,615	41,615	-	-	-	-	-	-	17.84%	-	-	1,098	5.47%	60	-
6042	-	17,231	17,231	-	-	-	-	-	-	23.36%	-	-	17,157	5.26%	902	-
6044*	-	29,901	29,901	10,777	-	-	-	10,777	-	23.08%	2,486	-	57,681	5.44%	3,138	-
6049	-	105,186	105,186	317,773	-	-	-	317,773	-	12.83%	40,738	-	3,238	5.36%	174	-
6070	-	13,708	13,708	-	-	-	-	-	-	9.55%	-	-	174	5.15%	9	-
6077	427,937	188,800	616,737	-	-	-	-	-	-	22.95%	-	-	514,361	5.36%	27,570	-
6079	100,307	35,403	135,710	-	-	1,779,591	-	1,779,591	-	25.29%	408,238	-	81,859	5.39%	4,412	-
6086	7,038	13,761	20,799	-	-	-	-	-	-	7.42%	-	-	462	5.35%	25	-
6093	-	64,743	64,743	369,889	126,510	-	-	369,889	126,510	22.06%	81,561	27,895	550	5.40%	30	-
6107	-	30,727	30,727	41	-	-	-	41	-	18.01%	-	-	389	5.29%	21	-
6116	-	37,831	37,831	-	-	-	-	13,270	-	14.24%	1,888	-	51,143	5.30%	2,711	-
6120	-	38,421	38,421	-	68,558	-	-	-	68,558	7.89%	-	5,402	376	5.24%	20	-
6124	-	82,463	82,463	807,079	-	-	-	807,079	-	21.53%	173,683	-	733,912	5.41%	39,705	-
6125*	-	425,297	425,297	-	-	-	-	-	-	25.44%	-	-	3,619	5.49%	199	-
6126	-	27,476	27,476	-	1,355,925	-	-	-	1,355,925	20.37%	-	276,066	6	5.33%	0	-
6130*	-	85,249	85,249	-	-	-	-	-	-	19.18%	-	-	1,847	5.34%	99	-
6136*	-	33,960	33,960	46,999	48,299	-	-	46,999	48,299	11.18%	5,395	5,395	299,357	5.26%	15,746	-
6138	257,389	50,059	307,448	1	-	-	-	1	-	27.40%	-	-	447,478	5.52%	24,701	-
6140	-	31,460	31,460	-	505,305	-	-	-	505,305	24.86%	-	125,619	163	5.49%	9	-
6142	80,947	52,250	133,197	319	-	-	-	319	-	26.64%	85	-	168,660	5.36%	9,040	-
6143	-	93,196	93,196	609,746	-	117,418	-	492,333	-	15.73%	77,444	-	119,735	5.34%	124	18,469
7000	7,874,994	1,127,827	9,002,821	-	-	-	-	-	-	26.04%	-	-	12,732,050	5.53%	704,082	-
7011	-	419,590	419,590	385,094	-	-	-	385,094	-	12.10%	46,558	-	1,455,399	5.31%	77,282	-
7027	-	139,154	139,154	798,642	159,800	-	-	798,642	159,800	19.91%	158,930	31,800	38,951	5.30%	2,064	-
7031	-	163,870	163,870	-	-	-	-	-	-	6.89%	-	-	559,861	5.25%	29,382	-
7056	-	71,444	71,444	146,153	1,369,409	-	-	146,153	1,369,409	19.95%	29,158	273,197	69,796	5.31%	3,706	-
7060	-	17,837	17,837	-	-	-	-	-	-	6.86%	-	-	15,314	5.25%	804	-
7064*	-	127,532	127,532	123,494	-	-	-	123,494	-	23.13%	28,552	-	588,306	5.38%	31,651	-
7065	75,090	53,933	129,023	-	-	-	-	-	-	20.95%	-	-	12,842	5.35%	687	-

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2021 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	11c(b)	11d(b)	12(a)	12(b)	13(a)	13(b)	14	15	16	17	18b	18c	19a	19b	19c
Employer Number	Prefunding balance: Total available at beginning of current plan year to add to prefunding balance	Prefunding balance: Portion of line 11c(b) to be added to prefunding balance	Carryover balance: Reduction in balances due to elections or deemed elections	Prefunding balance: Reduction in balances due to elections or deemed elections	Carryover balance: Balance at beginning of current year (9(a) + 10(a) - 12(a))	Prefunding balance: Balance at beginning of current year (9(b) + 10(b) + 11d(b) - 12(b))	Funding Target Attainment Percentage	Adjusted Funding Target Attainment Percentage	Prior year's funding percentage (for credit balance use)	If current value of assets < 70% of funding target, enter such percentage	Contributions made to the plan for the plan year by employer(s)	Contributions made to the plan for the plan year by employees	Discounted employer contributions: allocated toward unpaid minimum required contribution from prior years	Discounted employer contributions: made to avoid benefit restrictions adjusted to valuation date	Discounted employer contributions: allocated toward minimum required contribution for current year, adjusted to valuation date
4094	2,466	-	-	-	-	-	99.35%	99.35%	87.43%	-	76,825	-	-	-	75,111
4096	52,096	-	-	-	-	-	117.03%	117.03%	101.27%	-	70,114	-	-	-	58,618
4097	247	-	-	-	-	135,166	84.80%	84.80%	82.84%	-	140,437	-	-	-	138,307
5000	6,981,552	-	-	-	-	-	146.44%	146.44%	122.36%	-	6,160,053	-	-	-	6,004,744
5001	440,471	-	-	-	29,145	-	114.31%	112.31%	100.13%	-	617,538	-	-	-	592,704
5010	91	-	-	-	29	-	100.81%	100.81%	90.19%	-	21,602	-	-	-	21,065
5021	721	-	-	-	-	-	88.68%	88.68%	85.68%	-	70,769	-	-	-	69,203
5026	926,588	-	-	-	2,365,624	-	123.91%	133.80%	111.98%	-	700,000	-	-	-	682,471
5034	577	-	-	-	-	-	99.36%	99.36%	83.83%	-	71,371	-	-	-	69,591
5045	31,884	-	-	-	-	-	142.50%	142.50%	118.69%	-	26,806	-	-	-	26,290
5047	3,435	-	-	-	-	-	97.88%	97.88%	91.56%	-	186,004	-	-	-	183,092
5050	1,592	-	-	-	-	-	97.97%	97.97%	89.16%	-	73,890	-	-	-	72,722
5051	828,554	-	-	-	151,083	-	143.71%	144.78%	117.23%	-	763,692	-	-	-	745,729
5065	439,884	-	-	-	65,884	-	140.78%	141.64%	116.09%	-	374,422	-	-	-	364,717
5080	541	-	-	-	1	-	101.12%	101.12%	89.05%	-	92,929	-	-	-	91,019
5091	418,415	-	-	-	-	-	124.63%	122.66%	105.87%	-	101,265	-	-	-	98,917
5093	21,830	-	-	-	-	-	91.62%	91.62%	88.97%	-	67,172	-	-	-	65,790
5118	232	-	-	-	427,872	-	106.75%	127.20%	106.54%	-	23,448	-	-	-	22,805
5121	4,274	-	-	-	-	-	99.14%	99.14%	87.27%	-	375,400	-	-	-	363,702
5125	43,903	-	-	-	-	1,194	100.80%	100.83%	88.08%	-	64,635	-	-	-	62,538
5126*	236,225	-	-	-	-	-	117.93%	117.93%	99.49%	-	5,687,890	-	-	-	5,557,343
5127*	529	-	-	-	1,655,826	-	105.50%	130.57%	110.23%	-	402,286	-	-	-	387,523
5128	1,165	-	-	-	-	-	98.40%	98.40%	88.41%	-	212,791	-	-	-	206,538
5129	1,328,879	-	-	-	-	6,022	141.03%	141.06%	117.22%	-	1,370,549	-	-	-	1,339,293
5130	47,372	-	-	-	-	-	126.48%	126.48%	101.05%	-	78,984	-	-	-	75,698
6000	4,874,296	-	-	-	-	-	125.99%	125.99%	103.85%	-	2,189,927	-	-	-	2,118,498
6016	898	-	-	-	-	-	101.82%	101.82%	90.09%	-	57,811	-	-	-	56,119
6028	209,546	-	-	-	-	-	105.69%	101.57%	90.38%	-	90,354	-	-	-	88,166
6040	1,158	-	-	-	-	-	90.49%	90.49%	80.16%	-	55,007	-	-	-	53,623
6042	18,059	-	-	-	-	-	148.28%	148.28%	124.17%	-	17,737	-	-	-	17,274
6044*	60,819	-	-	-	13,263	-	130.43%	131.62%	107.85%	-	42,752	-	-	-	41,796
6049	3,412	-	-	-	358,511	-	99.93%	106.14%	91.62%	-	475,000	-	-	-	465,514
6070	183	-	-	-	-	-	89.44%	89.44%	83.79%	-	21,975	-	-	-	21,159
6077	541,931	-	-	-	2,187,829	-	119.42%	130.14%	107.19%	-	926,039	-	-	-	908,161
6079	86,271	-	-	-	-	-	138.17%	138.17%	116.59%	-	84,000	-	-	-	81,752
6086	487	-	-	-	-	-	83.08%	83.08%	78.90%	-	30,679	-	-	-	30,154
6093	580	-	-	-	451,450	154,405	102.74%	116.58%	98.70%	-	66,686	-	-	-	64,957
6107	410	-	-	-	48	-	109.49%	109.49%	95.63%	-	32,055	-	-	-	30,956
6116	53,854	-	-	-	15,158	-	132.35%	132.77%	112.97%	-	38,950	-	-	-	37,915
6120	396	-	-	-	-	73,960	104.20%	107.45%	93.19%	-	39,552	-	-	-	38,597
6124	773,617	-	-	-	980,762	-	125.03%	131.97%	111.86%	-	84,937	-	-	-	83,019
6125*	3,818	-	-	-	-	-	113.16%	113.16%	92.92%	-	18,376,509	-	-	-	17,903,174
6126	6	-	-	-	-	1,631,991	101.39%	168.35%	87.19%	-	28,293	-	-	-	27,611
6130*	1,946	-	-	-	-	-	98.03%	98.03%	82.48%	-	1,594,045	-	-	-	1,560,098
6136*	315,103	-	-	-	52,249	53,694	118.91%	122.54%	89.89%	-	952,293	-	-	-	908,367
6138	472,179	-	-	-	1	-	146.85%	146.85%	117.75%	-	458,878	-	-	-	449,801
6140	172	-	-	-	-	630,924	108.31%	140.87%	92.20%	-	32,416	-	-	-	31,651
6142	177,700	-	-	-	404	-	169.77%	169.78%	138.11%	-	53,807	-	-	-	52,382
6143	138,328	-	-	-	569,777	-	102.18%	112.21%	99.04%	-	95,968	-	-	-	93,847
7000	13,436,132	-	-	-	-	-	179.72%	179.72%	145.39%	-	1,162,318	-	-	-	1,137,824
7011	1,532,681	-	-	-	431,652	-	109.40%	108.98%	97.89%	-	430,500	-	-	-	419,594
7027	41,015	-	-	-	957,572	191,600	115.48%	123.89%	105.97%	-	143,270	-	-	-	140,534
7031	589,043	-	-	-	-	-	93.86%	89.56%	84.78%	-	224,000	-	-	-	218,596
7056	73,502	73,502	-	-	175,311	1,716,108	101.30%	128.49%	90.64%	-	76,875	-	-	-	75,254
7060	16,118	-	-	-	-	-	112.38%	112.38%	110.01%	-	18,362	-	-	-	17,900
7064*	619,957	-	-	-	152,046	-	142.19%	143.06%	117.11%	-	131,352	-	-	-	128,953
7065	13,529	-	-	-	-	-	102.98%	102.98%	87.91%	-	156,000	-	-	-	152,120

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2021 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	20a	20b	20c(1)	20c(2)	20c(3)	20c(4)	28	29	30	31(a)	31(b)	32a(1)	32a(2)	32b(1)	32b(2)
	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
Employer Number															
4094	Yes	Yes	-	-	-	-	-	-	-	73,461	-	14,578	1,359	-	-
4096	Yes	Yes	-	-	-	-	-	-	-	68,078	68,078	-	-	-	-
4097	Yes	Yes	-	-	-	-	-	-	-	41,974	-	285,662	26,636	-	-
5000	Yes	Yes	-	-	-	-	-	-	-	4,018,659	4,018,659	-	-	-	-
5001	Yes	Yes	-	-	-	-	-	-	-	212,420	212,420	-	-	-	-
5010	Yes	Yes	-	-	-	-	-	-	-	21,016	8,185	-	-	-	-
5021	Yes	Yes	-	-	-	-	-	-	-	44,914	-	257,954	24,052	-	-
5026	Yes	Yes	-	-	-	-	-	-	-	981,683	981,683	-	-	-	-
5034	Yes	No	-	-	-	-	-	-	-	67,260	-	24,217	2,258	-	-
5045	Yes	Yes	-	-	-	-	-	-	-	26,030	26,030	-	-	-	-
5047	Yes	Yes	-	-	-	-	-	-	-	184,100	-	184,084	17,164	-	-
5050	Yes	Yes	-	-	-	-	-	-	-	66,259	-	61,743	5,757	-	-
5051	Yes	Yes	-	-	-	-	-	-	-	529,577	529,577	-	-	-	-
5065	Yes	Yes	-	-	-	-	-	-	-	269,564	269,564	-	-	-	-
5080	Yes	Yes	-	-	-	-	-	-	-	90,363	61,532	-	-	-	-
5091	Yes	Yes	-	-	-	-	-	-	-	190,719	190,719	-	-	-	-
5093	Yes	Yes	-	-	-	-	-	-	-	20,161	-	85,853	8,005	-	-
5118	Yes	Yes	-	-	-	-	-	-	-	22,774	22,774	-	-	-	-
5121	Yes	Yes	-	-	-	-	-	-	-	346,322	-	167,494	15,617	-	-
5125	Yes	Yes	-	-	-	-	-	-	-	62,161	28,242	-	-	-	-
5126*	Yes	Yes	-	-	-	-	-	-	-	353,612	353,612	-	-	-	-
5127*	Yes	Yes	-	-	-	-	-	-	-	94,009	94,009	-	-	-	-
5128	Yes	No	-	-	-	-	-	-	-	191,272	-	63,519	5,923	-	-
5129	Yes	Yes	-	-	-	-	-	-	-	918,400	918,400	-	-	-	-
5130	Yes	Yes	-	-	-	-	-	-	-	76,076	76,076	-	-	-	-
6000	Yes	Yes	-	-	-	-	-	-	-	4,766,201	4,766,201	-	-	-	-
6016	Yes	No	-	-	-	-	-	-	-	56,160	49,337	-	-	-	-
6028	Yes	Yes	-	-	-	-	-	-	-	88,133	88,133	-	-	-	-
6040	Yes	No	-	-	-	-	-	-	-	41,615	-	127,695	11,906	-	-
6042	Yes	Yes	-	-	-	-	-	-	-	17,231	17,231	-	-	-	-
6044*	Yes	Yes	-	-	-	-	-	-	-	29,901	29,901	-	-	-	-
6049	Yes	No	-	-	-	-	-	-	-	105,186	-	79,581	7,420	-	-
6070	Yes	No	-	-	-	-	-	-	-	13,708	-	-	-	-	-
6077	Yes	Yes	-	-	-	-	-	-	-	616,737	616,737	-	-	-	-
6079	Yes	Yes	-	-	-	-	-	-	-	135,710	135,710	-	-	-	-
6086	Yes	Yes	-	-	-	-	-	-	-	20,799	-	97,525	9,093	-	-
6093	Yes	Yes	-	-	-	-	-	-	-	64,743	64,743	-	-	-	-
6107	Yes	Yes	-	-	-	-	-	-	-	30,727	30,727	-	-	-	-
6116	Yes	Yes	-	-	-	-	-	-	-	37,831	37,831	-	-	-	-
6120	Yes	Yes	-	-	-	-	-	-	-	38,421	38,421	-	-	-	-
6124	Yes	Yes	-	-	-	-	-	-	-	82,463	82,463	-	-	-	-
6125*	Yes	Yes	-	-	-	-	-	-	-	425,297	425,297	-	-	-	-
6126	Yes	Yes	-	-	-	-	-	-	-	27,476	27,476	-	-	-	-
6130*	Yes	Yes	-	-	-	-	-	-	-	85,249	-	75,853	7,073	-	-
6136*	Yes	Yes	-	-	-	-	-	-	-	33,960	33,960	-	-	-	-
6138	Yes	Yes	-	-	-	-	-	-	-	307,448	307,448	-	-	-	-
6140	Yes	Yes	-	-	-	-	-	-	-	31,460	31,460	-	-	-	-
6142	Yes	Yes	-	-	-	-	-	-	-	133,197	133,197	-	-	-	-
6143	Yes	Yes	-	-	-	-	-	-	-	93,196	93,196	-	-	-	-
7000	Yes	Yes	-	-	-	-	-	-	-	9,002,821	9,002,821	-	-	-	-
7011	Yes	Yes	-	-	-	-	-	-	-	419,590	419,590	-	-	-	-
7027	Yes	Yes	-	-	-	-	-	-	-	139,154	139,154	-	-	-	-
7031	Yes	No	-	-	-	-	-	-	-	163,870	-	586,152	54,654	-	-
7056	Yes	Yes	-	-	-	-	-	-	-	71,444	71,444	-	-	-	-
7060	Yes	Yes	-	-	-	-	-	-	-	17,837	17,837	-	-	-	-
7064*	Yes	Yes	-	-	-	-	-	-	-	127,532	127,532	-	-	-	-
7065	Yes	Yes	-	-	-	-	-	-	-	129,023	88,810	-	-	-	-

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2021
EIN: 13-5645886
PN: 333

2021 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	33Date	33	34	35CB	35PB	35	36	37	38a	38b	39	40	41a	41b	42	43
Employer Number	If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval	If a waiver has been approved for this plan year, enter the waived amount	Total funding requirement before reflecting carryover/prefunding balances (line 31 + line 32a +line 32b - line 33)	Balances used to offset funding requirement: Carryover balance	Balances used to offset funding requirement: Prefunding balance	Balances used to offset funding requirement: Total balance	Additional cash requirements (line 34 minus line 35(3))	Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	Total interest-adjusted excess contributions for current year	Portion of excess contribution attributable to use of prefunding and funding standard carryover balances	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	Unpaid minimum required contribution for all years	Alternative amortization schedule elected under Pension Relief Act of 2010	Eligible plan year(s) for which the election in line 41a was made	Amount of acceleration adjustment	Excess installment acceleration amount to be carried over to future plan years
4094			74,820	-	-	-	74,820	75,111	291	-	-	-				
4096			-	-	-	-	-	68,618	68,618	-	-	-				
4097			68,610	-	-	-	68,610	136,207	69,597	-	-	-				
5000			-	-	-	-	-	6,004,744	6,004,744	-	-	-				
5001			-	-	-	-	-	592,704	592,704	-	-	-				
5010			12,831	-	-	-	12,831	21,065	8,234	-	-	-				
5021			68,986	-	-	-	68,986	69,203	237	-	-	-				
5026			-	-	-	-	-	682,471	682,471	-	-	-				
5034			69,518	-	-	-	69,518	69,591	73	-	-	-	15 years	2011	-	-
5045			-	-	-	-	-	26,290	26,290	-	-	-				
5047			181,264	-	-	-	181,264	183,092	1,828	-	-	-				
5050			72,016	-	-	-	72,016	72,722	706	-	-	-				
5051			-	-	-	-	-	745,729	745,729	-	-	-				
5065			-	-	-	-	-	364,717	364,717	-	-	-				
5080			28,831	-	-	-	28,831	91,019	62,186	-	-	-				
5091			-	-	-	-	-	98,917	98,917	-	-	-				
5093			28,166	-	-	-	28,166	65,790	37,624	-	-	-				
5118			-	-	-	-	-	22,805	22,805	-	-	-				
5121			361,939	-	-	-	361,939	363,702	1,763	-	-	-				
5125			33,919	-	-	-	33,919	62,538	28,619	-	-	-				
5126*			-	-	-	-	-	5,557,343	5,557,343	-	-	-				
5127*			-	-	-	-	-	387,523	387,523	-	-	-				
5128			197,195	-	-	-	197,195	206,538	9,343	-	-	-				
5129			-	-	-	-	-	1,339,293	1,339,293	-	-	-				
5130			-	-	-	-	-	75,698	75,698	-	-	-				
6000			-	-	-	-	-	2,118,498	2,118,498	-	-	-				
6016			6,823	-	-	-	6,823	56,119	49,296	-	-	-				
6028			-	-	-	-	-	88,166	88,166	-	-	-				
6040			53,521	-	-	-	53,521	53,623	102	-	-	-				
6042			-	-	-	-	-	17,274	17,274	-	-	-				
6044*			-	-	-	-	-	41,796	41,796	-	-	-				
6049			105,186	-	-	-	105,186	465,514	360,328	-	-	-				
6070			21,128	-	-	-	21,128	21,159	31	-	-	-				
6077			-	-	-	-	-	908,161	908,161	-	-	-				
6079			-	-	-	-	-	81,752	81,752	-	-	-				
6086			29,892	-	-	-	29,892	30,154	262	-	-	-				
6093			-	-	-	-	-	64,557	64,557	-	-	-				
6107			-	-	-	-	-	30,956	30,956	-	-	-				
6116			-	-	-	-	-	37,915	37,915	-	-	-				
6120			-	-	-	-	-	38,597	38,597	-	-	-				
6124			-	-	-	-	-	83,019	83,019	-	-	-				
6125*			-	-	-	-	-	17,903,174	17,903,174	-	-	-				
6126			-	-	-	-	-	27,611	27,611	-	-	-				
6130*			92,322	-	-	-	92,322	1,560,098	1,467,776	-	-	-	15 years	2010, 2011	-	-
6136*			-	-	-	-	-	906,367	906,367	-	-	-				
6138			-	-	-	-	-	449,801	449,801	-	-	-				
6140			-	-	-	-	-	31,651	31,651	-	-	-				
6142			-	-	-	-	-	52,382	52,382	-	-	-				
6143			-	-	-	-	-	93,947	93,947	-	-	-				
7000			-	-	-	-	-	1,137,824	1,137,824	-	-	-				
7011			-	-	-	-	-	419,594	419,594	-	-	-				
7027			-	-	-	-	-	140,534	140,534	-	-	-				
7031			218,524	-	-	-	218,524	218,596	72	-	-	-	15 years	2010, 2011	-	-
7056			-	-	-	-	-	75,254	75,254	-	-	-				
7060			-	-	-	-	-	17,900	17,900	-	-	-				
7064*			-	-	-	-	-	128,563	128,563	-	-	-				
7065			40,213	-	-	-	40,213	152,120	111,907	-	-	-				

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2021
EIN: 13-5645888
PN: 333

2021 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	4b	5
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)	Funding target reflecting at-risk assumptions (if at-risk status)	Effective interest rate
7088	7/1/2021	2,308,545	2,308,545	8	1,409,680	4	142,680	(2)	260,905	7	260,903	19	1,813,443	o			5.54%
7100	7/1/2021	2,507,891	2,507,891	19	1,317,062	7	300,812	5	1,025,721	8	1,025,726	34	2,643,600	o			5.53%
7101*	7/1/2021	2,333,659	2,333,659	13	423,320	6	392,361	11,287	866,649	6	877,936	12	1,693,617	o			5.63%
7117	7/1/2021	4,909,195	4,909,195	13	4,114,217	21	1,071,540	-	27,597	1	27,597	35	5,213,354	o			5.47%
7118	7/1/2021	27,469,923	27,469,923	21	3,905,760	55	2,940,445	154,609	11,060,956	94	11,215,565	170	18,061,770	o			5.66%
8000	7/1/2021	122,981,414	122,981,414	101	33,173,649	145	18,597,187	(35,734)	33,460,776	111	33,425,042	357	85,195,878	o			5.64%
8006	7/1/2021	4,254,440	4,254,440	19	2,906,748	28	1,205,346	199	569,467	19	569,467	66	4,881,561	o			5.47%
8026	7/1/2021	4,154,574	4,154,574	62	2,803,042	36	1,179,212	(319)	393,134	10	392,815	108	4,375,069	o			5.55%
8031	7/1/2021	39,409,545	39,409,545	180	14,112,320	247	9,465,377	(22,326)	11,509,893	115	11,487,567	542	35,065,264	o			5.63%
8051*	7/1/2021	21,589,535	21,589,535	94	9,647,971	125	5,199,098	753	423,033	12	423,786	231	15,270,855	o			5.53%
8054	7/1/2021	1,879,396	1,879,396	5	1,256,784	27	633,187	121	88,983	6	89,104	38	1,979,075	o			5.56%
8066	7/1/2021	4,614,131	4,614,131	15	2,802,410	13	1,187,201	(194)	393,611	3	393,417	31	4,383,028	o			5.53%
8104	7/1/2021	3,715,219	3,715,219	5	1,295,756	-	18,140	111,576	1,869,979	14	1,981,555	19	3,295,451	o			5.62%
8105	7/1/2021	55,943,747	55,943,747	65	20,444,980	95	13,135,068	34,524	15,474,349	76	15,508,873	236	49,088,921	o			5.62%
9007	7/1/2021	3,320,389	3,320,389	7	2,549,723	8	261,603	35,181	1,057,352	10	1,090,533	25	3,901,879	o			5.65%
9026	7/1/2021	11,227,680	11,227,680	46	5,055,005	138	4,827,888	(415)	366,282	18	365,867	202	10,248,760	o			5.60%
9045*	7/1/2021	2,905,478	2,905,478	8	1,335,620	11	376,374	(158)	276,596	6	276,438	25	1,988,432	o			5.53%
9062	7/1/2021	3,750,382	3,750,382	7	2,723,921	3	404,537	1,280	733,239	6	734,519	16	3,862,977	o			5.55%
9072	7/1/2021	1,262,079	1,262,079	3	249,388	-	20,970	729	801,056	4	801,785	7	1,072,143	o			5.57%
9074	7/1/2021	14,174,802	14,174,802	9	4,964,221	14	674,931	129,251	6,780,336	55	6,909,587	78	12,548,739	o			5.59%
9076	7/1/2021	7,877,326	7,877,326	3	1,108,703	9	1,204,820	82	3,003,673	15	3,003,755	27	5,317,278	o			5.57%
9077	7/1/2021	2,215,633	2,215,633	3	417,659	1	57,969	1,911	1,351,473	8	1,353,384	12	1,629,012	o			5.52%
9082	7/1/2021	4,461,492	4,461,492	22	2,366,389	7	436,800	12	139,916	3	139,928	32	2,943,117	o			5.46%
9084	7/1/2021	12,819,870	12,819,870	28	6,304,692	24	1,432,336	21,113	2,352,984	14	2,374,097	66	10,111,125	o			5.57%
9085	7/1/2021	6,540,146	6,540,146	2	145,355	8	135,928	(4,273)	5,444,999	53	5,440,726	63	5,722,009	o			5.60%
9087	7/1/2021	3,527,878	3,527,878	1	9,030	3	138,288	24,203	2,246,169	18	2,270,372	22	2,417,690	o			5.70%
10000	7/1/2021	86,305,573	86,305,573	100	31,858,077	123	11,974,357	117,606	28,808,537	83	28,926,143	306	72,758,577	o			5.64%
10019	7/1/2021	2,481,214	2,481,214	11	1,576,039	6	148,835	27,833	603,536	27	603,536	27	2,358,410	o			5.55%
10022	7/1/2021	4,385,567	4,385,567	4	4,600,839	1	215,274	-	438,179	2	438,179	7	5,254,292	o			5.64%
10026	7/1/2021	13,070,459	13,070,459	8	2,472,555	35	2,141,631	45,771	4,049,996	56	4,095,767	99	8,708,953	o			5.64%
10031	7/1/2021	10,379,773	10,379,773	24	4,816,787	36	1,833,955	15,395	1,200,468	21	1,215,863	81	7,866,605	o			5.59%
10035	7/1/2021	7,245,468	7,245,468	12	1,739,720	18	658,878	2,889	4,116,842	51	4,119,731	81	6,518,329	o			5.58%
10038	7/1/2021	4,245,604	4,245,604	29	3,323,684	22	822,073	372	46,300	3	46,672	54	4,192,429	o			5.57%
10047	7/1/2021	2,855,958	2,855,958	28	1,209,624	13	1,020,585	(22)	564,476	11	564,476	50	2,794,685	o			5.52%
10048	7/1/2021	1,210,391	1,210,391	2	666,748	2	147,891	58	126,864	4	126,922	4	941,561	o			5.49%
10051	7/1/2021	4,634,136	4,634,136	19	1,030,521	23	770,566	1,250	2,329,855	21	2,331,105	63	4,132,192	o			5.67%
11009	7/1/2021	21,256,205	21,256,205	14	2,177,452	61	1,221,808	36,073	15,322,304	184	15,355,377	259	18,757,637	o			5.74%
12000	7/1/2021	83,215,844	83,215,844	63	32,132,318	128	21,913,621	89,811	5,717,629	9	5,807,440	200	59,833,379	o			5.60%
12026	7/1/2021	68,415,062	68,415,062	54	29,078,767	65	3,661,586	203,643	15,930,701	111	16,134,344	230	48,874,697	o			5.61%
12028	7/1/2021	15,745,033	15,745,033	51	10,657,283	47	3,041,984	5,025	449,270	20	454,295	118	14,153,562	o			5.56%
12042	7/1/2021	1,705,531	1,705,531	2	205,875	6	657,290	30	620,904	3	620,934	11	1,484,099	o			5.47%
12043	7/1/2021	1,572,740	1,572,740	5	1,572,740	3	117,486	3,465	973,806	20	977,271	28	1,589,867	o			5.69%
13000	7/1/2021	827,077,499	827,077,499	805	464,412,068	529	61,975,580	36,514	124,145,262	114	124,181,776	1,448	650,569,424	o			5.53%
13001	7/1/2021	68,898,693	68,898,693	35	15,975,482	78	13,899,255	942,741	20,871,697	108	21,814,438	221	51,689,175	o			5.70%
13002	7/1/2021	76,474,872	76,474,872	77	16,364,663	136	8,427,683	860,223	25,941,486	234	25,901,709	447	50,694,055	o			5.59%
190000	7/1/2021	116,193,816	116,193,816	71	37,257,283	162	17,253,418	1,362,109	38,144,520	70	39,506,629	303	94,057,330	o			5.67%
Orphans	7/1/2021	-	-	4,563	-	2,398	-	-	-	-	-	6,961	-	o			-
Continuing Employer Total		4,587,818,037	4,587,818,037	10,929	1,728,888,383	9,989	556,011,589	24,883,737	1,203,170,261	7,887	1,228,053,998	28,805	3,512,953,970	-	-	-	6.42%
Continuing and New Employer Total		4,587,818,037	4,587,818,037	10,929	1,728,888,383	9,989	556,011,589	24,883,737	1,203,170,261	7,887	1,228,053,998	28,805	3,512,953,970	-	-	-	6.42%

* Employers withdrawn from the plan between July 1, 2021 and June 30, 2022

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
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2021 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	6a	6b	6c	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	Target normal cost: Present value of current plan year accruals	Target normal cost: Expected plan- related expenses	Target normal cost: Total (line 6a + line 6b)	Carryover balance: Balance at beginning of prior year (line 13a from prior year)	Prefunding balance: Balance at beginning of prior year (line 13b from prior year)	Carryover balance: Portion used to offset prior year's funding requirement (line 35CB from prior year)	Prefunding balance: Portion used to offset prior year's funding requirement (line 35PB from prior year)	Carryover balance: Amount remaining (line 7 minus line 8)	Prefunding balance: Amount remaining (line 7 minus line 8)	Actual Rate of Return	Carryover balance: Interest on line 9 using prior year's actual rate of return	Prefunding balance: Interest on line 9 using prior year's actual rate of return	Prefunding balance: Prior year's excess contribution	Prior Year's Effective Interest Rate	Prefunding balance: Interest on excess of prior year's line 38a over 38b using prior year's effective interest rate	Prefunding balance: Interest on line 38b from prior year using prior year's actual return
7088	-	23,529	23,529	19,107	148,504	-	-	19,107	148,504	16.20%	3,095	24,058	40,799	5.33%	2,175	-
7100	-	56,994	56,994	-	-	-	-	-	-	14.04%	-	-	558	5.35%	30	-
7101*	-	21,493	21,493	-	-	-	-	-	-	23.71%	-	-	127,379	5.43%	6,917	-
7117	-	90,376	90,376	-	-	-	-	-	-	17.88%	-	-	2,454	5.26%	129	-
7118	843,628	156,729	1,000,357	214,156	-	-	-	214,156	-	26.82%	57,437	-	750,000	5.46%	40,950	-
8000	-	569,431	569,431	-	-	-	-	-	-	23.20%	-	-	19,101,720	5.46%	1,042,954	-
8006	-	100,893	100,893	-	-	-	-	-	-	8.56%	-	-	81,515	5.23%	4,263	-
8026	-	97,373	97,373	1	-	1	-	-	-	12.54%	-	-	1,464	5.32%	78	0
8031	755,337	575,573	1,330,910	375,290	-	-	-	375,290	-	20.14%	75,546	-	4,978	5.43%	270	-
8051*	-	118,678	118,678	4,041,227	-	-	-	4,041,227	-	19.37%	782,382	-	1,481	5.31%	79	-
8054	-	46,121	46,121	-	-	-	-	-	-	9.46%	-	-	364	5.34%	19	-
8066	10,906	72,264	83,170	-	-	-	-	-	-	16.08%	-	-	330	5.32%	18	-
8104	208,952	56,135	265,087	97,790	-	-	-	97,790	-	18.57%	18,160	-	26,656	5.42%	1,445	-
8105	692,682	720,541	1,413,223	955,822	-	-	-	955,822	-	22.18%	212,001	-	12,255	5.44%	667	-
9007	90,418	89,488	180,886	-	-	-	-	-	-	5.20%	-	-	3,130	5.44%	171	-
9026	-	179,077	179,077	-	-	-	-	-	-	17.42%	-	-	389	5.39%	21	-
9045*	-	22,858	22,858	83,457	-	-	-	83,457	-	20.98%	17,509	-	97,658	5.33%	5,205	-
9062	-	74,632	74,632	-	-	-	-	-	-	13.43%	-	-	1,622	5.34%	87	-
9072	68,575	18,783	87,358	39,974	-	16,565	-	23,409	-	24.92%	5,834	-	-	5.38%	-	-
9074	353,984	198,031	552,015	11,363	-	11,363	-	-	-	24.04%	-	-	4,154	5.37%	-	999
9076	-	51,518	51,518	143,977	-	-	-	143,977	-	24.83%	35,735	-	71,873	5.37%	3,860	-
9077	-	26,937	26,937	30,288	43,304	-	-	30,288	43,304	24.56%	7,439	10,635	323	5.33%	17	-
9082	-	29,423	29,423	121,130	96,414	-	-	121,130	96,414	23.68%	28,684	22,831	30,102	5.25%	1,580	-
9084	-	101,531	101,531	930,507	-	-	-	930,507	-	20.07%	186,753	-	103,386	5.35%	5,531	-
9085	-	110,479	110,479	-	-	-	-	-	-	29.18%	-	-	242,185	5.42%	13,126	-
9087	181,849	32,011	213,860	178,469	160,808	-	-	178,469	160,808	29.07%	51,881	46,747	407,681	5.56%	22,667	-
10000	-	983,623	983,623	-	-	-	-	-	-	22.48%	-	-	391,218	5.46%	21,361	-
10019	44,422	44,326	88,748	-	-	-	-	-	-	21.66%	-	-	-	5.33%	63	-
10022	-	123,879	123,879	-	-	-	-	-	-	20.28%	-	-	1,871	5.45%	102	-
10026	315,453	92,755	408,208	1,564,564	525,957	-	-	1,564,564	525,957	25.84%	404,283	135,907	116,495	5.40%	6,361	-
10031	-	80,333	80,333	917,185	-	-	-	917,185	-	19.89%	182,336	-	52,581	5.39%	2,834	-
10035	-	129,266	129,266	27,150	-	27,150	-	-	-	22.89%	-	-	565	5.39%	-	129
10038	-	77,317	77,317	-	-	-	-	-	-	14.83%	-	-	698	5.36%	37	-
10047	-	56,330	56,330	53	-	-	-	53	-	15.83%	8	-	591	5.30%	31	-
10048	-	10,495	10,495	-	-	-	-	-	-	28.43%	-	-	71,711	5.28%	3,786	-
10051	-	91,506	91,506	45,192	-	-	-	-	45,192	21.05%	-	9,513	-	5.51%	234,192	-
11009	1,070,124	423,623	1,493,747	-	-	-	-	-	-	26.57%	-	-	471,295	5.57%	26,251	-
12000	-	369,368	369,368	1	-	-	-	1	-	21.29%	-	-	11,816,321	5.40%	638,081	-
12026	1,176,758	337,754	1,514,512	4,157,028	-	-	-	4,157,028	-	20.74%	862,168	-	1,952,774	5.41%	105,645	-
12028	-	201,442	201,442	207	784,981	-	-	207	784,981	13.78%	29	108,092	985	5.35%	53	-
12042	-	21,249	21,249	-	-	-	-	-	-	26.58%	-	-	30,274	5.27%	1,595	-
12043	-	49,629	49,629	-	-	-	-	-	-	21.13%	-	-	36,663	5.51%	2,020	-
13000	4,883,355	4,931,689	9,815,044	-	-	-	-	-	-	16.67%	-	-	23,244,534	5.32%	1,236,609	-
13001	2,520,725	510,685	3,031,410	1,574,498	-	-	-	1,574,498	-	22.97%	361,662	-	4,899,134	5.52%	270,432	-
13002	959,634	430,301	1,389,935	-	76,659	-	-	-	76,659	24.31%	-	18,628	1,069,870	5.40%	67,773	-
109000	2,478,713	1,159,706	3,638,419	-	-	-	-	-	-	21.32%	-	-	12,700,151	5.49%	697,238	-
Orphans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Continuing Employer Total	72,250,610	37,817,504	110,068,114	43,065,580	42,223,436	651,918	1,827,686	42,413,662	40,395,750	20.95%	9,304,905	9,439,981	176,338,357	5.42%	9,545,172	255,078
Continuing and New Employer Total	72,250,610	37,817,504	110,068,114	43,065,580	42,223,436	651,918	1,827,686	42,413,662	40,395,750	20.95%	9,304,905	9,439,981	176,338,357	5.42%	9,545,172	255,078

* Employers withdrawn from the plan between July 1, 2021 and June 30, 2022

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2021
EIN: 13-5645888
PN: 333

2021 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	11c(b)	11d(b)	12(a)	12(b)	13(a)	13(b)	14	15	16	17	18b	18c	19a	19b	19c
Employer Number	Prefunding balance: Total available at beginning of current plan year to add to prefunding balance	Prefunding balance: Portion of line 11c(b) to be added to prefunding balance	Carryover balance: Reduction in balances due to elections or deemed elections	Prefunding balance: Reduction in balances due to elections or deemed elections	Carryover balance: Balance at beginning of current year (9(a) + 10(a) - 12(a))	Prefunding balance: Balance at beginning of current year (9(b) + 10(b) - 11d(b) - 12(b))	Funding Target Attainment Percentage	Adjusted Funding Target Attainment Percentage	Prior year's funding percentage (for credit balance use)	If current value of assets < 70% of funding target, enter such percentage	Contributions made to the plan for the plan year by employer(s)	Contributions made to the plan for the plan year by employees	Discounted employer contributions: allocated toward unpaid minimum required contribution from prior years	Discounted employer contributions: made to avoid benefit restrictions adjusted to valuation date	Discounted employer contributions: allocated toward minimum required contribution for current year, adjusted to valuation date
7088	42,974	-	-	-	22,202	172,562	116.56%	127.30%	103.82%	-	42,000	-	-	-	41,189
7100	588	-	-	-	-	-	94.86%	94.86%	90.45%	-	72,224	-	-	-	70,094
7101*	134,296	-	-	-	-	-	137.79%	137.79%	105.27%	-	157,028	-	-	-	153,648
7117	2,583	-	-	-	-	-	94.16%	94.16%	83.15%	-	123,211	-	-	-	119,232
7118	790,950	-	-	-	271,593	-	150.58%	152.08%	123.31%	-	1,000,000	-	-	-	1,000,000
8000	20,144,674	-	-	-	-	-	144.35%	144.35%	99.57%	-	5,421,852	-	-	-	5,274,737
8006	85,778	-	-	-	-	-	90.87%	90.87%	85.20%	-	380,000	-	-	-	367,427
8026	1,542	-	-	-	-	-	94.96%	94.96%	87.87%	-	122,307	-	-	-	118,703
8031	5,248	-	-	-	450,836	-	111.10%	112.38%	92.47%	-	592,932	-	-	-	576,958
8051*	1,560	-	-	-	4,823,609	-	109.79%	141.37%	117.60%	-	-	-	-	-	-
8054	383	-	-	-	-	-	94.96%	94.96%	87.34%	-	56,300	-	-	-	55,439
8066	348	-	-	-	-	-	105.27%	105.27%	94.08%	-	74,406	-	-	-	72,169
8104	28,101	-	-	-	115,950	-	109.21%	112.73%	96.07%	-	289,000	-	-	-	281,354
8105	12,922	-	-	-	1,167,823	-	111.58%	113.56%	95.06%	-	1,200,000	-	-	-	1,197,665
9007	3,310	-	-	-	-	-	85.00%	85.00%	82.39%	-	418,370	-	-	-	399,865
9026	410	-	-	-	-	-	109.55%	109.55%	98.79%	-	184,450	-	-	-	180,097
9045*	102,863	-	-	-	100,966	-	141.04%	146.11%	120.17%	-	23,536	-	-	-	22,916
9062	1,709	-	-	-	-	-	97.08%	97.08%	86.26%	-	88,307	-	-	-	85,659
9072	-	-	-	-	29,243	-	114.98%	117.71%	97.46%	-	72,000	-	-	-	70,613
9074	5,153	-	-	-	-	-	112.95%	112.95%	93.26%	-	203,962	-	-	-	200,168
9076	75,733	-	-	-	179,712	-	144.76%	148.14%	120.35%	-	53,056	-	-	-	51,657
9077	340	-	-	-	37,727	53,939	116.12%	121.13%	99.09%	-	55,501	-	-	-	54,137
9082	31,682	-	-	-	149,814	119,245	142.44%	151.59%	121.70%	-	30,284	-	-	-	29,759
9084	108,917	-	-	-	1,117,260	-	115.73%	126.78%	111.01%	-	104,561	-	-	-	102,714
9085	255,311	-	-	-	-	-	114.29%	109.86%	85.12%	-	113,370	-	-	-	110,480
9087	430,348	-	-	-	230,350	207,555	127.80%	130.29%	96.18%	-	32,838	-	-	-	32,011
10000	412,579	-	-	-	-	-	118.61%	118.05%	99.87%	-	1,032,659	-	-	-	1,007,967
10019	1,253	-	-	-	-	-	105.20%	105.20%	88.59%	-	45,645	-	-	-	44,795
10022	1,973	-	-	-	-	-	83.46%	83.46%	81.22%	-	210,290	-	-	-	205,302
10026	122,856	-	-	-	1,968,847	661,864	119.86%	150.06%	116.14%	-	600,410	-	-	-	584,470
10031	55,415	-	-	-	1,099,521	-	117.97%	131.94%	111.60%	-	150,000	-	-	-	146,422
10035	694	-	-	-	-	-	111.15%	111.15%	93.07%	-	133,131	-	-	-	129,556
10038	735	-	-	-	-	-	101.26%	101.26%	90.55%	-	79,566	-	-	-	77,171
10047	612	-	-	-	61	-	102.19%	102.19%	87.85%	-	57,997	-	-	-	56,572
10048	75,497	-	-	-	-	-	128.55%	121.37%	95.84%	-	78,650	-	-	-	76,582
10051	247,096	-	-	-	-	54,705	110.82%	112.14%	85.91%	-	300,000	-	-	-	292,711
11009	497,546	-	-	-	-	-	113.32%	110.71%	89.23%	-	436,646	-	-	-	424,662
12000	12,454,402	-	-	-	1	-	138.03%	139.03%	99.81%	-	3,516,947	-	-	-	3,422,169
12026	2,058,419	-	-	-	5,019,196	-	129.71%	139.98%	118.93%	-	2,000,000	-	-	-	1,950,380
12028	1,038	-	-	-	236	893,073	104.93%	111.24%	96.35%	-	207,443	-	-	-	203,182
12042	31,969	-	-	-	-	-	114.92%	114.92%	89.04%	-	60,000	-	-	-	58,564
12043	38,683	-	-	-	-	-	98.92%	98.92%	80.00%	-	150,000	-	-	-	146,482
13000	24,481,143	-	-	-	-	-	127.13%	127.13%	110.68%	-	5,002,003	-	-	-	4,930,963
13001	5,189,566	-	-	-	1,936,160	-	129.54%	128.27%	108.24%	-	523,725	-	-	-	510,686
13002	1,127,643	-	-	-	-	95,287	150.86%	150.85%	125.40%	-	450,000	-	-	-	436,851
109000	13,397,389	-	-	-	-	-	123.53%	123.53%	90.10%	-	5,200,000	-	-	-	5,059,713
Orphans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Continuing Employer Total	186,138,608	348,502	4,352	3,980,054	51,714,215	46,204,179	127.80%	130.59%	107.26%	-	142,404,934	177,718	-	-	138,440,047
Continuing and New Employer Total	186,138,608	348,502	4,352	3,980,054	51,714,215	46,204,179	127.80%	130.59%	107.26%	-	142,404,934	177,718	-	-	138,440,047

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	20a	20b	20c(1)	20c(2)	20c(3)	20c(4)	28	29	30	31(a)	31(b)	32a(1)	32a(2)	32b(1)	32b(2)
	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
Employer Number															
7088	Yes	Yes	-	-	-	-	-	-	-	23,529	23,529	-	-	-	-
7100	Yes	Yes	-	-	-	-	-	-	-	56,994	-	135,709	12,654	-	-
7101*	Yes	Yes	-	-	-	-	-	-	-	21,493	21,493	-	-	-	-
7117	Yes	No	-	-	-	-	-	-	-	90,376	-	304,159	28,360	-	-
7118	Yes	Yes	-	-	-	-	-	-	-	1,000,357	1,000,357	-	-	-	-
8000	Yes	Yes	-	-	-	-	-	-	-	569,431	569,431	-	-	-	-
8006	Yes	Yes	-	-	-	-	-	-	-	100,893	-	427,121	39,825	-	-
8026	Yes	Yes	-	-	-	-	-	-	-	97,373	-	220,495	20,559	-	-
8031	Yes	Yes	-	-	-	-	-	-	-	1,330,910	1,330,910	-	-	-	-
8051*	Yes	Yes	-	-	-	-	-	-	-	118,678	118,678	-	-	-	-
8054	Yes	Yes	-	-	-	-	-	-	-	46,121	-	99,679	9,294	-	-
8066	Yes	Yes	-	-	-	-	-	-	-	83,170	83,170	-	-	-	-
8104	Yes	Yes	-	-	-	-	-	-	-	265,087	265,087	-	-	-	-
8105	Yes	Yes	-	-	-	-	-	-	-	1,413,223	1,413,223	-	-	-	-
9007	Yes	Yes	-	-	-	-	-	-	-	189,886	-	581,480	54,218	-	-
9026	Yes	Yes	-	-	-	-	-	-	-	179,077	179,077	-	-	-	-
9045*	Yes	Yes	-	-	-	-	-	-	-	22,858	22,858	-	-	-	-
9062	Yes	Yes	-	-	-	-	-	-	-	74,632	-	112,595	10,499	-	-
9072	Yes	Yes	-	-	-	-	-	-	-	87,358	87,358	-	-	-	-
9074	Yes	Yes	-	-	-	-	-	-	-	552,015	552,015	-	-	-	-
9076	Yes	Yes	-	-	-	-	-	-	-	51,518	51,518	-	-	-	-
9077	Yes	Yes	-	-	-	-	-	-	-	26,937	26,937	-	-	-	-
9082	Yes	Yes	-	-	-	-	-	-	-	29,423	29,423	-	-	-	-
9084	Yes	Yes	-	-	-	-	-	-	-	101,531	101,531	-	-	-	-
9085	Yes	Yes	-	-	-	-	-	-	-	110,479	110,479	-	-	-	-
9087	Yes	Yes	-	-	-	-	-	-	-	213,860	213,860	-	-	-	-
10000	Yes	Yes	-	-	-	-	-	-	-	983,623	983,623	-	-	-	-
10019	Yes	Yes	-	-	-	-	-	-	-	88,748	88,748	-	-	-	-
10022	Yes	Yes	-	-	-	-	-	-	-	123,879	-	868,725	81,001	-	-
10026	Yes	Yes	-	-	-	-	-	-	-	408,208	408,208	-	-	-	-
10031	Yes	Yes	-	-	-	-	-	-	-	80,333	80,333	-	-	-	-
10035	Yes	Yes	-	-	-	-	-	-	-	129,266	129,266	-	-	-	-
10038	Yes	No	-	-	-	-	-	-	-	77,317	53,175	-	-	-	-
10047	Yes	Yes	-	-	-	-	-	-	-	56,330	56,330	-	-	-	-
10048	Yes	Yes	-	-	-	-	-	-	-	10,495	10,495	-	-	-	-
10051	Yes	Yes	-	-	-	-	-	-	-	91,506	91,506	-	-	-	-
11009	Yes	Yes	-	-	-	-	-	-	-	1,493,747	1,493,747	-	-	-	-
12000	Yes	Yes	-	-	-	-	-	-	-	369,368	369,368	-	-	-	-
12026	Yes	Yes	-	-	-	-	-	-	-	1,514,512	1,514,512	-	-	-	-
12028	Yes	Yes	-	-	-	-	-	-	-	201,442	201,442	-	-	-	-
12042	Yes	Yes	-	-	-	-	-	-	-	21,249	21,249	-	-	-	-
12043	Yes	Yes	-	-	-	-	-	-	-	49,629	-	17,127	1,597	-	-
13000	Yes	Yes	-	-	-	-	-	-	-	9,815,044	9,815,044	-	-	-	-
13001	Yes	Yes	-	-	-	-	-	-	-	3,031,410	3,031,410	-	-	-	-
13002	Yes	Yes	-	-	-	-	-	-	-	1,389,935	1,389,935	-	-	-	-
109000	Yes	Yes	-	-	-	-	-	-	-	3,638,419	3,638,419	-	-	-	-
Orphans	No	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Continuing Employer Total	Yes	No	-	-	-	-	-	-	-	110,068,114	104,190,306	6,884,412	641,912	-	-
Continuing and New Employer Total	Yes	No	-	-	-	-	-	-	-	110,068,114	104,190,306	6,884,412	641,912	-	-

* Employers withdrawn from the plan between July 1, 2021 and June 30, 2022

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2021
EIN: 13-5645886
PN: 333

2021 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
Employer Number																
7088			-	-	-	-	-	41,189	41,189	-	-	-				
7100			69,648	-	-	-	69,648	70,094	446	-	-	-				
7101			-	-	-	-	-	153,648	153,648	-	-	-				
7117			118,736	-	-	-	118,736	119,232	496	-	-	-				
7118			-	-	-	-	-	1,000,000	1,000,000	-	-	-				
8000			-	-	-	-	-	5,274,737	5,274,737	-	-	-				
8006			140,718	-	-	-	140,718	367,427	226,709	-	-	-				
8026			117,932	-	-	-	117,932	118,703	771	-	-	-				
8031			-	-	-	-	-	576,958	576,958	-	-	-				
8051*			-	-	-	-	-	-	-	-	-	-				
8054			55,415	-	-	-	55,415	55,439	24	-	-	-				
8066			-	-	-	-	-	72,169	72,169	-	-	-				
8104			-	-	-	-	-	281,354	281,354	-	-	-				
8105			-	-	-	-	-	1,197,665	1,197,665	-	-	-				
9007			244,104	-	-	-	244,104	399,865	155,761	-	-	-				
9026			-	-	-	-	-	180,097	180,097	-	-	-				
9045*			-	-	-	-	-	22,916	22,916	-	-	-				
9062			85,131	-	-	-	85,131	85,659	528	-	-	-	15 years	2010, 2011	-	-
9072			-	-	-	-	-	70,613	70,613	-	-	-				
9074			-	-	-	-	-	200,168	200,168	-	-	-				
9076			-	-	-	-	-	51,657	51,657	-	-	-				
9077			-	-	-	-	-	54,137	54,137	-	-	-				
9082			-	-	-	-	-	29,759	29,759	-	-	-				
9084			-	-	-	-	-	102,714	102,714	-	-	-				
9085			-	-	-	-	-	110,480	110,480	-	-	-				
9087			-	-	-	-	-	32,011	32,011	-	-	-				
10000			-	-	-	-	-	1,007,967	1,007,967	-	-	-				
10019			-	-	-	-	-	44,795	44,795	-	-	-				
10022			204,880	-	-	-	204,880	205,302	422	-	-	-				
10026			-	-	-	-	-	584,470	584,470	-	-	-				
10031			-	-	-	-	-	146,422	146,422	-	-	-				
10035			-	-	-	-	-	129,556	129,556	-	-	-				
10038			24,142	-	-	-	24,142	77,171	53,029	-	-	-				
10047			-	-	-	-	-	56,572	56,572	-	-	-				
10048			-	-	-	-	-	76,582	76,582	-	-	-				
10051			-	-	-	-	-	292,711	292,711	-	-	-				
11009			-	-	-	-	-	424,662	424,662	-	-	-				
12000			-	-	-	-	-	3,422,169	3,422,169	-	-	-				
12026			-	-	-	-	-	1,950,380	1,950,380	-	-	-				
12028			-	-	-	-	-	203,182	203,182	-	-	-				
12042			-	-	-	-	-	58,564	58,564	-	-	-				
12043			51,226	-	-	-	51,226	146,482	95,256	-	-	-				
13000			-	-	-	-	-	4,930,963	4,930,963	-	-	-				
13001			-	-	-	-	-	510,686	510,686	-	-	-				
13002			-	-	-	-	-	436,851	436,851	-	-	-				
109000			-	-	-	-	-	5,059,713	5,059,713	-	-	-				
Orphans			-	-	-	-	-	-	-	-	-	-				
Continuing Employer Total	-	-	6,519,720	-	-	-	6,519,720	138,440,047	131,920,328	-	-	-	15 years	2010, 2011		
Continuing and New Employer Total	-	-	6,519,720	-	-	-	6,519,720	138,440,047	131,920,328	-	-	-	15 years	2010, 2011		

* Employers withdrawn from the plan between July 1, 2021 and June 30, 2022

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2021
EIN: 13-5645888
PN: 333

SCHEDULE SB ATTACHMENTS

Schedule SB, line 22 – Description of Weighted Average Retirement Age

See the attachment for Schedule SB – Part V, Statement of Actuarial Assumptions and Methods, for retirement rates. The average retirement age for Line 22 was calculated by determining the average age at retirement for those current active participants expected to reach retirement and satisfy “age plus service” retirement eligibility under plans which include those provisions, based on all current decrements assumed.

The average age was calculated in accordance with the following formula which generally assumes employees terminate at the middle of the year:

$$\frac{\sum_{t=0}^{FRA-ERA} ({}_tP_{ERA}) * (q^r_{ERA+t}) * (ERA + t + \frac{1}{2})^{Note (1)}}{\sum_{t=0}^{FRA-ERA} ({}_tP_{ERA}) * (q^r_{ERA+t})}$$

Note (1): The $\frac{1}{2}$ in the formula shown above is not used for $t = FRA-ERA$.

In the formula shown above, ${}_tP_{ERA}$ is calculated using all of the decrements and the q^r_{ERA+t} represents the sum of the applicable retirement decrements

Also, ERA represents the earliest retirement age and FRA represents the age at which everyone is assumed to retire.

Retirement Fund ID#	Salary Def	Salary Def code	Vesting	Benefit Formula
1000	January 1 Basic	10	2-6 YEAR	2.00% High-3
1001	January 1 Basic	10	5 YEAR	2.00% High-3
1004	January 1 Basic	10	5 YEAR	2.00% High-5
1006	January 1 Basic and Partial Commission	12	5 YEAR	1.00% High-5
1007	January 1 Basic and Partial Commission	12	5 YEAR	2.00% High-5
1019	Basic as Earned and Partial Commission	42	5 YEAR	2.00% High-3
1025	W-2 (Includes Commissions)	70	5 YEAR	2.00% Career
1027	January 1 Basic	10	5 YEAR	1.00% High-5
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	1.00% Career
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
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
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 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	Split Accrual Rate: 2.50% High-3 for service up to 7/1/2021 + 1.50% High-5 for service after 7/1/2021. H-3 and H-5 is indexed to the calc date.
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
5045	January 1 Basic	10	5 YEAR	1.50% High-3
5047	W-2 (Includes Commissions)	70	5 YEAR	2.50% High-5
5050	January 1 Basic	10	2-6 YEAR	1.00% / 1.50% High-5 w/ Floating Covered Compensation
5051	January 1 Basic	10	5 YEAR	2.00% High-5

Retirement Fund ID#	Salary Def	Salary Def code	Vesting	Benefit Formula
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
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
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
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
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
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
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

Retirement Fund ID#	Salary Def	Salary Def code	Vesting	Benefit Formula
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
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
12042	W-2 (Includes Commissions)	70	2-6 YEAR	2.00% High-3
12043	W-2 (Includes Commissions)	70	5 YEAR	1.2% High-5 for all service + .5% High-5 in excess of \$10,000 Fixed Covered Compensation (service capped at 40 years)
13000	Basic as Earned	40	2-6 YEAR	2.00% High-3
13001	Basic as Earned, Bonus & OT as Earned	60	2-6 YEAR	2.00% High-3
13002	Basic as Earned, Bonus & OT as Earned	60	3 YEAR	Cash Balance Plan effective 3/1/2017
101000	January 1 Basic	10	2-6 YEAR	2.00% High-3
101019	Basic as Earned and Partial Commission	42	5 YEAR	1.25% / 1.85% High-3 w/ Floating Covered Compensation (service capped at 25 years)
101074	W-2 (Includes Commissions)	70	5 YEAR	1.25% High-5 w/ 30 Year Service Cap
101079	January 1 Basic	10	3 YEAR	Cash Balance
101080	W-2 (Includes Commissions)	70	3-7 YEAR	Benefits have been frozen since 12/31/1997 (Slades Ferry EE's)
102000	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	If hired >= 7/08: 2% H-5 w 30 yr cap; For 2000 Ees, if NOT age 50+5 vst on 7/08 = 2.5% H-3 x svc up to 7/08 + 2% H-5 x svc after 7/08 (total svc cap at 30 yrs; H-3 & H-5 calc'd at term)
103000	January 1 Basic	10	5 YEAR	1.50% High-5
103023	January 1 Basic	10	2-6 YEAR	2.00% High-5
104000	Basic as Earned	40	5 YEAR	1.50% High-5 w/ 30 Year Service Cap
104091	W-2 excluding bonuses and spec payments	82	5 YEAR	1% Career Average
105000	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	1.25% High-5
105121	January 1 Basic	10	2-5 YEAR	1.5% High-5
105129	W-2 (Excludes sections 125 and 132f)	70	3-7 YEAR	40% H-5 w/ 30 Year Service Minimum (15 Year Minimum if enrolled on or before 1/1/2002)
105130	W-2 (Includes Commissions)	70	3-7 YEAR	.85% / 1.50% High-5 w/ \$10,000 Fixed Covered Compensation (service capped at 35 years) - project and prorate
106000	W-2 (Includes Commissions)	70	5 YEAR	1.50% High-5
107000	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	1.75% High-5
107088	January 1 Basic	10	2-6 YEAR	1.50% High-5
108026	Basic as Earned	40	5 YEAR	1.00% Career
108066	January 1 Basic	10	5 YEAR	2.00% High-5
108105	Basic as Earned plus OT and Full Commission	51	5 YEAR	1.00% / 1.50% Career Integrated w/ Floating Covered Compensation + Most Recent 1/1 PAS
109000	W-2 (Includes Commissions)	70	5 YEAR	2.00% High-3 w/ 30 Year Service Cap
111009	Basic as Earned and Full Commission	70	1-3 YEAR	Cash Balance - 3% pay credit, minimum 2% interest credit
112028	January 1 Basic	10	5 YEAR	1.00% High-5
113001	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	1.50% High-5
113002	Basic as Earned, Bonus & OT as Earned	60	3 YEAR	Cash Balance Plan effective 3/1/2017
202000	Basic as Earned	40	5 YEAR	1.50% High-5 w/ 30 Year Service Cap
205121	January 1 Basic	10	2-6 YEAR	1.5% High-5
205129	W-2 (Excludes sections 125 and 132f)	70	3-7 YEAR	30% H-5 w/ 30 Year Service Minimum (15 Year Minimum if enrolled on or before 1/1/2002)
213002	Basic as Earned, Bonus & OT as Earned	60	3 YEAR	Cash Balance Plan effective 3/1/2017
313002		70	5 YEAR	

Retirement Fund ID#	Formula Add/Red 1	Accrual Rate 1	Avg Sal 1	Integration Opt 1	Service Max 1	Service Min 1	Target Svc Min 1	Service Def 1	Misc 1	Formula Add/Red 2	Accrual Rate 2	Avg Sal 2	Integration Opt 2	Service Max 2	Service Min 2	Target Svc Min 2	Service Def 2
1000		.02	3					U									
1001	+	.02	3					U									
1004	+	.02	5					U									
1006	+	.01	5					U									
1007	+	.02	5					U									
1019	+	.02	3					U									
1025	+	.02	0					U									
1027	+	.01	5					U									
1032	+	.01	0					U									
1034	+	.02	5					U									
1046	+	.0075	5					U									
1055	+	.01	0					U									
1070	+	.015	3					U									
1073	+	.0175	3					U									
1074	+	.0175	5					U									
1077	+	.01	0					U									
1079	+	.0115	5		25			U									
1080	+	.02	5	2	25			U	-	.0065	3	2	25				U
1082	+	.5	3	2			25	P	+	.62	3	2			25		P
1083	+	.02	3					U									
1088	+	.012	5		35			U	+	.004	5	2	35				U
2000	+	.025	3		30			U									
2003	+	.02	5					U	+	.015	5						U
2006	+	.02	5					U									
2009	+	.02	0					U									
2012	+	.015			35			U									
2018	+	.7	5				25	P									
2023	+	.5	5	2			25	P	+	.625	5	2				25	P
2026	+	.0225	5		25			P	+	.0025	5			25			P
2027	+	.01333	0	2				U	+	.01667	0						U
2029	+	.325	5	2			35	P	+	.5	5	2				35	P
2030	+	.0125	5		30			U									
2032	+	.02085	3	2	25			U	+	.024	3	2	25				U
2033	+	.6	3				25	P									
2037	+	.6	5				30	P									
2038	+	.01	5		25			U									
2039	+	.4525	5	2			15	P	+	.55	5	2				15	P
3000	+	.02	3					U									
3011	+	.02	5					U									
3012	+	.02	5					U									
3019	+	.015	5					U									
3023	+	.02	5					U									
3031	+	.02	5					U									
3032	+	.015	5					U									
3036	+	.01	5					U									
3054	+	.015	5					U									
3063	+	.0175	5					U									
3073	+	.01	5	2	25			U	+	.015	5	2	25				U
3074	+	.015	5					U									
3077	+	.0215	5		25			P	+	.0065	5	2	25				P
4000	+	.025	3		30			U									
4079	+	.375	5	3			25	P	+	.5	5	3				25	P
4084	+	.01	3					U									
4087	+	.016	5	2	35			U	+	.0208	5	2	35				U
4088	+	.3	5	2			35	P	+	.5	5	2				35	P
4090	+	.12	5					P	+	.01	5	2					P
4091	+	.04	5		20			U									
4094	+	.0065	0		35			U									
4096	+	.015	5		25			U	+	.0075	5		35	25			U
4097	+	.015	5	3	40			P	+	.0051	5	3	40				P
5000	+	.025	3					U	+	.015	5						U
5001	+	.02	0					U									
5010	+	.01	0					U									
5021	+	.015	5					U									
5026	+	.015	5					U									
5034	+	.01	5					U									
5045	+	.015	3					U									
5047	+	.025	5					U									
5050	+	.01	5	2				P	+	.015	5	2					P
5051	+	.02	5					U									

Retirement Fund ID#	Formula Add/Red 1	Accrual Rate 1	Avg Sal 1	Integration Opt 1	Service Max 1	Service Min 1	Target Svc Min 1	Service Def 1	Misc 1	Formula Add/Red 2	Accrual Rate 2	Avg Sal 2	Integration Opt 2	Service Max 2	Service Min 2	Target Svc Min 2	Service Def 2
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	3	35			P	+		.015	5	3	35			P
6000	+	.025	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									
6070	+	.02	3					U									
6077	+	.01	5					U									
6079	+	.015	5					U									
6086	+	.02	5					U									
6093	+	.0125	5					U									
6107	+	.02	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									
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									
8104	+	.025	3					U									
8105	+	.0173	5		20			U	+		.0065	5	2	20			U
9007	+	.015	3					U									
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
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									

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
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
12026	+	.0225	5					U									
12028	+	.02	5					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		25			P	+		.0185	3	2	25			P
101074	+	.0125	5	2	30			U									
101079																	
101080																	
102000	+	.025	3		30			U	+		.02	5		30			U
103000	+	.015	5					U									
103023	+	.02	5					U									
104000	+	.015	5		30			U									
104091	+	.01	0					U									
105000	+	.0125	5					U									
105121	+	.015	5					U									
105129	+	.4	5				30	P									
105130	+	.0085	5	3	35			P	+		.015	5	3	35			P
106000	+	.015	5					U									
107000	+	.0175	5					U									
107088	+	.015	5					U									
108026	+	.01	0					U									
108066	+	.02	5					U									
108105	+	.01	0	2				U	+		.015	0	2				U
109000	+	.02	3		30			U									
111009	+																
112028	+	.01	5					U									
113001	+	.015	5					U									
113002																	
202000	+	.015	5		30			U									
205121	+	.015	5					U									
205129	+	.3	5				30	P									
213002																	
313002																	

[illegible]

Retirement Fund ID#	Misc 2	Formula Add/Red 3	Accrual Rate 3	Avg Sal 3	Integration Opt 3	Service Max 3	Service Min 3	Target Svc Min 3	Service Def 3	Misc 3	Early Retirement Age	Early Ret Svc Requirement
5065											45	
5080											45	
5091											45	
5093											45	
5118											55	
5121											55	
5125											55	10
5126											21	
5127											21	
5128											21	
5129											60	
5130											55	10
6000											45	
6016											45	
6028											45	
6040											55	
6042											45	
6044											45	
6049											45	
6070											45	
6077											45	
6079											45	
6086											45	
6093											45	
6107											45	
6116											55	
6120											55	
6124											55	15
6125											55	
6126											55	
6130											55	
6136											45	
6138											21	
6140											55	10
6142											55	10
6143											55	15
7000											45	
7011											45	
7027											45	
7031											45	
7056											45	
7060											45	
7064											45	
7065											45	
7088											45	
7100											45	
7101											55	
7117											45	
7118											21	
8000											45	
8006											45	
8026											45	
8031											45	
8051											45	
8054											55	
8066											45	
8104											55	
8105											55	10
9007											55	
9026											45	
9045											45	
9062											45	
9072											45	
9074											55	
9076	.15 applies to High-5 > Cov Compensation only. 26 yr svc min based on SSNRA										21	
9077	.2275 applies to High-5 > Cov Compensation only. 35 yr svc min based on SSNRA	+	.0075	5						service > 25 years	55	15
9082											55	15
9084											21	
9085											21	
9087											21	
10000											45	

[illegible]

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
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		A/E	1	10 C&C	10	0%	0	NO	0		7/1/2005	BASIC	0	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
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
2028		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			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		BASIC	0	NO	0		0	YES
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	
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		BASIC	0	NO	0		0	YES
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		A/E	1	ST. LIFE	11	0%	0	NO	0		2/1/2006	PVAB	21	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
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
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	

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
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
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
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
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			BASIC	0	NO	0		0	YES
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	45		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	45		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	
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	
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
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

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
10019	60	3%	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0	
10022		3%	3	12X	12	2%	2	YES	1			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
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
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	54.5+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		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				\$100,000 commission cap effective 1/1/2008
1019	9/1/2004		101019	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.
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	Effective 7/1/2021, benefits will be frozen for executives Backer Ali, Kevin Neytan and Claudia Kim per special resolution.
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			
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	7/1/2006			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	1/1/2021			
3036	1/1/2013			
3054	1/1/2016			
3063				
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	1/1/2021			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	Benefit Formula: Split Accrual Rate: 2.50% High-3 for service up to 7/1/2021 + 1.50% High-5 for service after 7/1/2021 (H-3 and H-5 are indexed to the calc date)
5001	6/1/2012			
5010	7/1/2003	1/1/2003		
5021	7/1/2016			
5026				
5034	1/1/2011			
5045	11/15/2016			
5047	2/1/2013			
5050	4/1/2005			
5051				

Retirement Fund ID#	Frozen Accrual Effect Date	High to Career Prot Date	Split Plan No	Special Provision 1
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 + .65% 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			
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			
6116	6/1/2020			
6120	6/1/2012			
6124	3/1/2011			
6125	10/1/2019			
6126	4/1/2004			
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	6/1/2021			
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				
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.
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
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

Retirement Fund ID#	Frozen Accrual Effect Date	High to Career Prot Date	Split Plan No	Special Provision 1
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			
10049	1/1/2003			Benefit Formula: Benefits are frozen upon commencement (1/2003) - no Benefit Formula
10051	10/1/2019			Benefit Formula: 12/31/1994 accrued bft + 1.4% High-5 for service up to 10 years + 1.05% High-5 for service in excess of 10 years for service since 1/1/1995
11009			111009	NRD: Later of Age 62 or 5th anniversary in the plan
12000	1/1/2017			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
12026				
12028	4/1/2013		112028	
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 ERF's for future service accruals only. An offset was calculated to protect the old 1.5% H-5 and splits protect the old R70 - AE
101019	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 Commencement
102000			2000/202000	Benefit Formula: Hired >= 7/08: 2% H-5 w 30 yr cap; For 2000 Ees, if NOT age 50+5 vst on 7/08 = 2.5% H-3 x svc up to 7/08 + 2% H-5 x svc after 7/08 (total svc cap at 30 yrs; H-3 & H-5 calc'd at term)
103000			3000	Normal Form: St Life
103023			3023	Effective 7/1/2015, plan provisions were changed to equal 3023. Less generous ancillary benefits accrued prior to 7/1/2015 are protected with split benefits.
104000			4000	
104091			4091	Optional Forms: 75% & 100% J&S
105000			5000	Normal Form: St Life
105121	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	4/1/2013		12028	
113001			13001	
113002			13002/213002/313002	Cash Balance Plan effective 3/1/2017 (traditional DB plan was frozen 2/28/2017) - see resolution or Board minutes for details
202000			2000/102000	ERF: Special Rule of 70 - if age + vest svc >=70 pts then 3% ERF table otherwise use AE ERF table
205121	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	
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	
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	
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	
5045	
5047	
5050	
5051	

Retirement Fund ID#	Special Provision 2
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	
6070	
6077	
6079	
6086	
6093	
6107	
6116	
6120	
6124	
6125	
6126	
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	
8104	
8105	ERF: 1/15 & 1/30
9007	
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.
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	

Retirement Fund ID#	Special Provision 2
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	
12026	
12028	
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	Effective 7/1/2020, the previous 7/1/2015 splits (10C&C, AE ERF, 0% incr) will be deleted so now the 12X, 3% ERF and 1% incr will apply to the entire benefit. (Actives only)
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	
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	
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	
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	
5045	
5047	
5050	
5051	

Retirement Fund ID#	Special Provision 3
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	
6070	
6077	
6079	
6086	
6093	
6107	
6116	
6120	
6124	
6125	
6126	
6130	
6136	
6138	Lump Sum: Lump sums and annuities are payable at any age
6140	Normal Form: 5 C&C
6142	Frozen bits 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	
8104	
8105	Salary Definition: Salary as earned excluding bonus and special payments
9007	
9026	
9045	
9062	
9072	
9074	
9076	ERF: Lump sum before 62 + 15 uses act equivalent (1983 Individual AM, 8%) - any age
9077	ERF: Lump sum uses Galt & 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	

Retirement Fund ID#	Special Provision 3
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	
12026	
12028	
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		
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		
2023		
2026	Death Benefit: Maximum (Basic, 1-3X, 30 Year Treasury Lump Sum)	
2027		
2029	Lump Sum: Any Age	Vesting: 3 to 7 year graded vesting (20% decrements)
2030	Optional Forms: 66.67% J&S, 100% J&S (no C&C), Social Security Level Income Option, LS < \$20,000	
2032	Normal Form: St Life, Benefit Formula: High-3 average salary is the highest 3 years of the last 5	NRD: age 65 + 5 years vesting service; Optional Forms: 50, 66 67, 100 J&S
2033	Death Benefit: 100 Times death benefit has a \$5,000 minimum value	
2037	ERF: True Actuarial Equivalence 6% (1.06 ⁿ -1), no mortality	Normal Form: St Life
2038		
2039		
3000		
3011		
3012		
3019		
3023		
3031		
3032		
3036		
3054		
3063		
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		
5045		
5047		
5050		
5051		

Retirement Fund ID#	Special Provision 4	Special Provision 5
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		
6070		
6077		
6079		
6086		
6093		
6107		
6116		
6120		
6124		
6125		
6126		
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		
8104		
8105	Vesting: 3-7 graded schedule	Optional Forms: 100% J&S, 66.67% J&S
9007		
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
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 disap bft = PVAB only.	
9084		
9085	Death Benefit: Max (PVAB, PPA Lump Sum)	
9087	Disability: maximum (24 x Monthly High-5, PVAB)	
10000		

Retirement Fund ID#	Special Provision 4	Special Provision 5
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		
12026		
12028		
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, 2022

(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	
	U S TREASURY BOND	US912810QX90	2.75	8/15/2042	5,000,000	4,474,805
	U S TREASURY BOND	US912810TD00	2.25	2/15/2052	21,000,000	17,193,359
	U S TREASURY NOTE	US91282CEP23	2.88	5/15/2032	43,310,000	42,903,952
	U S TREASURY NOTE	US91282CE561	2.75	5/31/2029	21,505,000	21,097,178
	SBA GTD LN POOL CTF5 #100157	US831628E655	2.60	10/25/2045	0	0
	SBA GTD LN POOL CTF5 #100139	US831628EL27	6.00	10/25/2028	0	0
	SBA GTD LN POOL CTF5 #509399	US83164LNQ04	4.58	4/25/2023	6,207	6,176
	SBA GTD LN POOL CTF5 #509546	US83164LTB70	5.08	11/25/2022	8,601	8,572
	SBA GTD LN POOL CTF5 #509602	US83164LU330	3.33	4/25/2025	0	0
	SBA GTD LN POOL CTF5 #509980	US83164MCR88	2.33	7/25/2028	0	0
	SBA GTD LN POOL CTF5 #510377	US83164MQ690	3.83	5/25/2027	0	0
	SBA GTD LN POOL CTF5 #510428	US83164MSR15	2.00	2/25/2043	0	0
	SBA GTD LN POOL CTF5 #522424	US83165A4H41	3.63	8/25/2029	0	0
	SBA GTD LN POOL CTF5 #522040	US83165APZ11	4.47	6/25/2024	0	0
	SBA GTD LN POOL CTF5 #522171	US83165AT464	3.42	3/25/2027	0	0
	SBA GTD LN POOL CTF5 #522193	US83165AUS13	3.51	3/25/2028	0	0
	SBA GTD LN POOL CTF5 #522304	US83165AX904	3.37	6/25/2028	0	0
	TOTAL US GOVERNMENT SECURITIES				90,829,808	85,684,041
	25 CAPITAL 2019-S SFR1 A1 144A	US14216PAU93	4.25	10/25/2049	13,863,277	13,809,626
	AB BSL CLO 2 LTD 2A B2 144A	US00037LAE02	3.15	4/15/2034	5,000,000	5,000,000
	AIR CANADA 2017-1 CLASS A 144A	US00908PAB31	3.55	7/15/2031	4,529,174	4,174,721
	AIR PRODUCTS AND CHEMICALS INC	US009158AY27	1.85	5/15/2027	5,000,000	4,629,900
	ALIMENTATION COUCHE-TARD 144A	US01626PAM86	2.95	1/25/2030	2,000,000	1,780,260
	AM CAPITAL FUNDING LL 1 B 144A	US00166AAB35	5.98	12/15/2023	4,000,000	3,990,920
	AMALGAMATED FINANCIAL CORP	US022671AA91	3.25	11/15/2031	3,250,000	3,065,953
	AMERICAN AIRLINES 2014-1 CLASS	US02377AAA60	3.70	4/1/2028	1,832,692	1,734,459
	AMERICAN AIRLINES 2015-1 CLASS	US023770AA81	3.38	11/1/2028	2,439,548	2,249,776
	AMERICAN AIRLINES 2015-1 CLASS	US023770AB64	3.70	11/1/2024	2,968,173	2,900,974
	AMERICAN AIRLINES 2016-2 CLASS	US023764AA14	3.65	12/15/2029	2,337,300	2,027,468
	AMERICAN AIRLINES 2017-1 CLASS	US02378AAA51	4.00	8/15/2030	1,809,667	1,623,272
	AMERICAN TOWER CORP	US03027XBS80	2.30	9/15/2031	2,000,000	1,628,180
	AMERICAN TOWER TRUST #1 144A	US03027WAK80	3.65	3/15/2048	8,020,000	7,834,096
	AMERICO LIFE INC 144A	US03060NAD21	3.45	4/15/2031	5,000,000	4,271,950
	AMERICREDIT AUTOMOBILE REC 2 C	US03065WAF23	5.32	4/18/2028	3,570,000	3,569,929
	AMSR 2021-SFR4 TR SFR4 E1 144A	US66982FAE97	2.97	12/17/2038	2,500,000	2,164,063
	ARTHUR J GALLAGHER & CO	US04316JAA79	2.40	11/9/2031	3,000,000	2,540,280
	ATHENE HOLDING LTD	US04686JAA97	4.13	1/12/2028	1,000,000	953,490
	AVOLON HOLDINGS FUNDING L 144A	US05401AAB70	5.13	10/1/2023	5,000,000	5,029,650
	BANK OF AMERICA CORP	US638585AP43	7.25	10/15/2025	5,300,000	5,819,241
	BANK OF AMERICA CORP	US06051GHG73	3.97	3/5/2029	3,000,000	2,939,130
	BANK OF AMERICA CORP	US06051GHM42	4.27	7/23/2029	2,000,000	1,981,080
	BANK OF NT BUTTERFIELD & SON L	US064227AC58	5.25	6/15/2030	2,850,000	2,919,654
	BANK OZK	US06417NA946	2.75	10/1/2031	7,800,000	7,452,666
	BATTALION CLO XXII 22A C 144A	US07134KAG40	3.26	1/20/2035	2,000,000	2,000,000
	BAYER US FINANCE II LLC 144A	US07274NAL73	4.38	12/15/2028	3,000,000	2,984,880
	BAYER US FINANCE LLC 144A	US07274EAG89	3.38	10/8/2024	5,000,000	4,952,350
	BAYVIEW MSR OPPORTUN 5 B2 144A	US07336JCK25	3.49	11/25/2051	4,930,071	4,145,450
	BENEFIT STREET PAR 18A DR 144A	US08186PAS20	4.44	10/15/2034	3,750,000	3,750,000
	BLACK HILLS CORP	US092113AT65	2.50	6/15/2030	2,000,000	1,722,520
	BLACKSTONE HOLDINGS FINAN 144A	US09256BAJ61	3.15	10/2/2027	7,619,000	7,279,878
	BLACKSTONE SECURED LENDING FUN	US09261XAG79	2.85	9/30/2028	9,000,000	7,513,740
	BLOCK FINANCIAL LLC	US093662AH70	3.88	8/15/2030	5,000,000	4,658,350
	BRAVO RESIDENTIAL HE1 M1 144A	US10569QAD60	2.43	1/25/2070	1,150,000	1,133,417
	BRITISH TELECOMMUNICATIONS PLC	US111021AE12	9.63	12/15/2030	325,000	419,562
	BROADRIDGE FINANCIAL SOLUTIONS	US11133TAE38	2.60	5/1/2031	5,000,000	4,306,250
	BURLINGTON NORTHERN SANTA FE L	US12189TAN46	6.75	3/15/2029	1,100,000	1,270,742
	CADENCE BANK	US05971JAA07	4.13	11/20/2029	2,000,000	1,981,080
	CADENCE BANK	US12739AAA88	4.75	6/30/2029	1,000,000	997,680
	CANADIAN IMPERIAL BANK OF COMM	US13605WVN313	0.90	12/15/2025	2,000,000	1,798,620
	CARS NET LEASE MORT 1A B1 144A	US14576AAE29	4.69	12/15/2050	1,000,000	978,880
	CHASE HOME LENDI ATR1 A15 144A	US16158RAR75	4.00	4/25/2049	118,635	117,753
	CHASE MORTGAGE FIN SH1 M2 144A	US16163YAC84	3.75	4/25/2045	1,642,938	1,598,168
	CITIGROUP INC	US172967KU42	4.13	7/25/2028	4,000,000	3,933,720
	CITIGROUP INC	US17298CH689	3.00	8/30/2029	5,000,000	4,390,900
	CITIGROUP INC	US17298CK238	2.00	8/17/2035	10,000,000	7,299,700
	CLI FUNDING VIII LLC 1A B 144A	US12565KAC18	2.38	2/18/2046	3,898,393	3,491,829
	CNO FINANCIAL GROUP INC	US12621EAL74	5.25	5/30/2029	2,000,000	2,029,220
	COINSTAR FUNDING LL 1A A2 144A	US19260MAA45	5.22	4/25/2047	0	0
	COLLEGE AVE STUDENT A A2 144A	US19421UAB08	3.28	12/28/2048	217,884	211,650
	COLLEGE AVENUE STUDE A A2 144A	US194204AB93	3.75	11/26/2046	1,794,481	1,752,975

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AS OF JUNE 30, 2022

(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	
	COREVEST AMERICAN FIN 1 A 144A	US21873EAA73	0.01	6/17/2055	5,000,000	4,999,783
	CREDIT SUISSE AG/LONDON	US22552XYF40	1.63	10/18/2027	3,000,000	2,744,880
	CROWN CASTLE TOWERS LLC 144A	US22822RBH21	4.24	7/15/2048	3,000,000	2,970,150
	CVS PASS-THROUGH TRUST	US126650BP48	6.04	12/10/2028	1,301,889	1,373,194
	DB MASTER FINANCE 1A A2II 144A	US233046AQ45	2.49	11/20/2051	3,980,000	3,486,958
	DELL EQUIPMENT FINANC 1 B 144A	US24703NAD12	2.98	4/24/2023	500,000	500,285
	DOUBLELINE OPPORTUNISTIC FUND	999Z89702			87,653	100,000,000
	DRIVEN BRANDS FUNDI 2A A2 144A	US26208LAE83	3.98	10/20/2049	1,979,250	1,872,648
	EDVESTINU PRIVATE EDU A A 144A	US28166GAA31	3.58	11/25/2038	1,193,459	1,169,148
	EDVESTINU PRIVATE EDU A A 144A	US28166LAA26	1.80	11/25/2045	742,033	672,022
	ELEMENT FLEET MANAGEMENT 144A	US286181AD43	3.85	6/15/2025	2,000,000	1,991,200
	ELMWOOD CLO XI LTD 4A D 144A	US29002LAG59	4.01	10/20/2034	2,100,000	2,100,000
	ENCINA EQUIPMENT FI 1A A1 144A	US29252VAA35	3.76	8/16/2027	5,000,000	4,999,981
	ENCINA EQUIPMENT FI 1A A2 144A	US29252VAB18	4.88	11/15/2028	3,125,000	3,124,689
	EXETER AUTOMOBILE RECEIVA 3A B	US30166YAD40	4.86	12/15/2026	2,680,000	2,673,586
	EXETER AUTOMOBILE RECEIVA 3A C	US30166YAE23	5.30	9/15/2027	3,000,000	2,985,697
	EXETER AUTOMOBILE RECEIVA 3A D	US30166YAF97	6.76	9/15/2028	2,500,000	2,481,789
	FIRSTKEY HOMES 20 SFR2 E1 144A	US33767PAJ75	4.50	7/17/2039	1,500,000	1,329,072
	FLATIRON CLO 19 LTD 1A DR 144A	US33883JAU51	4.41	11/16/2034	3,000,000	3,000,000
	FREED ABS TRUST 202 3FP A 144A	US35634EAA73	4.50	8/20/2029	2,500,000	2,499,950
	FREED ABS TRUST 202 3FP B 144A	US35634EAB56	5.79	8/20/2029	2,390,000	2,389,961
	FULTON FINANCIAL CORP	US360271AJ90	4.50	11/15/2024	2,000,000	2,029,160
	FULTON FINANCIAL CORP	US360271AL47	3.25	3/15/2030	2,385,000	2,290,053
	GALAXY XV CLO LTD 15A CRR 144A	US36318WAM29	2.89	10/15/2030	3,000,000	3,000,000
	GEORGIA-PACIFIC LLC	US373298BP28	7.25	6/1/2028	6,104,000	7,193,442
	GEORGIA-PACIFIC LLC	US373298BR83	7.75	11/15/2029	4,247,000	5,221,687
	GLENCORE FUNDING LLC 144A	US378272BG28	2.63	9/23/2031	7,000,000	5,858,860
	GLOBAL ATLANTIC FIN CO 144A	US37959GAB32	3.13	6/15/2031	5,000,000	4,231,700
	GOLDEN BEAR 2016-2 L 2A A 144A	US38082JAA79	3.16	9/20/2047	1,066,456	1,007,662
	GOODGREEN 2017-1 TRU 1A A 144A	US38217VAA89	3.74	10/15/2052	422,947	408,279
	GOODGREEN 2018-1 1A A 144A	US38218GAA04	3.93	10/15/2053	3,712,523	3,500,798
	GRACIE POINT PREMIUM A A2 144A	US38411BAH15	1.92	12/31/2024	5,175,000	5,175,000
	GS FINANCE CORP	US40057FF745	1.00	2/12/2031	5,000,000	4,075,000
	GS FINANCE CORP	US40057FUA01	1.00	3/31/2028	5,000,000	4,200,000
	GS MORTGAGE-BACKED PJ3 B3A 144A	US36258WBL54	3.43	10/25/2050	4,474,361	3,869,741
	GS MORTGAGE-BACKED PJ7 B3 144A	US36262CBM10	2.73	1/25/2052	10,459,118	10,485,266
	HARVEST SBA LOAN TRUS 1 A 144A	US41756HAA05	3.01	4/25/2048	3,399,691	3,326,938
	HAWAIIAN AIRLINES 2013-1 CLASS	US419838AA57	3.90	7/15/2027	6,024,863	5,310,013
	HELMERICH & PAYNE INC	US423452AG66	2.90	9/29/2031	10,000,000	8,787,700
	HERCULES CAPITAL INC	US427096AJ17	3.38	1/20/2027	1,000,000	906,940
	HERO FUNDING 2017-3 3A A1 144A	US42771AAA43	3.19	9/20/2048	1,524,980	1,470,446
	HERO FUNDING 2017-3 3A A2 144A	US42771AAB26	3.95	9/20/2048	534,067	523,621
	HERO FUNDING 2018-1 1A A2 144A	US42772GAB86	4.67	9/20/2048	171,764	170,896
	HERO FUNDING TRUST 1A A2 144A	US42771XAC02	4.46	9/20/2047	689,656	686,208
	HERO FUNDING TRUST 2 1A A 144A	US42770AAA51	2.24	9/20/2051	1,330,710	1,212,290
	HERO FUNDING TRUST 2A A1 144A	US42771LAB80	3.28	9/20/2048	1,607,348	1,567,807
	HERO FUNDING TRUST 2A A2 144A	US42771LAC63	4.07	9/20/2048	584,490	572,695
	HERO FUNDING TRUST 3A A1 144A	US42770XAA54	3.08	9/20/2042	869,649	851,152
	HERO FUNDING TRUST 3A A2 144A	US42770XAC11	3.91	9/20/2042	1,122,454	1,109,153
	HERO FUNDING TRUST 4A A2 144A	US40417QAC96	4.29	9/20/2047	913,862	912,016
	HOME BANCSHARES INC/AR	US436893AC51	3.13	1/30/2032	1,500,000	1,400,655
	HSBC HOLDINGS PLC	US404280BT50	4.58	6/19/2029	2,000,000	1,978,000
	HSBC HOLDINGS PLC	US404280CC17	3.97	5/22/2030	3,000,000	2,844,240
	IMPERIAL FUND MOR NQM1 M1 144A	US452766AD02	4.08	2/25/2067	2,000,000	1,712,760
	ING GROEP NV	US456837AQ60	4.05	4/9/2029	3,000,000	2,895,090
	INTUIT INC	US46124HAC07	1.35	7/15/2027	6,742,000	6,068,070
	INVESCO FINANCE PLC	US46132FAB67	4.00	1/30/2024	1,118,000	1,130,063
	J.P. MORGAN MORTGAG 2 A15 144A	US46650TAQ58	4.00	8/25/2049	186,750	186,858
	JACKSON FINANCIAL INC 144A	US46817MAK36	3.13	11/23/2031	5,000,000	4,252,400
	JP MORGAN MORTGA INV1 A15 144A	US46591VBH15	3.50	8/25/2050	360,862	347,694
	JP MORGAN MORTGA LTV2 A15 144A	US46651AAQ58	3.50	12/25/2049	154,916	154,273
	JP MORGAN MORTGAGE 10 B1 144A	US46654ABW80	2.81	12/25/2051	978,748	795,566
	JP MORGAN MORTGAGE T 3 B2 144A	US46592KBW18	2.94	7/25/2051	9,061,272	7,735,155
	JP MORGAN MORTGAGE T 4 B2 144A	US46652FBX78	3.66	11/25/2050	3,469,886	3,109,331
	JP MORGAN MORTGAGE T 5 B2 144A	US46653JBX81	3.60	12/25/2050	8,388,450	7,480,736
	JPMORGAN WEALTH M ATR1 B2 144A	US46652HBX35	3.44	2/25/2050	5,267,810	4,702,574
	JPMORGAN WEALTH M ATR1 B3 144A	US46652HCA23	3.44	2/25/2050	1,931,467	1,704,134
	KEENAN DEVELOPMENT ASSOCI 144A	US48730PAC41	5.02	7/15/2028	469,515	516,438
	KOHL'S CORP	US500255AX28	3.38	5/1/2031	6,000,000	5,426,100
	KROGER CO/THE	US501044BT76	7.70	6/1/2029	500,000	605,830
	KROGER CO/THE	US501044BV23	8.00	9/15/2029	2,795,000	3,429,661
	LCM 34 LTD 34A D 144A	US50203CAJ27	4.41	10/20/2034	2,000,000	2,000,000
	LCM 36 LTD 36A D 144A	US50190LAJ70	3.65	1/15/2034	3,000,000	3,000,000

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EIN #13-5645888 PLAN #333
FORM 5500, SCHEDULE H, PART IV, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF JUNE 30, 2022

(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	
	LCOR ALEXANDRIA LLC 144A	US50181QAH11	6.80	9/15/2028	14,987,570	16,894,289
	LCOR ALEXANDRIA LLC 144A	US50181QAN88	9.63	8/24/2024	325,556	371,133
	LENDMARK FUNDING TRU 1A A 144A	US52608JAA34	5.12	7/20/2032	3,035,000	3,034,090
	LOANPAL SOLAR LOAN 1GS B 144A	US53948LAB36	5.35	6/20/2047	2,838,711	2,835,447
	LONGTRAIN LEASING I 1A A2 144A	US543190AB89	4.06	1/15/2045	10,694,497	10,107,904
	LSEGA FINANCING PLC 144A	US50220PAC77	2.00	4/6/2028	5,000,000	4,475,750
	MACQUARIE GROUP LTD 144A	US55608JAP30	5.03	1/15/2030	5,000,000	5,056,500
	MACQUARIE GROUP LTD 144A	US55608JAX63	1.94	4/14/2028	2,000,000	1,762,180
	MARBURY WATER SYSTEM 144A	US56613QAB95	4.25	8/15/2031	4,285,000	4,662,080
	MASSACHUSETTS EDUCATIONAL A B	US57563NAE85	3.76	2/25/2045	6,600,000	6,611,220
	MELLO MORTGAGE CA MTG2 B3 144A	US585494CH85	2.68	6/25/2051	3,576,515	3,576,515
	MIZUHO FINANCIAL GROUP INC	US60687YBE86	2.59	5/25/2031	5,000,000	4,309,850
	MORGAN STANLEY	US6174467X10	5.00	11/24/2025	2,700,000	2,785,536
	MOSAIC SOLAR LOAN TR 1A A 144A	US61946NAA63	2.10	4/20/2046	2,074,488	1,914,068
	MOSAIC SOLAR LOAN TR 1A B 144A	US61946FAB13	2.00	6/22/2043	2,753,276	2,520,679
	MOSAIC SOLAR LOAN TR 1A B 144A	US61946NAB47	3.10	4/20/2046	730,850	684,156
	MOSAIC SOLAR LOAN TR 1A B 144A	US61947DAB55	2.05	12/20/2046	708,558	621,923
	MOSAIC SOLAR LOAN TR 2A B 144A	US61946PAB94	2.21	8/20/2046	2,038,402	1,855,985
	MOSAIC SOLAR LOAN TR 2A B 144A	US61946RAB50	2.09	4/22/2047	1,874,116	1,681,532
	MOSAIC SOLAR LOAN TR 2A C 144A	US61946PAC77	3.00	8/20/2046	1,053,987	1,022,536
	NATIONAL RURAL UTILITIES COOPE	US637432NN13	3.05	4/25/2027	1,000,000	978,180
	NAVIENT PRIVATE EDUC BA B 144A	US63942LAB80	2.52	7/15/2069	1,950,000	1,737,899
	NAVIENT PRIVATE EDUC IA B 144A	US63942AAC09	2.95	4/15/2069	3,750,000	3,232,875
	NAVIENT PRIVATE EDUCA A B 144A	US63942BAB09	2.24	5/15/2069	1,500,000	1,263,645
	NELNET STUDENT LOAN DA C 144A	US64034YAD31	3.50	4/20/2062	1,450,000	1,227,788
	NORFOLK SOUTHERN CORP	US655844AJ75	7.80	5/15/2027	2,177,000	2,544,108
	NP SPE II LLC 1A B1 144A	US62946AAE47	5.61	10/21/2047	8,000,000	7,511,680
	OAKTREE SPECIALTY LENDING CORP	US67401PAC23	2.70	1/15/2027	4,670,000	4,153,872
	OCF CLO 2020-19 LT 19A DR 144A	US670881AR29	4.21	10/20/2034	2,000,000	2,000,000
	OHANA MILITARY COMMUNITIE 144A	US677071AM45	5.46	10/1/2026	3,904,219	4,007,369
	OHIO NATIONAL FINANCIAL S 144A	US67740QQAG10	6.63	5/1/2031	2,852,000	3,035,327
	ONEMAIN DIRECT AUTO 1A A1 144A	US68269DAA28	4.65	3/14/2029	7,520,000	7,519,511
	ONEMAIN DIRECT AUTO 1A B 144A	US68269DAC83	5.07	6/14/2029	1,400,000	1,399,821
	ONEMAIN FINANCIAL IS 1A C 144A	US68269MAD65	2.22	6/16/2036	5,000,000	4,349,550
	ORACLE CORP	US68389XCD57	2.30	3/25/2028	8,000,000	7,083,760
	PACEFUNDING 2020-1 1A C 144A	US69376BAC00	5.00	9/20/2055	4,737,580	4,557,363
	PACIFIC BEACON LLC 144A	US69403WAA53	5.38	7/15/2026	888,379	910,420
	PACIFIC GAS AND ELECTRIC CO	US694308JW85	3.00	6/15/2028	5,000,000	4,454,850
	PACIFICORP	US695114BE78	6.71	1/15/2026	2,500,000	2,699,725
	PALMER SQUARE CLO 1A CR4 144A	US69689ABQ22	4.35	5/21/2034	5,000,000	5,000,000
	PALMER SQUARE CLO 2A CR3 144A	US69688AAU51	3.74	10/17/2031	2,000,000	2,000,000
	PAWNEE EQUIPMENT RECE 1 B 144A	US70410LAB62	1.84	1/15/2026	3,000,000	2,903,190
	PAWNEE EQUIPMENT RECE 1 C 144A	US704102AD41	2.61	10/15/2024	5,000,000	4,874,700
	PAWNEE EQUIPMENT RECE 1 C 144A	US70410LAC46	2.24	2/17/2026	1,600,000	1,537,488
	PAWNEE EQUIPMENT REC 1 D 144A	US704100AE67	2.75	7/15/2027	2,700,000	2,445,633
	PDOF MSN ISSUER LLC 144A	US69429PAA03	6.02	3/1/2025	2,000,000	1,960,480
	PFS FINANCING CORP A B 144A	US69335PEB76	0.96	4/15/2026	2,000,000	1,886,300
	PROGRESS RESIDENT SFR5 E1 144A	US74332YAJ82	6.62	6/17/2039	1,500,000	1,490,660
	PROGRESS RESIDENTI SFR1 B 144A	US74331FAC59	1.30	4/17/2038	1,750,000	1,577,503
	PROGRESS RESIDENTI SFR2 C 144A	US74333DAE40	2.00	4/19/2038	3,125,000	2,850,594
	PROGRESS RESIDENTI SFR3 C 144A	US74333VAE48	2.09	5/17/2026	1,500,000	1,352,700
	PROGRESS RESIDENTI SFR5 B 144A	US74332YAC30	4.90	6/17/2039	2,500,000	2,484,454
	PROGRESS RESIDENTI SFR7 D 144A	US74333PAG28	2.34	8/17/2040	2,533,000	2,143,501
	PROTECTIVE LIFE CORP 144A	US743674BE29	3.40	1/15/2030	4,600,000	4,289,086
	READYCAP COMMERCIAL M 6 C 144A	US75575QAJ85	4.13	10/25/2052	1,687,000	1,556,123
	READYCAP COMMERCIAL M 6 D 144A	US75575QAL32	4.77	10/25/2052	3,500,000	3,038,525
	REINSURANCE GROUP OF AMERICA I	US759351AN90	3.90	5/15/2029	6,000,000	5,824,680
	RENEW 2017-1 1A A 144A	US75973LAA61	3.67	9/20/2052	218,055	206,541
	RENEW 2021-1 1 B 144A	US75975BAC28	5.00	11/20/2056	1,951,334	1,853,767
	ROCHESTER GAS AND ELECTRI 144A	US771367CE70	1.85	12/1/2030	2,000,000	1,663,840
	ROSS STORES INC	US778296AC75	4.70	4/15/2027	2,508,000	2,579,027
	ROYAL BANK OF CANADA	CA78014RAY68	3.07	7/5/2030	6,405,000	6,406,729
	SAMMONS FINANCIAL GROUP I 144A	US79588TAD28	3.35	4/16/2031	5,500,000	4,719,715
	SBA GTD PARTN CIFS 2019-20C 1	US83162CB366	3.20	3/1/2039	1,934,533	1,939,041
	SBA TOWER TRUST 144A	US78403DAR17	2.33	7/15/2052	1,710,000	1,548,012
	SBL HOLDINGS INC 144A	US78397DAB47	5.00	2/18/2031	7,000,000	6,238,750
	SBL HOLDINGS INC 144A	US78432MAA36	5.13	11/13/2026	3,000,000	3,003,720
	SCF EQUIPMENT LEASIN 1A B 144A	US783897AD36	1.37	8/20/2029	2,200,000	2,042,942
	SEMPRA GLOBAL 144A	US81685VAA17	3.25	1/15/2032	7,000,000	6,088,950
	SIERRA BANCORP 144A	US82620PAA03	3.25	10/1/2031	575,000	544,100
	SIGNATURE BANK/NEW YORK NY	US82669GCB86	4.13	11/1/2029	1,555,000	1,554,176
	SIGNATURE BANK/NEW YORK NY	US82669GCK85	4.00	10/15/2030	3,432,000	3,339,748
	SILVER HILL TRUST 20 1 M3 144A	US82773XAJ90	4.18	11/25/2049	6,000,000	5,418,840

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	SMB PRIVATE EDUCATI C A2A 144A	US78449KAB61	2.34	9/15/2034	665,502	645,849
	SOCIETE GENERALE SA	US83369M2A92	1.95	10/22/2031	5,000,000	3,892,650
	SOCIETE GENERALE SA 144A	US83368RAW25	3.00	1/22/2030	3,500,000	2,977,870
	SOFI PROFESSIONAL A A2FX 144A	US83406TAB89	2.54	5/15/2046	2,150,483	2,062,034
	SOFI PROFESSIONAL B A2FX 144A	US83404RAB42	3.34	8/25/2047	1,622,920	1,599,761
	SOFI PROFESSIONAL B A2FX 144A	US83404WAB37	3.09	8/17/2048	1,156,096	1,130,835
	SOUTH CAROLINA STUDENT LOA A A	US83715RAH57	3.12	1/25/2036	2,132,333	2,117,727
	SOUTHERN POWER CO	US843646AM23	4.15	12/1/2025	3,000,000	3,005,940
	SOUTHWEST AIRLINES CO	US844741BF49	2.63	2/10/2030	5,000,000	4,233,300
	STARWOOD MORTGAGE RE 1 M1 144A	US85573TAD63	3.69	12/25/2066	5,000,000	4,033,250
	STARWOOD MORTGAGE RE 2 M1 144A	US85573UAD37	4.20	2/25/2067	2,000,000	1,722,920
	STARWOOD MORTGAGE RE 6 A3 144A	US85573RAD08	2.93	11/25/2066	2,000,000	1,571,080
	SUNRUN VULCAN ISSUER 1A A 144A	US86773QAA40	2.46	1/30/2052	5,729,980	4,959,342
	SYNOVUS BANK/COLUMBUS GA	US87164DSE12	4.00	10/29/2030	3,000,000	2,910,690
	TCW CLO 2019-1 AMR 1A DR 144A	US87241EBC84	5.08	8/16/2034	2,500,000	2,499,375
	TEXTAINER MARINE CON 2A B 144A	US88315LAR96	2.82	4/20/2046	5,440,000	4,778,224
	TEXTAINER MARINE CON 3A B 144A	US88315LAT52	2.43	8/20/2046	6,020,000	5,090,271
	TM 1505 L L C / LX CRO	US009A1LBGG0	6.07	6/5/2034	10,633,806	12,733,983
	TOWD POINT HE TRUS HE1 M2 144A	US89180DAD84	2.50	2/25/2063	5,000,000	4,530,800
	TOWD POINT MORTGAG MH1 M1 144A	US89177WAC38	3.25	11/25/2058	6,508,000	6,216,637
	TOWD POINT MORTGAG MH1 M1 144A	US89178YAC84	2.75	2/25/2060	5,000,000	4,479,950
	TOWD POINT MORTGAG MH1 M2 144A	US89177WAD11	3.50	11/25/2058	3,165,000	2,953,610
	TOWD POINT MORTGAG MH1 M2 144A	US89178YAD67	3.00	2/25/2060	3,000,000	2,727,930
	TRINITAS CLO VI LT 6A BR2 144A	US89640YBC75	2.66	1/25/2034	8,000,000	8,000,000
	TRINITY RAIL LEASIN 1A A2 144A	US89657AAB26	4.62	6/17/2048	5,000,000	4,878,900
	TRITON CONTAINER FIN 1A B 144A	US89680HAF91	2.58	3/20/2046	3,217,500	2,788,575
	TRITON CONTAINER INTERNAT 144A	US89680YAC93	3.15	6/15/2031	1,000,000	810,400
	TRUIST BANK	US07330MAC10	2.64	9/17/2029	3,000,000	2,855,520
	UNITED AIRLINES 2014-1 CLASS A	US90932PAA66	4.00	10/11/2027	1,846,624	1,739,538
	UNITED INSURANCE HOLDINGS CORP	US910710AA09	6.25	12/15/2027	11,000,000	10,588,490
	UNITED JEWISH APPEAL-FEDERATIO	US910751AF38	1.55	2/1/2027	4,290,000	3,875,801
	UNITED JEWISH APPEAL-FEDERATIO	US910751AG11	1.85	2/1/2028	4,345,000	3,878,738
	US AIRWAYS 2013-1 CLASS A PASS	US90346WAA18	3.95	5/15/2027	688,188	626,733
	US AUTO FUNDING TRUS 1A A 144A	US90355FAA66	3.98	4/15/2025	8,000,000	7,931,250
	US AUTO FUNDING TRUS 1A B 144A	US90355FAB40	5.13	12/15/2025	1,000,000	973,008
	UWM MORTGAGE TRUST 1 A15 144A	US91824NBL55	2.50	6/25/2051	2,594,844	2,169,834
	VALLEY NATIONAL BANCORP	US919794AE70	3.00	6/15/2031	6,500,000	5,972,070
	VELOCITY COMMERCIAL 1 M1 144A	US92257AAC80	3.91	4/25/2048	1,506,099	1,442,030
	VELOCITY COMMERCIAL 2 AFX 144A	US92258VAB36	3.07	11/25/2047	2,432,767	2,342,682
	VERIZON COMMUNICATIONS INC	US92343VFR06	1.75	1/20/2031	10,000,000	8,054,000
	WELLS FARGO MORTGAGE 2 B3 144A	US95002QBK58	3.23	12/25/2049	2,726,048	2,223,457
	WELLS FARGO MORTGAGE 3 B2 144A	US95002TBJ25	3.19	6/25/2050	4,793,732	5,096,336
	WELLS FARGO MORTGAGE 4 B3 144A	US95002VBK44	3.18	7/25/2050	1,419,755	1,051,811
	WELLTOWER INC	US95040QAJ31	3.10	1/15/2030	5,000,000	4,437,850
	WEST LOOP BC	US55266CXN36	4.00	12/1/2027	2,000,000	1,981,180
	WINTRUST FINANCIAL CORP	US97650WAF59	5.00	6/13/2024	5,000,000	4,970,650
	WINTRUST FINANCIAL CORP	US97650WAG33	4.85	6/6/2029	4,300,000	4,202,476
	WINWATER MORTGAGE LO 5 B3 144A	US97654DCB01	3.75	8/20/2045	709,042	667,785
	X-CALIBER FUNDING LLC 144A	US98373XAM20	3.50	10/1/2022	5,918,297	5,916,925
	X-CALIBER FUNDING LLC 144A	US98373XAC48	5.00	10/1/2025	3,000,000	2,763,720
	X-CALIBER FUNDING LLC 144A	US98373XAA81	3.06	8/1/2023	6,318,000	6,252,672
	ZAXBY'S FUNDING LLC 1A A2 144A	US98920MAA09	3.24	7/30/2051	0	0
	ZIONS BANCORP NA	US98971DAB64	3.25	10/29/2029	9,000,000	7,849,170
TOTAL CORPORATE DEBT INSTRUMENTS					863,329,776	917,939,588
	BRAZOS TX HGR EDU AUTH STUDENT	US10623AAK97	3.26	4/1/2039	245,000	245,581
	BRAZOS TX HGR EDU AUTH STUDENT	US10623ABH59	2.76	4/1/2040	290,000	290,276
	CALIFORNIA ST INFRASTRUCTURE & CMWLTH FING AUTH PA	US13034AN890	2.01	7/1/2028	500,000	446,040
	CONNECTICUT ST HSG FIN AUTH HS	US20281PMV12	3.53	6/1/2042	11,445,000	9,914,804
	CONNECTICUT ST HSG FIN AUTH HS	US20775CY405	3.10	5/15/2030	270,000	251,146
	CONNECTICUT ST HSG FIN AUTH HS	US20775CY579	3.13	11/15/2030	200,000	185,844
	HOUSTON TX HGR EDU FIN CORP	US442378EG63	8.75	5/15/2026	2,060,000	2,255,226
	IOWA ST STUDENT LOAN LIQUIDITY	US462590MH05	2.99	12/1/2039	780,000	634,819
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EAV39	5.95	12/1/2022	1,205,000	1,170,127
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EBB65	6.90	12/1/2034	4,100,000	2,503,460
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EBC49	7.00	12/1/2040	4,500,000	2,607,795
	MASSACHUSETTS ST EDUCNTL FING	US57563RQH56	3.46	7/1/2028	1,000,000	960,930
	MASSACHUSETTS ST EDUCNTL FING	US57563RQJ13	3.51	7/1/2029	1,500,000	1,431,060
	MASSACHUSETTS ST EDUCNTL FING	US57563RRB77	2.93	7/1/2028	2,530,000	2,360,794
	MIAMI-DADE CNTY FL SPL OBLIG	US59333NU840	2.29	10/1/2031	3,000,000	2,523,630
	NEW YORK CITY NY TRANSITIONAL	US64971XAY40	3.04	8/1/2027	2,905,000	2,804,167
	NEW YORK ST DORM AUTH REVENUES	US64990GTV40	2.40	7/1/2025	1,000,000	960,640

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	NEW YORK ST DORM AUTH REVENUES	US64990GUA83	2.78	7/1/2030	2,000,000	1,815,700
	NEW YORK ST TRANSPRTN DEV CORP	US650116BJ43	3.57	7/1/2029	2,975,000	2,870,221
	NIAGARA NY AREA DEV CORP REVEN	US653541AZ50	2.87	5/1/2024	1,100,000	1,092,795
	NORTH CAROLINA ST ESTRN MUNI P	US65819WAK99	4.06	7/1/2025	1,400,000	1,435,056
	N W WA OPEN ACCESS NETWORK REV	US667728BA61	2.12	12/1/2030	630,000	568,172
	RHODE ISLAND ST HLTH & EDUCTNL	US762197B759	2.27	8/15/2028	1,250,000	1,163,425
	RHODE ISLAND ST HLTH & EDUCTNL	US762197B916	2.65	8/15/2030	1,000,000	924,490
	RHODE ISLAND ST STUDENT LOAN A	US762315RS04	4.00	12/1/2038	2,200,000	2,097,678
	SAN DIEGO CA CMNTY CLG DIST	US797272QV64	2.64	8/1/2030	1,000,000	923,940
	SAN JOSE CA REDEV AGY SUCCESSO	US798170AM80	3.25	8/1/2029	1,355,000	1,304,499
	SOUTH CAROLINA ST STUDENT LOAN	US83715AAW99	2.99	12/1/2029	1,800,000	1,645,074
	TEXAS ST PUBLIC FIN AUTH CHRT	US88276PCH73	8.13	2/15/2027	9,235,000	10,212,063
	VENTURA CNTY CA CMNTY CLG DIST	US923040HA06	2.42	8/1/2030	1,380,000	1,316,768
	TOTAL STATE AND MUNICIPAL SECURITIES				64,855,000	59,281,732
	FIRST NATIONAL OF COLORADO STA	US321107AA26	0.03	9/15/2037	5,000,000	3,625,000
	TOTAL PREFERRED				5,000,000	3,625,000
	ERSHARES GLOBAL FUND-INST	US2938282082			4,179,708	70,853,168
	ERSHARES US LARGE CAP-RTL	US2938286042			7,572,181	68,462,671
	ERSHARES US SMALL CAP-INST	US2938285051			12,454,371	119,052,812
	ERSHARES ENTREPRENEURS ETF	US2938288022			2,672,207	42,054,521
	ERSHARES NEXTGEN ENTREPRENEU	US2938288857			1,505,600	25,125,390
	INVESCO SENIOR LOAN ETF	US46138G5080			1,843	40,187
	ISHARES JP MORGAN EM CORPORATION ETF	US4642862514			675	30,791
	ISHARES INC ISHARES ESG AWARE ETF	US46434G8630			476	17,049
	ISHARES IBOXX HIGH YLD CORP BOND ETF	US4642885135			1,322	106,140
	ISHARES 7-10 YEAR TREASURY BOND ETF	US4642874402			829	85,734
	ISHARES 3-7 YEAR TREASURY BOND ETF	US4642886612			1,629	195,965
	ISHARES INTERNATIONAL TREASURY BOND ETF	US4642881175			514	22,938
	ISHARES INTL DIV GROWTH ETF	US46435G5247			1,863	120,386
	ISHARES 1-5Y INV GRADE CORPORATE BOND ETF	US4642886463			447	22,938
	ISHARES CORE S&P MID-CAP ETF	US4642875078			224	58,723
	ISHARES CORE S&P 500 ETF	US4642872000			560	246,417
	ISHARES RUSSELL 1000 VALUE ETF	US4642875987			595	98,412
	ISHARES RUSSELL 2000 ETF	US4642876555			167	33,246
	ISHARES USTECHNOLOGY ETF	US4642877215			182	17,217
	VANGUARD MEGA CAP ETF	US9219108738			1,548	237,924
	INVESCO QQQ TRUST SERIES 1 ETF	US46090E1038			87	29,461
	ISHARES 1-3 YEAR TREASURY BOND ETF	US4642874576			2,813	234,062
	ISHARES TIPS BOND ETF	US4642871762			998	120,959
	VANGUARD MORTGAGE-BACKED SECURITIES ETF	US92206C7719			3,830	184,847
	VANGUARD REAL ESTATE ETF	US9229085538			668	72,734
	VANGUARD MID-CAP VALUE ETF	US9229085124			176	26,318
	VANGUARD MID-CAP GROWTH ETF	US9229085389			61	13,056
	TOTAL REGISTERED INVESTMENT COMPANIES				28,405,574	327,564,067
	ADMIRAL GROUP PLC	GB00802J6398			14,942	408,791
	BAIDU INC	US0567521085			23,233	3,894,394
	BANCO SANTANDER CHILE	US05965X1090			21,524	652,380
	BB SEGURIDADE PARTICIPACOES SA	BRBBSEACNOR5			278,039	1,208,761
	BNP PARIBAS SA	FR0000131104			10,154	583,033
	BRIDGESTONE CORP	JP3830800003			40,500	1,547,437
	CATCHER TECHNOLOGY CO LTD	TW0002474004			61,000	416,306
	CHECK POINT SOFTWARE TECHNOLOG	IL0010824113			4,652	511,604
	CLOSE BROTHERS GROUP PLC	GB0007668071			3,656	60,094
	CLP HOLDINGS LTD	HK0002007356			67,500	638,143
	CREDICORP LTD	BMG2519Y1084			14,521	1,750,322
	DEUTSCHE BOERSE AG	DE0005810055			26,412	3,057,502
	DIRECT LINE INSURANCE GROUP PL	GB00BY9D0Y18			570,408	2,071,195
	ELEMENT FLEET MANAGEMENT CORP	CA2861812014			23,239	198,333
	ENDESA SA	ES0130670112			136,941	3,158,155
	FRESENIUS MEDICAL CARE AG & CO	DE0005785802			1,906	150,251
	GSK PLC	GB0009252882			161,312	2,851,528
	H LUNDBECK A/S	DK0061804697			14,866	75,762
	H. LUNDBECK A/S	DK0061804770			59,464	423,984
	IGM FINANCIAL INC	CA4495861060			810	28,236
	ITALGAS SPA	IT0005211237			112,579	606,498
	JAPAN TOBACCO INC	JP3726800000			7,900	201,204
	JERONIMO MARTINS SGPS SA	PTJMT0AE0001			2,573	42,089

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 FORM 5500, SCHEDULE H, PART IV, LINE 4i
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 AS OF JUNE 30, 2022

(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	
	KBC GROUP NV	BE0003565737			3,999	245,408
	KONINKLIJKE AHOLD DELHAIZE NV	NL0011794037			83,966	1,932,584
	MABUCHI MOTOR CO LTD	JP3870000001			3,500	112,160
	MICHELIN (CGDE) EURO.50	FR001400AJ45			91,108	3,035,180
	MOSCOW EXCHANGE MICEX-RTS PJSC	RU000A0JR4A1			40,910	50,253
	MUENCHENER RUECKVERSICHERUNGS-NESTLE SA	DE0008430026			2,635	686,460
	NINTENDO CO LTD	CH0038863350			894	95,742
	NOKIA OYJ	JP3756600007			3,500	1,172,488
	NOVARTIS AG	FI0009000681			261,856	1,259,871
	ONO PHARMACEUTICAL CO LTD	CH0012005267			3,481	287,408
	PHILIP MORRIS INTERNATIONAL IN	JP3197600004			5,400	125,733
	RECKITT BENCKISER GROUP PLC	US7181721090			35,755	2,863,340
	ROCHE HOLDING AG	GB00824CGK77			1,185	96,973
	RTL GROUP SA	CH0012032048			11,828	2,916,658
	SAFRAN SA	LU0061462528			5,541	335,064
	SANKYO CO LTD	FR0000073272			1,158	115,113
	SANLAM LTD	JP3326410002			3,100	82,277
	SANOFI	ZAE000070660			27,300	88,030
	SECOM CO LTD	FR0000120578			6,160	589,323
	SINGAPORE EXCHANGE LTD	JP3421800008			8,300	627,435
	SNAM SPA	SG1J26887955			10,000	54,639
	SUBARU CORP	IT0003153415			268,147	1,216,609
	TECNICAS REUNIDAS SA	JP3814800003			83,600	2,043,835
	TELEFONICA BRASIL SA	ES0178165017			32,830	1,036,176
	TELEFONICA DEUTSCHLAND HOLDING	BRVIVTACNOR0			100,903	889,506
	THALES SA	DE000A1J5RX9			522,768	2,360,651
	TIM SA/BRAZIL	FR0000121329			1,122	97,034
	TRAVELSKY TECHNOLOGY LTD	BRTIMSACNOR5			238,441	568,519
	TRIP.COM GROUP LTD	CNE1000004J3			158,646	322,949
	VODAFONE GROUP PLC	US89677Q1076			18,299	487,123
	WAL-MART DE MEXICO SAB DE CV	GB008H4HKS39			163,667	261,111
		MX01WAO00038			83,412	194,611
	TOTAL EQUITY- COMMON STOCKS				3,941,542	50,786,262
	AUDAX SENIOR DEBT (PT) LLC	99VVC A047			133,308,972	130,000,000
	A&M CAPITAL EUROPE,SCSP	EV99VYXN4			15,125,435	15,973,417
	A&M CAPITAL OPPORTUNITIES FUND LP	99VVBEC L9			20,979,630	13,698,468
	A&M CAPITAL PARTNERS III LP	99VVCMLB2			133,652	-
	A&M CAPITAL PARTNERS II LP	99VVB R652			27,403,871	22,582,006
	A&M CAPITAL PARTNERS LP	99VVA XFT8			8,255,592	7,841,752
	A&M CAPITAL STRATEGIC INVESTMENTS LP	99VVCN098			12,581,705	11,363,075
	AEA MEZZANINE FUND III LP	99VVA VPT1			2,702,894	4,528,540
	AEA MEZZANINE FUND IV LP	99VVB RU71			4,519,153	4,822,191
	AG ENERGY CREDIT OPPORTUNITIES FUND IV, LP	99VVB2B14			1,515,083	7,038,412
	ARCLIGHT ENERGY PARTNERS FD VI LP	99VVA2FV1			18,100,083	20,781,664
	ARROWHEAD CAPITAL FUND III LP	99VVBTPJ7			6,253,007	7,201,536
	BISON CAPITAL PARTNERS IV LP	99VVA VP04			10,476,950	10,576,759
	BISON CAPITAL PARTNERS V LP	99VVC A028			17,795,682	15,904,613
	BLACKSTONE TACTICAL OPPORTUNITIES FUND III	99VVB N8Q3			89,062,715	73,684,733
	BP NATURAL GAS OPPORTUNITIES II	99VVBZGB0			8,720,528	9,167,811
	CENTERFIELD CAPITAL PARTNERS III	99VVA PLN1			4,777,352	6,676,931
	DC CAPITAL PARTNERS FUND III LP	99VVC GNX5			5,311,505	5,907,242
	DC CAPITAL PARTNERS FUND II (CAYMAN) LP	99VVB BU X9			17,027,126	11,369,717
	DYAL II PENSION INVESTORS LP	99VVA3GR7			29,930,149	29,137,104
	DYAL III PENSION INVESTORS LP	99VVC A013			14,967,415	12,844,060
	DYAL OFFSHORE INVESTORS II LP	99VVBZWN6			8,354,392	15,202,169
	ENERGY IMPACT FUND II LP	99VVB6BK9			15,858,971	15,061,380
	ENERGY IMPACT FUND LP	99VVB JUN4			47,650,251	31,151,350
	GOLDPOINT MEZZANINE PARTNERS IV LP	99VVBCTT7			9,606,968	9,540,433
	GOLDPOINT PARTNERS CO-INVESTMENT V LP	99VVA YNV2			10,413,831	9,915,163
	GOLDPOINT PARTNERS CO-INVESTMENT VI LP	99VVBKT29			27,972,111	19,042,686
	GREYLION FUND III LP	99VVC HPL7			7,675,461	7,050,624
	HARBERT CREDIT SOLUTIONS FUND IV LP	99VVBH9R3			14,545,958	14,205,366
	HARBERT MEZZANINE PARTNERS III LP	99VVB3D2D			4,935,315	11,433,035
	HIGHSTAR CAPITAL GP IV LP	99VVA1CR5			2,972,589	13,455,375
	ICG EUROPE MID-MARKET FUND FEEDER SCSp	EL99VY8L9			9,107,091	8,691,790
	ICG NORTH AMERICAN PRIVATE DEBT FUND II (OFFSHORE) LP	99VVBQC CG3			5,344,348	5,131,693
	ICG NORTH AMERICAN PRIVATE DEBT FUND LP	LF99V8AR5			2,445,225	2,628,492
	LANDMARK INFRASTRUCTURE PARTNERS II OFFSHORE, LP	99VVB6BQ6			8,191,645	4,616,473
	LIGHTHOUSE PRTRNS-INLET POINT ALT INCOME OFFSHORE FUND	99VVB E9U3			25,000	25,000,000
	LOVELL MINNICK EQUITY PARTNERS IV	99VVA49P7			12,642,126	15,147,926
	LOVELL MINNICK EQUITY PARTNERS V	99VVB1VT9			12,071,207	10,289,260

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	MEDLEY OPPORTUNITY FUND II LP	99VVB7X31			1,304,712	1,304,712
	MIDOCEAN TACTICAL CREDIT FUND II LP	99VVBRRD2			2,978,161	2,978,161
	MML CAPITAL PARTNERS FUND VI LP	EX99WH5L2			7,954,593	8,316,129
	MML CAPITAL PARTNERS FUND VII LP	EX99V1GG7			10,787,751	11,278,054
	MONARCH CAPITAL PARTNERS III LP	99VVA3K50			6,490,256	6,490,256
	MONARCH CAPITAL PARTNERS OFFSHORE IV LP	99VVBSC20			13,442,776	13,442,776
	MONARCH CAPITAL PARTNERS OFFSHORE V LP	99VVB8X54			24,124,778	24,124,778
	MORGAN STANLEY IFHF SPV LP	99VVAJMK0			48,969	48,969
	NB CREDIT OPPORTUNITIES II CAYMAN FEEDER LP	99VVCJUM5			16,408,395	16,408,395
	NB PRIVATE EQUITY CREDIT OPPORTUNITIES FUND	99VVBHPN4			23,829,998	23,829,998
	NB SECONDARY OPPORTUNITIES FD III LP	99VVARZC6			5,512,089	5,512,089
	NB SECONDARY OPPORTUNITIES OFFSHORE FUND IV LP	99VVBUR37			13,989,957	13,989,957
	NB SECONDARY OPPORTUNITIES OFFSHORE FUND V LP	99VVCPUF0			3,364,780	3,364,780
	NB STRATEGIC CO-INVESTMENT IV	99VVBZQ10			11,302,703	11,302,703
	NB STRATEGIC CO-INVESTMENT PARTNERS III LP	99VVA6634			22,302,795	22,302,795
	NB STRATEGIC CO-INVESTMENT PARTNERS II LP	99VVARP60			4,715,713	4,715,713
	NEW CANAAN FUNDING MEZZANINE VI	99VVA8BY6			3,332,968	3,332,968
	NEW CANAAN FUNDING MEZZANINE V	99VVAPLZ4			1,108,010	1,108,010
	NYLCAP MEZZANINE PARTNERS III	999313315			878,606	878,606
	OAK HILL CAPITAL PARTNERS IV	99VVCAC021			8,566,258	8,566,258
	OAK HILL CAPITAL PARTNERS V	99VVB1DT9			32,601,622	32,601,622
	PALLADIUM EQUITY PARTNERS IV LP	99VVAZSG7			16,920,104	16,920,104
	PWP GROWTH EQUITY FUND I LP	99VVA1RP3			29,821,806	29,821,806
	PWP GROWTH EQUITY FUND II LP	999K74863			35,324,357	35,324,357
	RCP DIRECT II FEEDER LTD	99VVA08C5			16,251,892	16,251,892
	RCP DIRECT III CAYMAN FEEDER LP	99VVB8VB1			19,509,736	19,509,736
	RCP DIRECT IV CAYMAN FEEDER LP	99VVC6D65			4,735,061	4,735,061
	RCP SOF II FEEDER LP	99VVAR422			6,115,726	6,115,726
	RCP FUND SOF III CAYMAN FEEDER LP	99VVB8VC9			13,759,309	13,759,309
	RCP SOF IV CAYMAN FEEDER LP	99VVC6DH1			4,646,026	4,646,026
	RCP FUND VIII FEEDER LTD	99VVA3F0			10,070,996	10,070,996
	RFE INVT PARTNERS VIII L P	99VVA1NT8			7,941,510	7,941,510
	STEPSTONE VC OPPORTUNITIES IV LP	99VVBAL60			28,534,711	28,534,711
	STEPSTONE VC SECONDARIES FUND IV LP	99VVBZ514			32,104,857	32,104,857
	STEPSTONE VC SECONDARIES FUND V LP	99VVC6A4			14,663,081	14,663,081
	SHENKMAN TACTICAL CREDIT FUND (CAYMAN) LP	99VVB5MX1			69,721,728	69,721,728
	STIEVEN FINANCIAL OFFSHORE	99VVAQ9L7			2,417	10,715,239
	TALARA CAPITAL ENERGY II	99VVB8QA8			15,797,252	15,797,252
	TRILANTIC CAPITAL PARTNERS V LP	99VVCAC039			11,255,741	11,255,741
	TRILANTIC CAPITAL PARTNERS VI PARALLEL (NORTH AMERICA) LP	99VVB8QG9			22,821,559	22,821,559
	TRINITY HUNT PARTNERS IV LP	99VVA1TG6			9,582,338	9,582,338
	TRINITY HUNT PARTNERS V LP	99VVB8MA2			35,710,937	35,710,937
	TRINITY HUNT PARTNERS VI LP	99VVC6PG8			0	0
	VCFA PRIVATE EQUITY PART IV LP	99VVB8VY7			22,620	22,620
	ZARVONA III-B LP	99VVB8T84			36,364,817	36,364,817
	TOTAL PRIVATE EQUITY				1,305,485,460	1,192,532,704
	ACRE MULTIFAMILY FUND IV PARTNERS LP	99VVC8KX4			5,477,187	5,477,187
	BEACON CAPITAL STRATEGIC PARTNERS VII LP	99VVA5Q75			5,335,339	5,335,339
	BEACON CAPITAL STRATEGIC PARTNERS 8 LP	99VVB8XC3			10,644,605	10,644,605
	BELL INSTITUTIONAL FUND VII	99VVB1UJ2			25,512,985	25,512,985
	CARLYLE REALTY PARTNERS VIII LP	99VVB8GN2			11,860,111	11,860,111
	CLARION GABLES MULTIFAMILY TRUST LP	99VVC8GZ9			14,176	27,102,740
	EQUUS INVESTMENT PARTNERSHIP XI LP	99VVB8K2			24,132,273	24,132,273
	EQUUS INVESTMENT PARTNERSHIP XII LP	99VVC6PH6			25,618,358	25,618,358
	HARBERT EUROPEAN REAL ESTATE FUND V (SCOTLAND) LP	EY99WVVH7			14,456,371	15,113,413
	NB REAL ESTATE SECONDARY OPPORTUNITIES OFFSHORE FUND LP	99VVB8U41			26,485,165	26,485,165
	NUVEEN REAL ESTATE U.S. STRATEGIC INDUSTRIAL FUND I LP	99VVB8X14			516,550	516,550
	NUVEEN US CITIES INDUSTRIAL FUND LP	99VVB8LM9			19,795	59,784,375
	NUVEEN U.S. STRATEGIC INDUSTRIAL FUND II LP	99VVC6PJ2			12,842,423	12,842,423
	OAKTREE REAL ESTATE OPPORTUNITIES FUND VI	99VVA8F84			6,429,082	6,429,082
	PRIME STORAGE FUND II LP	99VVB8HRF			34,091,259	34,091,259
	PRIME STORAGE FUND III LP	99VVC6AP6			4,125,016	4,125,016
	RAITH REAL ESTATE FUND II LP	99VVB83L0			15,609,863	15,609,863
	STOCKBRIDGE VALUE FUND IV LP	999K95132			17,948,447	17,948,447
	TOTAL REAL ESTATE FUNDS				241,119,005	229,433,362
	BLACKROCK 1-10 YEAR U.S. TREASURY INFL CLI	99VVC8LJ4			2,297,638	22,983,073
	BLACKROCK ACWI EX-US SUPERFUND A	999D29152			3,892,382	114,839,788
	BLACKROCK EQUITY INDEX FUND A	99VVAHQK0			38,108	56,016,114
	BLACKROCK INT TERM CREDIT BD INDEX FND	999F25668			357,882	20,856,195

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	BLACKROCK INTERMEDIATE GOVT/CR BND INDEX FND	999G05841			339,177	12,896,540
	BLACKROCK LONG TERM CREDIT BD INDEX FND	999G05874			109,030	9,846,239
	BLACKROCK RUSSELL 1000 VALUE FUND	99VVAHQ8			756,712	96,576,631
	BLACKROCK RUSSELL 2000 GROWTH FUND	99VVALMN9			13,850	285,803
	BLACKROCK RUSSELL 2000 INDEX FUND A	999G05858			476,672	18,831,398
	BLACKROCK RUSSELL 2000 VALUE FUND	99VVB8B47			948,755	69,120,252
	BLK MSCI EQUITY INDEX FUND-RUSSIA	99VVC83T2			12,381	-
	SSGA S & P 500 FLAGSHIP FND	999G05833			65,615	43,035,219
	SSGA 20+ YEAR HIGH QUALITY US CORP BOND INDEX NL FND	999G36978			6,182,009	94,402,028
	SSGA 5-20 YEAR HIGH QUALITY US CORP BOND INDEX NL FND	999G36960			2,831,470	31,874,959
	SSGA LONG CREDIT INDEX NL FUND	999G05825			1,206,120	57,870,236
	SSGA RUSSELL 2000 GROWTH INDEX NL STRATEGY	99VVALMP4			15,043	305,350
	SSGA S&P MIDCAP 400 INDEX NL FND	99VVAQ9F0			60,810	8,695,904
	SSGA US LONG GOVT BOND INDEX LENDING SERIES FND	99VVB856			7,107,417	271,210,960
*	EB TEMP INV FD	996115960	1.360	12/31/2049	79,575,102	79,575,102
TOTAL COMMON COLLECTIVE					106,286,172	1,012,763,012
	BRAZIL REAL	BRL			16,329	3,247
	CANADIAN DOLLAR	CAD			153,511	119,991
	EURO CURRENCY UNIT	EUR			5,016	5,253
	HONG KONG DOLLAR	HKD			111,537	14,209
	JAPANESE YEN	JPY			341,343,923	2,804,464
	POUND STERLING	GBP			1	1
	RUSSIAN RUBLE (NEW)	RUB			328,610	4,486
	SINGAPORE DOLLAR	SGD			102,055	73,869
	SWEDISH KRONA	SEK			275,800	27,556
	SWISS FRANC	CHF			113,940	115,283
	PENTelligent Portfolios Interest Bearing Cash				26,829	26,829
	PEOPLES UNITED BANK-Federated Hermes Govt Oblig Fd Is #5				549,393	549,393
*	BNY MELLON CASH RESERVE	996087094	0.010	12/31/2049	3,563,092	3,563,092
TOTAL INTEREST BEARING CASH					346,590,034	7,307,672
TOTAL INVESTMENTS						4,091,807,741

* PARTY-IN-INTEREST

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	U S TREASURY BOND	US912810QX90	2.75	8/15/2042	5,000,000	4,474,805
	U S TREASURY BOND	US912810TD00	2.25	2/15/2052	21,000,000	17,193,359
	U S TREASURY NOTE	US91282CEP23	2.88	5/15/2032	43,310,000	42,903,952
	U S TREASURY NOTE	US91282CE561	2.75	5/31/2029	21,505,000	21,097,178
	SBA GTD LN POOL CTF5 #100157	US831628E655	2.60	10/25/2045	0	0
	SBA GTD LN POOL CTF5 #100139	US831628EL27	6.00	10/25/2028	0	0
	SBA GTD LN POOL CTF5 #509399	US83164LNQ04	4.58	4/25/2023	6,207	6,176
	SBA GTD LN POOL CTF5 #509546	US83164LTB70	5.08	11/25/2022	8,601	8,572
	SBA GTD LN POOL CTF5 #509602	US83164LU330	3.33	4/25/2025	0	0
	SBA GTD LN POOL CTF5 #509980	US83164MCR88	2.33	7/25/2028	0	0
	SBA GTD LN POOL CTF5 #510377	US83164MQ690	3.83	5/25/2027	0	0
	SBA GTD LN POOL CTF5 #510428	US83164MSR15	2.00	2/25/2043	0	0
	SBA GTD LN POOL CTF5 #522424	US83165A4H41	3.63	8/25/2029	0	0
	SBA GTD LN POOL CTF5 #522040	US83165APZ11	4.47	6/25/2024	0	0
	SBA GTD LN POOL CTF5 #522171	US83165AT464	3.42	3/25/2027	0	0
	SBA GTD LN POOL CTF5 #522193	US83165AUS13	3.51	3/25/2028	0	0
	SBA GTD LN POOL CTF5 #522304	US83165AX904	3.37	6/25/2028	0	0
	TOTAL US GOVERNMENT SECURITIES				90,829,808	85,684,041
	25 CAPITAL 2019-S SFR1 A1 144A	US14216PAU93	4.25	10/25/2049	13,863,277	13,809,626
	AB BSL CLO 2 LTD 2A B2 144A	US00037LAE02	3.15	4/15/2034	5,000,000	5,000,000
	AIR CANADA 2017-1 CLASS A 144A	US00908PAB31	3.55	7/15/2031	4,529,174	4,174,721
	AIR PRODUCTS AND CHEMICALS INC	US009158AY27	1.85	5/15/2027	5,000,000	4,629,900
	ALIMENTATION COUCHE-TARD 144A	US01626PAM86	2.95	1/25/2030	2,000,000	1,780,260
	AM CAPITAL FUNDING LL 1 B 144A	US00166AAB35	5.98	12/15/2023	4,000,000	3,990,920
	AMALGAMATED FINANCIAL CORP	US022671AA91	3.25	11/15/2031	3,250,000	3,065,953
	AMERICAN AIRLINES 2014-1 CLASS	US02377AAA60	3.70	4/1/2028	1,832,692	1,734,459
	AMERICAN AIRLINES 2015-1 CLASS	US023770AA81	3.38	11/1/2028	2,439,548	2,249,776
	AMERICAN AIRLINES 2015-1 CLASS	US023770AB64	3.70	11/1/2024	2,968,173	2,900,974
	AMERICAN AIRLINES 2016-2 CLASS	US023764AA14	3.65	12/15/2029	2,337,300	2,027,468
	AMERICAN AIRLINES 2017-1 CLASS	US02378AAA51	4.00	8/15/2030	1,809,667	1,623,272
	AMERICAN TOWER CORP	US03027XBS80	2.30	9/15/2031	2,000,000	1,628,180
	AMERICAN TOWER TRUST #1 144A	US03027WAK80	3.65	3/15/2048	8,020,000	7,834,096
	AMERICO LIFE INC 144A	US03060NAD21	3.45	4/15/2031	5,000,000	4,271,950
	AMERICREDIT AUTOMOBILE REC 2 C	US03065WAF23	5.32	4/18/2028	3,570,000	3,569,929
	AMSR 2021-SFR4 TR SFR4 E1 144A	US66982FAE97	2.97	12/17/2038	2,500,000	2,164,063
	ARTHUR J GALLAGHER & CO	US04316JAA79	2.40	11/9/2031	3,000,000	2,540,280
	ATHENE HOLDING LTD	US04686JAA97	4.13	1/12/2028	1,000,000	953,490
	AVOLON HOLDINGS FUNDING L 144A	US05401AAB70	5.13	10/1/2023	5,000,000	5,029,650
	BANK OF AMERICA CORP	US638585AP43	7.25	10/15/2025	5,300,000	5,819,241
	BANK OF AMERICA CORP	US06051GHG73	3.97	3/5/2029	3,000,000	2,939,130
	BANK OF AMERICA CORP	US06051GHM42	4.27	7/23/2029	2,000,000	1,981,080
	BANK OF NT BUTTERFIELD & SON L	US064227AC58	5.25	6/15/2030	2,850,000	2,919,654
	BANK OZK	US06417NA946	2.75	10/1/2031	7,800,000	7,452,666
	BATTALION CLO XXII 22A C 144A	US07134KAG40	3.26	1/20/2035	2,000,000	2,000,000
	BAYER US FINANCE II LLC 144A	US07274NAL73	4.38	12/15/2028	3,000,000	2,984,880
	BAYER US FINANCE LLC 144A	US07274EAG89	3.38	10/8/2024	5,000,000	4,952,350
	BAYVIEW MSR OPPORTUN 5 B2 144A	US07336JCK25	3.49	11/25/2051	4,930,071	4,145,450
	BENEFIT STREET PAR 18A DR 144A	US08186PAS20	4.44	10/15/2034	3,750,000	3,750,000
	BLACK HILLS CORP	US092113AT65	2.50	6/15/2030	2,000,000	1,722,520
	BLACKSTONE HOLDINGS FINAN 144A	US09256BAJ61	3.15	10/2/2027	7,619,000	7,279,878
	BLACKSTONE SECURED LENDING FUN	US09261XAG79	2.85	9/30/2028	9,000,000	7,513,740
	BLOCK FINANCIAL LLC	US093662AH70	3.88	8/15/2030	5,000,000	4,658,350
	BRAVO RESIDENTIAL HE1 M1 144A	US10569QAD60	2.43	1/25/2070	1,150,000	1,133,417
	BRITISH TELECOMMUNICATIONS PLC	US111021AE12	9.63	12/15/2030	325,000	419,562
	BROADRIDGE FINANCIAL SOLUTIONS	US11133TAE38	2.60	5/1/2031	5,000,000	4,306,250
	BURLINGTON NORTHERN SANTA FE L	US12189TAN46	6.75	3/15/2029	1,100,000	1,270,742
	CADENCE BANK	US05971JAA07	4.13	11/20/2029	2,000,000	1,981,080
	CADENCE BANK	US12739AAA88	4.75	6/30/2029	1,000,000	997,680
	CANADIAN IMPERIAL BANK OF COMM	US13605WVN313	0.90	12/15/2025	2,000,000	1,798,620
	CARS NET LEASE MORT 1A B1 144A	US14576AAE29	4.69	12/15/2050	1,000,000	978,880
	CHASE HOME LENDI ATR1 A15 144A	US16158RAR75	4.00	4/25/2049	118,635	117,753
	CHASE MORTGAGE FIN SH1 M2 144A	US16163YAC84	3.75	4/25/2045	1,642,938	1,598,168
	CITIGROUP INC	US172967KU42	4.13	7/25/2028	4,000,000	3,933,720
	CITIGROUP INC	US17298CH689	3.00	8/30/2029	5,000,000	4,390,900
	CITIGROUP INC	US17298CK238	2.00	8/17/2035	10,000,000	7,299,700
	CLI FUNDING VIII LLC 1A B 144A	US12565KAC18	2.38	2/18/2046	3,898,393	3,491,829
	CNO FINANCIAL GROUP INC	US12621EAL74	5.25	5/30/2029	2,000,000	2,029,220
	COINSTAR FUNDING LL 1A A2 144A	US19260MAA45	5.22	4/25/2047	0	0
	COLLEGE AVE STUDENT A A2 144A	US19421UAB08	3.28	12/28/2048	217,884	211,650
	COLLEGE AVENUE STUDE A A2 144A	US194204AB93	3.75	11/26/2046	1,794,481	1,752,975

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, 2022

(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	
	COREVEST AMERICAN FIN 1 A 144A	US21873EAA73	0.01	6/17/2055	5,000,000	4,999,783
	CREDIT SUISSE AG/LONDON	US22552XYF40	1.63	10/18/2027	3,000,000	2,744,880
	CROWN CASTLE TOWERS LLC 144A	US22822RBH21	4.24	7/15/2048	3,000,000	2,970,150
	CVS PASS-THROUGH TRUST	US126650BP48	6.04	12/10/2028	1,301,889	1,373,194
	DB MASTER FINANCE 1A A2II 144A	US233046AQ45	2.49	11/20/2051	3,980,000	3,486,958
	DELL EQUIPMENT FINANC 1 B 144A	US24703NAD12	2.98	4/24/2023	500,000	500,285
	DOUBLELINE OPPORTUNISTIC FUND	999Z89702			87,653	100,000,000
	DRIVEN BRANDS FUNDI 2A A2 144A	US26208LAE83	3.98	10/20/2049	1,979,250	1,872,648
	EDVESTINU PRIVATE EDU A A 144A	US28166GAA31	3.58	11/25/2038	1,193,459	1,169,148
	EDVESTINU PRIVATE EDU A A 144A	US28166LAA26	1.80	11/25/2045	742,033	672,022
	ELEMENT FLEET MANAGEMENT 144A	US286181AD43	3.85	6/15/2025	2,000,000	1,991,200
	ELMWOOD CLO XI LTD 4A D 144A	US29002LAG59	4.01	10/20/2034	2,100,000	2,100,000
	ENCINA EQUIPMENT FI 1A A1 144A	US29252VAA35	3.76	8/16/2027	5,000,000	4,999,981
	ENCINA EQUIPMENT FI 1A A2 144A	US29252VAB18	4.88	11/15/2028	3,125,000	3,124,689
	EXETER AUTOMOBILE RECEIVA 3A B	US30166YAD40	4.86	12/15/2026	2,680,000	2,673,586
	EXETER AUTOMOBILE RECEIVA 3A C	US30166YAE23	5.30	9/15/2027	3,000,000	2,985,697
	EXETER AUTOMOBILE RECEIVA 3A D	US30166YAF97	6.76	9/15/2028	2,500,000	2,481,789
	FIRSTKEY HOMES 20 SFR2 E1 144A	US33767PAJ75	4.50	7/17/2039	1,500,000	1,329,072
	FLATIRON CLO 19 LTD 1A DR 144A	US33883JAU51	4.41	11/16/2034	3,000,000	3,000,000
	FREED ABS TRUST 202 3FP A 144A	US35634EAA73	4.50	8/20/2029	2,500,000	2,499,950
	FREED ABS TRUST 202 3FP B 144A	US35634EAB56	5.79	8/20/2029	2,390,000	2,389,961
	FULTON FINANCIAL CORP	US360271AJ90	4.50	11/15/2024	2,000,000	2,029,160
	FULTON FINANCIAL CORP	US360271AL47	3.25	3/15/2030	2,385,000	2,290,053
	GALAXY XV CLO LTD 15A CRR 144A	US36318WAM29	2.89	10/15/2030	3,000,000	3,000,000
	GEORGIA-PACIFIC LLC	US373298BP28	7.25	6/1/2028	6,104,000	7,193,442
	GEORGIA-PACIFIC LLC	US373298BR83	7.75	11/15/2029	4,247,000	5,221,687
	GLENCORE FUNDING LLC 144A	US378272BG28	2.63	9/23/2031	7,000,000	5,858,860
	GLOBAL ATLANTIC FIN CO 144A	US37959GAB32	3.13	6/15/2031	5,000,000	4,231,700
	GOLDEN BEAR 2016-2 L 2A A 144A	US38082JAA79	3.16	9/20/2047	1,066,456	1,007,662
	GOODGREEN 2017-1 TRU 1A A 144A	US38217VAA89	3.74	10/15/2052	422,947	408,279
	GOODGREEN 2018-1 1A A 144A	US38218GAA04	3.93	10/15/2053	3,712,523	3,500,798
	GRACIE POINT PREMIUM A A2 144A	US38411BAH15	1.92	12/31/2024	5,175,000	5,175,000
	GS FINANCE CORP	US40057FF745	1.00	2/12/2031	5,000,000	4,075,000
	GS FINANCE CORP	US40057FUA01	1.00	3/31/2028	5,000,000	4,200,000
	GS MORTGAGE-BACKED PJ3 B3A 144A	US36258WBL54	3.43	10/25/2050	4,474,361	3,869,741
	GS MORTGAGE-BACKED PJ7 B3 144A	US36262CBM10	2.73	1/25/2052	10,459,118	10,485,266
	HARVEST SBA LOAN TRUS 1 A 144A	US41756HAA05	3.01	4/25/2048	3,399,691	3,326,938
	HAWAIIAN AIRLINES 2013-1 CLASS	US419838AA57	3.90	7/15/2027	6,024,863	5,310,013
	HELMERICH & PAYNE INC	US423452AG66	2.90	9/29/2031	10,000,000	8,787,700
	HERCULES CAPITAL INC	US427096AJ17	3.38	1/20/2027	1,000,000	906,940
	HERO FUNDING 2017-3 3A A1 144A	US42771AAA43	3.19	9/20/2048	1,524,980	1,470,446
	HERO FUNDING 2017-3 3A A2 144A	US42771AAB26	3.95	9/20/2048	534,067	523,621
	HERO FUNDING 2018-1 1A A2 144A	US42772GAB86	4.67	9/20/2048	171,764	170,896
	HERO FUNDING TRUST 1A A2 144A	US42771XAC02	4.46	9/20/2047	689,656	686,208
	HERO FUNDING TRUST 2 1A A 144A	US42770AAA51	2.24	9/20/2051	1,330,710	1,212,290
	HERO FUNDING TRUST 2A A1 144A	US42771LAB80	3.28	9/20/2048	1,607,348	1,567,807
	HERO FUNDING TRUST 2A A2 144A	US42771LAC63	4.07	9/20/2048	584,490	572,695
	HERO FUNDING TRUST 3A A1 144A	US42770XAA54	3.08	9/20/2042	869,649	851,152
	HERO FUNDING TRUST 3A A2 144A	US42770XAC11	3.91	9/20/2042	1,122,454	1,109,153
	HERO FUNDING TRUST 4A A2 144A	US40417QAC96	4.29	9/20/2047	913,862	912,016
	HOME BANCSHARES INC/AR	US436893AC51	3.13	1/30/2032	1,500,000	1,400,655
	HSBC HOLDINGS PLC	US404280BT50	4.58	6/19/2029	2,000,000	1,978,000
	HSBC HOLDINGS PLC	US404280CC17	3.97	5/22/2030	3,000,000	2,844,240
	IMPERIAL FUND MOR NQM1 M1 144A	US452766AD02	4.08	2/25/2067	2,000,000	1,712,760
	ING GROEP NV	US456837AQ60	4.05	4/9/2029	3,000,000	2,895,090
	INTUIT INC	US46124HAC07	1.35	7/15/2027	6,742,000	6,068,070
	INVESCO FINANCE PLC	US46132FAB67	4.00	1/30/2024	1,118,000	1,130,063
	J.P. MORGAN MORTGAG 2 A15 144A	US46650TAQ58	4.00	8/25/2049	186,750	186,858
	JACKSON FINANCIAL INC 144A	US46817MAK36	3.13	11/23/2031	5,000,000	4,252,400
	JP MORGAN MORTGA INV1 A15 144A	US46591VBH15	3.50	8/25/2050	360,862	347,694
	JP MORGAN MORTGA LTV2 A15 144A	US46651AAQ58	3.50	12/25/2049	154,916	154,273
	JP MORGAN MORTGAGE 10 B1 144A	US46654ABW80	2.81	12/25/2051	978,748	795,566
	JP MORGAN MORTGAGE T 3 B2 144A	US46592KBW18	2.94	7/25/2051	9,061,272	7,735,155
	JP MORGAN MORTGAGE T 4 B2 144A	US46652FBX78	3.66	11/25/2050	3,469,886	3,109,331
	JP MORGAN MORTGAGE T 5 B2 144A	US46653JBX81	3.60	12/25/2050	8,388,450	7,480,736
	JPMORGAN WEALTH M ATR1 B2 144A	US46652HBX35	3.44	2/25/2050	5,267,810	4,702,574
	JPMORGAN WEALTH M ATR1 B3 144A	US46652HCA23	3.44	2/25/2050	1,931,467	1,704,134
	KEENAN DEVELOPMENT ASSOCI 144A	US48730PAC41	5.02	7/15/2028	469,515	516,438
	KOHL'S CORP	US500255AX28	3.38	5/1/2031	6,000,000	5,426,100
	KROGER CO/THE	US501044BT76	7.70	6/1/2029	500,000	605,830
	KROGER CO/THE	US501044BV23	8.00	9/15/2029	2,795,000	3,429,661
	LCM 34 LTD 34A D 144A	US50203CAJ27	4.41	10/20/2034	2,000,000	2,000,000
	LCM 36 LTD 36A D 144A	US50190LAJ70	3.65	1/15/2034	3,000,000	3,000,000

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AS OF JUNE 30, 2022

(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	
	LCOR ALEXANDRIA LLC 144A	US50181QAH11	6.80	9/15/2028	14,987,570	16,894,289
	LCOR ALEXANDRIA LLC 144A	US50181QAN88	9.63	8/24/2024	325,556	371,133
	LENDMARK FUNDING TRU 1A A 144A	US52608JAA34	5.12	7/20/2032	3,035,000	3,034,090
	LOANPAL SOLAR LOAN 1GS B 144A	US53948LAB36	5.35	6/20/2047	2,838,711	2,835,447
	LONGTRAIN LEASING I 1A A2 144A	US543190AB89	4.06	1/15/2045	10,694,497	10,107,904
	LSEGA FINANCING PLC 144A	US50220PAC77	2.00	4/6/2028	5,000,000	4,475,750
	MACQUARIE GROUP LTD 144A	US55608JAP30	5.03	1/15/2030	5,000,000	5,056,500
	MACQUARIE GROUP LTD 144A	US55608JAX63	1.94	4/14/2028	2,000,000	1,762,180
	MARBURY WATER SYSTEM 144A	US56613QAB95	4.25	8/15/2031	4,285,000	4,662,080
	MASSACHUSETTS EDUCATIONAL A B	US57563NAE85	3.76	2/25/2045	6,600,000	6,611,220
	MELLO MORTGAGE CA MTG2 B3 144A	US585494CH85	2.68	6/25/2051	3,576,515	3,576,515
	MIZUHO FINANCIAL GROUP INC	US60687YBE86	2.59	5/25/2031	5,000,000	4,309,850
	MORGAN STANLEY	US6174467X10	5.00	11/24/2025	2,700,000	2,785,536
	MOSAIC SOLAR LOAN TR 1A A 144A	US61946NAA63	2.10	4/20/2046	2,074,488	1,914,068
	MOSAIC SOLAR LOAN TR 1A B 144A	US61946FAB13	2.00	6/22/2043	2,753,276	2,520,679
	MOSAIC SOLAR LOAN TR 1A B 144A	US61946NAB47	3.10	4/20/2046	730,850	684,156
	MOSAIC SOLAR LOAN TR 1A B 144A	US61947DAB55	2.05	12/20/2046	708,558	621,923
	MOSAIC SOLAR LOAN TR 2A B 144A	US61946PAB94	2.21	8/20/2046	2,038,402	1,855,985
	MOSAIC SOLAR LOAN TR 2A B 144A	US61946RAB50	2.09	4/22/2047	1,874,116	1,681,532
	MOSAIC SOLAR LOAN TR 2A C 144A	US61946PAC77	3.00	8/20/2046	1,053,987	1,022,536
	NATIONAL RURAL UTILITIES COOPE	US637432NN13	3.05	4/25/2027	1,000,000	978,180
	NAVIENT PRIVATE EDUC BA B 144A	US63942LAB80	2.52	7/15/2069	1,950,000	1,737,899
	NAVIENT PRIVATE EDUC IA B 144A	US63942AAC09	2.95	4/15/2069	3,750,000	3,232,875
	NAVIENT PRIVATE EDUCA A B 144A	US63942BAB09	2.24	5/15/2069	1,500,000	1,263,645
	NELNET STUDENT LOAN DA C 144A	US64034YAD31	3.50	4/20/2062	1,450,000	1,227,788
	NORFOLK SOUTHERN CORP	US655844AJ75	7.80	5/15/2027	2,177,000	2,544,108
	NP SPE II LLC 1A B1 144A	US62946AAE47	5.61	10/21/2047	8,000,000	7,511,680
	OAKTREE SPECIALTY LENDING CORP	US67401PAC23	2.70	1/15/2027	4,670,000	4,153,872
	OCF CLO 2020-19 LT 19A DR 144A	US670881AR29	4.21	10/20/2034	2,000,000	2,000,000
	OHANA MILITARY COMMUNITIE 144A	US677071AM45	5.46	10/1/2026	3,904,219	4,007,369
	OHIO NATIONAL FINANCIAL S 144A	US67740QQAG10	6.63	5/1/2031	2,852,000	3,035,327
	ONEMAIN DIRECT AUTO 1A A1 144A	US68269DAA28	4.65	3/14/2029	7,520,000	7,519,511
	ONEMAIN DIRECT AUTO 1A B 144A	US68269DAC83	5.07	6/14/2029	1,400,000	1,399,821
	ONEMAIN FINANCIAL IS 1A C 144A	US68269MAD65	2.22	6/16/2036	5,000,000	4,349,550
	ORACLE CORP	US68389XCD57	2.30	3/25/2028	8,000,000	7,083,760
	PACEFUNDING 2020-1 1A C 144A	US69376BAC00	5.00	9/20/2055	4,737,580	4,557,363
	PACIFIC BEACON LLC 144A	US69403WAA53	5.38	7/15/2026	888,379	910,420
	PACIFIC GAS AND ELECTRIC CO	US694308JW85	3.00	6/15/2028	5,000,000	4,454,850
	PACIFICORP	US695114BE78	6.71	1/15/2026	2,500,000	2,699,725
	PALMER SQUARE CLO 1A CR4 144A	US69689ABQ22	4.35	5/21/2034	5,000,000	5,000,000
	PALMER SQUARE CLO 2A CR3 144A	US69688AAU51	3.74	10/17/2031	2,000,000	2,000,000
	PAWNEE EQUIPMENT RECE 1 B 144A	US70410LAB62	1.84	1/15/2026	3,000,000	2,903,190
	PAWNEE EQUIPMENT RECE 1 C 144A	US704102AD41	2.61	10/15/2024	5,000,000	4,874,700
	PAWNEE EQUIPMENT RECE 1 C 144A	US70410LAC46	2.24	2/17/2026	1,600,000	1,537,488
	PAWNEE EQUIPMENT REC 1 D 144A	US704100AE67	2.75	7/15/2027	2,700,000	2,445,633
	PDOF MSN ISSUER LLC 144A	US69429PAA03	6.02	3/1/2025	2,000,000	1,960,480
	PFS FINANCING CORP A B 144A	US69335PEB76	0.96	4/15/2026	2,000,000	1,886,300
	PROGRESS RESIDENT SFR5 E1 144A	US74332YAJ82	6.62	6/17/2039	1,500,000	1,490,660
	PROGRESS RESIDENTI SFR1 B 144A	US74331FAC59	1.30	4/17/2038	1,750,000	1,577,503
	PROGRESS RESIDENTI SFR2 C 144A	US74333DAE40	2.00	4/19/2038	3,125,000	2,850,594
	PROGRESS RESIDENTI SFR3 C 144A	US74333VAE48	2.09	5/17/2026	1,500,000	1,352,700
	PROGRESS RESIDENTI SFR5 B 144A	US74332YAC30	4.90	6/17/2039	2,500,000	2,484,454
	PROGRESS RESIDENTI SFR7 D 144A	US74333PAG28	2.34	8/17/2040	2,533,000	2,143,501
	PROTECTIVE LIFE CORP 144A	US743674BE29	3.40	1/15/2030	4,600,000	4,289,086
	READYCAP COMMERCIAL M 6 C 144A	US75575QAJ85	4.13	10/25/2052	1,687,000	1,556,123
	READYCAP COMMERCIAL M 6 D 144A	US75575QAL32	4.77	10/25/2052	3,500,000	3,038,525
	REINSURANCE GROUP OF AMERICA I	US759351AN90	3.90	5/15/2029	6,000,000	5,824,680
	RENEW 2017-1 1A A 144A	US75973LAA61	3.67	9/20/2052	218,055	206,541
	RENEW 2021-1 1 B 144A	US75975BAC28	5.00	11/20/2056	1,951,334	1,853,767
	ROCHESTER GAS AND ELECTRI 144A	US771367CE70	1.85	12/1/2030	2,000,000	1,663,840
	ROSS STORES INC	US778296AC75	4.70	4/15/2027	2,508,000	2,579,027
	ROYAL BANK OF CANADA	CA78014RAY68	3.07	7/5/2030	6,405,000	6,406,729
	SAMMONS FINANCIAL GROUP I 144A	US79588TAD28	3.35	4/16/2031	5,500,000	4,719,715
	SBA GTD PARTN CIFS 2019-20C 1	US83162CB366	3.20	3/1/2039	1,934,533	1,939,041
	SBA TOWER TRUST 144A	US78403DAR17	2.33	7/15/2052	1,710,000	1,548,012
	SBL HOLDINGS INC 144A	US78397DAB47	5.00	2/18/2031	7,000,000	6,238,750
	SBL HOLDINGS INC 144A	US78432MAA36	5.13	11/13/2026	3,000,000	3,003,720
	SCF EQUIPMENT LEASIN 1A B 144A	US78389YAD36	1.37	8/20/2029	2,200,000	2,042,942
	SEMPRA GLOBAL 144A	US81685VAA17	3.25	1/15/2032	7,000,000	6,088,950
	SIERRA BANCORP 144A	US82620PAA03	3.25	10/1/2031	575,000	544,100
	SIGNATURE BANK/NEW YORK NY	US82669GCB86	4.13	11/1/2029	1,555,000	1,554,176
	SIGNATURE BANK/NEW YORK NY	US82669GCK85	4.00	10/15/2030	3,432,000	3,339,748
	SILVER HILL TRUST 20 1 M3 144A	US82773XAJ90	4.18	11/25/2049	6,000,000	5,418,840

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, 2022

(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	
	SMB PRIVATE EDUCATI C A2A 144A	US78449KAB61	2.34	9/15/2034	665,502	651,586
	SOCIETE GENERALE SA	US83369M2A92	1.95	10/22/2031	5,000,000	3,956,100
	SOCIETE GENERALE SA 144A	US83368RAW25	3.00	1/22/2030	3,500,000	3,042,900
	SOFI PROFESSIONAL A A2FX 144A	US83406TAB89	2.54	5/15/2046	2,150,483	2,096,850
	SOFI PROFESSIONAL B A2FX 144A	US83404RAB42	3.34	8/25/2047	1,622,920	1,611,592
	SOFI PROFESSIONAL B A2FX 144A	US83404WAB37	3.09	8/17/2048	1,156,096	1,141,044
	SOUTH CAROLINA STUDENT LOA A A	US83715RAH57	3.12	1/25/2036	2,132,333	2,121,778
	SOUTHERN POWER CO	US843646AM23	4.15	12/1/2025	3,000,000	3,043,530
	SOUTHWEST AIRLINES CO	US844741BF49	2.63	2/10/2030	5,000,000	4,377,300
	STARWOOD MORTGAGE RE 1 M1 144A	US85573TAD63	3.69	12/25/2066	5,000,000	4,318,450
	STARWOOD MORTGAGE RE 2 M1 144A	US85573UAD37	4.20	2/25/2067	2,000,000	1,772,440
	STARWOOD MORTGAGE RE 6 A3 144A	US85573RAD08	2.93	11/25/2066	2,000,000	1,763,500
	SUNRUN VULCAN ISSUER 1A A 144A	US86773QAA40	2.46	1/30/2052	5,729,980	5,127,884
	SYNOVUS BANK/COLUMBUS GA	US87164DSE12	4.00	10/29/2030	3,000,000	2,977,290
	TCW CLO 2019-1 AMR 1A DR 144A	US87241EBC84	5.08	8/16/2034	2,500,000	2,499,375
	TEXTAINER MARINE CON 2A B 144A	US88315LAR96	2.82	4/20/2046	5,440,000	4,872,390
	TEXTAINER MARINE CON 3A B 144A	US88315LAT52	2.43	8/20/2046	6,020,000	5,177,200
	TM 1505 L L C / LX CRO	US009A1LBGG0	6.07	6/5/2034	10,633,806	12,733,983
	TOWD POINT HE TRUS HE1 M2 144A	US89180DAD84	2.50	2/25/2063	5,000,000	4,589,750
	TOWD POINT MORTGAG MH1 M1 144A	US89177WAC38	3.25	11/25/2058	6,508,000	6,282,498
	TOWD POINT MORTGAG MH1 M1 144A	US89178YAC84	2.75	2/25/2060	5,000,000	4,555,750
	TOWD POINT MORTGAG MH1 M2 144A	US89177WAD11	3.50	11/25/2058	3,165,000	2,988,583
	TOWD POINT MORTGAG MH1 M2 144A	US89178YAD67	3.00	2/25/2060	3,000,000	2,727,930
	TRINITAS CLO VI LT 6A BR2 144A	US89640YBC75	2.66	1/25/2034	8,000,000	8,000,000
	TRINITY RAIL LEASIN 1A A2 144A	US89657AAB26	4.62	6/17/2048	5,000,000	4,977,500
	TRITON CONTAINER FIN 1A B 144A	US89680HAF91	2.58	3/20/2046	3,217,500	2,815,538
	TRITON CONTAINER INTERNAT 144A	US89680YAC93	3.15	6/15/2031	1,000,000	854,370
	TRUIST BANK	US07330MAC10	2.64	9/17/2029	3,000,000	2,914,470
	UNITED AIRLINES 2014-1 CLASS A	US90932PAA66	4.00	10/11/2027	1,846,624	1,730,212
	UNITED INSURANCE HOLDINGS CORP	US910710AA09	6.25	12/15/2027	11,000,000	10,755,140
	UNITED JEWISH APPEAL-FEDERATIO	US910751AF38	1.55	2/1/2027	4,290,000	3,909,434
	UNITED JEWISH APPEAL-FEDERATIO	US910751AG11	1.85	2/1/2028	4,345,000	3,926,403
	US AIRWAYS 2013-1 CLASS A PASS	US90346WAA18	3.95	5/15/2027	688,188	647,083
	US AUTO FUNDING TRUS 1A A 144A	US90355FAA66	3.98	4/15/2025	8,000,000	7,922,465
	US AUTO FUNDING TRUS 1A B 144A	US90355FAB40	5.13	12/15/2025	1,000,000	968,769
	UWM MORTGAGE TRUST 1 A15 144A	US91824NBL55	2.50	6/25/2051	2,594,844	2,230,346
	VALLEY NATIONAL BANCORP	US919794AE70	3.00	6/15/2031	6,500,000	6,138,210
	VELOCITY COMMERCIAL 1 M1 144A	US92257AAC80	3.91	4/25/2048	1,506,099	1,464,967
	VELOCITY COMMERCIAL 2 AFX 144A	US92258VAB36	3.07	11/25/2047	2,432,767	2,363,409
	VERIZON COMMUNICATIONS INC	US92343VFR06	1.75	1/20/2031	10,000,000	8,275,400
	WELLS FARGO MORTGAGE 2 B3 144A	US95002QBK58	3.23	12/25/2049	2,726,048	2,365,751
	WELLS FARGO MORTGAGE 3 B2 144A	US95002TBJ25	3.19	6/25/2050	4,793,732	5,096,336
	WELLS FARGO MORTGAGE 4 B3 144A	US95002VBK44	3.18	7/25/2050	1,419,755	1,089,137
	WELLTOWER INC	US95040QAJ31	3.10	1/15/2030	5,000,000	4,583,300
	WEST LOOP BC	US55266CXN36	4.00	12/1/2027	2,000,000	2,007,560
	WINTRUST FINANCIAL CORP	US97650WAF59	5.00	6/13/2024	5,000,000	5,021,000
	WINTRUST FINANCIAL CORP	US97650WAG33	4.85	6/6/2029	4,300,000	4,195,854
	WINWATER MORTGAGE LO 5 B3 144A	US97654DCB01	3.75	8/20/2045	709,042	666,535
	X-CALIBER FUNDING LLC 144A	US98373XAM20	3.50	10/1/2022	5,918,297	5,916,925
	X-CALIBER FUNDING LLC 144A	US98373XAC48	5.00	10/1/2025	3,000,000	2,806,260
	X-CALIBER FUNDING LLC 144A	US98373XAA81	3.06	8/1/2023	6,318,000	6,261,833
	ZAXBY'S FUNDING LLC 1A A2 144A	US98920MAA09	3.24	7/30/2051	0	0
	ZIONS BANCORP NA	US98971DAB64	3.25	10/29/2029	9,000,000	8,185,860
	TOTAL CORPORATE DEBT INSTRUMENTS				863,329,776	917,939,588
	BRAZOS TX HGR EDU AUTH STUDENT	US10623AAK97	3.26	4/1/2039	245,000	246,156
	BRAZOS TX HGR EDU AUTH STUDENT	US10623ABH59	2.76	4/1/2040	290,000	290,583
	CALIFORNIA ST INFRASTRUCTURE & CMWLTH FING AUTH PA	US13034AN890	2.01	7/1/2028	500,000	453,305
	CONNECTICUT ST HSG FIN AUTH HS	US20281PMV12	3.53	6/1/2042	11,445,000	9,925,791
	CONNECTICUT ST HSG FIN AUTH HS	US20775CY405	3.10	5/15/2030	270,000	256,152
	CONNECTICUT ST HSG FIN AUTH HS	US20775CY579	3.13	11/15/2030	200,000	189,644
	HOUSTON TX HGR EDU FIN CORP	US442378EG63	8.75	5/15/2026	2,060,000	2,285,055
	IOWA ST STUDENT LOAN LIQUIDITY	US462590MH05	2.99	12/1/2039	780,000	666,838
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EAV39	5.95	12/1/2022	1,205,000	1,182,033
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EBB65	6.90	12/1/2034	4,100,000	2,633,840
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EBC49	7.00	12/1/2040	4,500,000	2,685,420
	MASSACHUSETTS ST EDUCNTL FING	US57563RQH56	3.46	7/1/2028	1,000,000	974,810
	MASSACHUSETTS ST EDUCNTL FING	US57563RQJ13	3.51	7/1/2029	1,500,000	1,452,525
	MASSACHUSETTS ST EDUCNTL FING	US57563RRB77	2.93	7/1/2028	2,530,000	2,394,215
	MIAMI-DADE CNTY FL SPL OBLIG	US59333NU840	2.29	10/1/2031	3,000,000	2,496,900
	NEW YORK CITY NY TRANSITIONAL	US64971XAY40	3.04	8/1/2027	2,905,000	2,813,405
	NEW YORK ST DORM AUTH REVENUES	US64990GTV40	2.40	7/1/2025	1,000,000	965,180
						960,640

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 AS OF JUNE 30, 2022

(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value			(d) Cost	(e) Current value
		ISIN/IDENTIFIER	Rate	Maturity	Par Value	
	NEW YORK ST DORM AUTH REVENUES	US64990GUA83	2.78	7/1/2030	2,000,000	1,815,700
	NEW YORK ST TRANSPRTN DEV CORP	US650116BJ43	3.57	7/1/2029	2,975,000	2,870,221
	NIAGARA NY AREA DEV CORP REVEN	US653541AZ50	2.87	5/1/2024	1,100,000	1,092,795
	NORTH CAROLINA ST ESTRN MUNI P	US65819WAK99	4.06	7/1/2025	1,400,000	1,435,056
	N W WA OPEN ACCESS NETWORK REV	US667728BA61	2.12	12/1/2030	630,000	568,172
	RHODE ISLAND ST HLTH & EDUCTNL	US762197B759	2.27	8/15/2028	1,250,000	1,163,425
	RHODE ISLAND ST HLTH & EDUCTNL	US762197B916	2.65	8/15/2030	1,000,000	924,490
	RHODE ISLAND ST STUDENT LOAN A	US762315RS04	4.00	12/1/2038	2,200,000	2,097,678
	SAN DIEGO CA CMNTY CLG DIST	US797272QV64	2.64	8/1/2030	1,000,000	923,940
	SAN JOSE CA REDEV AGY SUCCESSO	US798170AM80	3.25	8/1/2029	1,355,000	1,304,499
	SOUTH CAROLINA ST STUDENT LOAN	US83715AAW99	2.99	12/1/2029	1,800,000	1,645,074
	TEXAS ST PUBLIC FIN AUTH CHRT	US88276PCH73	8.13	2/15/2027	9,235,000	10,212,063
	VENTURA CNTY CA CMNTY CLG DIST	US923040HA06	2.42	8/1/2030	1,380,000	1,316,768
	TOTAL STATE AND MUNICIPAL SECURITIES				64,855,000	59,281,732
	FIRST NATIONAL OF COLORADO STA	US321107AA26	0.03	9/15/2037	5,000,000	3,625,000
	TOTAL PREFERRED				5,000,000	3,625,000
	ERSHARES GLOBAL FUND-INST	US2938282082			4,179,708	70,853,168
	ERSHARES US LARGE CAP-RTL	US2938286042			7,572,181	68,462,671
	ERSHARES US SMALL CAP-INST	US2938285051			12,454,371	119,052,812
	ERSHARES ENTREPRENEURS ETF	US2938288022			2,672,207	42,054,521
	ERSHARES NEXTGEN ENTREPRENEU	US2938288857			1,505,600	25,125,390
	INVESCO SENIOR LOAN ETF	US46138G5080			1,843	40,187
	ISHARES JP MORGAN EM CORPORATION ETF	US4642862514			675	30,791
	ISHARES INC ISHARES ESG AWARE ETF	US46434G8630			476	17,049
	ISHARES IBOXX HIGH YLD CORP BOND ETF	US4642885135			1,322	106,140
	ISHARES 7-10 YEAR TREASURY BOND ETF	US4642874402			829	85,734
	ISHARES 3-7 YEAR TREASURY BOND ETF	US4642886612			1,629	195,965
	ISHARES INTERNATIONAL TREASURY BOND ETF	US4642881175			514	22,938
	ISHARES INTL DIV GROWTH ETF	US46435G5247			1,863	120,386
	ISHARES 1-5Y INV GRADE CORPORATE BOND ETF	US4642886463			447	22,938
	ISHARES CORE S&P MID-CAP ETF	US4642875078			224	58,723
	ISHARES CORE S&P 500 ETF	US4642872000			560	246,417
	ISHARES RUSSELL 1000 VALUE ETF	US4642875987			595	98,412
	ISHARES RUSSELL 2000 ETF	US4642876555			167	33,246
	ISHARES USTECHNOLOGY ETF	US4642877215			182	17,217
	VANGUARD MEGA CAP ETF	US9219108738			1,548	237,924
	INVESCO QQQ TRUST SERIES 1 ETF	US46090E1038			87	29,461
	ISHARES 1-3 YEAR TREASURY BOND ETF	US4642874576			2,813	234,062
	ISHARES TIPS BOND ETF	US4642871762			998	120,959
	VANGUARD MORTGAGE-BACKED SECURITIES ETF	US92206C7719			3,830	184,847
	VANGUARD REAL ESTATE ETF	US9229085538			668	72,734
	VANGUARD MID-CAP VALUE ETF	US9229085124			176	26,318
	VANGUARD MID-CAP GROWTH ETF	US9229085389			61	13,056
	TOTAL REGISTERED INVESTMENT COMPANIES				28,405,574	327,564,067
	ADMIRAL GROUP PLC	GB00802J6398			14,942	408,791
	BAIDU INC	US0567521085			23,233	3,894,394
	BANCO SANTANDER CHILE	US05965X1090			21,524	652,380
	BB SEGURIDADE PARTICIPACOES SA	BRBBSEACNOR5			278,039	1,208,761
	BNP PARIBAS SA	FR0000131104			10,154	583,033
	BRIDGESTONE CORP	JP3830800003			40,500	1,547,437
	CATCHER TECHNOLOGY CO LTD	TW0002474004			61,000	416,306
	CHECK POINT SOFTWARE TECHNOLOG	IL0010824113			4,652	511,604
	CLOSE BROTHERS GROUP PLC	GB0007668071			3,656	60,094
	CLP HOLDINGS LTD	HK0002007356			67,500	638,143
	CREDICORP LTD	BMG2519Y1084			14,521	1,750,322
	DEUTSCHE BOERSE AG	DE0005810055			26,412	3,057,502
	DIRECT LINE INSURANCE GROUP PL	GB00BY9D0Y18			570,408	2,071,195
	ELEMENT FLEET MANAGEMENT CORP	CA2861812014			23,239	198,333
	ENDESA SA	ES0130670112			136,941	3,158,155
	FRESENIUS MEDICAL CARE AG & CO	DE0005785802			1,906	150,251
	GSK PLC	GB0009252882			161,312	2,851,528
	H LUNDBECK A/S	DK0061804697			14,866	75,762
	H. LUNDBECK A/S	DK0061804770			59,464	423,984
	IGM FINANCIAL INC	CA4495861060			810	28,236
	ITALGAS SPA	IT0005211237			112,579	606,498
	JAPAN TOBACCO INC	JP3726800000			7,900	201,204
	JERONIMO MARTINS SGPS SA	PTJMT0AE0001			2,573	42,089

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		ISIN/IDENTIFIER	Rate	Maturity	Par Value	
	KBC GROUP NV	BE0003565737			3,999	245,408
	KONINKLIJKE AHOLD DELHAIZE NV	NL0011794037			83,966	1,932,584
	MABUCHI MOTOR CO LTD	JP3870000001			3,500	112,160
	MICHELIN (CGDE) EURO.50	FR001400AJ45			91,108	3,035,180
	MOSCOW EXCHANGE MICEX-RTS PJSC	RU000A0JR4A1			40,910	50,253
	MUENCHENER RUECKVERSICHERUNGS-NESTLE SA	DE0008430026			2,635	686,460
	NINTENDO CO LTD	CH0038863350			894	95,742
	NOKIA OYJ	JP3756600007			3,500	1,172,488
	NOVARTIS AG	FI0009000681			261,856	1,259,871
	ONO PHARMACEUTICAL CO LTD	CH0012005267			3,481	287,408
	PHILIP MORRIS INTERNATIONAL IN	JP3197600004			5,400	125,733
	RECKITT BENCKISER GROUP PLC	US7181721090			35,755	2,863,340
	ROCHE HOLDING AG	GB00824CGK77			1,185	96,973
	RTL GROUP SA	CH0012032048			11,828	2,916,658
	SAFRAN SA	LU0061462528			5,541	335,064
	SANKYO CO LTD	FR0000073272			1,158	115,113
	SANLAM LTD	JP3326410002			3,100	82,277
	SANOFI	ZAE000070660			27,300	88,030
	SECOM CO LTD	FR0000120578			6,160	589,323
	SINGAPORE EXCHANGE LTD	JP3421800008			8,300	627,435
	SNAM SPA	SG1J26887955			10,000	54,639
	SUBARU CORP	IT0003153415			268,147	1,216,609
	TECNICAS REUNIDAS SA	JP3814800003			83,600	2,043,835
	TELEFONICA BRASIL SA	ES0178165017			32,830	1,036,176
	TELEFONICA DEUTSCHLAND HOLDING	BRVIVTACNOR0			100,903	889,506
	THALES SA	DE000A1J5RX9			522,768	2,360,651
	TIM SA/BRAZIL	FR0000121329			1,122	97,034
	TRAVELSKY TECHNOLOGY LTD	BRTIMSACNOR5			238,441	568,519
	TRIP.COM GROUP LTD	CNE1000004J3			158,646	322,949
	VODAFONE GROUP PLC	US89677Q1076			18,299	487,123
	WAL-MART DE MEXICO SAB DE CV	GB008H4HKS39			163,667	261,111
		MX01WAO00038			83,412	194,611
	TOTAL EQUITY- COMMON STOCKS				3,941,542	50,786,262
	AUDAX SENIOR DEBT (PT) LLC	99VVC A047			133,308,972	130,000,000
	A&M CAPITAL EUROPE,SCSP	EV99VYXN4			15,125,435	15,973,417
	A&M CAPITAL OPPORTUNITIES FUND LP	99VVBEC L9			20,979,630	13,698,468
	A&M CAPITAL PARTNERS III LP	99VVCMLB2			133,652	-
	A&M CAPITAL PARTNERS II LP	99VVB R652			27,403,871	22,582,006
	A&M CAPITAL PARTNERS LP	99VVA XFT8			8,255,592	7,841,752
	A&M CAPITAL STRATEGIC INVESTMENTS LP	99VVCN098			12,581,705	11,363,075
	AEA MEZZANINE FUND III LP	99VVA VPT1			2,702,894	4,528,540
	AEA MEZZANINE FUND IV LP	99VVB RU71			4,519,153	4,822,191
	AG ENERGY CREDIT OPPORTUNITIES FUND IV, LP	99VVB2B14			1,515,083	7,038,412
	ARCLIGHT ENERGY PARTNERS FD VI LP	99VVA2FV1			18,100,083	20,781,664
	ARROWHEAD CAPITAL FUND III LP	99VVBTPJ7			6,253,007	7,201,536
	BISON CAPITAL PARTNERS IV LP	99VVA VP04			10,476,950	10,576,759
	BISON CAPITAL PARTNERS V LP	99VVC A028			17,795,682	15,904,613
	BLACKSTONE TACTICAL OPPORTUNITIES FUND III	99VVB N8Q3			89,062,715	73,684,733
	BP NATURAL GAS OPPORTUNITIES II	99VVBZGB0			8,720,528	9,167,811
	CENTERFIELD CAPITAL PARTNERS III	99VVA PLN1			4,777,352	6,676,931
	DC CAPITAL PARTNERS FUND III LP	99VVC GNX5			5,311,505	5,907,242
	DC CAPITAL PARTNERS FUND II (CAYMAN) LP	99VVB BU X9			17,027,126	11,369,717
	DYAL II PENSION INVESTORS LP	99VVA3GR7			29,930,149	29,137,104
	DYAL III PENSION INVESTORS LP	99VVC A013			14,967,415	12,844,060
	DYAL OFFSHORE INVESTORS II LP	99VVBZWN6			8,354,392	15,202,169
	ENERGY IMPACT FUND II LP	99VVB6BK9			15,858,971	15,061,380
	ENERGY IMPACT FUND LP	99VVB JUN4			47,650,251	31,151,350
	GOLDPOINT MEZZANINE PARTNERS IV LP	99VVBCTT8			9,606,968	9,540,433
	GOLDPOINT PARTNERS CO-INVESTMENT V LP	99VVA YNV2			10,413,831	9,915,163
	GOLDPOINT PARTNERS CO-INVESTMENT VI LP	99VVBKT29			27,972,111	19,042,686
	GREYLION FUND III LP	99VVC HPL7			7,675,461	7,050,624
	HARBERT CREDIT SOLUTIONS FUND IV LP	99VVBH9R3			14,545,958	14,205,366
	HARBERT MEZZANINE PARTNERS III LP	99VVB3D2D			4,935,315	11,433,035
	HIGHSTAR CAPITAL GP IV LP	99VVA1CR5			2,972,589	13,455,375
	ICG EUROPE MID-MARKET FUND FEEDER SCSp	EL99VY8L9			9,107,091	8,691,790
	ICG NORTH AMERICAN PRIVATE DEBT FUND II (OFFSHORE) LP	99VVBQC CG3			5,344,348	5,131,693
	ICG NORTH AMERICAN PRIVATE DEBT FUND LP	LF99V8AR5			2,445,225	2,628,492
	LANDMARK INFRASTRUCTURE PARTNERS II OFFSHORE, LP	99VVB6BQ6			8,191,645	4,616,473
	LIGHTHOUSE PRTRNS-INLET POINT ALT INCOME OFFSHORE FUND	99VVB E9U3			25,000	25,000,000
	LOVELL MINNICK EQUITY PARTNERS IV	99VVA49P7			12,642,126	15,147,926
	LOVELL MINNICK EQUITY PARTNERS V	99VVB1VT9			12,071,207	10,289,260
	TOTAL EQUITY- COMMON STOCKS				3,941,542	50,786,262
	TOTAL EQUITY- COMMON STOCKS					50,351,918

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, 2022

(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	
	MEDLEY OPPORTUNITY FUND II LP	99VVB7X31			1,304,712	1,304,712
	MIDOCEAN TACTICAL CREDIT FUND II LP	99VVBRRD2			2,978,161	2,978,161
	MML CAPITAL PARTNERS FUND VI LP	EX99WH5L2			7,954,593	8,316,129
	MML CAPITAL PARTNERS FUND VII LP	EX99V1GG7			10,787,751	11,278,054
	MONARCH CAPITAL PARTNERS III LP	99VVA3K50			6,490,256	6,490,256
	MONARCH CAPITAL PARTNERS OFFSHORE IV LP	99VVBSC20			13,442,776	13,442,776
	MONARCH CAPITAL PARTNERS OFFSHORE V LP	99VVB8X54			24,124,778	24,124,778
	MORGAN STANLEY IFHF SPV LP	99VVAJMK0			48,969	48,969
	NB CREDIT OPPORTUNITIES II CAYMAN FEEDER LP	99VVCJUM5			16,408,395	16,408,395
	NB PRIVATE EQUITY CREDIT OPPORTUNITIES FUND	99VVBHPN4			23,829,998	23,829,998
	NB SECONDARY OPPORTUNITIES FD III LP	99VVARZC6			5,512,089	5,512,089
	NB SECONDARY OPPORTUNITIES OFFSHORE FUND IV LP	99VVBUR37			13,989,957	13,989,957
	NB SECONDARY OPPORTUNITIES OFFSHORE FUND V LP	99VVCPUF0			3,364,780	3,364,780
	NB STRATEGIC CO-INVESTMENT IV	99VVBZQ10			11,302,703	11,302,703
	NB STRATEGIC CO-INVESTMENT PARTNERS III LP	99VVA6634			22,302,795	22,302,795
	NB STRATEGIC CO-INVESTMENT PARTNERS II LP	99VVARP60			4,715,713	4,715,713
	NEW CANAAN FUNDING MEZZANINE VI	99VVA8BY6			3,332,968	3,332,968
	NEW CANAAN FUNDING MEZZANINE V	99VVAPLZ4			1,108,010	1,108,010
	NYLCAP MEZZANINE PARTNERS III	999313315			878,606	878,606
	OAK HILL CAPITAL PARTNERS IV	99VVCAC021			8,566,258	8,566,258
	OAK HILL CAPITAL PARTNERS V	99VVB1DT9			32,601,622	32,601,622
	PALLADIUM EQUITY PARTNERS IV LP	99VVAZSG7			16,920,104	16,920,104
	PWP GROWTH EQUITY FUND I LP	99VVA1RP3			29,821,806	29,821,806
	PWP GROWTH EQUITY FUND II LP	999K74863			35,324,357	35,324,357
	RCP DIRECT II FEEDER LTD	99VVA08C5			16,251,892	16,251,892
	RCP DIRECT III CAYMAN FEEDER LP	99VVB8VB1			19,509,736	19,509,736
	RCP DIRECT IV CAYMAN FEEDER LP	99VVC6D65			4,735,061	4,735,061
	RCP SOF II FEEDER LP	99VVAR422			6,115,726	6,115,726
	RCP FUND SOF III CAYMAN FEEDER LP	99VVB8VC9			13,759,309	13,759,309
	RCP SOF IV CAYMAN FEEDER LP	99VVC6DH1			4,646,026	4,646,026
	RCP FUND VIII FEEDER LTD	99VVA3F0			10,070,996	10,070,996
	RFE INVT PARTNERS VIII L P	99VVA1NT8			7,941,510	7,941,510
	STEPSTONE VC OPPORTUNITIES IV LP	99VVBAL60			28,534,711	28,534,711
	STEPSTONE VC SECONDARIES FUND IV LP	99VVBZ514			32,104,857	32,104,857
	STEPSTONE VC SECONDARIES FUND V LP	99VVC6A4			14,663,081	14,663,081
	SHENKMAN TACTICAL CREDIT FUND (CAYMAN) LP	99VVB5MX1			69,721,728	69,721,728
	STIEVEN FINANCIAL OFFSHORE	99VVAQ9L7			2,417	10,715,239
	TALARA CAPITAL ENERGY II	99VVB8QA8			15,797,252	15,797,252
	TRILANTIC CAPITAL PARTNERS V LP	99VVCAC039			11,255,741	11,255,741
	TRILANTIC CAPITAL PARTNERS VI PARALLEL (NORTH AMERICA) LP	99VVB8QG9			22,821,559	22,821,559
	TRINITY HUNT PARTNERS IV LP	99VVA1TG6			9,582,338	9,582,338
	TRINITY HUNT PARTNERS V LP	99VVB8MA2			35,710,937	35,710,937
	TRINITY HUNT PARTNERS VI LP	99VVC6PG8			0	0
	VCFA PRIVATE EQUITY PART IV LP	99VVA8VY7			22,620	22,620
	ZARVONA III-B LP	99VVB8T84			36,364,817	36,364,817
	TOTAL PRIVATE EQUITY				1,305,485,460	1,192,532,704
	ACRE MULTIFAMILY FUND IV PARTNERS LP	99VVC8KX4			5,477,187	5,477,187
	BEACON CAPITAL STRATEGIC PARTNERS VII LP	99VVA5Q75			5,335,339	5,335,339
	BEACON CAPITAL STRATEGIC PARTNERS 8 LP	99VVB8XC3			10,644,605	10,644,605
	BELL INSTITUTIONAL FUND VII	99VVB1UJ2			25,512,985	25,512,985
	CARLYLE REALTY PARTNERS VIII LP	99VVB8GN2			11,860,111	11,860,111
	CLARION GABLES MULTIFAMILY TRUST LP	99VVC8GZ9			14,176	27,102,740
	EQUUS INVESTMENT PARTNERSHIP XI LP	99VVB8K32			24,132,273	24,132,273
	EQUUS INVESTMENT PARTNERSHIP XII LP	99VVC6PH6			25,618,358	25,618,358
	HARBERT EUROPEAN REAL ESTATE FUND V (SCOTLAND) LP	EY99WVVH7			14,456,371	15,113,413
	NB REAL ESTATE SECONDARY OPPORTUNITIES OFFSHORE FUND LP	99VVB8U41			26,485,165	26,485,165
	NUVEEN REAL ESTATE U.S. STRATEGIC INDUSTRIAL FUND I LP	99VVB8X14			516,550	516,550
	NUVEEN US CITIES INDUSTRIAL FUND LP	99VVB8LM9			19,795	59,784,375
	NUVEEN U.S. STRATEGIC INDUSTRIAL FUND II LP	99VVC6PJ2			12,842,423	12,842,423
	OAKTREE REAL ESTATE OPPORTUNITIES FUND VI	99VVA8F84			6,429,082	6,429,082
	PRIME STORAGE FUND II LP	99VVB8HRF			34,091,259	34,091,259
	PRIME STORAGE FUND III LP	99VVC6AP6			4,125,016	4,125,016
	RAITH REAL ESTATE FUND II LP	99VVB83L0			15,609,863	15,609,863
	STOCKBRIDGE VALUE FUND IV LP	999K95132			17,948,447	17,948,447
	TOTAL REAL ESTATE FUNDS				241,119,005	229,433,362
	BLACKROCK 1-10 YEAR U.S. TREASURY INFL CLI	99VVC8LJ4			2,297,638	22,983,073
	BLACKROCK ACWI EX-US SUPERFUND A	999D29152			3,892,382	114,839,788
	BLACKROCK EQUITY INDEX FUND A	99VVAHQK0			38,108	56,016,114
	BLACKROCK INT TERM CREDIT BD INDEX FND	999F25668			357,882	20,856,195

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, 2022

(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value			(d) Cost	(e) Current value
		ISIN/IDENTIFIER	Rate	Maturity	Par Value	
	BLACKROCK INTERMEDIATE GOVT/CR BND INDEX FND	999G05841			339,177	12,896,540
	BLACKROCK LONG TERM CREDIT BD INDEX FND	999G05874			109,030	9,846,239
	BLACKROCK RUSSELL 1000 VALUE FUND	99VVAHQ8			756,712	96,576,631
	BLACKROCK RUSSELL 2000 GROWTH FUND	99VVALMN9			13,850	285,803
	BLACKROCK RUSSELL 2000 INDEX FUND A	999G05858			476,672	18,831,398
	BLACKROCK RUSSELL 2000 VALUE FUND	99VVB8B47			948,755	69,120,252
	BLK MSCI EQUITY INDEX FUND-RUSSIA	99VVC83T2			12,381	-
	SSGA S & P 500 FLAGSHIP FND	999G05833			65,615	43,035,219
	SSGA 20+ YEAR HIGH QUALITY US CORP BOND INDEX NL FND	999G36978			6,182,009	94,402,028
	SSGA 5-20 YEAR HIGH QUALITY US CORP BOND INDEX NL FND	999G36960			2,831,470	31,874,959
	SSGA LONG CREDIT INDEX NL FUND	999G05825			1,206,120	57,870,236
	SSGA RUSSELL 2000 GROWTH INDEX NL STRATEGY	99VVALMP4			15,043	305,350
	SSGA S&P MIDCAP 400 INDEX NL FND	99VVAQ9F0			60,810	8,695,904
	SSGA US LONG GOVT BOND INDEX LENDING SERIES FND	99VVB856			7,107,417	271,210,960
*	EB TEMP INV FD	996115960	1.360	12/31/2049	79,575,102	79,575,102
	TOTAL COMMON COLLECTIVE				106,286,172	1,012,763,012
	BRAZIL REAL	BRL			16,329	3,247
	CANADIAN DOLLAR	CAD			153,511	119,991
	EURO CURRENCY UNIT	EUR			5,016	5,253
	HONG KONG DOLLAR	HKD			111,537	14,209
	JAPANESE YEN	JPY			341,343,923	2,804,464
	POUND STERLING	GBP			1	1
	RUSSIAN RUBLE (NEW)	RUB			328,610	4,486
	SINGAPORE DOLLAR	SGD			102,055	73,869
	SWEDISH KRONA	SEK			275,800	27,556
	SWISS FRANC	CHF			113,940	115,283
	PENTelligent Portfolios Interest Bearing Cash				26,829	26,829
	PEOPLES UNITED BANK-Federated Hermes Govt Oblig Fd Is #5				549,393	549,393
*	BNY MELLON CASH RESERVE	996087094	0.010	12/31/2049	3,563,092	3,563,092
	TOTAL INTEREST BEARING CASH				346,590,034	7,307,672
	TOTAL INVESTMENTS					4,091,807,741

* 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, 2021
EIN: 13-5645888
PN: 333

2021 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL: \$ 6,884,412 \$ 6,884,412 \$ 641,912

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
1077	Shortfall Base	7/1/2021	\$ 358,250	15	\$ 358,250	\$ 33,404
2023	Shortfall Base	7/1/2021	\$ 97,658	15	\$ 97,658	\$ 9,106
3054	Shortfall Base	7/1/2021	\$ 536,265	15	\$ 536,265	\$ 50,002
3074	Shortfall Base	7/1/2021	\$ 480,423	15	\$ 480,423	\$ 44,795
4079	Shortfall Base	7/1/2021	\$ 63,682	15	\$ 63,682	\$ 5,938
4088	Shortfall Base	7/1/2021	\$ 469,134	15	\$ 469,134	\$ 43,743
4094	Shortfall Base	7/1/2021	\$ 14,578	15	\$ 14,578	\$ 1,359
4097	Shortfall Base	7/1/2021	\$ 285,662	15	\$ 285,662	\$ 26,636
5021	Shortfall Base	7/1/2021	\$ 257,954	15	\$ 257,954	\$ 24,052
5034	Shortfall Base	7/1/2021	\$ 24,217	15	\$ 24,217	\$ 2,258
5047	Shortfall Base	7/1/2021	\$ 184,084	15	\$ 184,084	\$ 17,164
5050	Shortfall Base	7/1/2021	\$ 61,743	15	\$ 61,743	\$ 5,757
5093	Shortfall Base	7/1/2021	\$ 85,853	15	\$ 85,853	\$ 8,005
5121	Shortfall Base	7/1/2021	\$ 167,494	15	\$ 167,494	\$ 15,617
5128	Shortfall Base	7/1/2021	\$ 63,519	15	\$ 63,519	\$ 5,923
6040	Shortfall Base	7/1/2021	\$ 127,695	15	\$ 127,695	\$ 11,906
6070	Shortfall Base	7/1/2021	\$ 79,581	15	\$ 79,581	\$ 7,420
6086	Shortfall Base	7/1/2021	\$ 97,525	15	\$ 97,525	\$ 9,093
6130	Shortfall Base	7/1/2021	\$ 75,853	15	\$ 75,853	\$ 7,073
7031	Shortfall Base	7/1/2021	\$ 586,152	15	\$ 586,152	\$ 54,654
7100	Shortfall Base	7/1/2021	\$ 135,709	15	\$ 135,709	\$ 12,654
7117	Shortfall Base	7/1/2021	\$ 304,159	15	\$ 304,159	\$ 28,360
8006	Shortfall Base	7/1/2021	\$ 427,121	15	\$ 427,121	\$ 39,825
8026	Shortfall Base	7/1/2021	\$ 220,495	15	\$ 220,495	\$ 20,559
8054	Shortfall Base	7/1/2021	\$ 99,679	15	\$ 99,679	\$ 9,294
9007	Shortfall Base	7/1/2021	\$ 581,480	15	\$ 581,480	\$ 54,218
9062	Shortfall Base	7/1/2021	\$ 112,595	15	\$ 112,595	\$ 10,499
10022	Shortfall Base	7/1/2021	\$ 868,725	15	\$ 868,725	\$ 81,001
12043	Shortfall Base	7/1/2021	\$ 17,127	15	\$ 17,127	\$ 1,597

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
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EIN: 13-5645888
PN: 333

SCHEDULE SB ATTACHMENTS

Changes in Assumptions from the Prior Year

- The segment interest rates used to calculate the Funding Target and Target Normal Cost were updated to the current valuation date as required by IRC §430 and as elected under ARPA.
- 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 2021 plan years, the use of the MP-2019 mortality improvement scale).
- Termination rates, retirement rates and salary increase assumptions were changed based on an experience study conducted in 2021.