

2015
SUMMARY ANNUAL REPORT FOR
THE KROGER CO. 401(K) RETIREMENT SAVINGS ACCOUNT PLAN

This is a summary of the annual report for The Kroger Co. 401(k) Retirement Savings Account Plan for the year ending December 31, 2015. The Employer Identification Number for the Plan is 31-0345740. The annual report has been filed with the Internal Revenue Service, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided through the plan's trust fund. The value of plan assets was \$3,635,557,000 as of December 31, 2015, compared to \$3,391,337,000 as of January 1, 2015. During the plan year, the plan experienced an increase in net assets of \$244,220,000 which is the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year. The increase in net assets included plan income of \$459,511,000 and plan expenses of \$215,291,000.

- The plan income of \$459,511,000 includes the employee contributions of \$223,492,000, employer contributions of \$167,316,000, net investment gain from the master trust investment of \$66,253,000 and interest of \$2,450,000.
- Plan expenses were \$215,291,000. These expenses included \$2,177,000 in administrative expenses and \$213,114,000 in benefits paid to participants and beneficiaries.

A total of 83,482 persons were participants in or beneficiaries of the plan at the end of the plan year.

Your Right to Additional Information

You have the right to receive a copy of the full annual report, and any part thereof, on request. The items listed below are included in that report:

1. an accountant's report
2. assets held for investment
3. transactions in excess of 5% of plan assets
4. fiduciary information
5. insurance information including sales commissions paid by insurance carrier.

To obtain a copy of the full annual report, or any part thereof, please go to <http://www.efast.dol.gov/welcome.html> to request. Then click on "Filings Form 5500/5500-SF Search" on the top left hand side of your computer screen. Where there is a blank to type in "Sponsor Name" type in "The Kroger Co." then click the "search" button.

To obtain a paper copy of the full annual report, or any part thereof, write or call Plan Administrator, The Kroger Co., 1014 Vine Street, Cincinnati, OH 45202, Phone: 877-373-3397. The charge to cover copying costs will be \$6.00 for each full annual report, or \$.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the income and expenses of the plan and accompanying notes, or both. If you request a copy of any full annual report from the administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan sponsor, The Kroger Co., 1014 Vine Street, Cincinnati, OH 45202, or in the Human Resource Department of your marketing area, plant, or regional office, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs.

Requests should be addressed to: U.S. Department of Labor, EBSA, Public Disclosure Room, Room N-1513, 200 Constitution Avenue, N.W., Washington, D.C. 20210.