

Cycle Date: March-2024
 Run Date: 06/06/2024
 Interval: Annual
 Validated

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	Parameters: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 88
 Asset Range : N/A
 Peer Group Number : N/A
 Count of CU in Peer Group : N/A

Charter-Region-SE-District:
 N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
 The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Key Ratios ⁵								
Return to cover		For Charter : N/A								
06/06/2024		Count of CU : 88								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union								
		Count of CU in Peer Group : N/A								
				Dec-2023				Mar-2024		
		Dec-2020	Dec-2021	Dec-2022	Dec-2023	PEER Avg.**	Percentile**	Mar-2024	PEER Avg.**	Percentile**
CAPITAL ADEQUACY RATIOS										
Net Worth/Total Assets for Prompt Corrective Action ⁶		9.68	9.46	9.62	9.93	N/A	N/A	9.56	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL		10.09	9.83	10.02	10.50	N/A	N/A	10.12	N/A	N/A
Risk-Based Capital Ratio		N/A	N/A	13.63	13.91	N/A	N/A	14.03	N/A	N/A
GAAP Equity / Total Assets		9.47	9.08	7.90	8.52	N/A	N/A	8.23	N/A	N/A
Loss Coverage		10.91	9.10	12.05	15.49	N/A	N/A	13.70	N/A	N/A
ASSET QUALITY RATIOS										
Delinquent Loans / Total Loans		0.51	0.45	0.53	0.78	N/A	N/A	0.76	N/A	N/A
Delinquent Loans / Net Worth		3.28	2.78	3.76	5.61	N/A	N/A	5.38	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans ²		0.40	0.25	0.26	0.45	N/A	N/A	0.50	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans		0.93	0.71	0.84	1.25	N/A	N/A	1.27	N/A	N/A
Other Non-Performing Assets / Total Assets		0.07	0.02	0.03	0.04	N/A	N/A	0.04	N/A	N/A
MANAGEMENT RATIOS										
Net Worth Growth ¹		7.53	9.43	6.47	3.44	N/A	N/A	5.75	N/A	N/A
Share Growth ¹		22.63	13.88	3.11	-2.76	N/A	N/A	14.34	N/A	N/A
Loan Growth ¹		8.11	5.63	21.64	4.35	N/A	N/A	0.27	N/A	N/A
Asset Growth ¹		20.95	11.71	4.69	0.34	N/A	N/A	21.32	N/A	N/A
Investment Growth ¹		60.02	24.72	-24.08	-9.48	N/A	N/A	94.17	N/A	N/A
Membership Growth ¹		2.49	1.35	3.75	0.85	N/A	N/A	2.27	N/A	N/A
EARNINGS RATIOS										
Net Income / Average Assets (ROAA) ¹		0.72	0.85	0.60	0.54	N/A	N/A	0.56	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹		0.66	0.77	0.70	0.49	N/A	N/A	0.33	N/A	N/A
Non-Interest Expense / Average Assets ¹		4.01	3.72	3.68	3.77	N/A	N/A	3.81	N/A	N/A
PLLL or Credit Loss Expense / Average Assets ¹		0.35	0.13	0.22	0.40	N/A	N/A	0.45	N/A	N/A
LIQUIDITY										
Total Loans / Total Assets		62.25	58.86	68.39	71.13	N/A	N/A	67.58	N/A	N/A
Cash + Short-Term Investments / Assets ³		18.23	17.89	8.71	9.65	N/A	N/A	14.76	N/A	N/A
SENSITIVITY TO MARKET RISK										
Est. NEV Tool Post Shock Ratio ⁴	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A
Est. NEV Tool Post Shock Sensitivity ⁴	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A
¹ Exam date ratios are annualized.										
² Exam Date Ratio is based on Net Charge Offs over the last 12 months										
³ This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.										
⁴ Applicable for credit unions under \$500 million.										
⁵ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.										
⁶ The net worth ratio is calculated according to NCUA regulations part 702. This ratio considers optional assets elections, SBA PPP loans pledged as collateral to the FRB PPP Lending Facility, and the CECL Transition Provision, as applicable. The calculation may be found on Schedule G of the Call Report, see Account 998.										

		Historical Ratios ³								
Return to cover		For Charter : N/A								
06/06/2024		Count of CU : 88								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU)								
		Count of CU in Peer Group : N/A				Dec-2023		Mar-2024		
		Dec-2020	Dec-2021	Dec-2022	Dec-2023	PEER Avg	Percentile**	Mar-2024	PEER Avg	Percentile**
CAPITAL ADEQUACY										
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	0	0	11	67	N/A	N/A	68	N/A	N/A	
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Net Worth / Total Assets excluding CECL Transition Provision ⁴	9.65	9.45	9.62	9.82	N/A	N/A	9.46	N/A	N/A	
Net Worth / PCA Opt. Total Assets (if applies)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) ²	9.65	9.45	9.61	N/A	N/A	N/A	N/A	N/A	N/A	
Solvency Evaluation (Estimated)	110.99	110.33	109.13	110.17	N/A	N/A	109.98	N/A	N/A	
Classified Assets (Estimated) / Net Worth	5.10	4.41	4.69	6.55	N/A	N/A	6.65	N/A	N/A	
ASSET QUALITY										
Net Charge-Offs / Average Loans*	0.40	0.25	0.26	0.45	N/A	N/A	0.54	N/A	N/A	
Fair (Market) HTM Invest Value/Book Value HTM Invest.	101.59	99.90	87.60	88.15	N/A	N/A	87.51	N/A	N/A	
Accum Unreal G/L On AFS/Cost Of AFS	1.16	-1.03	-9.15	-8.44	N/A	N/A	-8.51	N/A	N/A	
Delinquent Loans / Assets	0.32	0.26	0.36	0.56	N/A	N/A	0.51	N/A	N/A	
EARNINGS										
Gross Income/Average Assets*	5.67	5.03	5.08	6.01	N/A	N/A	6.46	N/A	N/A	
Yield on Average Loans * ¹	4.70	4.42	4.39	5.21	N/A	N/A	5.72	N/A	N/A	
Yield on Average Investments*	1.49	0.79	1.61	3.04	N/A	N/A	3.76	N/A	N/A	
Fee & Other Op.Income / Avg. Assets*	2.16	2.07	1.79	1.66	N/A	N/A	1.58	N/A	N/A	
Cost of Funds / Avg. Assets*	0.65	0.43	0.51	1.37	N/A	N/A	1.88	N/A	N/A	
Net Margin / Avg. Assets*	5.02	4.60	4.57	4.64	N/A	N/A	4.58	N/A	N/A	
Net Interest Margin/Avg. Assets*	2.86	2.53	2.78	2.98	N/A	N/A	3.00	N/A	N/A	
Non-Interest Expense /Gross Income	70.80	73.94	72.32	62.78	N/A	N/A	58.93	N/A	N/A	
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	2.73	2.49	2.34	2.32	N/A	N/A	2.23	N/A	N/A	
Net Operating Exp. /Avg. Assets*	3.32	3.07	3.02	3.12	N/A	N/A	3.20	N/A	N/A	
ASSET / LIABILITY MANAGEMENT										
Net Long-Term Assets / Total Assets	28.24	33.24	31.80	28.72	N/A	N/A	29.20	N/A	N/A	
Reg. Shares / Total Shares & Borrowings	33.95	36.26	34.66	30.45	N/A	N/A	29.17	N/A	N/A	
Total Loans / Total Shares	72.10	66.88	78.91	84.68	N/A	N/A	81.80	N/A	N/A	
Total Shares, Dep. & Borrs / Earning Assets	95.90	96.67	97.37	96.25	N/A	N/A	96.30	N/A	N/A	
Reg Shares + Share Drafts / Total Shares & Borrs	55.93	59.08	56.99	51.75	N/A	N/A	50.04	N/A	N/A	
Borrowings / Total Shares & Net Worth	2.54	1.65	3.97	6.15	N/A	N/A	8.11	N/A	N/A	
PRODUCTIVITY										
Members / Potential Members	4.49	4.49	4.45	4.76	N/A	N/A	4.65	N/A	N/A	
Borrowers / Members	64.94	146.57	201.68	193.77	N/A	N/A	187.07	N/A	N/A	
Members / Full-Time Empl.	359.26	368.35	368.34	374.13	N/A	N/A	376.05	N/A	N/A	
Avg. Shares Per Member	\$10,032	\$11,272	\$11,202	\$10,801	N/A	N/A	\$11,125	N/A	N/A	
Avg. Loan Balance	\$11,138	\$5,144	\$4,383	\$4,720	N/A	N/A	\$4,865	N/A	N/A	
Salary And Benefits / Full-Time Empl.*	\$76,694	\$83,849	\$84,802	\$88,065	N/A	N/A	\$93,109	N/A	N/A	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										
¹ Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.										
² For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.										
³ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.										
⁴ For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility. For periods after December 2022, the CECL Transition Provision is not included in either Net Worth or Assets.										
										4. Historical Ratios

	Assets									
Return to cover										
06/06/2024										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State									
	Count of CU in Peer Group: N/A									
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg	
ASSETS										
CASH AND DEPOSITS										
Cash On Hand	255,759,769	239,887,867	-6.2	285,342,191	18.9	275,745,727	-3.4	254,483,148	-7.7	
Cash On Deposit										
Cash on Deposit in Corporate Credit Unions	377,611,421	384,032,662	1.7	173,850,356	-54.7	218,676,609	25.8	355,817,000	62.7	
Cash on Deposit in a Federal Reserve Bank	1,103,216,693	1,837,007,643	66.5	335,073,334	-81.8	578,951,903	72.8	1,546,628,481	167.1	
Cash on Deposit in Other Financial Institutions	536,953,877	388,651,377	-27.6	181,692,118	-53.3	159,138,735	-12.4	197,932,634	24.4	
Total Cash on Deposit	2,017,781,991	2,609,691,682	29.3	690,615,808	-73.5	956,767,247	38.5	2,100,378,115	119.5	
Time and Other Deposits ¹	670,306,142	665,259,948	-0.8	560,682,978	-15.7	450,863,794	-19.6	455,978,420	1.1	
TOTAL CASH AND DEPOSITS	2,943,847,902	3,514,839,497	19.4	1,536,640,977	-56.3	1,683,376,768	9.5	2,810,839,683	67.0	
INVESTMENT SECURITIES										
Equity Securities	29,126,327	115,070,502	295.1	203,975,827	77.3	165,992,908	-18.6	175,168,302	5.5	
Trading Debt Securities	77,823,105	86,878,088	11.6	0	-100.0	0	N/A	131,275	N/A	
Available-for-Sale Debt Securities	2,460,987,213	3,127,880,404	27.1	3,262,394,999	4.3	2,703,089,375	-17.1	2,667,268,511	-1.3	
Held-to-Maturity Debt Securities	149,746,599	159,523,399	6.5	401,189,174	151.5	344,469,380	-14.1	339,810,171	-1.4	
Allowance for Credit Losses on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A	
TOTAL INVESTMENT SECURITIES	2,717,683,244	3,489,352,393	28.4	3,867,560,000	10.8	3,213,551,663	-16.9	3,182,378,259	-1.0	
OTHER INVESTMENTS										
Nonperpetual Contributed Capital	1,684,996	1,877,296	11.4	1,334,396	-28.9	1,182,396	-11.4	1,182,396	0.0	
Perpetual Contributed Capital	15,419,984	16,651,937	8.0	16,656,258	0.0	17,100,505	2.7	17,404,930	1.8	
All Other Investments ²	116,726,946	125,951,310	7.9	108,925,259	-13.5	108,271,493	-0.6	109,343,572	1.0	
TOTAL OTHER INVESTMENTS	133,831,926	144,480,543	8.0	126,915,913	-12.2	126,554,394	-0.3	127,930,898	1.1	
LOANS HELD FOR SALE	103,031,142	223,975,538	117.4	14,949,299	-93.3	40,623,673	171.7	40,360,482	-0.6	
LOANS AND LEASES										
Consumer Loans (Non-Residential, Non-Commercial)	6,267,862,650	6,719,937,946	7.2	8,341,176,345	24.1	8,454,595,873	1.4	8,322,210,007	-1.6	
1- to 4-Family Residential Property Loans/Lines of Credit ³	4,398,425,065	4,483,255,176	1.9	5,307,522,860	18.4	5,875,095,312	10.7	5,990,820,722	2.0	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit ³	78,256,660	83,391,886	6.6	69,167,974	-17.1	38,958,323	-43.7	35,166,114	-9.7	
Commercial Loans/Lines of Credit Real Estate Secured ³	570,845,943	660,476,163	15.7	773,107,121	17.1	752,280,837	-2.7	776,807,528	3.3	
Commercial Loans/Lines of Credit Not Real Estate Secured ³	60,088,700	69,108,532	15.0	125,889,803	82.2	131,517,477	4.5	137,762,994	4.7	
TOTAL LOANS & LEASES	11,375,479,018	12,016,169,703	5.6	14,616,864,103	21.6	15,252,447,821	4.3	15,262,767,371	0.1	
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN & LEASES)	(89,824,348)	(85,170,802)	-5.2	(96,289,391)	13.1	(139,288,464)	44.7	(143,449,961)	3.0	
OTHER ASSETS										
Foreclosed and Repossessed Assets	12,551,638	4,058,135	-67.7	5,513,439	35.9	8,027,557	45.6	8,152,868	1.6	
Land and Building	383,745,884	402,353,325	4.8	423,767,548	5.3	422,840,487	-0.2	427,056,088	1.0	
Other Fixed Assets	69,564,187	67,975,350	-2.3	69,810,464	2.7	66,879,252	-4.2	67,571,644	1.0	
NCUA Share Insurance Capitalization Deposit	141,228,983	162,174,271	14.8	176,747,046	9.0	171,278,588	-3.1	171,605,365	0.2	
Intangible Assets	1,825,754	1,582,360	-13.3	79,528,188	4,925.9	76,586,986	-3.7	81,682,868	6.7	
Other Assets	481,096,382	472,847,728	-1.7	549,511,408	16.2	520,574,747	-5.3	549,309,416	5.5	
TOTAL OTHER ASSETS	1,090,012,828	1,110,991,169	1.9	1,304,878,093	17.5	1,266,187,617	-3.0	1,305,378,249	3.1	
TOTAL ASSETS	18,274,061,712	20,414,638,041	11.7	21,371,518,994	4.7	21,443,453,472	0.3	22,586,204,981	5.3	
TOTAL CU's	94	91	-3.2	90	-1.1	88	-2.2	88	0.0	
# Means the number is too large to display in the cell										
¹ Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks, S&Ls, savings banks, Loans to and investments in natural person credit unions, and All other investments in corporate credit unions.										
² Prior to March 2022, Loans to, deposits in, and investments in natural person credit unions are included in All Other Investments. March 2022 and forward, loans to natural person credit unions are included in Loans and deposits and investments in natural person credit unions are included in Cash and Other Deposits.										
³ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.										
										5. Assets

		Liabilities, Shares & Equity								
Return to cover		For Charter : N/A								
06/06/2024		Count of CU : 88								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
		Count of CU in Peer Group : N/A								
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
LIABILITIES, SHARES AND EQUITY										
LIABILITIES										
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ¹		305,777,786	254,571,036	-16.7	327,360,564	28.6	339,234,866	3.6	354,506,714	4.5
Accrued Dividends and Interest Payable		16752124	15431309	-7.9	15508657	0.5	25736631	66.0	25781665	0.2
Other Borrowings		445,037,247	326,031,042	-26.7	816,077,551	150.3	1,238,183,308	51.7	1,688,380,865	36.4
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures		0	0	N/A	0	N/A	354,692	N/A	238,036	-32.9
SHARES AND DEPOSITS										
Share Drafts		3,565,896,436	4,175,177,724	17.1	4,319,251,165	3.5	4,099,939,626	-5.1	4,246,397,907	3.6
Regular Shares		5,507,377,896	6,633,007,154	20.4	6,703,613,857	1.1	5,862,509,169	-12.5	5,935,175,374	1.2
Money Market Shares		3,719,331,051	4,392,012,123	18.1	4,265,574,326	-2.9	3,800,227,795	-10.9	3,879,015,509	2.1
Share Certificates		1,979,879,721	1,764,830,876	-10.9	2,204,967,595	24.9	3,198,436,780	45.1	3,525,123,208	10.2
IRA/KEOGH Accounts		866,138,550	863,467,134	-0.3	841,739,368	-2.5	845,492,384	0.4	838,817,313	-0.8
All Other Shares		62,857,321	66,203,904	5.3	69,538,561	5.0	69,986,321	0.6	87,194,178	24.6
Non-Member Deposits		75,079,034	70,913,371	-5.5	119,358,601	68.3	135,835,019	13.8	146,636,678	8.0
TOTAL SHARES AND DEPOSITS		15,776,560,009	17,965,612,286	13.9	18,524,043,473	3.1	18,012,427,098	-2.8	18,658,360,168	3.6
TOTAL LIABILITIES²		16,544,127,166	18,561,645,673	12.2	19,682,990,245	6.0	19,615,936,595	-0.3	20,727,267,448	5.7
EQUITY:										
Undivided Earnings ³		1,401,640,886	1,532,519,201	9.3	1,845,300,680	20.4	1,905,721,931	3.3	1,934,857,475	1.5
Other Reserves		339,125,714	369,606,630	9.0	179,165,641	-51.5	171,945,186	-4.0	172,740,660	0.5
Appropriation For Non-Conforming Investments (SCU Only)		50,795	50,795	0.0	22,255	-56.2	17,975	-19.2	17,975	0.0
Equity Acquired in Merger		20,687,868	23,283,740	12.5	24,899,919	6.9	23,301,029	-6.4	23,301,029	0.0
Noncontrolling Interest in Consolidated Subsidiaries		1,420,931	1,188,488	-16.4	0	-100.0	8,147,078	N/A	7,245,722	-11.1
Accumulated Unrealized G/L on Cash Flow Hedges		-1,132,233	85,091	107.5	2,814,254	3,207.3	2,360,884	-16.1	2,731,284	15.7
Accumulated Unrealized G/L on AFS Securities		N/A	N/A		N/A		N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities		0	-11,271	N/A	0	100.0	0	N/A	0	N/A
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities ⁴		28,247,830	-32,459,619	-214.9	-328,514,068	-912.1	-249,012,629	24.2	-248,203,525	0.3
Other Comprehensive Income		-60,107,245	-41,270,687	31.3	-35,159,932	14.8	-34,964,577	0.6	-34,559,254	1.2
Net Income		0	0	N/A	0	N/A	0	N/A	806,167	N/A
EQUITY TOTAL		1,729,934,546	1,852,992,368	7.1	1,688,528,749	-8.9	1,827,516,877	8.2	1,858,937,533	1.7
TOTAL LIABILITIES, SHARES, & EQUITY		18,274,061,712	20,414,638,041	11.7	21,371,518,994	4.7	21,443,453,472	0.3	22,586,204,981	5.3
TOTAL NET WORTH		1,763,983,145	1,930,294,501	9.4	2,055,122,632	6.5	2,125,859,887	3.4	2,156,420,168	1.4
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¹ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"										
² Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.										
³ Regular Reserves have been included in Undivided Earnings for periods prior to 3/31/22.										
6. LiabShEquity										

	Income Statement*								
Return to cover									
06/06/2024									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
INTEREST INCOME YEAR-TO-DATE									
Interest on Loans	519,517,351	524,200,894	0.9	590,675,504	12.7	779,442,827	32.0	218,797,281	12.3
Less Interest Refund	(454,466)	(457,041)	0.6	(530,908)	16.2	(570,963)	7.5	(147,528)	3.4
Income from Investments	54,634,098	49,446,902	-9.5	97,997,783	98.2	151,987,927	55.1	49,874,143	31.3
Other Interest Income ¹	12,244,594	N/A		6,198		8,095	30.6	24,347	1,103.1
TOTAL INTEREST INCOME	585,941,577	573,190,755	-2.2	688,148,577	20.1	930,867,886	35.3	268,548,243	15.4
INTEREST EXPENSE YEAR-TO-DATE									
Dividends	77,041,198	58,724,890	-23.8	69,535,957	18.4	167,411,561	140.8	58,577,521	40.0
Interest on Deposits	20,470,017	15,085,898	-26.3	16,208,541	7.4	48,667,450	200.3	16,657,559	36.9
Interest on Borrowed Money	10,875,454	9,689,886	-10.9	21,216,707	119.0	76,284,465	259.5	28,074,803	47.2
TOTAL INTEREST EXPENSE	108,386,669	83,500,674	-23.0	106,961,205	28.1	292,363,476	173.3	103,309,883	41.3
NET INTEREST INCOME	477,554,908	489,690,081	2.5	581,187,372	18.7	638,504,410	9.9	165,238,360	3.5
Provision for Loan & Lease Losses or Total Credit Loss Expense	59,161,317	24,475,595	-58.6	45,335,250	85.2	86,344,218	90.5	24,979,221	15.7
NON-INTEREST INCOME YEAR-TO-DATE									
Fee Income	115,954,272	125,301,941	8.1	136,748,234	9.1	138,609,094	1.4	33,270,338	-4.0
Overdraft Fee Income (included in Fee Income above)	N/A	N/A		N/A		N/A		7,665,426	
Non-Sufficient Funds Fee Income (included in Fee Income above)	N/A	N/A		N/A		N/A		5,881,222	
Other Income	244,168,705	275,248,881	12.7	236,945,307	-13.9	216,227,667	-8.7	53,621,631	-0.8
Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and Trading Debt Securities)	220,311	11,333,102	5,044.1	-27,164,116	-339.7	19,255,009	170.9	8,203,296	70.4
Gain (Loss) on all other Investments or other Hedged items (not Equity or Trading Debt Securities)	4,015,688	3,253,244	-19.0	110,277	-96.6	-7,626,023	-7,015.3	4,598,224	341.2
Gain (Loss) on Derivatives	6,564,646	723,489	-89.0	-1,264,612	-274.8	-124,097	90.2	1,096,828	3,635.4
Gain (Loss) on Disposition of Fixed Assets	-538,302	-869,182	-61.5	-251,302	71.1	-703,732	-180.0	-810,970	-361.0
Gain (Loss) on Sales of Loans and Leases	N/A	N/A		6,942,510		232,769	-96.6	-153,327	-363.5
Gain (Loss) on Sales of Other Real Estate Owned	N/A	N/A		-6,773		-72,831	-975.3	15,146	183.2
Gain from Bargain Purchase (Merger)	0	145,618	N/A	0	-100.0	0	N/A	0	N/A
Other Non-interest Income	2,008,815	3,574,714	78.0	5,028,155	40.7	5,212,973	3.7	230,662	-82.3
TOTAL NON-INTEREST INCOME	372,394,135	418,711,807	12.4	357,087,680	-14.7	371,010,829	3.9	100,071,828	7.9
NON-INTEREST EXPENSE YEAR-TO-DATE									
Employee Compensation & Benefits	335,727,716	362,815,194	8.1	380,718,100	4.9	392,551,781	3.1	103,816,673	5.8
Travel, Conference Expense	4,445,052	4,289,370	-3.5	6,624,710	54.4	7,804,879	17.8	1,720,455	-11.8
Office Occupancy	43,330,443	45,588,061	5.2	47,358,129	3.9	48,251,534	1.9	12,334,368	2.3
Office Operation Expense	127,630,490	134,328,113	5.2	144,091,310	7.3	152,024,590	5.5	39,371,954	3.6
Educational and Promotion	27,709,105	32,725,062	18.1	36,960,445	12.9	41,106,674	11.2	10,903,857	6.1
Loan Servicing Expense	47,572,883	53,056,023	11.5	53,521,514	0.9	55,270,683	3.3	13,904,040	0.6
Professional, Outside Service	51,792,528	56,759,534	9.6	64,635,850	13.9	68,221,847	5.5	18,047,786	5.8
Member Insurance	162,612	93,113	-42.7	164,519	76.7	167,230	1.6	42,589	1.9
Operating Fees	1,904,075	1,863,283	-2.1	2,029,805	8.9	2,269,657	11.8	580,319	2.3
Miscellaneous Non-Interest Expense	29,514,574	28,455,167	-3.6	31,854,416	11.9	39,552,433	24.2	8,751,318	-11.5
TOTAL NON-INTEREST EXPENSE	669,789,478	719,972,920	7.5	767,958,798	6.7	807,221,308	5.1	209,473,359	3.8
NET INCOME (LOSS)	120,998,248	163,953,373	35.5	124,981,004	-23.8	115,949,713	-7.2	30,857,608	6.5
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* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
¹ For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to 12/31/20, this includes Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities.									
								7.IncExp	

Loans									
Return to cover									
06/06/2024			For Charter :	N/A					
CU Name: N/A			Count of CU :	88					
Peer Group: N/A			Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State					
			Count of CU in Peer Group :	N/A					
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
LOANS AND LEASES									
Unsecured Credit Card Loans	429,556,036	413,194,242	-3.8	457,917,041	10.8	479,685,506	4.8	468,566,829	-2.3
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans	45,279,478	41,810,846	-7.7	42,747,563	2.2	44,066,160	3.1	45,820,540	4.0
All Other Unsecured Loans/Lines of Credit	454,911,608	394,893,601	-13.2	417,842,620	5.8	473,684,429	13.4	467,306,413	-1.3
New Vehicle Loans	1,387,880,571	1,422,418,508	2.5	2,029,055,356	42.6	1,975,847,717	-2.6	1,909,540,414	-3.4
Used Vehicle Loans	3,479,489,792	3,932,162,320	13.0	4,819,959,572	22.6	4,889,404,262	1.4	4,853,239,161	-0.7
Leases Receivable	427,659	525,188	22.8	648,693	23.5	484,682	-25.3	435,671	-10.1
All Other Secured Non-Real Estate Loans/Lines of Credit	470,317,506	514,933,241	9.5	573,005,500	11.3	591,423,117	3.2	577,300,979	-2.4
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien	3,341,513,925	3,440,566,347	3.0	3,944,930,419	14.7	4,241,127,975	7.5	4,308,149,192	1.6
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien	1,056,911,140	1,042,688,829	-1.3	1,362,592,441	30.7	1,633,967,337	19.9	1,682,671,530	3.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	78,256,660	83,391,886	6.6	69,167,974	-17.1	38,958,323	-43.7	35,166,114	-9.7
Commercial Loans/Lines of Credit Real Estate Secured	570,845,943	660,476,163	15.7	773,107,121	17.1	752,280,837	-2.7	776,807,528	3.3
Commercial Loans/Lines of Credit Not Real Estate Secured	60,088,700	69,108,532	15.0	125,889,803	82.2	131,517,477	4.5	137,762,994	4.7
TOTAL LOANS & LEASES	11,375,479,018	12,016,169,703	5.6	14,616,864,103	21.6	15,252,447,821	4.3	15,262,767,371	0.1
LOANS GRANTED									
Number of Loans Granted Year-to-Date	457,712	1,542,655	237.0	1,466,400	-4.9	878,569	-40.1	83,119	-90.5
Amount of Loans Granted Year-to-Date	7,214,210,536	7,582,263,337	5.1	7,737,331,908	2.0	5,808,535,253	-24.9	1,220,244,147	-79.0
Number of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A
Amount of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
First Time Homebuyer Program	17	17	0.0	16	-5.9	16	0.0	15	-6.3
Credit Builder	25	12	-52.0	13	8.3	13	0.0	13	0.0
Payday Alternative Loans (PAL loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
GOVERNMENT GUARANTEED LOANS									
Non-Commercial Loans									
Small Business Administration (SBA) Outstanding Balance	99,957,412	32,344,594	-67.6	3,544,078	-89.0	1,564,220	-55.9	1,492,990	-4.6
SBA Guaranteed Portion	92,719,520	22,545,318	-75.7	3,306,283	-85.3	1,413,428	-57.3	1,335,485	-5.5
Paycheck Protection Program (PPP) Loans (included in SBA) Outstanding Balance	99,424,995	31,597,770	-68.2	1,512,660	-95.2	541,083	-64.2	452,385	-16.4
Other Government Guaranteed Outstanding Balance	12,356,129	12,909,215	4.5	11,721,236	-9.2	0	-100.0	0	N/A
Other Government Guaranteed Guaranteed Portion	12,064,663	12,657,221	4.9	11,628,775	-8.1	0	-100.0	0	N/A
Commercial Loans									
SBA Commercial Loans Outstanding Balance	4,237,625	3,208,011	-24.3	3,393,835	5.8	10,974,380	223.4	18,431,314	67.9
SBA Commercial Loans Guaranteed Portion	3,303,479	2,472,975	-25.1	2,671,401	8.0	10,161,097	280.4	17,393,447	71.2
Other Government Guaranteed Commercial Loans Outstanding Balance	0	1,512,063	N/A	2,542,520	68.1	13,440,596	428.6	13,621,033	1.3
Other Government Guaranteed Commercial Loans Guaranteed Portion	0	1,478,073	N/A	2,349,566	59.0	13,278,621	465.2	13,427,179	1.1
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								8. Loans	

		Delinquent Loan Information									
Return to cover		For Charter : N/A									
06/06/2024		Count of CU : 88									
CU Name: N/A		Asset Range : N/A									
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State									
		Count of CU in Peer Group : N/A									
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg	
DELINQUENCY SUMMARY - ALL LOAN TYPES											
30 to 59 Days Delinquent		84,157,272	88,612,277	5.3	131,429,302	48.3	181,776,527	38.3	148,402,051	-18.4	
60 to 89 Days Delinquent ¹		N/A	N/A		33,574,045		45,054,668	34.2	34,911,218	-22.5	
90 to 179 Days Delinquent ¹		45,224,957	42,729,157	-5.5	28,258,530	-33.9	43,196,254	52.9	49,728,310	15.1	
180 to 359 Days Delinquent		7,652,710	5,934,970	-22.4	12,525,522	111.0	28,059,779	124.0	25,699,528	-8.4	
> = 360 Days Delinquent		5,011,554	4,992,483	-0.4	3,010,720	-39.7	3,011,440	0.0	5,757,830	91.2	
Total Delinquent Loans - All Types (> = 60 Days)		57,889,221	53,656,610	-7.3	77,368,817	44.2	119,322,141	54.2	116,096,886	-2.7	
% Delinquent Loans / Total Loans		0.51	0.45	-12.3	0.53	18.5	0.78	47.8	0.76	-2.8	
Amount of Loans in Non-Accrual Status		31,816,809	30,275,991	-4.8	37,850,385	25.0	72,895,628	92.6	78,292,449	7.4	
COMMERCIAL LOAN DELINQUENCY RATIOS¹											
% Comm Lns > = 30 Days Delinquent		0.99	1.23	23.6	0.60	-51.4	4.03	575.2	3.12	-22.6	
% Comm Lns > = 60 Days Delinquent		0.15	0.68	357.8	0.31	-55.2	2.05	571.7	2.48	21.2	
DELINQUENT LOANS BY CATEGORY:											
Unsecured Credit Card Loans											
30 to 59 Days Delinquent		3,293,500	3,297,298	0.1	4,592,461	39.3	8,962,044	95.1	4,797,969	-46.5	
60 to 89 Days Delinquent ¹		N/A	N/A		2,067,076		2,879,261	39.3	2,282,900	-20.7	
90 to 179 Days Delinquent ¹		3,334,923	2,791,513	-16.3	2,224,364	-20.3	4,029,478	81.2	3,379,522	-16.1	
180 to 359 Days Delinquent		151,295	39,554	-73.9	88,232	123.1	167,618	90.0	365,849	118.3	
> = 360 Days Delinquent		91,674	58,533	-36.2	23,693	-59.5	10,438	-55.9	7,078	-32.2	
Total Delinquent Credit Card Lns (> = 60 Days)		3,577,892	2,889,600	-19.2	4,403,365	52.4	7,086,795	60.9	6,035,349	-14.8	
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %		0.83	0.70	-16.0	0.96	37.5	1.48	53.6	1.29	-12.8	
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)											
30 to 59 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 89 Days Delinquent ¹		N/A	N/A		0		0	N/A	0	N/A	
90 to 179 Days Delinquent ¹		0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A	
Total PAL I and II Loans Delinquent > = 60 Days		0	0	N/A	0	N/A	0	N/A	0	N/A	
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
Non-Federally Guaranteed Student Loans											
30 to 59 Days Delinquent		320,685	498,091	55.3	371,476	-25.4	792,450	113.3	457,816	-42.2	
60 to 89 Days Delinquent ¹		N/A	N/A		69,693		96,854	39.0	10,876	-88.8	
90 to 179 Days Delinquent ¹		404,847	50,543	-87.5	81,220	60.7	103,394	27.3	82,132	-20.6	
180 to 359 Days Delinquent		0	1,434	N/A	2,490	73.6	0	-100.0	0	N/A	
> = 360 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days		404,847	51,977	-87.2	153,403	195.1	200,248	30.5	93,008	-53.6	
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-Federally Guaranteed Student Loans %		0.89	0.12	-86.1	0.36	188.7	0.45	26.6	0.20	-55.3	
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.											
											9. Delinquent Loans

Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans ¹									
Return to cover		For Charter :	N/A						
06/06/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
		Count of CU in Peer Group :	N/A						
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024 % Chg
DELINQUENT REAL ESTATE LOANS BY CATEGORY									
Secured by a 1st Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinquent	N/A	N/A			27,360,982		32,517,273	18.8	35,335,384 8.7
60 to 89 Days Delinquent ¹	N/A	N/A			5,271,307		8,348,110	58.4	3,614,261 -56.7
90 to 179 Days Delinquent ¹	N/A	N/A			3,709,785		6,750,229	82.0	6,161,101 -8.7
180 to 359 Days Delinquent	N/A	N/A			2,049,772		2,770,069	35.1	1,832,528 -33.8
> = 360 Days Delinquent	N/A	N/A			1,191,941		583,514	-51.0	772,893 32.5
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent > = 60 Days	N/A	N/A			12,222,805		18,451,922	51.0	12,380,783 -32.9
1- to 4-Family Residential Property Secured by a 1st Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a 1st Lien loans %	N/A	N/A			0.31		0.44	40.4	0.29 -33.9
Secured by Junior Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinquent	N/A	N/A			6,823,921		10,129,186	48.4	10,837,008 7.0
60 to 89 Days Delinquent ¹	N/A	N/A			1,487,527		1,876,918	26.2	2,423,274 29.1
90 to 179 Days Delinquent ¹	N/A	N/A			737,832		2,011,811	172.7	2,987,549 48.5
180 to 359 Days Delinquent	N/A	N/A			618,829		749,393	21.1	1,130,370 50.8
> = 360 Days Delinquent	N/A	N/A			714,731		450,536	-37.0	596,720 32.4
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days	N/A	N/A			3,558,919		5,088,658	43.0	7,137,913 40.3
1- to 4-Family Residential Property Secured by a Junior Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a Junior Lien loans %	N/A	N/A			0.26		0.31	19.2	0.42 36.2
All Other (Non-Commercial) Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A			624,142		24,804	-96.0	405,620 1,535.3
60 to 89 Days Delinquent ¹	N/A	N/A			111,575		55,649	-50.1	0 -100.0
90 to 179 Days Delinquent ¹	N/A	N/A			228,118		0	-100.0	55,649 N/A
180 to 359 Days Delinquent	N/A	N/A			136,049		0	-100.0	0 N/A
> = 360 Days Delinquent	N/A	N/A			10,194		0	-100.0	0 N/A
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days	N/A	N/A			485,936		55,649	-88.5	55,649 0.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60 Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %	N/A	N/A			0.70		0.14	-79.7	0.16 10.8
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days	N/A	N/A			16,267,660.00		23,596,229.00	45.0	19,574,345.00 -17.0
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days / Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial)	N/A	N/A			0.30		0.40	31.9	0.32 -18.6
# Means the number is too large to display in the cell									
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
									11. Delinquent RE Loans

Delinquent Commercial Loans											
Return to cover											
06/06/2024			For Charter :	N/A							
CU Name: N/A			Count of CU :	88							
Peer Group: N/A			Asset Range :	N/A							
			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
			Count of CU in Peer Group :	N/A							
			Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY											
Construction and Development Loans											
30 to 59 Days Delinquent	N/A	N/A				659,186		5,292,803	702.9	0	-100.0
60 to 89 Days Delinquent ¹	N/A	N/A				0		2,312,966	N/A	1,324,486	-42.7
90 to 179 Days Delinquent ¹	N/A	N/A				0		0	N/A	0	N/A
180 to 359 Days Delinquent	N/A	N/A				0		0	N/A	0	N/A
> = 360 Days Delinquent	N/A	N/A				395,752		0	-100.0	0	N/A
Total Construction and Development loans delinquent > = 60 Days	N/A	N/A				395,752		2,312,966	484.4	1,324,486	-42.7
Construction and Development loans > = 60 Days / Total Construction and Development loans %	N/A	N/A				0.36		3.27	798.4	1.64	-50.0
Secured by Farmland											
30 to 59 Days Delinquent	N/A	N/A				0		0	N/A	0	N/A
60 to 89 Days Delinquent ¹	N/A	N/A				0		0	N/A	0	N/A
90 to 179 Days Delinquent ¹	N/A	N/A				0		0	N/A	0	N/A
180 to 359 Days Delinquent	N/A	N/A				0		0	N/A	0	N/A
> = 360 Days Delinquent	N/A	N/A				0		0	N/A	0	N/A
Total loans Secured by Farmland delinquent > = 60 Days	N/A	N/A				0		0	N/A	0	N/A
Loans Secured by Farmland > = 60 Days Del / Total loans Secured by Farmland %	N/A	N/A				0.00		0.00	N/A	0.00	N/A
Secured by Multifamily											
30 to 59 Days Delinquent	N/A	N/A				321,907		1,649,887	412.5	1,224,466	-25.8
60 to 89 Days Delinquent ¹	N/A	N/A				0		0	N/A	0	N/A
90 to 179 Days Delinquent ¹	N/A	N/A				0		0	N/A	4,986	N/A
180 to 359 Days Delinquent	N/A	N/A				1,224,465		0	-100.0	0	N/A
> = 360 Days Delinquent	N/A	N/A				0		0	N/A	0	N/A
Total loans Secured by Multifamily delinquent > = 60 Days	N/A	N/A				1,224,465		0	-100.0	4,986	N/A
Loans Secured by Multifamily > = 60 Days Del / Total loans Secured by Multifamily %	N/A	N/A				0.64		0.00	-100.0	0.00	N/A
Secured by Owner Occupied, Non-Farm, Non-Residential Property											
30 to 59 Days Delinquent	N/A	N/A				6		1,166,000	#####	766,000	-34.3
60 to 89 Days Delinquent ¹	N/A	N/A				0		347,980	N/A	0	-100.0
90 to 179 Days Delinquent ¹	N/A	N/A				39,547		296,035	648.6	67,685	-77.1
180 to 359 Days Delinquent	N/A	N/A				0		9,216,927	N/A	9,338,424	1.3
> = 360 Days Delinquent	N/A	N/A				0		0	N/A	0	N/A
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A				39,547		9,860,942	#####	9,406,109	-4.6
Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days Del / Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A				0.02		4.55	#####	4.37	-4.0
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property											
30 to 59 Days Delinquent	N/A	N/A				0		532,461	N/A	1,382,798	159.7
60 to 89 Days Delinquent ¹	N/A	N/A				0		0	N/A	1,206,313	N/A
90 to 179 Days Delinquent ¹	N/A	N/A				0		9,162	N/A	119,902	1,208.7
180 to 359 Days Delinquent	N/A	N/A				98,650		511,143	418.1	0	-100.0
> = 360 Days Delinquent	N/A	N/A				0		0	N/A	0	N/A
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A				98,650		520,305	427.4	1,326,215	154.9
# Means the number is too large to display in the cell											
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.											
										12. Del Comm Loans	

	Indirect, Purchased or Sold								
Return to cover									
06/06/2024			For Charter :	N/A					
CU Name: N/A			Count of CU :	88					
Peer Group: N/A			Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State					
	Count of CU in Peer Group :		N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
INDIRECT LOANS OUTSTANDING									
New and Used Vehicle Indirect Loans	N/A	N/A		3,933,164,174		4,274,052,218	8.7	4,242,659,281	-0.7
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		87,840,242		111,749,879	27.2	112,366,024	0.6
Commercial Indirect Loans	N/A	N/A		27,838,279		8,386,577	-69.9	8,364,464	-0.3
All Other Indirect Loans	N/A	N/A		188,219,988		214,064,605	13.7	210,688,746	-1.6
Total Outstanding Indirect Loans	2,633,574,100	2,842,084,821	7.9	4,237,062,683	49.1	4,608,253,279	8.8	4,574,078,515	-0.7
Indirect Loans Outstanding / Total Loans %	23.15	23.65	2.2	28.99	22.6	30.21	4.2	29.97	-0.8
DELINQUENT INDIRECT LOANS									
Total Delinquent Indirect Lns (>= 60 Days)	19,125,928	16,943,484	-11.4	35,959,909	112.2	46,039,577	28.0	45,077,700	-2.1
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.73	0.60	-17.9	0.85	42.4	1.00	17.7	0.99	-1.4
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*	18,670,660	12,376,940	-33.7	16,312,900	31.8	38,944,128	138.7	11,871,521	21.9
Indirect Loans Recovered*	4,274,716	4,501,775	5.3	5,647,201	25.4	9,808,003	73.7	3,340,487	36.2
Indirect Loans Net Charge Offs*	14,395,944	7,875,165	-45.3	10,665,699	35.4	29,136,125	173.2	8,531,034	17.1
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.56	0.29	-48.3	0.30	4.8	0.66	118.6	0.74	12.8
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23									
LOANS PURCHASED YEAR-TO-DATE									
Loans Purchased from Other Financial Institutions*	8,341,675	23,835,683	185.7	40,467,994	69.8	35,703,743	-11.8	5,950	-99.9
Loans Purchased from Other Sources*	12,496,701	37,633,629	201.1	62,914,670	67.2	24,278,690	-61.4	8,162,791	34.5
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.29	0.81	180.7	1.34	64.8	1.03	-22.7	0.67	-35.2
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		0		6,431	N/A	5,649	-12.2
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial Loans Purchased Under 701.23%	N/A	N/A		0.00		0.00	N/A	0.00	8.6
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Whole or Partial Loans Purchased Under 701.23 Charged Off*	N/A	N/A		0		0	N/A	0	N/A
Whole or Partial Loans Purchased Under 701.23 Recovered*	N/A	N/A		0		0	N/A	0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	N/A	N/A		0		0	N/A	0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs / Avg Whole or Partial Loans Purchased Under 701.23**	N/A	N/A		N/A		0.00		0.00	N/A
LOANS SOLD Year-to-date									
Loans Sold	0	27,213,731	N/A	101,893,480	274.4	706,870,407	593.7	214,287,615	-69.7
First mortgage loans sold on the secondary market	2,149,578,745	1,938,111,817	-9.8	1,006,068,035	-48.1	684,202,685	-32.0	135,220,167	-80.2
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	438,665,377	338,714,388	-22.8	213,691,435	-36.9	78,861,999	-63.1	15,829,520	-79.9
Real Estate Loans Sold with Servicing Retained	N/A	N/A		277,595,572		538,205,652	93.9	107,797,062	-80.0
All Other Loans Sold with Servicing Retained	N/A	N/A		0		0	N/A	436,145	N/A
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED	4,555,414,053	4,752,192,282	4.3	4,970,023,993	4.6	4,875,259,299	-1.9	4,903,365,529	0.6
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								15. Indirect, Purchased or Sold	

		Participation Loans								
Return to cover		For Charter : N/A								
06/06/2024		Count of CU : 88								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
		Count of CU in Peer Group : N/A								
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):										
Consumer		98,832,555	222,526,784	125.2	N/A		N/A		N/A	
Vehicle - Non-commercial		N/A	N/A		469,718,038		393,664,998	-16.2	362,664,598	-7.9
Non-Federally Guaranteed Student Loans		9,317,744	7,458,224	-20.0	7,698,218	3.2	7,949,685	3.3	8,239,947	3.7
1- to 4-Family Residential Property		94,563,174	78,339,957	-17.2	64,459,206	-17.7	71,099,892	10.3	70,486,687	-0.9
Commercial Loans (excluding Construction & Development)		84,951,534	97,226,567	14.4	137,381,343	41.3	139,816,024	1.8	139,271,370	-0.4
Commercial Construction & Development		15,108,866	28,415,750	88.1	45,656,816	60.7	19,427,972	-57.4	24,351,325	25.3
All Other Participation Loans		97,892,380	157,011,142	60.4	18,121,467	-88.5	15,818,854	-12.7	19,515,432	23.4
TOTAL PARTICIPATION LOANS OUTSTANDING		408,036,232	597,933,099	46.5	743,035,088	24.3	647,777,425	-12.8	624,529,359	-3.6
Participation Loans Outstanding / Total Loans %		3.59	4.98	38.7	5.08	2.2	4.25	-16.5	4.09	-3.7
LOAN PARTICIPATIONS PURCHASED										
Participation Loans Purchased*		186,016,431	326,578,487	75.6	355,909,398	9.0	121,311,739	-65.9	15,189,564	-49.9
Participation Loans Purchased YTD / Total Loans Granted YTD %		2.58	4.31	67.0	4.60	6.8	2.09	-54.6	1.24	-40.4
LOAN PARTICIPATIONS SOLD										
Participation Loans Sold YTD*		67,125,330	38,669,155	-42.4	86,638,404	124.1	32,405,990	-62.6	3,402,234	-58.0
%Participation Loans Sold YTD / Total Assets**		0.37	0.19	-48.4	0.41	114.0	0.15	-62.7	0.06	-60.1
DELINQUENT- PARTICIPATION LOANS (Purchased + Retained):										
Delinquent Participation Loans Purchased Under 701.22		1,851,949	446,186	-75.9	975,142	118.6	10,920,330	1,019.9	12,962,761	18.7
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %		N/A	N/A		0.14		1.86	1,182.5	2.29	23.2
LOAN LOSSES - PARTICIPATION LOANS										
Participation Loans Charged Off*		1,036,524	831,561	-19.8	2,040,165	145.3	3,946,280	93.4	1,275,669	29.3
Participation Loans Recovered*		158,059	386,037	144.2	1,099,164	184.7	1,922,827	74.9	669,364	39.2
Participation Loan Net Charge Offs *		878,465	445,524	-49.3	941,001	111.2	2,023,453	115.0	606,305	19.9
Participation Loans Net Charge Offs / Avg Participation Loans % **		0.24	0.09	-63.8	0.14	58.4	0.29	107.3	0.38	31.0
* Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
									16. Participation Loans	

	Real Estate (Non-Commercial) Loan Losses								
Return to cover									
06/06/2024									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
LOAN LOSS SUMMARY BY LOAN TYPE									
First Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		54,330		184,271	239.2	2,702	-94.1
First Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		22,713		62,554	175.4	1,625	-89.6
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		31,617		121,717	285.0	1,077	-96.5
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg First Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		0.00		0.00	247.3	0.00	-96.6
Junior Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		169,384		239,988	41.7	58,227	-3.0
Junior Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		405,948		161,037	-60.3	27,491	-31.7
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		-236,564		78,951	133.4	30,736	55.7
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg Junior Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		-0.02		0.01	126.8	0.01	40.7
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		40,382		3,425	-91.5	0	-100.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		20,707		1,025	-95.0	697	172.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		19,675		2,400	-87.8	-697	-216.2
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit**	N/A	N/A		0.03		0.00	-82.8	-0.01	-269.5
Total 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loan Net Charge Offs / Avg 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loans**	N/A	N/A		N/A		0.00		0.00	-42.0
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								18. RE Loan Losses	

		Commercial Loan Information								
Return to cover		For Charter : N/A								
06/06/2024		Count of CU : 88								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
		Count of CU in Peer Group : N/A								
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)										
Construction and Development		51,106,543	77,712,858	52.1	108,777,258	40.0	70,768,076	-34.9	80,972,455	14.4
Secured by Farmland		12,728,425	16,789,096	31.9	15,901,645	-5.3	15,316,193	-3.7	14,636,807	-4.4
Secured by Multifamily		115,270,496	154,846,464	34.3	190,738,359	23.2	190,373,863	-0.2	191,592,154	0.6
Owner Occupied, Non-Farm, Non-Residential Property		180,550,429	177,552,851	-1.7	187,769,629	5.8	216,933,794	15.5	215,452,549	-0.7
Non-Owner Occupied, Non-Farm, Non-Residential Property		211,190,050	233,574,894	10.6	269,920,230	15.6	258,888,910	-4.1	274,153,562	5.9
Total Real Estate Secured Commercial Loans		570,845,943	660,476,163	15.7	773,107,121	17.1	752,280,836	-2.7	776,807,527	3.3
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)										
Loans to finance agricultural production and other loans to farmers		889,673	248,055	-72.1	2,425,871	878.0	281,567	-88.4	255,455	-9.3
Commercial and Industrial Loans		56,634,781	66,895,058	18.1	119,800,470	79.1	127,419,879	6.4	133,628,808	4.4
Unsecured Commercial Loans		2,265,744	1,063,201	-53.1	685,503	-35.5	3,256,748	375.1	2,926,370	-10.1
Unsecured Revolving Lines of Credit (Commercial Purpose)		298,502	902,218	202.2	2,977,959	230.1	559,285	-81.2	952,362	70.3
Total Non-Real Estate Secured Commercial Loans		60,088,700	69,108,532	15.0	125,889,803	82.2	131,517,479	4.5	137,762,995	4.7
TOTAL COMMERCIAL LOANS:										
Commercial Loans to Members		538,121,400	610,344,727	13.4	745,498,821	22.1	756,602,756	1.5	782,387,407	3.4
Purchased Commercial Loans or Participations to Nonmembers		92,813,243	119,239,968	28.5	153,498,103	28.7	127,195,559	-17.1	132,183,115	3.9
Total Commercial Loans		630,934,643	729,584,695	15.6	898,996,924	23.2	883,798,315	-1.7	914,570,522	3.5
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE										
Construction and Development		54	83	53.7	78	-6.0	150	92.3	166	10.7
Farmland		35	47	34.3	44	-6.4	45	2.3	45	0.0
Secured by Multifamily		249	314	26.1	339	8.0	330	-2.7	335	1.5
Owner Occupied, Non-Farm, Non-Residential Property		430	421	-2.1	409	-2.9	416	1.7	424	1.9
Non-Owner Occupied, Non-Farm, Non-Residential Property		363	376	3.6	433	15.2	459	6.0	442	-3.7
Total Number of Real Estate Secured Commercial Loans		1,131	1,241	9.7	1,303	5.0	1,400	7.4	1,412	0.9
Loans to finance agricultural production and other loans to farmers		25	7	-72.0	10	42.9	4	-60.0	4	0.0
Commercial and Industrial Loans		664	757	14.0	950	25.5	978	2.9	1,020	4.3
Unsecured Commercial Loans		78	22	-71.8	15	-31.8	20	33.3	22	10.0
Unsecured Revolving Lines of Credit (Commercial Purpose)		54	54	0.0	54	0.0	47	-13.0	49	4.3
Total Number of Non-Real Estate Secured Commercial Loans		821	840	2.3	1,029	22.5	1,049	1.9	1,095	4.4
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING										
Number of Outstanding Commercial Loans to Members		1,802	1,863	3.4	2,139	14.8	2,277	6.5	2,337	2.6
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers		150	218	45.3	193	-11.5	172	-10.9	170	-1.2
Total Number of Commercial Loans Outstanding		1,952	2,081	6.6	2,332	12.1	2,449	5.0	2,507	2.4
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS		630,934,643	729,584,695	15.6	898,996,924	23.2	883,798,315	-1.7	914,570,522	3.5
(Total Commercial Loans / Total Assets)%		3.45	3.57	3.5	4.21	17.7	4.12	-2.0	4.05	-1.8
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED										
Member Commercial Loans Granted YTD*		184,883,315	186,547,309	0.9	245,148,557	31.4	190,474,166	-22.3	56,688,753	19.0
Purchased or Participation Interests to Nonmembers*		39,110,853	46,813,541	19.7	51,685,650	10.4	4,411,001	-91.5	3,299,683	199.2
MISCELLANEOUS LOAN INFORMATION										
Agricultural Related Commercial Loans Outstanding Balance		13,618,098	17,037,151	25.1	18,327,516	7.6	15,597,760	-14.9	14,892,262	-4.5
Outstanding Agricultural Related Loans - Number		60	54	-10.0	54	0.0	49	-9.3	49	0.0
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*		14,823,977	15,838,863	6.8	32,242,492	103.6	24,245,698	-24.8	25,337,883	318.0
Commercial Loans and Participations Sold -no servicing rights- YTD		16,425	0	-100.0	1,277,378	N/A	0	-100.0	0	N/A
Total Member Business Loans - (NMBLB)										
(NMBLB / Total Assets)%		3.41	3.30	-3.3	3.73	13.1	3.65	-2.4	3.58	-1.7
* Amounts are year-to-date and the related % change ratios are annualized.								19. Commercial Loans		

		Commercial Loan Losses								
Return to cover		For Charter : N/A								
06/06/2024		Count of CU : 88								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
		Count of CU in Peer Group : N/A								
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
COMMERCIAL LOAN CHARGE-OFFS:										
Commercial Construction and Development Loans YTD Charge Offs*		N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Farmland YTD Charge Offs*		N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Multifamily YTD Charge Offs*		N/A	N/A		48,458		0	-100.0	61,143	N/A
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*		N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*		N/A	N/A		146,639		0	-100.0	0	N/A
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Charge Offs*		N/A	N/A		0		0	N/A	0	N/A
Commercial and Industrial Loans YTD Charge Offs*		N/A	N/A		2,355		34,409	1,361.1	0	-100.0
Unsecured Commercial Loans YTD Charge Offs*		N/A	N/A		15,305		0	-100.0	386,874	N/A
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs*		N/A	N/A		98,829		13,235	-86.6	21,710	556.1
Commercial Loans/Lines of Credit Real Estate Secured YTD Charge-Offs*		511,016	19,811	-96.123	195,097	884.79	0	-100.0	61,143	N/A
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge-Offs*		121,040	169,724	40.221	116,489	-31.366	47,644	-59.1	408,584	3330.3
Total Commercial Loan YTD Charge Offs*		N/A	N/A		311,586		47,644	-84.7	469,727	3843.6
COMMERCIAL LOAN RECOVERIES:										
Commercial Construction and Development Loans YTD Recoveries*		N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Farmland YTD Recoveries*		N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Multifamily YTD Recoveries*		N/A	N/A		0		5,485	N/A	1,250	-8.8
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*		N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*		N/A	N/A		19,500		200	-99.0	0	-100.0
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Recoveries*		N/A	N/A		0		0	N/A	0	N/A
Commercial and Industrial Loans YTD Recoveries*		N/A	N/A		2,888		396,704	#####	4,173	-95.8
Unsecured Commercial Loans YTD Recoveries*		N/A	N/A		51,717		0	-100.0	168	N/A
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Recoveries*		N/A	N/A		7,803		50	-99.4	42	236.0
Commercial Loans/Lines of Credit Real Estate Secured YTD Recoveries*		2,950	0	-100	19,500	N/A	5,685	-70.8	1,250	-12.0
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Recoveries*		13,528	26,016	92.312	62,408	139.88	396,754	535.7	4,383	-95.6
Total Commercial Loan YTD Recoveries*		16,478	26,016	57.883	81,908	214.84	402,439	391.3	5,633	-94.4
*Amounts are year-to-date while the related percent change ratios are annualized.							21. Commercial Loan Losses			

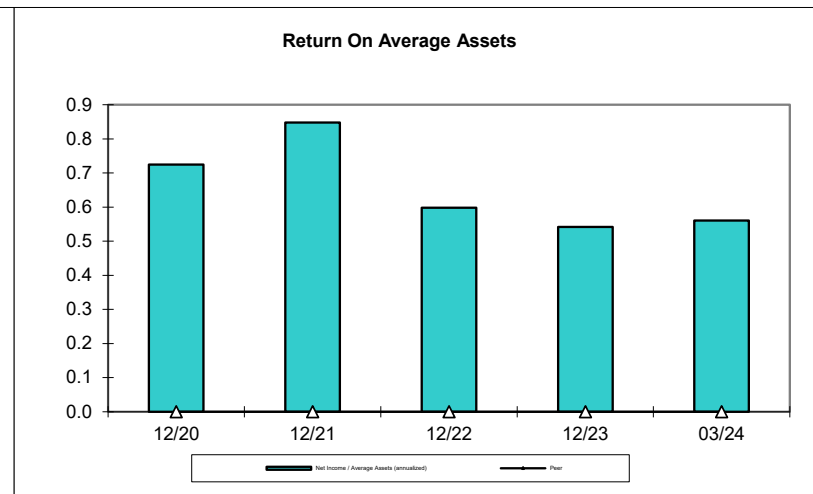
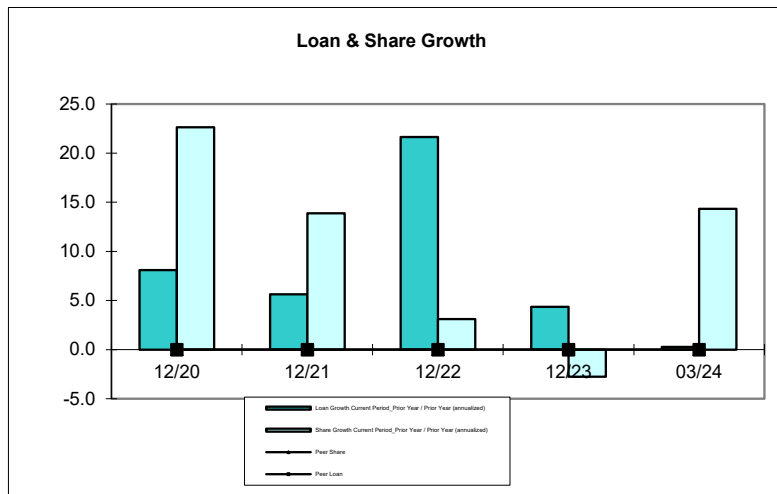
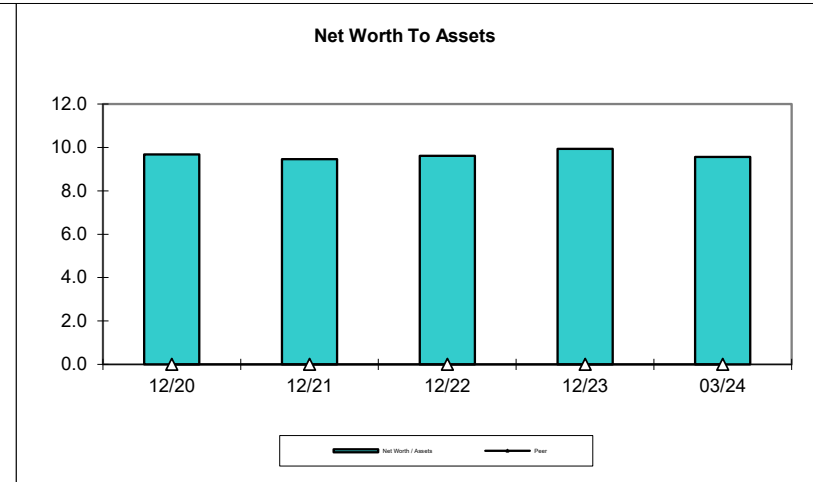
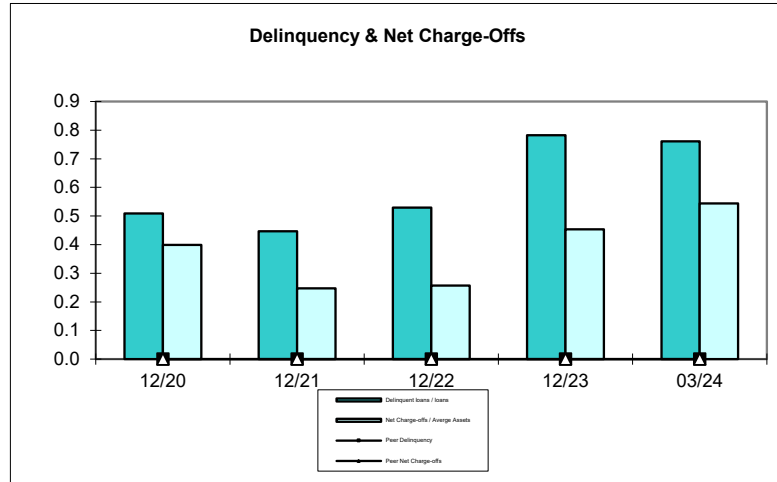
		Investments							
Return to cover		For Charter : N/A							
06/06/2024		Count of CU : 88							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group : N/A							
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
INVESTMENT SECURITIES (continued)									
HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	N/A		8,506,189		3,786,453	-55.5	4,177,321	10.3
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		99,573,527		86,720,466	-12.9	85,427,079	-1.5
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		254,715,426		239,633,577	-5.9	236,628,184	-1.3
Federal Agency Securities - Non-Guaranteed	N/A	N/A		11,579,332		7,878,577	-32.0	7,371,121	-6.4
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		0		0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		0		0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		1,048,187		1,039,041	-0.9	1,036,755	-0.2
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		20,769,622		1,988,000	-90.4	1,739,000	-12.5
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		4,996,891		3,423,266	-31.5	3,430,711	0.2
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		401,189,174		344,469,380	-14.1	339,810,171	-1.4
HTM DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		8,395,234		3,735,820	-55.5	4,129,662	10.5
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		89,694,487		80,383,118	-10.4	79,009,763	-1.7
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		216,667,984		205,688,445	-5.1	200,962,540	-2.3
Federal Agency Securities - Non-Guaranteed	N/A	N/A		11,228,250		7,576,656	-32.5	7,223,306	-4.7
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		0		0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		0		0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		810,903		841,610	3.8	849,837	1.0
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		19,659,167		1,926,366	-90.2	1,697,760	-11.9
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		5,000,000		3,500,000	-30.0	3,500,000	0.0
TOTAL HTM DEBT SECURITIES AT FAIR VALUE	N/A	N/A		351,456,025		303,652,015	-13.6	297,372,868	-2.1
Allowance for Credit Losses on Held-to-maturity Debt Securities ¹ (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL INVESTMENT SECURITIES	2,717,683,244	3,489,352,393	28.4	3,867,560,000	10.8	3,213,551,663	-16.9	3,182,378,259	-1.0
Allowance for Credit Losses on Available-for-sale Debt Securities ² (if ASC 326 has been adopted)	N/A	N/A		N/A		34,519		34,519	0.0
OTHER INVESTMENTS									
Nonperpetual Capital Account	1,684,996	1,877,296	11.4	1,334,396	-28.9	1,182,396	-11.4	1,182,396	0.0
Perpetual Contributed Capital	15,419,984	16,651,937	8.0	16,656,258	0.0	17,100,505	2.7	17,404,930	1.8
All other investments	116,726,946	125,951,310	7.9	108,925,259	-13.5	108,271,493	-0.6	109,343,572	1.0
TOTAL OTHER INVESTMENTS	133,831,926	144,480,543	8.0	126,915,913	-12.2	126,554,394	-0.3	127,930,898	1.1
DEPOSITS									
Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions	N/A	N/A		559,906,706		450,695,471	-19.5	454,567,127	0.9
1 The allowance for credit losses on Held-to-maturity debt securities is a valuation account and is not included in the amount reported as HTM Debt Securities at Amortized Cost (Account NV0081) or at Fair Value (Account 801).								23. Investments (con't)	
2 The allowance for credit losses on Available-for-sale debt securities is for informational purposes only and represents the credit-related decline in the fair value of an individual									

		Investment Maturity								
Return to cover		For Charter : N/A								
06/06/2024		Count of CU : 88								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
		Count of CU in Peer Group : N/A								
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
TIME DEPOSITS MATURITY DISTRIBUTION										
Total Time Deposits < 1 yr		N/A	N/A		252,072,435		236,534,850	-6.2	246,488,533	4.2
Total Time Deposits 1-3 yrs		N/A	N/A		230,586,244		175,965,854	-23.7	174,490,594	-0.8
Total Time Deposits 3-5 yrs		N/A	N/A		73,797,027		36,836,767	-50.1	32,729,000	-11.2
Total Time Deposits 5-10 yrs		N/A	N/A		3,451,000		1,358,000	-60.6	859,000	-36.7
Total Time Deposits > 10 yrs		N/A	N/A		0		0	N/A	0	N/A
TOTAL TIME DEPOSITS		N/A	N/A		559,906,706		450,695,471	-19.5	454,567,127	0.9
EQUITY SECURITIES MATURITY DISTRIBUTION										
Total Equity Securities < 1 yr		2,165,247	15,339,613	608.4	7,903,018	-48.5	108,190	-98.6	103,223	-4.6
Total Equity Securities 1-3 yrs		2,231,680	1,447,334	-35.1	1,289,676	-10.9	117,806,254	9,034.6	124,080,262	5.3
Total Equity Securities 3-5 yrs		0	0	N/A	24,170,668	N/A	29,992,882	24.1	31,771,980	5.9
Total Equity Securities 5-10 yrs		24,729,400	98,283,555	297.4	167,573,662	70.5	14,333,967	-91.4	15,093,052	5.3
Total Equity Securities > 10 yrs		0	0	N/A	3,038,803	N/A	3,751,615	23.5	4,119,786	9.8
TOTAL EQUITY SECURITIES		0	0	N/A	203,975,827	N/A	165,992,908	-18.6	175,168,303	5.5
TRADING DEBT SECURITIES MATURITY DISTRIBUTION										
Total Trading Debt Securities < 1 yr		0	66,881	N/A	0	-100.0	0	N/A	131,275	N/A
Total Trading Debt Securities 1-3 yrs		0	0	N/A	0	N/A	0	N/A	0	N/A
Total Trading Debt Securities 3-5 yrs		0	0	N/A	0	N/A	0	N/A	0	N/A
Total Trading Debt Securities 5-10 yrs		77,823,105	86,528,562	11.2	0	-100.0	0	N/A	0	N/A
Total Trading Debt Securities > 10 yrs		0	282,645	N/A	0	-100.0	0	N/A	0	N/A
TOTAL TRADING DEBT SECURITIES		0	0	N/A	0	N/A	0	N/A	131,275	N/A
AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION										
Total Available-for-Sale Debt Securities < 1 yr		570,401,425	355,536,115	-37.7	551,772,462	55.2	539,155,093	-2.3	671,253,228	24.5
Total Available-for-Sale Debt Securities 1-3 yrs		1,006,353,571	796,017,013	-20.9	973,777,568	22.3	925,149,560	-5.0	816,677,017	-11.7
Total Available-for-Sale Debt Securities 3-5 yrs		492,226,056	1,204,634,478	144.7	931,407,002	-22.7	567,251,537	-39.1	477,649,608	-15.8
Total Available-for-Sale Debt Securities 5-10 yrs		379,577,787	726,549,656	91.4	791,003,371	8.9	647,223,222	-18.2	668,621,316	3.3
Total Available-for-Sale Debt Securities > 10 yrs		12,428,374	45,143,142	263.2	12,271,320	-72.8	22,099,057	80.1	30,850,826	39.6
TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES		0	0	N/A	3,260,231,723	N/A	2,700,878,469	-17.2	2,665,051,995	-1.3
HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION										
Total Held-to-Maturity Debt Securities < 1 yr		31,592,716	14,287,206	-54.8	41,397,489	189.8	31,716,746	-23.4	32,095,512	1.2
Total Held-to-Maturity Debt Securities 1-3 yrs		94,646,756	88,339,949	-6.7	87,438,384	-1.0	62,046,699	-29.0	59,395,137	-4.3
Total Held-to-Maturity Debt Securities 3-5 yrs		20,182,920	45,842,390	127.1	36,785,734	-19.8	64,811,583	76.2	59,647,354	-8.0
Total Held-to-Maturity Debt Securities 5-10 yrs		2,348,120	7,850,677	234.3	230,138,586	2,831.4	184,070,188	-20.0	185,866,763	1.0
Total Held-to-Maturity Debt Securities > 10 yrs		976,087	3,203,177	228.2	7,592,257	137.0	4,035,068	-46.9	5,021,919	24.5
TOTAL HELD-TO-MATURITY DEBT SECURITIES		0	0	N/A	403,352,450	N/A	346,680,284	-14.1	342,026,685	-1.3
OTHER INVESTMENTS MATURITY DISTRIBUTION										
Total Other Investments < 1 yr		49,420,699	60,961,545	23.4	32,644,185	-46.5	29,713,902	-9.0	29,080,479	-2.1
Total Other Investments 1-3 yrs		74,125,699	73,658,346	-0.6	82,764,005	12.4	85,619,700	3.5	87,579,308	2.3
Total Other Investments 3-5 yrs		5,116,664	4,150,643	-18.9	4,158,226	0.2	4,399,125	5.8	4,443,790	1.0
Total Other Investments 5-10 yrs		1,903,894	2,988,440	57.0	2,830,114	-5.3	1,167,200	-58.8	1,239,291	6.2
Total Other Investments > 10 yrs		3,264,970	2,721,569	-16.6	4,519,383	66.1	5,654,467	25.1	5,588,030	-1.2
TOTAL OTHER INVESTMENTS		133,831,926	144,480,543	8.0	126,915,913	-12.2	126,554,394	-0.3	127,930,898	1.1
TOTAL INVESTMENT MATURITY DISTRIBUTION										
Total Investments < 1 yr		1,015,565,594	710,411,717	-30.0	885,789,589	24.7	837,228,781	-5.5	979,152,250	17.0
Total Investments 1-3 yrs		1,368,588,062	1,159,803,934	-15.3	1,375,855,877	18.6	1,366,588,067	-0.7	1,262,222,318	-7.6
Total Investments 3-5 yrs		588,594,297	1,355,515,637	130.3	1,070,318,657	-21.0	703,291,894	-34.3	606,241,732	-13.8
Total Investments 5-10 yrs		490,880,306	929,488,890	89.4	1,194,996,733	28.6	848,152,577	-29.0	871,679,422	2.8
Total Investments > 10 yrs		16,669,431	51,350,533	208.1	27,421,763	-46.6	35,540,207	29.6	45,580,561	28.3
TOTAL INVESTMENT MATURITY DISTRIBUTION		3,480,297,690	4,206,570,711	20.9	4,554,382,619	8.3	3,790,801,526	-16.8	3,764,876,283	-0.7
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	Other Investment Information								
Return to cover									
06/06/2024									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
Investments - Memoranda									
Non-Conforming Investments (State Credit Unions ONLY) ¹	0	1,394,577	N/A	0	-100.0	3,703,000	N/A	2,213,000	-40.2
Outstanding balance of brokered certificates of deposit and share certificates	266,788,142	239,280,996	-10.3	280,682,618	17.3	209,068,085	-25.5	204,323,420	-2.3
Realized Investment Gains (Losses)									
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		0		-618,178	N/A	0	100.0
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		-780,623		-6,848,132	-777.3	-3,557,947	48.0
Realized Gain (Losses) on all other investments	N/A	N/A		742,713		-159,713	-121.5	8,156,171	5,206.8
Total Gain (Loss) on Investments	N/A	N/A		-37,910		-7,626,023	#####	4,598,224	160.3
Other-Than-Temporary Impairment (OTTI)									
Total OTTI Losses	0	0	N/A	30	N/A	0	-100.0	0	N/A
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0	N/A	0	N/A	0	N/A
OTTI Losses Recognized in Earnings	0	0	N/A	30	N/A	0	-100.0	0	N/A
Derivatives Hedge									
Gain (Loss) associated with the Hedged Item in a Fair Value Derivatives Hedge	0	0	N/A	0	N/A	N/A		N/A	
Assets used to fund employee benefit or deferred compensation plans									
Recorded Value of Securities	82,802,327	20,461,337	-75.3	124,710,655	509.5	156,866,171	25.8	164,827,669	5.1
Recorded Value of Other Investments	6,027,103	4,486,182	-25.6	8,493,975	89.3	7,975,778	-6.1	7,866,213	-1.4
Collateral Assignment Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		823,152		322,400	-60.8	322,400	0.0
Cash Surrender Value	N/A	N/A		9,604,128		15,192,366	58.2	8,864,674	-41.7
Recorded Value	22,448,168	27,447,920	22.3	30,631,615	11.6	26,339,577	-14.0	26,431,691	0.3
Endorsement Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		0		0	N/A	0	N/A
Cash Surrender Value	N/A	N/A		51,809		0	-100.0	0	N/A
Recorded Value	3,002,612	3,167,840	5.5	3,334,466	5.3	3,237,213	-2.9	3,482,127	7.6
Other Insurance	108,449,268	110,806,424	2.2	112,967,735	2.0	97,774,131	-13.4	108,327,016	10.8
Other Non-insurance	34,794,931	40,231,075	15.6	29,264,594	-27.3	42,434,239	45.0	37,339,084	-12.0
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	257,524,409	206,600,778	-19.8	309,403,040	49.8	334,627,109	8.2	348,273,800	4.1
Charitable Donation Accounts	0	0	N/A	487,985	N/A	502,201	2.9	504,971	0.6
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	21	22	4.8	24	9.1	23	-4.2	22	-4.3
Approved Mortgage Seller	21	22	4.8	22	0.0	21	-4.5	20	-4.8
Borrowing Repurchase Agreements	1	0	-100.0	0	N/A	0	N/A	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	4	3	-25.0	5	66.7	6	20.0	6	0.0
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	2	0	-100.0	0	N/A	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	36	34	-5.6	36	5.9	31	-13.9	32	3.2
¹ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
# Means the number is too large to display in the cell									

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 06/06/2024
 CU Name: N/A
 Peer Group: N/A

Graphs 1
 For Charter : N/A
 Count of CU : 88
 Asset Range : N/A
 Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included:
 Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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06/06/2024

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 88

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included:

Count of CU in Peer Group : N/A

