Cycle Date: December-2020
Run Date: 03/04/2021
Interval: Annual

Non-Validated

Page Click on links below to jump to FPR contents

- Summary Financial Information
- 2 Key Ratios
- 3 Supplemental Ratios
- 4 Historical Ratios
- 5 Assets
- 6 Liabilities, Shares & Equity
- 7 Income Statement
- 8 Delinquent Loan Information 1
- 9 Delinquent Loan Information 2
- Loan Losses, Bankruptcy Information, & TDRs
- 11 Indirect & Participation Lending
- 12 Real Estate Loan Information 1
- Real Estate Loan Information 2
- 14 Commercial Loan Information
- 15 Investments, Cash, & Cash Equivalents
- 16 Other Investment Information
- Supplemental Share Information, Off Balance Sheet, & Borrowings
- Miscellaneous Information, Programs, & Services
- 19 Information Systems & Technology
- 20 Graphs 1 (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
- 21 Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

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

 Count of CU :
 94

 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.

		Summary Financial In	formatio	n					
Return to cover		For Charter :							
03/04/2021		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Include	ed: Feder	rally Insured State Cre	dit
	Count	of CU in Peer Group :						,	
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg
ACCETO			% Cing		% Crig		% City		% CHÇ
ASSETS:	Amount	Amount	0.0	Amount	0.0	Amount	04.4	Amount	404
Cash & Equivalents	937,036,001	915,153,222		, ,	-6.2		34.1	2,315,065,382	
TOTAL INVESTMENTS	2,836,885,659				-7.2		0.0		
Loans Held for Sale	48,014,833	46,919,709	-2.3	34,568,595	-26.3	73,318,768	112.1	103,031,142	40.
D 15 1 1	0.407.000.000	0.005.500.005	7.0	0.070.000.704	0.0	4 004 407 040	40.0	5.047.507.000	45
Real Estate Loans	3,407,206,098	3,665,500,835			8.6		10.2	5,047,527,668	
Unsecured Loans	818,749,009				4.1	909,803,034	1.8		
Other Loans	4,065,627,976						5.3	5,398,204,228	
TOTAL LOANS	8,291,583,083	9,055,891,340	9.2	9,839,933,888	8.7	10,522,514,296	6.9	11,375,479,018	8.
(Allowance for Loan & Lease Losses or Allowance for	(70,000,000)	(70 770 047)		(00.000.040)		(74.050.000)		(00 000 000)	0.4
Credit Losses on Loans & Leases)	(73,086,629)	(79,779,017)			2.9	(, , ,	-9.8	(89,880,288)	21.4
Land And Building	304,566,250					374,101,319			
Other Fixed Assets	54,958,821	53,818,227					10.7	69,564,187	
NCUSIF Deposit	103,094,489			, ,			5.3		
All Other Assets	333,078,623	361,134,605		, ,	-3.0		11.6		
TOTAL ASSETS	12,836,131,130	13,466,498,239	4.9	13,995,516,458	3.9	15,108,176,015	8.0	18,274,005,772	21.0
LIABILITIES & CAPITAL:									
Dividends Payable	12,616,088	12,810,880	1.5	, ,		17,572,909	21.7	16,769,235	
Notes & Interest Payable	315,907,986	370,972,153	17.4	435,951,925	17.5	432,644,879	-0.8	445,037,247	2.9
Accounts Payable & Other Liabilities ^{/3}	186,248,564	229,198,273	23.1	164,036,519	-28.4	190,378,521	16.1	305,260,675	60.3
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth ^{/4}	0	0	N/A	500,000	N/A	500,000	0.0	500,000	0.0
Share Drafts	2,094,747,630	2,269,797,210	8.4	2,431,507,210	7.1	2,649,925,821	9.0	3,565,896,436	34.6
Regular shares	3,702,045,188	3,937,724,337	6.4	4,131,668,081	4.9	4,253,585,211	3.0	5,507,377,896	29.5
All Other Shares & Deposits	5,206,795,097	5,277,041,924	1.3	5,365,233,059	1.7	5,961,871,446	11.1	6,703,285,677	12.4
TOTAL SHARES & DEPOSITS	11,003,587,915	11,484,563,471	4.4	11,928,408,350	3.9	12,865,382,478	7.9	15,776,560,009	22.6
TOTAL LIABILITIES 5	514,772,638	612,981,306	19.1	614,924,573	0.3	13,506,478,787	2,096.4	16,544,127,166	22.5
Regular Reserve	211,248,468	211,447,356	0.1	211,149,463	-0.1	211,067,646	0.0	211,172,500	0.0
Other Reserves	219,959,149	231,738,187	5.4	242,171,197	4.5	296,780,486	22.5	328,293,660	10.6
Undivided Earnings	886,562,960		4.4		7.9		9.5		
TOTAL EQUITY	1,317,770,577	1,368,953,462	3.9	1,452,183,535	6.1	1,601,697,228	10.3	1,729,878,606	8.0
TOTAL LIABILITIES, SHARES, & EQUITY	12,836,131,130	13,466,498,239	4.9	13,995,516,458	3.9	15,108,176,015	8.0	18,274,005,772	21.0
INCOME & EXPENSE						, , ,			
Loan Income*	372,151,892	401,339,528	7.8	450,307,958	12.2	502,294,791	11.5	519,062,885	3.3
Investment Income*	49,944,927			, ,		76,801,932	17.7	66,878,692	
Other Income*	278,859,009			, ,		312,500,523	4.3		+
Total Employee Compensation & Benefits*	252,268,431	264,309,396			9.8		5.6		
NCUSIF Premiums Expense *	271	0	-100.0				288.1	000,727,710	
Total Other Operating Expenses*	255,603,747	263,880,478				,	8.4	334,061,762	+
Non-operating Income & (Expense)*	6.556.729				150.4		184.6		
NCUSIF Stabilization Income*	0,556,725 N/A	-,,		5,272,101 N/A	.00.4	20,550,422 N/A	.04.0	12,214,420 N/A	
Provision for Loan/Lease Losses or Total Credit Loss	11//5	IV/A		11//5		19/74		14/74	
Expense*	55,575,715	65,144,046	17.2	66,264,306	1.7	57,973,227	-12.5	59,217,257	2.1
Cost of Funds*	62,265,528							108,386,953	
NET INCOME (LOSS) EXCLUDING STABILIZATION	02,200,020	0-1,000,004	0.7	55,545,000	00.2	.21,000,010	40.7	.00,000,000	10.
EXPENSE & NCUSIF PREMIUM*/1	81,799,136	58,048,061	-29.0	93,093,530	60.4	N/A		N/A	
Net Income (Loss)*	81,798,865		-29.0				28.2	120,945,294	
TOTAL CU's	107	103					-2.0		-
* Income/Expense items are year-to-date while the related %change		103	-5.1	99	-5.9	97	-2.0	34	-3.
# Means the number is too large to display in the cell	auos are arrivanzeu.								
Prior to September 2010, this account was named Net Income (Los	e) Refore NCLISIE Stabilizat	ion Evnence From Door	mher 2010	forward NCLISIE Stabiliza	tion Inco-	ne if any is evaluded	l		
Prior to September 2010, this account was named Net income (Los Prior to September 2010, this account was named NCUSIF Stabiliza									1
and NCUSIF Premiums.	and Expense. I of Decelling	o. 2010 and forward, tills o	associate illi	romporary corpora	oo olal	Lation Expense			
March 2014 and forward includes "Non-Trading Derivative Liabilities	j."								
⁴ December 2011 and forward includes "Subordinated Debt Included									1
⁵ Prior to 3/31/19, Total Liabilities did not include Total Shares and De								1. Summary	Financia

	T	16.	3.4. 7				ī		
Return to cover		For Charter :	Ratios ⁷						
03/04/2021		Count of CU :	-						
Credit Union: N/A	No Of Credit Uni	on In Peer Group :							
Peer Group Number: Custom		Asset Range :	N/A						
					Dec-2019			Dec-2020	
	Dec-2016	Dec-2017	Dec-2018	Dec-2019	PEER Avg.**	Percentile**	Dec-2020	PEER Avg.**	Percentile**
CAPITAL ADEQUACY RATIOS									
Net Worth / Total Assets ⁵	10.67	10.57		10.85	N/A	N/A	9.65	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
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL ⁵	11.18			11.29	N/A	N/A	10.09	N/A	N/A
RBNW Requirement ⁶	563.31			499.49	N/A	N/A		N/A	N/A
GAAP Equity / Total Assets	10.27			10.60	N/A	N/A	• • • • • • • • • • • • • • • • • • • •	N/A	N/A
Loss Coverage	16.76	17.10	16.06	15.13	N/A	N/A	10.94	N/A	N/A
ASSET QUALITY RATIOS									
Delinguent Loans / Total Loans	0.77	0.79	0.79	0.68	N/A	N/A	0.51	N/A	N/A
Delinquent Loans / Net Worth	4.69			4.36	N/A	N/A			N/A
Rolling 12 Month Net Charge Offs / Average Loans ²	0.65			0.66	N/A	N/A			N/A
Delinquent Loans + Net Charge-Offs / Average Loans	1.45			1.36	N/A	N/A	0.93	N/A	N/A
Other Non-Performing Assets / Total Assets	0.10			0.09	N/A	N/A	0.07	N/A	N/A
Carlot Horr Gromming / 1856tb / Total / 1866tb	0.10	0.00	0.00	0.00	14// (14// (0.01	14// (14// (
MANAGEMENT RATIOS									
Net Worth Growth ¹	6.82	3.97	6.61	8.05	N/A	N/A	7.53	N/A	N/A
Share Growth ¹	4.68	4.37	3.86	7.85	N/A	N/A	22.63	N/A	N/A
Loan Growth ¹	7.21	9.22	8.66	6.94	N/A	N/A	8.11	N/A	N/A
Asset Growth ¹	5.30			7.95	N/A	N/A	20.95	N/A	N/A
Investment Growth ¹	-0.46	-5.00	-7.46	8.86	N/A	N/A	60.02	N/A	N/A
Membership Growth ¹	1.86	2.64	3.78	1.77	N/A	N/A	2.53	N/A	N/A
EARNINGS RATIOS									
Net Income / Average Assets (ROAA) ¹	0.65			0.82	N/A	N/A	0.72	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.63			0.68	N/A	N/A	0.66	N/A	N/A
Operating Expenses / Average Assets ¹	4.06			4.26	N/A	N/A		N/A	N/A
PLLL or Credit Loss Expense / Average Assets ¹	0.44	0.50	0.48	0.40	N/A	N/A	0.35	N/A	N/A
ASSET LIABILITY MANAGEMENT RATIOS									
Est. NEV Tool Post Shock Ratio ⁴	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A	N/A	N/A,Assets>\$100M	N/A	N/A
Est. NEV Tool Post Shock Sensitivity ⁴	N/A,Assets>\$100M			N/A.Assets>\$100M	N/A		N/A.Assets>\$100M	N/A	N/A
Total Loans / Total Assets	64.60			69.65	N/A	N/A	62.25	N/A	N/A
Cash + Short-Term Investments / Assets ³	12.32			12.57	N/A	N/A	18.23	N/A	N/A
Trues data satisfactory				-					
Exam date ratios are annualized. Exam Date Ratio is based on Net Charge Offs over the last 12 mol	othe								
This ratio relies on maturity distribution of investments reported per		the meturity dietributi	n could be beend an th	o roprioing intorval and	I not the cotus!	acturity of the im	l vootmont		
⁴ Applicable for credit unions under \$100 million.	JOOU MISHACHORS. THUS	, une maturity distribution	on could be based on th	ie repriority interval and	i not the actual fi	iaturity or the Inv	vesillelli.		
⁵ For periods after March 2020, Assets in the denominator excludes	Small Rusiness Adminis	tration Paychack Proto	ction Program loans als	adred as collateral to t	he Federal Pesa	nya Rank Dayah	eck Protection Program	n Lending Escilit	1
For periods after March 2020, Assets in the denominator excludes Applies only if total assets are greater than \$50 million and the RBN							lock Frotection Frogram	in Lending Facility	··
The FPR was recently reorganized resulting in some ratios being re					S SECTION 102.103	7).			
The FFFT was recently reorganized resulting in some fatios being re	located but not deleted.	The fallo you are look	ing for may be on the n	isionoai italios lab.					
							1		
							2. Key Ratios		

OTHER DELINQUENCY RATIOS ¹ Credit Cards DQ >> 60 Days / Total PAL Loans Del. Competition of the Cards DQ >> 60 Days / Total PAL Loans Del. Competition of the Cards DQ >> 60 Days / Total PAL Loans DQ >> 60 Days / Total Non-Federally Guaranteed Student Loans SQ >> 60 Days / Total Non-Federally Guaranteed Student Loans SQ >> 60 Days / Total Non-Federally Guaranteed Student Loans >> 60 Days / Total Vehicle Loans >> 60 Days / Total Vehicle Loans >> 60 Days / Total All Other Loans SQ >> 60 Days / Total Indirect Loans SQ >> 60 Days / Total Participation Loans SQ >> 60 Days / Total Commercial Loans SQ >> 60 Days / Total Total Commercial Loans SQ >> 60 Days / Total Total SQ >> 60 Days / Total SQ	A	For Charter : Count of CU : asset Range :	94 N/A Region: Natio N/A Region: Natio 1.04 0.00 0.99 0.99 1.12 18.26 0.94 0.70 1.195 1.08 89.09 0.00 105.86 0.79	Dec-2019 1.01 0.00 0.76 0.69 0.00 0.93 19.18 0.79 0.36 1.58 0.70 100.00 103.54	p: All * State Dec-202 0.83 0.00 0.84 0.44 0.66 0.55 0.07 0.44 0.69 0.99 0.11
COUNTER DELINQUENCY RATIOS 1 Credit Cards DQ >= 60 Days / Total Credit Card Loans PAL Loans DQ >= 60 Days / Total PAL Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans >= 60 Days / Total New Vehicle Loans Wew Vehicle Loans >= 60 Days / Total Vehicle Loans Used Vehicle Loans >= 60 Days / Total Vehicle Loans Total Vehicle Loans >= 60 Days / Total All Other Loans TOR Consumer Lns Not Secured by RE Delinquent >= 60 Days / Total Indirect Loans TOR Consumer Lns Not Secured by RE Delinquent >= 60 Days / Total Indirect Loans Participation Loans Delinquent >= 60 Days / Total Indirect Loans Participation Loans Delinquent >= 60 Days / Total Indirect Loans Participation Loans Delinquent >= 60 Days / Total Commercial Loans Commercial Loans Delinquent >= 60 Days / Total Commercial Loans Commercial Loans Delinquent >= 60 Days / Total Commercial Loans Commercial Loans Delinquent >= 60 Days / Total Commercial Loans Commercial Loans Delinquent >= 60 Days / Total Commercial Loans Commercial Loans Delinquent >= 60 Days / Total Commercial Loans Commercial Loans Delinquent >= 60 Days / Total Commercial Loans Commercial Loans Delinquent >= 60 Days / Total Commercial Loans Commercial Loans Delinquent >= 60 Days / Total	1 t of CU in Dec-2016 0.92 0.00 1.28 0.54 1.00 0.87 0.00 0.98 12.66 1.14 0.55 1.54 0.44 76.97 0.00 113.84 0.67 0.87	Dount of CU: sset Range : Criteria : Peer Group : 1.18 0.00 1.09 0.62 0.97 0.87 0.00 1.35 18.75 1.10 0.61 1.70 0.77 79.79 0.00 111.16 0.58 0.54 0.54	94 N/A Region: Natio N/A Region: Natio 1.04 0.00 0.99 0.99 1.12 18.26 0.94 0.70 1.195 1.08 89.09 0.00 105.86 0.79	Dec-2019 1.01 0.00 0.76 0.54 0.75 0.69 0.00 0.93 19.18 0.79 0.36 6.59 0.70 100.00 103.54	Dec-202 0.8:3 0.00 0.8:4 0.44 0.66 0.55 0.00 0.66 0.01 13.8:0 0.7:7 0.44 0.99 0.11
OTHER DELINQUENCY RATIOS¹ Credit Cards DO >= 60 Days / Total Credit Card Loans PAL Loans DO ≥= 60 Days / Total PAL Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans Non-Federally State St	1 t of CU in Dec-2016 0.92 0.00 1.28 1.28 0.54 1.00 0.87 0.00 0.98 12.66 1.14 0.55 1.54 0.44 76.97 0.00 113.84 0.67 0.87 0.87 0.82	Criteria: . Peer Group: Dec-2017 1.18 0.00 1.09 1.09 0.87 0.87 0.87 0.97 1.35 11.10 0.777 79.79 0.00 111.16 0.58 0.54 0.58	Region: Natio N/A Dec-2018 1.04 0.00 0.99 0.65 0.85 0.79 0.00 1.12 18.26 0.94 0.70 1.95 1.08 9.09 0.00 105.86	Dec-2019 1.01 0.00 0.76 0.54 0.75 0.69 0.00 0.93 19.18 0.79 0.36 6.59 0.70 100.00 103.54	Dec-202 0.8:3 0.00 0.8:4 0.44 0.66 0.55 0.00 0.66 0.01 13.8:0 0.7:7 0.44 0.99 0.11
OTHER DELINQUENCY RATIOS¹ Credit Cards DQ >= 60 Days / Total Credit Card Loans PAL Loans DQ >= 60 Days / Total PAL Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans New Vehicle Loans >= 60 Days/ Total New Vehicle Loans Used Vehicle Loans >= 60 Days/ Total Vehicle Loans Total Vehicle Loans >= 60 Days/ Total Vehicle Loans Total Vehicle Loans >= 60 Days/ Total Vehicle Loans Total Vehicle Loans >= 60 Days / Total Uehicle Loans Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total Indirect Loans TOR Consumer Lns Not Secured by RE Delinquent >= 60 Days / Total Leases Receivable All Other Loans Delinquent >= 60 Days / Total Indirect Loans TOR Consumer Lns Not Secured by RE Delinquent >= 60 Days / Total Participation Loans Tordia Loans Delinquent >= 60 Days / Total Participation Loans Commercial Loans Delinquent >= 60 Days / Total Commercial Loans² Commercial Loans Delinquent >= 60 Days / Total Commercial Loans² Tordia Commercial Loans Delinquent >= 60 Days / Total Commercial Loans² Tordia Commercial Loans Delinquent >= 60 Days / Total Commercial Loans² Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans REAL ESTATE LOAN DELINQUENCY¹ 1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon >= 5 years 1st Mortgage Adjustable Rate and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total Other RE Pixed/Hybrid/Balloon Loans Other Real Estate Fixed/Hybrid/Balloon (> 5 years) Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Other Real Estate Fixed/Hybrid/Balloon Syears Other	Dec-2016 0.92 0.00 1.28 0.54 1.00 0.87 0.00 0.98 12.66 1.14 0.55 1.54 0.44 76.97 0.00 113.84 0.67 0.87	Peer Group : Dec-2017 1.18 0.000 1.09 0.62 0.97 0.87 0.00 1.35 18.75 1.10 0.61 1.70 0.77 79.79 0.00 111.16 0.58 0.58	N/A Dec-2018 1.04 0.00 0.99 0.65 0.85 0.79 0.00 1.12 18.26 0.94 0.70 1.95 1.08 89.09 0.00 105.86 0.80	Dec-2019 1.01 0.00 0.76 0.54 0.75 0.69 0.00 0.93 19.18 0.79 0.36 6.59 0.70 100.00 103.54	Dec-202 0.8:3 0.00 0.8:4 0.44 0.66 0.55 0.00 0.66 0.01 13.8:0 0.7:7 0.44 0.99 0.11
OTHER DELINQUENCY RATIOS 1 Credit Cards DQ >= 60 Days / Total PCAL Loans DAL Loans DQ >= 60 Days / Total PAL Loans DAL Clans DQ >= 60 Days / Total PAL Loans DAL Clans DQ >= 60 Days / Total PAL Loans DAL Clans DQ >= 60 Days / Total PAL Loans DAL Clans DQ >= 60 Days / Total PAL Loans DAL Clans DAL	Dec-2016 0.92 0.00 1.28 0.54 1.00 0.87 0.00 0.98 12.66 1.14 0.55 1.54 0.44 76.97 0.00 113.84 0.67 0.87	Dec-2017 1.18 0.00 1.09 0.62 0.97 0.87 0.00 1.35 18.75 1.10 0.77 79.79 0.000 111.16 0.58	Dec-2018 1.04 0.000 0.99 0.65 0.85 0.79 0.00 1.12 18.26 0.94 0.70 1.95 1.08 89.09 0.00 105.86	1.01 0.00 0.76 0.54 0.75 0.69 0.00 0.93 19.18 0.79 0.36 1.58 0.70	0.8: 0.000 0.8: 0.6: 0.5: 0.0: 0.0: 0.6: 13.8: 0.7: 0.4: 0.9: 0.9: 0.0: 0.0: 0.0: 0.0: 0.0: 0.0
OTHER DELINQUENCY RATIOS ¹ Credit Cards DQ >= 60 Days / Total PCt Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans South Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans South Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans >= 60 Days / Total New Vehicle Loans New Vehicle Loans >= 60 Days / Total Used Vehicle Loans Total Vehicle Loans >= 60 Days / Total All Other Loans Leases Receivable Delinquent >= 60 Days / Total All Other Loans TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / Total Commercial Delinquent Loans Participation Loans Delinquent >= 60 Days / Total Indirect Loans TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / Total Commercial Loans 2 Commercial Loans Delinquent >= 30 Days / Total Commercial Loans 2 Commercial Loans Delinquent >= 30 Days / Total Commercial Loans 2 Commercial Loans Delinquent >= 80 Days / Total Commercial Loans 2 TDR Commercial Loans Delinquent >= 80 Days / Total Commercial Loans 2 Commercial Loans Delinquent >= 80 Days / Total Commercial Loans 2 TDR Commercial Loans Not Secured by RE Delinquent >= 80 Days / Total Commercial Loans 2 Loans Held For Sale Delinquent >= 80 Days / Loans Held for Sale Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans REAL ESTATE LOAN DELINQUENCY 1 Tst Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 80 Days / Total 1st Mtg Fixed and Hybrid/Balloon >= 5 years 1st Mortgage Adjustable Rate and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon Sy years 1st Mortgage Adjustable Rate and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total Other RE Pixed/Hybrid/Balloon Sy years 1st Mortgage Adjustable Rate Allossable Rate Loans Delinquent >= 60 Days / Total Other RE Pixed/Hybrid/Balloon Sy years 1st Mortgage Adjustable Rate Allossable Rate Loans Delinq	0.92 0.00 1.28 0.54 1.00 0.87 0.00 0.98 12.66 1.14 0.55 1.54 0.44 76.97 0.00 113.84 0.67 0.87	1.18 0.00 1.09 1.09 1.09 1.09 1.09 1.09 1.09	1.04 0.00 0.99 0.65 0.85 0.79 0.00 1.12 18.26 0.94 0.70 1.95 1.08 89.09 0.00 105.86	1.01 0.00 0.76 0.54 0.75 0.69 0.00 0.93 19.18 0.79 0.36 1.58 0.70	0.8: 0.000 0.8: 0.6: 0.5: 0.0: 0.0: 0.6: 13.8: 0.7: 0.4: 0.9: 0.9: 0.0: 0.0: 0.0: 0.0: 0.0: 0.0
OTHER DELINQUENCY RATIOS ¹ Credit Cards D0 >= 60 Days / Total PCt Loans PAL Loans D2 >= 60 Days / Total PAL Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans See 10 Days / Total PAL Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans See 10 Days / Total New Vehicle Loans New Vehicle Loans >= 60 Days / Total Vehicle Loans See Vehicle Loans >= 60 Days / Total Vehicle Loans >= 60 Days / Total Vehicle Loans >= 60 Days / Total All Other Loans Sees Receivable Delinquent >= 60 Days / Total All Other Loans Sees Receivable Delinquent >= 60 Days / Total All Other Loans Sees Receivable Delinquent >= 60 Days / Total Indirect Loans Sees Receivable Part Sees Sees Sees Sees Sees Sees Sees See	0.92 0.00 1.28 0.54 1.00 0.87 0.00 0.98 12.66 1.14 0.55 1.54 0.44 76.97 0.00 113.84 0.67 0.87	1.18 0.00 1.09 1.09 1.09 1.09 1.09 1.09 1.09	1.04 0.00 0.99 0.65 0.85 0.79 0.00 1.12 18.26 0.94 0.70 1.95 1.08 89.09 0.00 105.86	1.01 0.00 0.76 0.54 0.75 0.69 0.00 0.93 19.18 0.79 0.36 1.58 0.70	0.8: 0.000 0.8: 0.6: 0.5: 0.0: 0.0: 0.6: 13.8: 0.7: 0.4: 0.9: 0.9: 0.0: 0.0: 0.0: 0.0: 0.0: 0.0
Credit Cards DQ >= 60 Days / Total PAL Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Suaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Suaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Suaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Suaranteed Student Loans >= 60 Days / Total New Vehicle Loans New Vehicle Loans >= 60 Days / Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total All Other Loans Leases Receivable Delinquent >= 60 Days / Total Indirect Loans Participation Loans Delinquent >= 60 Days / Total Indirect Loans Participation Loans Delinquent >= 60 Days / Total Participation Loans Participation Loans Delinquent >= 60 Days / Total Commercial Loans 2 Commercial Loans Delinquent >= 60 Days / Total Commercial Loans 2 Commercial Loans Delinquent >= 60 Days / Total Commercial Loans 2 Commercial Loans Delinquent >= 60 Days / Total Commercial Loans 2 Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans REAL ESTATE LOAN DELINQUENCY 1 Ist Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total Study Midd Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent >= 60 Days / Total Study Midd Allowance for Loan & Lease Loans Delinquent >= 60 Days / Total Other RE Six Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed Hybrid/Balloon > 5 years Dibrer Real Estate Fixed/Hybrid/Balloon or 5 years Dibrer Real Estate Fixed/Hybrid/Balloon or 5 years Dibrer Real Estate Fixed/Hybrid/Balloon or 5 years Dibrer Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans Total Real Estate Loans DQ	0.00 1.28 0.54 1.00 0.87 0.00 0.98 12.66 1.14 0.55 1.54 0.44 76.97 0.00 113.84 0.67 0.87	0.000 1.09 0.62 0.97 0.87 0.000 1.35 18.75 1.10 0.61 1.70 0.77 79.79 0.00 111.16 0.58 0.54	0.00 0.99 0.65 0.855 0.79 0.00 1.12 18.26 0.94 0.70 1.95 1.08 89.09 0.00 105.86	0.00 0.54 0.55 0.69 0.00 0.93 19.18 0.79 0.36 0.56 1.58 0.70 100.00 103.54	0.00 0.88 0.44 0.66 0.50 0.00 0.66 13.8 0.77 0.44 0.99 0.99 0.11
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans >= 80 Days / Total New Vehicle Loans >= 80 Days / Total New Vehicle Loans >= 80 Days / Total New Vehicle Loans >= 80 Days / Total Vehicle Loans >= 60 Days / Total Vehicle Loans >= 80 Days / Total Vehicle Loans >= 80 Days / Total Ali Other Loans Incomparison of Part of New Vehicle Loans Incomparison of New Vehicl	1.28 0.54 1.00 0.87 0.00 0.98 12.66 1.14 0.45 1.54 0.44 76.97 0.00 113.84 0.67 0.87 0.32 0.32 0.32	1.09 0.62 0.97 0.877 0.000 1.35 18.75 1.10 0.61 1.70 0.77 79.79 0.000 111.16 0.58	0.99 0.65 0.85 0.79 0.00 1.12 18.26 0.94 0.70 1.95 1.08 89.09 0.00 105.86	0.76 0.54 0.75 0.69 0.00 0.93 19.18 0.79 0.36 1.58 0.70 100.00 0.00 103.54	0.89 0.44 0.66 0.50 0.00 0.66 13.88 0.77 0.44 0.99 0.11
Guaranteed Student Loans >= 60 Days/ Total New Vehicle Loans >= 50 Days/ Total Vehicle Loans >= 60 Days/ Total Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans >= 60 Days/ Total Vehicle Loans >= 60 Days/ Total Vehicle Loans >= 60 Days/ Total Vehicle Loans >= 60 Days / Total Potal Leases Receivable All Other Loans >= 60 Days / Total All Other Loans TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE Indirect Loans Delinquent >= 60 Days / Total Participation Loans Zommercial Loans Delinquent >= 60 Days / Total Participation Loans Zommercial Loans Delinquent >= 60 Days / Total Commercial Loans Zommercial Loans Delinquent >= 60 Days / Total Commercial Loans Zommercial Loans Delinquent >= 60 Days / Total Commercial Loans Zommercial Loans Delinquent >= 60 Days / Total Commercial Loans Zommercial Loans Delinquent >= 60 Days / Loans Held for Sale Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans Real LESTATE LOAN DELINQUENCY Ist Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon >= 5 years Ist Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Diture Real Estate Fixed/Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Diture Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Diture Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Diture Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Total Real Estate Loans DQ	0.54 1.00 0.87 0.00 0.98 12.66 1.14 0.55 1.54 0.44 76.97 0.00 113.84 0.67 0.87	0.62 0.97 0.87 0.00 1.35 18.75 1.10 0.61 1.70 0.77 79.79 0.00 111.16	0.65 0.85 0.79 0.00 1.12 18.26 0.94 0.70 1.95 1.08 89.09 0.00 105.86	0.54 0.75 0.69 0.00 0.93 19.18 0.79 0.36 1.58 0.70 100.00 0.00 103.54	0.44 0.66 0.55 0.00 0.66 13.8° 0.7° 0.4° 0.9° 0.1°
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	1.00 0.87 0.00 0.98 12.66 1.14 0.55 1.54 76.97 0.00 113.84 0.67 0.87	0.97 0.87 0.00 1.35 18.75 1.10 0.61 1.70 0.77 79.79 0.000 111.16 0.58	0.85 0.79 0.00 1.12 18.26 0.94 0.70 1.95 1.08 89.09 0.00 105.86	0.75 0.69 0.00 0.93 19.18 0.79 0.36 1.58 0.70 100.00 0.00 103.54	0.6i 0.5i 0.0i 13.8 0.7; 0.4; 0.9; 0.1;
Jised Vehicle Loans >= 60 Days/ Total Used Vehicle Loans Total Vehicle Loans >= 60 Days/ Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total All Cher Loans Leases Receivable Delinquent >= 60 Days / Total All Other Loans Total Cher Loans >= 60 Days / Total All Other Loans Total Cher Loans >= 60 Days / Total All Other Loans Total Cher Loans Delinquent >= 60 Days / Total Indirect Loans Lease Stephing St	1.00 0.87 0.00 0.98 12.66 1.14 0.55 1.54 76.97 0.00 113.84 0.67 0.87	0.97 0.87 0.00 1.35 18.75 1.10 0.61 1.70 0.77 79.79 0.000 111.16 0.58	0.85 0.79 0.00 1.12 18.26 0.94 0.70 1.95 1.08 89.09 0.00 105.86	0.75 0.69 0.00 0.93 19.18 0.79 0.36 1.58 0.70 100.00 0.00 103.54	0.6i 0.5i 0.0i 13.8 0.7; 0.4; 0.9; 0.1;
Total Vehicle Loans >= 60 Days / Total Vehicle Loans	0.87 0.00 0.98 12.66 1.14 0.55 1.54 0.44 76.97 0.00 113.84 0.67 0.87	0.87 0.00 1.35 18.75 1.10 0.61 1.70 0.77 79.79 0.00 111.16	0.79 0.00 1.12 18.26 0.94 0.70 1.95 1.08 89.09 0.00 105.86 0.80	0.69 0.00 0.93 19.18 0.79 0.36 1.58 0.70 100.00 0.00	0.56 0.00 0.66 13.8 0.7; 0.44 0.99 0.11
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable Mil Other Loans >= 60 Days / Total All Other Loans	0.00 0.98 12.66 1.14 0.55 1.54 0.44 76.97 0.00 113.84 0.67 0.87 0.32 0.28	0.00 1.35 18.75 1.10 0.61 1.70 0.77 79.79 0.00 111.16 0.58	0.00 1.12 18.26 0.94 0.70 1.95 1.08 89.09 0.00 105.86 0.80	0.00 0.93 19.18 0.79 0.36 1.58 0.70 100.00 0.00 103.54	0.00 0.66 13.8 0.7; 0.44 0.99 0.11
All Other Loans >= 60 Days / Total All Other Loans IDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE Indirect Loans Delinquent >= 60 Days / Total Indirect Loans Participation Loans Delinquent >= 60 Days / Total Participation Loans Commercial Loans Delinquent >= 60 Days / Total Participation Loans Commercial Loans Delinquent >= 60 Days / Total Commercial Loans 2 Commercial Loans Delinquent >= 60 Days / Total Commercial Loans 2 Commercial Loans Delinquent >= 60 Days / Total Commercial Loans 2 Commercial Loans Delinquent >= 60 Days / Total Commercial Loans 2 Commercial Loans Delinquent >= 60 Days / Total Commercial Loans 2 Commercial Loans Delinquent >= 60 Days / Loans Held for Sale Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans REAL ESTATE LOAN DELINQUENCY 1 Ist Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon Loans Pixed Hybrid/Balloon Loans Diber Real Estate Fixed/Hybrid/Balloon (> 5 years) Diber Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Diber Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Diber Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Diber Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Diber Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Diber Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Diber Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Fixed Real Estate Loans DQ>= 30 Days / Total Real Estate Loans Fixed Real Estate Loans DQ>= 30 Days / Total Real Estate Loans Fixed Real Estate Loans DQ>= 30 Days / Total Real Estate Loans Fixed Real Estate Loans DQ>= 3	0.98 12.66 1.14 0.55 1.54 0.44 76.97 0.00 113.84 0.67 0.87 0.32 0.28	1.35 18.75 1.10 0.61 1.70 0.77 79.79 0.00 111.16 0.58 0.54	1.12 18.26 0.94 0.70 1.95 1.08 89.09 0.00 105.86 0.80 0.79	0.93 19.18 0.79 0.36 1.58 0.70 100.00 0.00 103.54	0.6i 13.8 0.7: 0.4i 0.9i 0.1i 0.00
IDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE Indirect Loans Delinquent >= 60 Days / Total Indirect Loans Participation Loans Delinquent >= 60 Days / Total Participation Loans Commercial Loans Delinquent >= 60 Days / Total Participation Loans Commercial Loans Delinquent >= 60 Days / Total Commercial Loans 2 Commercial Loans Delinquent >= 60 Days / Total Commercial Loans 2 Commercial Loans Delinquent >= 60 Days / Total Commercial Loans 2 Commercial Loans Delinquent >= 60 Days / Total Commercial Loans 2 Commercial Lns Not Secured by RE Delinquent >= 60 Days / Total Total Commercial Lns Not Secured by RE 2 Coans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	12.66 1.14 0.55 1.54 0.44 76.97 0.00 113.84 0.67 0.87 0.32 0.28	18.75 1.10 0.61 1.70 0.77 79.79 0.00 111.16 0.58 0.54	18.26 0.94 0.70 1.95 1.08 89.09 0.00 105.86 0.80	19.18 0.79 0.36 1.58 0.70 100.00 0.00 103.54	13.8 0.73 0.49 0.99 0.11 0.00
Secured by RE Indirect Loans Delinquent >= 60 Days / Total Indirect Loans Participation Loans Delinquent >= 60 Days / Total Participation Loans Participation Loans Delinquent >= 60 Days / Total Participation Loans Participation Loans Delinquent >= 80 Days / Total Commercial Loans 2 Dommercial Loans Delinquent >= 60 Days / Total Commercial Loans 2 DOMMERCIA LOAN DELINQUENCY 1 DOMMERCIA LOAN DELINQUENCY 1 Ist Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total State State Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Six Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Domercial Loans & Loan	1.14 0.55 1.54 0.44 76.97 0.00 113.84 0.67 0.87 0.32 0.28	1.10 0.61 1.70 0.77 79.79 0.00 111.16 0.58 0.54	0.94 0.70 1.95 1.08 89.09 0.00 105.86 0.80	0.79 0.36 1.58 0.70 100.00 0.00 103.54	0.7: 0.4: 0.9: 0.1: 0.0: 0.0:
Participation Loans Delinquent >= 60 Days / Total Participation Loans Commercial Loans Delinquent >= 30 Days / Total Commercial Loans 2 Commercial Loans Delinquent >= 30 Days / Total Commercial Loans 2 Dommercial Loans Delinquent >= 60 Days / Total Commercial Loans 2 DR Commercial Loans Delinquent >= 60 Days / Total Commercial Loans 2 DR Commercial Loans Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE Coans Held For Sale Delinquent >= 60 Days / Loans Held for Sale Allowance for Coans & Lease Losses or Allowance for Credit Losses to Delinquent Loans REAL ESTATE LOAN DELINQUENCY 1 Ist Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg ixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total Other RE ixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE ixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE ixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Days / Total Into Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Delinquent >= 60 Days / Total Other RE Days / Total Into Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total TDR RE Loans Delinquent >= 60 Days / Total Into Real Estate Loans Delinquent >= 60 Days / Total TDR RE Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total TDR RE Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Est	0.55 1.54 0.44 76.97 0.00 113.84 0.67 0.87 0.32 0.28	0.61 1.70 0.77 79.79 0.00 111.16 0.58 0.54	0.70 1.95 1.08 89.09 0.00 105.86 0.80	0.36 1.58 0.70 100.00 0.00 103.54	0.4 0.9 0.1 0.0 0.0
Commercial Loans Delinquent >= 30 Davs / Total Commercial Loans 2 Commercial Loans Delinquent >= 60 Davs / Total Commercial Loans 2 TDR Commercial Loans Delinquent >= 60 Davs / Total Commercial Loans 2 Decreated by RE 2 Description of the State Delinquent >= 60 Davs / Total Commercial Loans 2 Decreated by RE 3 Description of the State Delinquent >= 60 Davs / Total Commercial Loans Not Secured by RE 3 Description of the State Delinquent >= 60 Davs / Total Policy Description of the State Delinquent >= 60 Davs / Loans Held for Sale	1.54 0.44 76.97 0.00 113.84 0.67 0.87 0.32 0.28	1.70 0.77 79.79 0.00 111.16 0.58 0.54	1.95 1.08 89.09 0.00 105.86 0.80	1.58 0.70 100.00 0.00 103.54	0.99 0.19 0.00
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ² DTR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / Loans Held for Sale Milowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans REAL ESTATE LOAN DELINQUENCY ¹ Ist Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg ixed and Hybrid/Balloon > 5 years Ist Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg ixed And Hybrid/Balloon Loans Ist Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg ixed/Hybrid/Balloon Loans Dither Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE ixed/Hybrid/Balloon Loans Dither Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE ixed/Hybrid/Balloon Loans Dither Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable fotal Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Other RE Adjustable fotal Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Other RE Adjustable fotal Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total TDR RE Lna sisos Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lna sisos Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lna sisos Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lna sisos Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lna sisos Reported as Commercial Loans Polity Reported Adjustable Reported Adjustable Reported Rep	0.44 76.97 0.00 113.84 0.67 0.87 0.32 0.28	0.77 79.79 0.00 111.16 0.58 0.54	1.08 89.09 0.00 105.86 0.80	0.70 100.00 0.00 103.54	0.00 0.00
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ² DTR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / Loans Held for Sale Milowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans REAL ESTATE LOAN DELINQUENCY ¹ Ist Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg ixed and Hybrid/Balloon > 5 years Ist Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg ixed And Hybrid/Balloon Loans Ist Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg ixed/Hybrid/Balloon Loans Dither Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE ixed/Hybrid/Balloon Loans Dither Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE ixed/Hybrid/Balloon Loans Dither Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable fotal Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Other RE Adjustable fotal Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Other RE Adjustable fotal Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total TDR RE Lna sisos Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lna sisos Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lna sisos Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lna sisos Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lna sisos Reported as Commercial Loans Polity Reported Adjustable Reported Adjustable Reported Rep	76.97 0.00 113.84 0.67 0.87 0.32 0.28	79.79 0.00 111.16 0.58 0.54	89.09 0.00 105.86 0.80 0.79	100.00 0.00 103.54	0.00
IDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE	0.00 113.84 0.67 0.87 0.32 0.28 0.02	0.00 111.16 0.58 0.54 0.95	0.00 105.86 0.80 0.79	0.00 103.54	0.00
.cans Held For Sale Delinquent >= 60 Days / Loans Held for Sale Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans REAL ESTATE LOAN DELINQUENCY ¹ Ist Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg ixed and Hybrid/Balloon > 5 years Ist Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg ixed and Hybrid/Balloon > 5 years Ist Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg ixed/Hybrid/Balloon Loans Dither Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE ixed/Hybrid/Balloon Loans Dither Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Dnly and Pmt Opt First & Other RE Loans Total Total 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans Total Total 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans Total Total 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans Total Real Estate Loans DQ >= 80 Days / Total Real Estate Loans MISCELLANEOUS LOAN LOSS RATIOS Tharge Offs bur To Bankrupter (YTD) / Total Charge Offs (YTD) In et Charge Offs - Credit Cards / Avg Credit Card Loans Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Total Real Estate Lo	0.00 113.84 0.67 0.87 0.32 0.28 0.02	0.00 111.16 0.58 0.54 0.95	0.00 105.86 0.80 0.79	0.00 103.54	0.00
Real ESTATE LOAN DELINQUENCY Ist Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg	0.67 0.87 0.32 0.28 0.02	0.58 0.54 0.95	0.80 0.79	103.54	
REAL ESTATE LOAN DELINQUENCY Ist Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg ixed and Hybrid/Balloon > 5 years Ist Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg ixed and Hybrid/Balloon > 5 years Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE ixed/Hybrid/Balloon Loans Dither Real Estate Adjustable Rate and Estate Loans Delinquent >= 60 Days / Total Other RE ixed/Hybrid/Balloon Loans Dither Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Other RE Adjustable Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Other RE Adjustable Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Total Real Estate Loans Total Rate Istate Loans Down Sommercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Pays / Total Real Estate Loans Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans The Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Pays Real Real Real Real Real Real Real Real	0.67 0.87 0.32 0.28 0.02	0.58 0.54 0.95	0.80		155.3
Ist Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg ixed and Hybrid/Balloon > 5 years Ist Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtd Adjustable Rate and Hybrid/Balloon Loans Delinquent >= 60 Days / Total 1st Mtd Adjustable Rate and Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE ixed/Hybrid/Balloon Loans Dither Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Dither Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Other RE Adjustable Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Other RE Adjustable Total Total 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans Total Fall Estate Loans DQ>= 30 Days / Total Real Estate Loans Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans Total Real Estate Loans DQ>= 50 Days / Total Real Estate Loans MISCELLANEOUS LOAN LOSS RATIOS Tharpe Offs bur To Bankruptey (YTD) / Total Charge Offs (YTD) The Charge Offs - One-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans Net Charge Offs - Other RE Loans / Avg 1st Mortgage Loans Net Charge Offs - Other RE Loans / Avg 1st Mortgage Loans Net Charge Offs - Other RE Loans / Avg 1st Mortgage Loans Net Charge Offs - Other RE Loans / Avg 1st Mortgage Loans Net Charge Offs - Other RE Loans / Avg 1st Mortgage Loans Net Charge Offs - Deling RE Att Other RE Loa	0.87 0.32 0.28 0.02	0.54 0.95	0.79	0.70	
Fixed and Hybrid/Balloon > 5 years Ist Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mita Adjustable Rate and Hybrid/Balloon Loans Delinquent >= 60 Days / Total 1st Mita Adjustable Rate and Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Dibre Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Dibre Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Interest Only Payment Option First & Other RE Loans Diatal TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Total Real Estate Loans DO>= 30 Days / Total Real Estate Loans MISCELLANEOUS LOAN LOSS RATIOS Charge Offs De To Bankruptcy (YTD) / Total Charge Offs (YTD) Net Charge Offs - Ordelt Card's / Nog Total Card Loans Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Other RE Loans / Avg Total Real Estate Loans Net Charge Offs - Other RE Loans / Avg Total Real Estate Loans / Avg Indirect Loan	0.87 0.32 0.28 0.02	0.54 0.95	0.79	0.70	
Ist Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mink Adjustable Rate and Hybrid/Balloon (< 5 years) Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Dither Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Adjustable Pother Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Other RE Adjustable Pother Real Estate Delinquent >= 60 Days / Total Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Into Pother Real Estate Loans Delinquent >= 60 Days / Total Total Real Estate Loans Delinquent >= 60 Days / Total Total Real Estate Loans Delinquent >= 60 Days / Total Total Real Estate Loans Delinquent >= 60 Days / Total Total Real Estate Loans Delinquent >= 60 Days / Total Total Real Estate Loans Delinquent >= 60 Days / Total Total Real Estate Loans Delinquent >= 60 Days / Total Total Real Estate Loans Delinquent >= 60 Days / Total Total Real Estate Loans Delinquent >= 60 Days / Total Total Real Estate Loans Delinquent >= 60 Days / Total Total Real Estate Loans Delinquent >= 60 Days / Total Total Real Estate Loans Delinquent >= 60 Days / Total Total Real Estate Loans Delinquent >= 60 Days / Total Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent Delinguent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real	0.87 0.32 0.28 0.02	0.54 0.95	0.79	0.70	0.34
Mta Adjustable Rate and Hybrid/Balloon c 5 years Dibre Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE ixed/Hybrid/Balloon Loans Dibre Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Jordal Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Other RE Adjustable Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Other RE Adjustable Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total TDR 1st and Other Loans TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR 1st and Other Loans TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans Total Real Estate Loans DQ>= 60 Days / Total Real Estate Loans Total Real Estate Loans DQ>= 60 Days / Total Real Estate Loans MISCELLANEOUS LOAN LOSS RATIOS The Charge Offs De Total Real Estate Loans / Real Estate Loans Net Charge Offs - Fortal Verbicle Loans / Avg Total Verbicle Loans Net Charge Offs - Total Verbicle Loans / Avg Total Verbicle Loans Net Charge Offs - Total Verbicle Loans / Avg Total Real Estate Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Other RE Loans / Avg Total Real Estate Loans Net Charge Offs - Other RE Loans / Ret Charge Offs - Delar Ret Loans / Avg Total Real Estate Loans / Avg Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Leases Receivable / Avg Leases Receivable Net Charge Offs - Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Participation Loans / Avg Darticipation Loans Purchased YTD / Total	0.32 0.28 0.02	0.95			0.5
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Inted/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Adjustable Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Other RE Adjustable Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Total Into Total Salso Reported as Commercial Loans Delinquent >= 60 Days / Total Total Total Total Total Total Real Estate Loans Delinquent >= 60 Days / Total Total Total Total Total Total Real Estate Loans Delinquent >= 60 Days / Total Total Real Estate Loans Delinquent >= 60 Days / Total Total Real Estate Loans Delinquent >= 60 Days / Total Total Real Estate Loans Delinquent >= 60 Days / Total Total Real Estate Loans Delinquent >= 60 Days / Total Total Real Estate Loans Delinquent >= 60 Days / Total Total Real Estate Loans Delinquent >= 60 Days / Total Total Real Estate Loans Delinquent >= 60 Days / Total Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent >= 60 Days / Total Real Estate Loans Delinquent Delinquent >= 60 Days / Total Real	0.28	0.95		0.64	0.74
Dither Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable [fotal Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int fotal Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int fotal TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans fotal TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans fotal TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns fotal Real Estate Loans DO >= 30 Days / Total Real Estate Loans fotal Real Estate Loans DO >= 60 Days / Total Real Estate Loans fotal Real Estate Loans DO >= 60 Days / Total Real Estate Loans fotal Real Estate Loans DO >= 60 Days / Total Real Estate Loans fotal Real Estate Loans DO >= 60 Days / Total Real Estate Loans fotal Real Estate Loans DO >= 60 Days / Total Real Estate Loans fotal Real Estate Loans DO >= 60 Days / Total Real Estate Loans fotal Loans Purchased YTD Total Loans fotal Commercial Loans	0.28				
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Dnly and Pmt Opt First & Other RE Loans Interest Only First & Other RE Loans Interest Only First & Other RE Loans Interest Only First & Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans Interest Only First South Interest Only Intere	0.02	0.22	0.69	0.46	0.2
Dally and Pmt Opt First & Other RE Loans Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns sliso Reported as Commercial Loans Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans ISISCELLANEOUS LOAN LOSS RATIOS Charge Offs Due To Bankruptoy (YTD) / Total Charge Offs (YTD) Net Charge Offs - Credit Cards / Avg Credit Card Loans Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Dolly and Payment Option First & Other RE Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Dolly and Payment Option First & Other RE Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Participation Loans / Avg Commercial Loans / PERCIALIZED LENDING RATIOS Didirect Loans Outstanding / Total Loans Participation Loans Dutstanding / Total Loans Participation Loans Purchased YTD / Total Loans Participation Loans Purchased YTD / Total Loans Participation Loans Sold YTD / Total Loans Parti			0.38	0.34	0.3
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans Total Real Estate Loans DQ>= 50 Days / Total Real Estate Loans MISCELLANEOUS LOAN LOSS RATIOS Tharge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD) Net Charge Offs - Credit Cards / Avg Credit Card Loans Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Other RE Loans/ Avg Other RE Loans Net Charge Offs - Other RE Loans/ Avg Other RE Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Loans / Avg Interest Day and Payment Option First & Other RE Loans Net Charge Offs - Loans / Avg Interest Day Loans / Avg Day Loans Receivable Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Other RE Loans / Avg Participation Loans Net Charge Offs - Day Leans Avg Commercial Loans / Avg Participation Loans Day Leans Avg Day Participation Loans Purchased YTD / Total Loans Participation Loans Dustanding / Total Loans Participation Loans Purchased YTD / Total Loans Total Loans / Tota		0.18	0.10	0.16	0.0
IDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans Total Real Estate Loans DQ>= 50 Days / Total Real Estate Loans MISCELLANGUS LOAN LOSS RATIOS Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD) Net Charge Offs - Credit Cards / Avg Credit Card Loans Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans Net Charge Offs - 1st Mortgage Loans / Avg Total Vehicle Loans Net Charge Offs - 1st Mortgage Loans / Avg Total Real Estate Loans Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans Net Charge Offs - Indered Loans / Avg 1st Mortgage Loans Net Charge Offs - Indered Loans / Avg 1st Mortgage Loans Net Charge Offs - Indered Loans / Avg 1st Mortgage Loans Net Charge Offs - Indered Loans / Avg 1st Mortgage Loans Net Charge Offs - Indered Loans / Avg 1st Mortgage Loans Net Charge Offs - Indered Loans / Avg 1st Mortgage Loans Net Charge Offs - Participation Loans / Avg 1st Mortgage Loans Net Charge Offs - Offs - Total Loans / Avg 1st Mortgage Loans Net Charge Offs - Offs - Total Loans / Avg 1st Mortgage Loans Net Charge Offs - Offs - Total Loans / Avg 1st Mortgage Loans Net Charge Offs - Offs - Total Loans / Avg 1st Mortgage Loans Net Charge Offs - Offs - Total Loans Participation Loans Dutstanding / Total Loans Participation Loans Sold YTD / Total Loans Participation Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Fede	11.00	12.39	12.53	10.21	13.0
ilso Reported as Commercial Loans Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans Total Real Estate Loans / Ry Dotal Real Estate Loans Ry Dotal Real Estate Loans Ry Dotal Real Estate Loans / Ry Dotal Real Estate Loans Ry Dotal Real Estate Loans / Ry Total Real Estate Loans Ry Dotal Real Real Real Real Real Real Real Re		12.00	12.00	10.21	10.0
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans fotal Real Estate Loans DQ>= 60 Days / Total Real Estate Loans ### Control Real Estate Loans DQ>= 60 Days / Total Real Estate Loans #### Control Real Estate Loans DQ>= 60 Days / Total Real Estate Loans #### Control Real Estate Loans / Real Estate Loans Net Charge Offs - Fotal Real Estate Loans / Avg Total Vehicle Loans Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Other RE Loans / Avg Total Real Estate Loans Net Charge Offs - Other RE Loans / Avg Total Real Estate Loans / Avg Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Leases Receivable / Avg Leases Receivable Net Charge Offs - Indirect Loans / Avg Indirect Loans Net Charge Offs - Farticipation Loans / Avg Participation Loans Net Charge Offs - Other RE Loans Net Charge Offs - Other RE Loans Net Charge Offs - Indirect Loans / Avg Darticipation Loans Net Charge Offs - Commercial Loans / Avg Commercial Loans Net Charge Offs - Commercial Loans / Avg Commercial L	11.89	14.70	0.00	0.00	0.0
MISCELLANEOUS LOAN LOSS RATIOS Ararge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD) Net Charge Offs - Credit Cards / Avg Credit Card Loans Net Charge Offs - Credit Cards / Avg Credit Card Loans Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Other RE Loans / Avg Other RE Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Leases Receivable / Avg Leases Receivable Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Other RE Cams Net Cha	1.78	1.73	1.69	1.63	0.9
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD) Net Charge Offs - Ordeit Cards / Avg Credit Card Loans Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans Net Charge Offs - Other RE Loans/ Avg Other RE Loans Net Charge Offs - Other RE Loans/ Avg Other RE Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Interest Cons / Avg Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option Formation Interest Only and Payment Option Formation Interest Only and Payment Option Formation Interest Option First & Other Sources Option First & Other First & Other Sources Option Formation Fore	0.60	0.54	0.69	0.59	0.4
Net Charge Offs - Credit Cards / Avg Credit Card Loans Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans Net Charge Offs - Total Nethicle Loans / Avg Total Vehicle Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Other RE Loans / Avg Other RE Loans Net Charge Offs - Other RE Loans / Avg Other RE Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Loans / Avg Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Loans / Avg Interest Loans Net Charge Offs - Participation Loans / Avg Avg Commercial Loans Net Charge Offs - Participation Loans / Avg Avg Commercial Loans 2 **PEFCIALIZED LENDING RATIOS** Indirect Loans Outstanding / Total Loans Participation Loans Outstanding / Total Loans Participation Loans Purchased YTD / Total Loans Participation Loans Surbased YTD / Total Loans Total Commercial Loans / Total Assets Coals Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed					
Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans Net Charge Offs - Total Neal Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Star Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Other RE Loans Net Charge Offs - Other RE Loans / Avg Total Real Estate Loans / Avg Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Indirect Loans / Avg Indirect Loans Net Charge Offs - Leases Receivable / Avg Leases Receivable Net Charge Offs - Indirect Loans / Avg Indirect Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Other Real Loans / Avg Commercial Loans Net Charge Offs - Other Real Loans / Avg Commercial Loans / Avg Loans / Avg Loans Outstanding / Total Loans Participation Loans Purchased YTD / Total Loans Participation Loans Purchased YTD / Total Assets Total Commercial Loans / Total Assets / Total Non-Federally Guaranteed	17.45	16.91	15.29	14.59	12.80
Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - 1st Mortgage Loans / Avg Total Real Estate Loans Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans Net Charge Offs - Other RE Loans/ Avg Other RE Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Leases Receivable / Avg Leases Receivable Net Charge Offs - Participation Loans / Avg Interest Net Charge Offs - Participation Loans / Avg Morter Loans Net Charge Offs - Commercial Loans / Avg Commercial Loans 2 **PEPCIALIZED LENDING RATIOS** Indirect Loans Outstanding / Total Loans Participation Loans Outstanding / Total Loans Participation Loans Purchased YTD / Total Loans Participation Loans Surchased YTD / Total Loans Participation Loans Sold YTD / Total Loans Total Commercial Loans / Total Assets Total Commercial Loans / Total Non-Federally Guaranteed VTD Onn-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed	2.11	2.36	2.52	2.67	2.10
Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans Net Charge Offs - Other RE Loans / Avg Other RE Loans Net Charge Offs - Other RE Loans / Avg Other RE Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Leases Receivable / Avg Leases Receivable Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Other Ret Loans Net Charge Offs - Other Ret Loans / Avg Commercial Loans ? PSECIALIZED LENDING RATIOS Indirect Loans Outstanding / Total Loans Participation Loans Outstanding / Total Loans Participation Loans Purchased YTD / Total Loans Participation Loans Sold YTD / Total Assets Total Commercial Loans / Total Assets / Total Coans / Total Assets / Total Coans / Total Assets / Total Coans / Total Coans / Total Assets / Total Coans / Total /	0.02	0.05	0.38	16.77	0.70
Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans Net Charge Offs - Other RE Loans / Avg Other RE Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Indirect Loans / Avg Indirect Loans Net Charge Offs - Indirect Loans / Avg Indirect Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Commercial Loans / Avg Participation Loans Net Charge Offs - Total Loans / Avg Commercial Loans 2 SPECIALIZED LENDING RATIOS Indirect Loans Outstanding / Total Loans Participation Loans Outstanding / Total Loans Participation Loans Outstanding / Total Loans Participation Loans Sunday TID / Total Assets Indial Commercial Loans / Total Loans / Total Assets Indial Commercial Loans / Total Assets Indian / Total Loans / Total Loans / Total Assets Indian / Total Loans / Total Loans / Total Loans / Total Loans / Total / Total Loans / Total / T	0.78	0.77	0.75	0.63	0.43
Net Charge Offs - Other RE Loans/ Avg Other RE Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Dnly and Payment Option First & Other RE Loans Net Charge Offs - Leases Receivable / Avg Leases Receivable Net Charge Offs - Indirect Loans / Avg Indirect Loans Net Charge Offs - Indirect Loans / Avg Indirect Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Commercial Loans / Avg Commercial Loans ² SPECIALIZED LENDING RATIOS Indirect Loans Outstanding / Total Loans Participation Loans Outstanding / Total Loans Participation Loans Purchased YTD / Total Loans Participation Loans Sold YTD / Total Loans Indirect Loans Course of YTD / Total Loans Indirect Loans Course of YTD / Total Loans / Total Commercial Loans / Total Assets India Commercial Loans / Total Lo	0.06	0.02	0.03	0.01	0.02
Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Dnly and Payment Option First & Other RE Loans Net Charge Offs - Leases Receivable / Avg Leases Receivable Net Charge Offs - Leases Receivable / Avg Leases Receivable Net Charge Offs - Participation Loans / Avg Indirect Loans Net Charge Offs - Oommercial Loans / Avg Commercial Loans ² SPECIALIZED LENDING RATIOS Indirect Loans Outstanding / Total Loans Participation Loans Purchased YTD / Total Loans Participation Loans Purchased YTD / Total Loans Participation Loans Purchased YTD / Total Assets Total Commercial Loans / Total Non-Federally Guaranteed	0.04	0.01	0.01	0.01	0.02
Only and Payment Option First & Other RE Loans Net Charge Offs - Leases Receivable / Avg Leases Receivable Net Charge Offs - Indirect Loans / Avg Indirect Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Participation Loans / Avg Commercial Loans 2 SPECIALIZED LENDING RATIOS Indirect Loans Outstanding / Total Loans Participation Loans Such YTD / Total Assets Total Commercial Loans / Total Assets Total Commercial Loans / Total Assets Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD Vton-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed	0.11	0.06	0.08	-0.01	0.0
Net Charge Offs - Leases Receivable / Avg Leases Receivable / Net Charge Offs - Indirect Loans / Avg Indirect Loans / Net Charge Offs - Participation Loans / Avg Participation Loans / Net Charge Offs - Participation Loans / Avg Participation Loans / Net Charge Offs - Commercial Loans / Avg Commercial Loans ² **SPECIALIZED LENDING RATIOS** Indirect Loans Outstanding / Total Loans **Participation Loans Purchased YTD / Total Loans **Participation Loans Purchased YTD / Total Loans **Participation Loans Purchased YTD / Total Loans Granted YTD **Participation Loans Purchased YTD / Total Assets **Iotal Commercial Loans / Total Assets ** **Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD **Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed	0.00	0.09	0.08	0.08	0.00
Net Charge Offs - Indirect Loans / Avg Indirect Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Commercial Loans / Avg Articipation Loans Net Charge Offs - Commercial Loans / Avg Commercial Loans ² SPECIALIZED LENDING RATIOS Indirect Loans Outstanding / Total Loans Participation Loans Outstanding / Total Loans Participation Loans Purchased YTD / Total Loans Granted YTD Participation Loans Sold YTD / Total Assets Total Commercial Loans / Total Assets Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD Vton-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed	0.00	0.00	0.00	0.00	0.00
Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Commercial Loans / Avg Commercial Loans ² SPECIALIZED LENDING RATIOS Indirect Loans Outstanding / Total Loans Participation Loans Outstanding / Total Loans Participation Loans Purchased YTD / Total Loans Participation Loans Sold YTD / Total Loans Commercial Loans / Total Assets Total Commercial Loans / Total Assets Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted TID Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed	1.18	1.04	0.97	0.86	0.56
SPECIALIZED LENDING RATIOS Indirect Loans Outstanding / Total Loans Indirect Loans Outstanding / Total Loans Indirect Loans Coutstanding / Total Loans Indirect Loans	0.23	0.77	1.58	0.30	0.24
SPECIALIZED LENDING RATIOS Indirect Loans Outstanding / Total Loans Participation Loans Outstanding / Total Loans Participation Loans Purchased YTD / Total Loans Granted YTD Participation Loans Sold YTD / Total Assets Total Commercial Loans / Total Assets Cotal Commercial Loans / Total Assets Cons Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted TOTAL Von-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed	0.11	0.26	0.03	0.04	0.1
Participation Loans Outstanding / Total Loans Participation Loans Purchased YTD / Total Loans Granted YTD Participation Loans Sold YTD / Total Loans Granted YTD Participation Loans Sold YTD / Total Assets Fotal Commercial Loans / Total Assets coans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted / YTD Von-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed					-
Participation Loans Purchased YTD / Total Loans Granted YTD Participation Loans Sold YTD / Total Assets Total Commercial Loans / Total Assets Total Commercial Loans / Total Assets ons Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted TOTO TOTO TOTO TOTO TOTO TOTO TOTO TO	21.20	23.40	25.15	24.16	23.1
Participation Loans Sold YTD / Total Assets Total Commercial Loans / Total Assets 2 Coans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted TD TD Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed	2.92	2.82	2.44	2.94	3.5
Total Commercial Loans / Total Assets 2 coans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted TTD ton-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed	1.71	1.97	1.09	2.48	2.5
.oans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted //TD Ion-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed	0.13	0.34	0.48	0.49	0.3
/TD Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed	2.98	2.54	2.94	3.49	3.4
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed					_
	0.14	0.01	0.07	0.33	0.29
Student Loans	35.29	33.22	29.33	31.78	32.3
REAL ESTATE LENDING RATIOS	55.28	33.22	28.33	31.10	32.3
otal Fixed Rate Real Estate / Total Assets	15.50	15.87	15.49	16.00	18.1
Total Fixed Rate Real Estate / Total Loans	24.00	23.61	22.03	22.97	29.2
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	30.12	26.56	26.96	32.66	46.1
irst Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	76.72	61.94	59.02	61.51	63.2
nterest Only & Payment Option First & Other RE / Total Assets	0.45	0.65	0.74	0.74	0.5
nterest Only & Payment Option First & Other RE / Net Worth		6.17	6.82	6.84	5.90
MISCELLANEOUS RATIOS	4.20				
Mortgage Servicing Rights / Net Worth		1.30	1.32	1.46	2.4
		130.89	149.11	117.53	76.6
Complex Assets / Total Assets	4.20	21.00	21.86	21.37	22.3
Short Term Liabilities / Total Shares and Deposits plus Borrowings	1.33 120.91 22.14	35.21	35.30	35.70	34.6
Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)	4.20 1.33 120.91				
*Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.	1.33 120.91 22.14				
Means the number is too large to display in the cell	1.33 120.91 22.14				
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements	1.33 120.91 22.14 37.44		ed (TDR) loans.		
his policy change may result in a decline in delinquent loans reported as of June 2012. Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition	1.33 120.91 22.14 37.44	d debt restructur			

		Historia	al Ratios ^{/6}						
Return to cover		For Charter :							
03/04/2021		Count of CU :							
CU Name: N/A		sset Range :	_						
Peer Group: N/A	ĺ		Region: Natio	n * Peer Grou	p: All * State =	 = 'MO' * Type li	cluded: Fede	erally Insured	State Credit
			- I						otato oroan
٥	ount of CU in	Peer Group :	N/A		Dec-2019			Dec-2020	
	Dec-2016	Dec-2017	Dec-2018	Dec-2019	PEER Avg	Percentile**	Dec-2020	PEER Avg	Percentile**
CAPITAL ADEQUACY Has the credit union adopted ASC topic 326 (CECL)? If aggregate									
FPR, number of adopters	N/A	N/A	N/A	0	N/A	N/A	0	N/A	N/A
Effective date of adoption of ASC Topic 326 - Financial Instruments -	14// (14//	14/7 (1477	14// (14/7	14// (
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 one time adjustment to undivided									
earnings for the adoption of ASC topic 326 (CECL) 15	N/A	N/A	N/A	10.85	N/A	N/A	9.65	N/A	N/A
Solvency Evaluation (Estimated)	111.98	111.92	112.18	112.46	N/A	N/A	110.99		N/A
Classified Assets (Estimated) / Net Worth	5.34	5.61	5.41	4.52	N/A	N/A	5.10	N/A	N/A
ASSET QUALITY									
* Net Charge-Offs / Average Loans	0.65	0.67		0.66	N/A	N/A	0.40		N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.36	98.85		100.67	N/A	N/A	101.59		N/A
Accum Unreal G/L On AFS/Cost Of AFS	-1.09	-1.16		0.21	N/A	N/A	1.16		N/A
Delinquent Loans / Assets ³	0.50	0.53	0.55	0.47	N/A	N/A	0.32	N/A	N/A
* Pot un On Average Assets Evaluding Stabilization									
* Return On Average Assets Excluding Stabilization	0.0-		0.00	A1/4	\$1/*	.		B1/4	
Income/Expense & NCUSIF Premium ²	0.65	0.44		N/A	N/A	N/A	N/A	N/A	N/A
* Gross Income/Average Assets	5.60	5.58		6.13	N/A	N/A	5.67	N/A	N/A
* Yield on Average Loans 4	4.64	4.63		4.91	N/A	N/A	4.70		N/A
* Yield on Average Investments	1.37	1.55		2.31	N/A N/A	N/A	1.49		N/A N/A
* Fee & Other Op.Income / Avg. Assets * Cost of Funds / Avg. Assets	2.23 0.50	2.12 0.49		2.15 0.83	N/A N/A	N/A N/A	2.16 0.65		N/A N/A
* Net Margin / Avg. Assets	5.10	5.09		5.29	N/A N/A	N/A N/A	5.02	N/A N/A	N/A
* Net Interest Margin/Avg. Assets	2.88	2.98		3.15	N/A	N/A	2.86	N/A	N/A
Operating Exp./Gross Income	72.45	71.93		69.49	N/A	N/A	70.80	N/A	N/A
Operating Exp./Gross meeme	72.40	7 1.55	71.00	05.45	14/74	14/74	70.00	13/73	19/75
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets 1	3.13	3.13	3.10	3.21	N/A	N/A	2.73	N/A	N/A
* Net Operating Exp. /Avg. Assets	3.07	3.04		3.33	N/A	N/A	3.32	N/A	N/A
ASSET / LIABILITY MANAGEMENT	0.07	0.0 .	0.2.	0.00		1471	0.02	1471	
Net Long-Term Assets / Total Assets	29.55	28.69	28.38	27.57	N/A	N/A	28.24	N/A	N/A
Reg. Shares / Total Shares & Borrowings	32.74	33.21	33.41	31.99	N/A	N/A	33.95		N/A
Total Loans / Total Shares	75.35	78.85	82.49	81.79	N/A	N/A	72.10	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	94.95	94.90	94.97	95.10	N/A	N/A	95.90	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	51.27	52.36	53.08	51.91	N/A	N/A	55.93	N/A	N/A
Borrowings / Total Shares & Net Worth	2.45	2.87	3.25	2.99	N/A	N/A	2.54	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	3.80	4.38		4.44	N/A	N/A	4.49		N/A
Borrowers / Members	48.75	49.50		49.95	N/A	N/A	64.92		N/A
Members / Full-Time Empl.	362.92	367.36		360.32	N/A	N/A	359.39		N/A
Avg. Shares Per Member	\$7,773	\$7,905		\$8,384	N/A	N/A	\$10,028	N/A	N/A
Avg. Loan Balance	\$12,016	\$12,593		\$13,729	N/A	N/A	\$11,138	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$64,676	\$66,829	\$70,186	\$71,965	N/A	N/A	\$76,694	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December	•								
**Percentile Rankings and Peer Average Ratios are produced once a quarter a Subsequent corrections to data after this date are not reflected in the Percent				t cycle					
Percentile Rankings show where the credit union stands in relation to its peers					all data for all	ndit uniona in a			
peer group are arranged in order from highest (100) to lowest (0) value. The pe									
the entire range of ratios. A high or low ranking does not imply good or bad pe	rformance. How	ever, when revi							
conclusions as to the importance of the percentile rank to the credit union's final									
^{1/} For periods before 2004, the Fixed Assets & Foreclosed and Repossessed a	ssets did not incl	ude repossesse	ed vehicles.						
^{2/} Prior to September 2010, this ratio was named Return on Assets Prior to NC		n Income/Exper	nse.						
From December 2010 forward, NCUSIF Premium Expense is also excluded to									
^{3/} The NCUA Board approved a regulatory/policy change in May 2012 revising		reporting requir	ements for trouble	ed debt restructu	red (TDR) loans.				
This policy change may result in a decline in delinquent loans reported as of a Prior to September 2019, this ratio did not include Loans Held for Sale in the		iarta luna 2011	the numeret	mail as mail 1 4 h	sava inaludad i-4	erest income	Laana Hald f	Cala	
Filor to September 2019, this ratio did not include Loans Held for Sale in the	uenominator. Pr	ioi to june 201	e, the numerator r	nay or may not h	iave included int	erest income on	Luans Held for S	oale.	

		Ass	ote				1		$\overline{}$
Return to cover		For Charter :							
03/04/2021		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Stat	e = 'MO' * Type Inclu	ded: Fede	erally Insured State Cr	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2016	Dec-2017	% Cha	Dec-2018	% Cha	Dec-2019	º/ Cha	Dec-2020	% Cho
ASSETS	Dec-2016	Dec-2017	∕₀ City	Dec-2016	∕₀ City	Dec-2013	/s City	Dec-2020	/o City
CASH:									
Cash On Hand	144,057,014	160,323,342	11.3	165,332,550	3.1	175,050,031	5.9	255,759,769	46.1
Cash On Deposit	764,193,146			664,572,688	-8.9	950,747,227		2,017,781,991	
Cash Equivalents	28,785,841	25,260,213		28,107,746	11.3	24,769,576			
TOTAL CASH & EQUIVALENTS	937,036,001	915,153,222	-2.3	858,012,984	-6.2	1,150,566,834		2,315,065,382	101.2
INVESTMENTS:	00.074.400	40 404 400	-9.6		400.0	67,831,186	N/A	N/A	
Trading Securities Available for Sale Securities	20,371,499 1,931,942,348	18,421,102 1,845,320,883	-4.5	1,716,020,441	-100.0 -7.0	1,634,415,217		N/A N/A	
Held-to-Maturity Securities, net of Allowance for Credit Losses	1,931,942,340	1,045,320,003	-4.5	1,7 10,020,441	-7.0	1,034,415,217	-4.0	IN/A	
if ASC 326 has been adopted	118,621,810	109.195.021	-7.9	113,089,582	3.6	98,204,197	-13.2	0	-100.0
Equity Securities	116,021,610 N/A	N/A		N/A	3.0	90,204,197		29,126,327	
Trading Debt Securities	N/A			N/A		0		77,823,105	
Available-for-Sale Debt Securities	N/A	N/A N/A		N/A N/A		0		2,460,987,213	
Held-to-Maturity Debt Securities, net of Allowance for Credit	N/A			N/A N/A		0		149,746,599	
Deposits in Commercial Banks, S&Ls, Savings Banks	581,335,263			425,947,396	-13.0	422,278,587			
Loans to, Deposits in, and Investments in Natural	JU 1,JJU,203	+09,040,223	-10.7	420,841,380	-13.0	722,210,301	-0.9	-51,000,311	17.8
Person Credit Unions ²	76,692,317	98,340,915	28.2	99,591,294	1.3	108,436,138	8.9	115,379,384	6.4
Total MCSD/Nonperpetual Contributed Capital and	70,032,317	30,040,913	20.2	33,331,234	1.5	100,430,130	0.5	110,079,004	0.4
PIC/Perpetual Contributed Capital	16,976,442	17,022,728	0.3	17,055,645	0.2	17,104,828	0.3	17,104,980	0.0
All Other Investments in Corporate Cus	1,113,804	1,717,669		2,362,081	37.5	8,676,182		15,522,825	
All Other Investments ²	89,832,176			113,318,415	11.6	129,396,209			
TOTAL INVESTMENTS	2,836,885,659			2,487,384,854	-7.2	2,486,342,544			
	_,000,000,000	_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		_,,,,,		_,,		0,100,000	
LOANS HELD FOR SALE	48,014,833	46,919,709	-2.3	34,568,595	-26.3	73,318,768	112.1	103,031,142	40.5
LOANS AND LEASES:									
Unsecured Credit Card Loans	448,618,775			467,669,848	2.7	473,286,319			
All Other Unsecured Loans/Lines of Credit	318,870,889			368,848,006	5.9	388,587,919		454,911,608	
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0			0	N/A	0		0	N/A
Non-Federally Guaranteed Student Loans	51,259,345			56,816,727	4.0	47,928,796		45,279,478	
New Vehicle Loans	1,065,647,781	1,219,829,664		1,408,827,755	15.5	1,428,360,112		1,387,880,571	-2.8
Used Vehicle Loans	2,603,766,552			3,100,604,358	7.9	3,309,777,335		3,479,489,792	
Leases Receivable	1,862	0		0	N/A			427,659	
All Other Secured Non-Real Estate Loans/Lines of Credit 3	396,211,781	400,817,622	1.2	418,755,743	4.5	434,408,411	3.7	470,317,506	8.3
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family		0.040.404.005		0.400.400.000					
Residential Properties ³ Total Loans/Lines of Credit Secured by Junior Lien 1-4	2,449,610,699	2,312,434,635	-5.6	2,468,189,606	6.7	2,693,251,897	9.1	3,341,513,925	24.1
Family Residential Properties ³	057 505 300	ECC 020 702	-40.8	1 002 056 540	77.4	1 050 010 205		4.050.044.440	-0.3
	957,595,399			1,003,856,548	77.1	1,059,819,305			
All Other Real Estate Loans/Lines of Credit 3	N/A	482,307,678		134,544,471	-72.1	159,124,770		78,256,660	
Commercial Loans/Lines of Credit Real Estate Secured 3	N/A	303,818,760		373,249,156	22.9	472,301,677		570,845,943	
Commercial Loans/Lines of Credit Not Real Estate Secured 3	N/A	37,653,144		38,571,670	2.4	55,667,755		60,088,700	
TOTAL LOANS & LEASES (ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE	8,291,583,083	9,055,891,340	9.2	9,839,933,888	8.7	10,522,514,296	6.9	11,375,479,018	8.1
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN & LEASES)	(73,086,629)	(79,779,017)	9.2	(82,092,040)	2.9	(74,050,628)	-9.8	(89,880,288)	21.4
Foreclosed Real Estate	9,097,988			(82,092,040) 8,904,388	2.9	10,236,348		9,817,364	
Repossesed Autos	3,042,271	2,457,656		2,252,427	-8.4	2,607,719		2,699,099	
Foreclosed and Repossessed Other Assets	830,458			606,612	-6.1	130,524			
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	12.970.717			11,763,427	-0.1	12,974,591		12,551,638	
Land and Building	,,	322.114.034		335,167,012	4.1	374,101,319			-3.3 2.6
Other Fixed Assets	304,566,250 54,958,821	53,818,227		57,381,070	6.6	63,506,315		69,564,187	9.5
	103,094,489			114,716,810	4.4	120,763,133		141,228,983	
NCUA Share Insurance Capitalization Deposit Identifiable Intangible Assets	103,094,489			749,880	-24.1	491,690		243,394	
Goodwill	2,042,182			1,582,360	-24.1	1,582,360			
TOTAL INTANGIBLE ASSETS	2,042,182			2,332,240	-23.0	2,074,050		1,825,754	
Accrued Interest on Loans	23,272,938			27,633,560	6.7	30,046,334		32,785,861	
Accrued Interest on Investments	7,149,781	7,475,979		7,996,731	7.0	7,752,584		7,691,820	
Non-Trading Derivative Assets	7,149,761		_	176,244	N/A	22,185,631		12,256,727	
All Other Assets	287,642,916			300,541,083	-4.0	316,080,244			
TOTAL OTHER ASSETS	318,065,724				-2.9	376,064,793			
TOTAL ASSETS	12,836,131,130			13,995,516,458	3.9	15,108,176,015		18,274,005,772	21.0
TOTAL CU's	107	103	-3.7	99	-3.9	97	-2.0	94	-3.1
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¹ OTHER RE OWNED PRIOR TO 2004							1		<u> </u>
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CU							1		
³ Reporting requirements for loans were changed with September 2017 cycle to	accommodate the regula	atory definition of commer	cial loans.	This policy change may ca	use fluctua	ations from prior cycles.			5. Assets

		Liabilities, Shares	& Fauity						
Return to cover		For Charter :							
03/04/2021		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Sta	te = 'MO' * Type Inclu	ded: Fed	erally Insured State (Credit Union
	Count	f CU in Peer Group :						,	
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, &									
Draws Against Lines of Credit	302,917,070	370,972,153	22.5		14.1	421,309,861	-0.5	441,208,902	4.7
Borrowing Repurchase Transactions	12,990,916	0	-100.0	12,539,957	N/A	11,335,018	-9.6	3,828,345	-66.2
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth ³	0	0	N/A	500,000	N/A	500,000	0.0	500,000	0.0
Non-Trading Derivative Liabilities	0	0		166,000	N/A	526,699		2,833,549	438.0
Accrued Dividends and Interest Payable	12,616,088	12,810,880				17,572,909		16,769,235	-4.6
Accounts Payable & Other Liabilities	186,248,564	229,198,273		163,870,519		189,851,822		302,427,126	59.3
Allowance for Credit Losses on Off-Balance Sheet Credit	100,240,004	220, 100,273	20.1	100,010,019	20.0	100,001,022	10.5	552,721,120	55.5
Exposure	N/A	N/A		N/A		0		0	N/A
	IN/A	19/73		N/A		0		Ŭ	13//
SHARES AND DEPOSITS	1								
Share Drafts	2,094,747,630	2,269,797,210	8.4	2,431,507,210	7.1	2,649,925,821	9.0	3,565,896,436	34.6
Regular Shares	3,702,045,188	3,937,724,337		4,131,668,081	4.9	4,253,585,211	3.0	5,507,377,896	29.5
Money Market Shares	2,664,723,468	2,695,264,756		2,756,387,263	2.3	2,950,187,599		3,719,331,051	26.1
Share Certificates	1,603,889,088	1.657.146.004				2,930,167,399	20.2	1,979,879,721	-3.1
IRA/KEOGH Accounts		, ,							3.3
	891,027,856	849,450,195	1		-4.2	838,072,010		866,138,550	
All Other Shares ¹	35,948,000	39,509,264			8.7	50,707,289		62,857,321	24.0
Non-Member Deposits	11,206,685	35,671,705		51,706,164	45.0	78,947,541	52.7	75,079,034	-4.9
TOTAL SHARES AND DEPOSITS	11,003,587,915	11,484,563,471		11,928,408,350	3.9	12,865,382,478		15,776,560,009	22.6
TOTAL LIABILITIES 4	514,772,638	612,981,306	19.1	614,924,573	0.3	13,506,478,787	2,096.4	16,544,127,166	22.5
EQUITY:									
Undivided Earnings	886,562,960	925,767,919			7.9	1,093,849,096		1,190,412,446	8.8
Regular Reserves	211,248,468	211,447,356	0.1	211,149,463	-0.1	211,067,646	0.0	211,172,500	0.0
Appropriation For Non-Conforming Investments (SCU Only)	0	66,018	N/A	50,795	-23.1	50,795	0.0	50,795	0.0
Other Reserves	256,366,145	269,821,767			6.9	312,528,626		339,125,714	8.5
Equity Acquired in Merger	13,973,856	15,002,815	1		15.0	20,435,233		20,687,868	1.2
Miscellaneous Equity	1,188,480	1,188,480			0.0	1,180,460		1,420,931	20.4
Accumulated Unrealized G/L on AFS Securities	-21,288,641	-21,697,137				1, 100, 4 00 N/A	-	N/A	20.4
Accumulated Unrealized Losses for OTTI	-21,200,041	-21,091,131	-1.9	-32,347,230	-50.0	IN/A		IN/A	
(due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	0		213,646	N/A	-571,964		-1,132,233	-98.0
Accumulated Unrealized Gains (Losses) on Available for Sale			14// 1	2.0,0.0	1471	07 1,00 1	001.11	1,102,200	00.0
Debt Securities 5	N/A	N/A		N/A		3,399,942		28,247,830	730.8
Other Comprehensive Income	-30,280,691	-32,643,756	-7.8		0.7	-40,242,606	-24.1	-60,107,245	-49.4
Net Income	-30,200,031	-52,045,750	1	-52,410,579		-40,242,000	1	-00,107,243	N/A
EQUITY TOTAL	1,317,770,577	1,368,953,462			6.1	1,601,697,228		1,729,878,606	8.0
EQUITIONAL	1,317,770,377	1,300,933,402	3.9	1,432,103,333	0.1	1,001,097,220	10.3	1,729,070,000	0.0
TOTAL SHARES & EQUITY	12,321,358,492	12,853,516,933	4.3	13,380,591,885	4.1	14,467,079,706	8.1	17,506,438,615	21.0
TOTAL SHARES & EQUITY	12,321,330,492	12,000,010,900	4.3	13,360,391,663	4.1	14,407,079,700	0.1	17,300,436,013	21.0
TOTAL LIABILITIES, SHARES, & EQUITY	12,836,131,130	13,466,498,239	4.9	13,995,516,458	3.9	15,108,176,015	8.0	18,274,005,772	21.0
NCUA INSURED SAVINGS ²									
Uninsured Shares	495,140,679	524,340,657	5.9	456,184,808	-13.0	583,479,989	27.9	909,231,337	55.8
Uninsured Non-Member Deposits	1,671,161	7,960,219		1,870,245				5,927,271	
	496,811,840					5,526,355 589,006,344		915,158,608	7.3 55.4
Total Uninsured Shares & Deposits		532,300,876		458,055,053					
Insured Shares & Deposits	10,506,776,075	10,952,262,595		11,470,353,297	4.7	12,276,376,134		14,861,401,401	21.1
TOTAL NET WORTH	1,369,744,942	1,424,145,884	4.0	1,518,222,748	6.6	1,640,409,277	8.0	1,763,927,205	7.5
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1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KE		K SHAKES FOR SHORT	FORM FIL	EKS					
October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 f			1						
³ December 2011 and forward includes "Subordinated Debt Included in Net W			1						
⁴ Prior to March 2019, Total Liabilities did not include Total Shares and Depos			1						
⁵ Includes accumulated unrealized gains / losses on AFS securities and AFS of	lebt securities.							6.	LiabShEquity

Proc Clarater MA			Income Statem	ent		1		I		Т
Count of CU SM	Return to cover									
Column NA										
Dec. 2016 Dec. 2016 Dec. 2017 N. Chg Dec. 2016 S. Chg Dec. 2017 N. Chg Dec. 2018 S. Chg Dec. 2018 N. Chg Dec.			Asset Range :	N/A						
Dec-2016 Number Dec-	Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Stat	te = 'MO' * Type Includ	led: Fede	rally Insured State Cre	edit
PROCESS 10 10 10 10 10 10 10		Count								
PROCESS 10 10 10 10 10 10 10										
### NETREST NCOME:		Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg
Interest of Decorate Refund 1,128,6411 47,124,655 42,245,555 42,245,545 41,6 (847,217) 17,2 (546,456) (166	* INCOME AND EXPENSE									
Less interest Refund	INTEREST INCOME:									
Income from Investments	Interest on Loans	373,410,833	401,814,363	7.6	450,775,175	12.2	502,842,540	11.6	519,517,351	3.3
Income from Treating 1,778 98 98 268 61 5	Less Interest Refund	(1,258,941)	(474,835)	-62.3	(467,217)		. , ,	17.2		
Uproalized Cain (Loss) due to change in fair value of Equity and Total Interests INCOME	Income from Investments	48,166,843	54,095,830	12.3	65,265,196	20.6	74,915,789	14.8	54,634,098	-27.1
Trading Debt Securities NA		1,778,084	684,266	-61.5	0	-100.0	N/A		N/A	
TOTAL NTEREST INCOME										
NITEREST EXPENSE:	<u>_</u>									
Dividends		422,096,819	456,119,624	8.1	515,573,154	13.0	579,096,723	12.3	585,941,577	1.2
Interest on Deposits										
Interest on Borrowed Money										_
TOTAL INTEREST EXPENSE ROWISHON FOR CLAN & LEASE LOSSES OR TOTAL CREDIT LOSS EXPENSE ROWISHON FOR CLAN & LEASE LOSSES OR TOTAL CREDIT LOSS EXPENSE SOLVENSE	·									
PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT S5,575,715 S65,14,046 17.2 S6,284,306 1.7 57,973,227 -12.5 59,217,257 NET NITEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS S0,217,257 S2,079,074 7.3 363,263,810 11.3 400,027,880 10.1 418,337,367 NON-INTEREST INCOME										
LOSS EXPENSE TOTAL CREDIT LOSS EXPENSE 304.265.576 304.265.576 304.265.576 304.265.576 304.265.576 304.265.576 304.265.576 304.265.577 304.363.8810 11.3 400.027.600 10.1 418.337.307 11.3 400.027.600 10.1 418.337.307 11.3 400.027.600 10.1 418.337.307 11.3 400.027.600 10.1 418.337.307 11.3 400.027.600 10.1 418.337.307 11.3 400.027.600 10.1 418.337.307 11.3 400.027.600 10.1 418.337.307 11.3 400.027.600 10.1 418.337.307 11.3 400.027.600 10.1 418.337.307 11.3 400.027.600 10.1 418.337.307 11.3 400.027.600 10.1 418.337.307 11.3 400.027.600 10.1 418.337.307 11.3 400.027.600 10.1 418.337.307 11.3 400.027.600 10.1 418.337.307 11.3 400.027.600 10.1 418.337.307 11.3 400.027.600 10.1 418.337.307 11.3 400.027.600 11.3 400.845.500 11.3 400.027.600 11.3		62,265,528	64,596,504	3.7	86,045,038	33.2	121,095,816	40.7	108,386,953	-10.5
NET INTEREST INCOME AFTER PIL OR TOTAL CREDIT LOSS EXPENSE 304,255,756 326,379,074 7.3 863,283,810 11.3 400,027,680 10.1 418,337,367 NON-INTEREST INCOME: 123,940,981 127,815,428 3.1 134,379,728 5.1 135,042,523 0.5 115,964,272 0.0 Inter Operating Income 154,916,028 154,916,028 154,916,028 154,916,028 154,916,028 154,916,028 154,916,028 154,028 154,028 154,028 154,028 154,028 154,038 161,038 174,058,000 174 244,187,05 2631 (Loss) on Investments 1,048,039 161,13 161,13 161,13 161		55 575 745	05.444.040	47.0	00 004 000	4.7	F7 070 007	40.5	50.047.057	
EXPENSE 304,256,576 326,379,074 7.3 363,263,281 11.3 400,027,680 10.1 418,337,367 NON-INTEREST INCOME:	-	55,575,715	65,144,046	17.2	66,264,306	1.7	57,973,227	-12.5	59,217,257	2.1
NON-INTEREST INCOME: 123,940,981 127,815,428 3.1 134,379,728 5.1 135,042,922 0.6 115,954,272		304 255 576	326 379 074	73	363 263 810	113	400 027 680	10.1	418 337 367	4.6
Fee Income		304,233,370	320,373,074	7.5	000,200,010	11.0	400,021,000	10.1	410,007,007	7.0
Other Coperating Income		123 940 981	127 815 428	3 1	13/1 370 728	5.1	135 042 523	0.5	115 954 272	-14.1
Gain (Loss) on Investments					, ,					
Gain (Loss) on Equity Securities (IO NOT include Gain (Loss) on Other Securities)	, ,							-	, ,	
Loss on ordiner securities N/A		2,040,420	-540,550	-121.0	4,000,000	040.0	11//		19/75	
Gain (Loss) on Chler's Securities (DO NOT include N/A		N/A	N/A		N/A		1 860		220 311	######
Gain (Loss) on Equity Securities)		1.07			1071		1,000		220,011	
Gain (Loss) on Non-Trading Derivatives		N/A	N/A		N/A		12,622,918		4,015,688	-68.2
Gain (Loss) on Disposition of Assets 198,656 .534,749 .369.7 .3,297.718 .516.7 .1,800,200 .154.6 .535,032	Gain (Loss) on Non-Trading Derivatives				334	101.0				
Gain from Bargain Purchase (Merger)	, ,	198,265								
Other Non-Oper Income/(Expense) 3,814,760 -17,272,644 -552.8 8,530.819 149.4 6,115,471 -28.3 2,008.815	, , ,					N/A				
NON-INTEREST INCOME 285.415,738 259,858,861 9.0 308,848,229 18.9 338,890,945 9.7 372,397,405	Other Non-Oper Income/(Expense)	3,814,760	-17,272,644	-552.8	8,530,819	149.4	6,115,471	-28.3	2,008,815	-67.2
NON-INTEREST EXPENSE	NCUSIF Stabilization Income	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Total Employee Compensation & Benefits 252,268,431 264,309,396 4.8 290,288,984 9.8 306,462,354 5.6 335,727,716	TOTAL NON-INTEREST INCOME	285,415,738	259,858,861	-9.0	308,848,229	18.9	338,890,945	9.7	372,397,405	9.9
Travel, Conference Expense	NON-INTEREST EXPENSE									
Office Occupancy 34,699,011 36,216,580 4.4 38,994,024 7.7 41,372,126 6.1 43,330,443 Office Operation Expense 104,990,744 106,328,712 1.3 111,327,931 6.6 120,725,503 6.5 127,630,490 1.2 127,091,05 Loan Servicing Expense 38,722,741 37,441,949 3.3 40,472,792 8.1 41,551,900 2.7 47,572,893 Professional, Outside Service 34,547,11 37,649,154 9.0 43,243,927 14.9 47,027,923 8.8 51,792,528 Member Insurance NIA NIA NIA NIA NIA NIA NIA NIA NIA Member Insurance - NCUSIF Premium 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Total Employee Compensation & Benefits	252,268,431	264,309,396	4.8	290,288,984	9.8	306,462,354	5.6	335,727,716	9.5
Office Operation Expense	Travel, Conference Expense	4,498,715	4,638,548	3.1	5,473,314	18.0	5,769,374	5.4	4,445,052	-23.0
Educational and Promotion 16,336,311 18,614,724 13.9 20,259,834 8.8 26,559,082 31.1 27,709,105 Loan Servicing Expense 38,722,741 37,441,949 -3.3 40,472,792 8.1 41,551,900 2.7 47,572,883 Professional, Outside Service 34,546,711 37,649,154 9.0 43,243,927 14.9 47,027,923 8.8 51,792,528 Member Insurance - 1 N/A	Office Occupancy	34,699,011	36,216,580	4.4	38,994,024	7.7	41,372,126	6.1	43,330,443	4.7
Loan Servicing Expense 38,722,741 37,441,949 -3.3 40,472,792 8.1 41,551,900 2.7 47,572,883	Office Operation Expense	104,990,744	106,328,712	1.3	113,327,931	6.6	120,725,503	6.5	127,630,490	5.7
Professional, Outside Service 34,546,711 37,649,154 9.0 43,243,927 14.9 47,027,923 8.8 51,792,528 Member Insurance 1	Educational and Promotion	16,336,311	18,614,724	13.9	20,259,834	8.8	26,559,082	31.1	27,709,105	4.3
Member Insurance 1	Loan Servicing Expense	38,722,741	37,441,949	-3.3	40,472,792	8.1	41,551,900	2.7	47,572,883	14.5
Member Insurance - NCUSIF Premium 2 271 0 -100.0 1,300 N/A 5,045 288.1 0	Professional, Outside Service	34,546,711	37,649,154	9.0	43,243,927	14.9	47,027,923	8.8	51,792,528	10.1
Member Insurance - Temporary Corporate	Member Insurance ¹	N/A	N/A	١	N/A		N/A		N/A	
CU Stabilization Fund ³ 0 0 N/A 0 N/A N/A N/A N/A N/A Member Insurance - Other 176,686 179,644 1.7 131,972 -26.5 139,440 5.7 162,612 Operating Fees 1,608,177 1,663,769 3.5 1,723,365 3.6 1,919,248 11.4 1,904,075 Misc Operating Expense 20,024,651 21,147,398 5.6 25,102,366 18.7 28,031,313 11.7 29,514,574 TOTAL NON-INTEREST EXPENSE 507,872,449 528,189,874 4.0 579,019,809 9.6 619,563,308 7.0 669,789,478 NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ^{1/4} 81,799,136 58,048,061 -29.0 93,093,530 60.4 N/A N/A N/A NET INCOME (LOSS) 81,798,865 58,048,061 -29.0 93,093,530 60.4 N/A N/A N/A NET INCOME (LOSS) 81,798,865 58,048,061 -29.0 93,092,230 60.4 119,355,317 28.2 120,945,294 RESERVE TRANSFERS: Transfer to Regular Reserve 168,319 186,662 10.9 939,340 403.2 484,677 -48.4 279,310 *All Income/Expense amounts are year-to-date while the related % change ratios are annualized. # Means the number is too large to display in the cell ** **For December 2009 to December 2010, this account includes NCUSIF Premium Expense.** **For December 2009 to June 2009, this account includes only NCUSIF Premium Expense.** **For March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward,	Member Insurance - NCUSIF Premium ²	271	0	-100.0	1,300	N/A	5,045	288.1	0	-100.0
Member Insurance - Other	Member Insurance - Temporary Corporate									
Operating Fees	CU Stabilization Fund ³	0	0	N/A	. 0	N/A	N/A		N/A	
Misc Operating Expense 20,024,651 21,147,398 5.6 25,102,366 18.7 28,031,313 11.7 29,514,574 TOTAL NON-INTEREST EXPENSE 507,872,449 528,189,874 4.0 579,019,809 9.6 619,563,308 7.0 669,789,478 NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS 'A 81,799,136 58,048,061 -29.0 93,093,530 60.4 N/A NET INCOME (LOSS) 81,798,865 58,048,061 -29.0 93,092,230 60.4 119,355,317 28.2 120,945,294 RESERVE TRANSFERS: Transfer to Regular Reserve 168,319 186,662 10.9 939,340 403.2 484,677 -48.4 279,310 *All Income/Expense amounts are year-to-date while the related % change ratios are annualized. # Means the number is too large to display in the cell 1 From September 2009 to December 2010, this account includes NCUSIF Premium Expense.	Member Insurance - Other	176,686	179,644	1.7	131,972	-26.5	139,440	5.7	162,612	16.6
Misc Operating Expense 20,024,651 21,147,398 5.6 25,102,366 18.7 28,031,313 11.7 29,514,574 TOTAL NON-INTEREST EXPENSE 507,872,449 528,189,874 4.0 579,019,809 9.6 619,563,308 7.0 669,789,478 NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS 'A 81,799,136 58,048,061 -29.0 93,093,530 60.4 N/A NET INCOME (LOSS) 81,798,865 58,048,061 -29.0 93,092,230 60.4 119,355,317 28.2 120,945,294 RESERVE TRANSFERS: Transfer to Regular Reserve 168,319 186,662 10.9 939,340 403.2 484,677 -48.4 279,310 *All Income/Expense amounts are year-to-date while the related % change ratios are annualized. # Means the number is too large to display in the cell 1 From September 2009 to December 2010, this account includes NCUSIF Premium Expense.	Operating Fees	1,608,177	1,663,769	3.5	1,723,365	3.6	1,919,248	11.4	1,904,075	-0.8
NET INCOME (LOSS) EXCLUDING STABILIZATION	Misc Operating Expense	20,024,651	21,147,398			18.7			29,514,574	5.3
EXPENSE AND NCUSIF PREMIUMS */4 81,799,136 58,048,061 -29.0 93,093,530 60.4 N/A N/A NET INCOME (LOSS) 81,798,865 58,048,061 -29.0 93,092,230 60.4 119,355,317 28.2 120,945,294 RESERVE TRANSFERS: Transfer to Regular Reserve 168,319 186,662 10.9 939,340 403.2 484,677 -48.4 279,310 *All Income/Expense amounts are year-to-date while the related % change ratios are annualized. # Means the number is too large to display in the cell 1 From September 2009 to December 2010, this account includes NCUSIF Premium Expense. 2 For December 2010 forward, this account includes only NCUSIF Premium Expense. 3 From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward,	TOTAL NON-INTEREST EXPENSE	507,872,449	528,189,874	4.0	579,019,809	9.6	619,563,308	7.0	669,789,478	8.1
NET INCOME (LOSS)	NET INCOME (LOSS) EXCLUDING STABILIZATION									
RESERVE TRANSFERS: Transfer to Regular Reserve 168,319 186,662 10.9 939,340 403.2 484,677 48.4 279,310 *All Income/Expense amounts are year-to-date while the related % change ratios are annualized. # Means the number is too large to display in the cell *From September 2009 to December 2010, this account includes NCUSIF Premium Expense. *For December 2010 forward, this account includes only NCUSIF Premium Expense. *From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense.	EXPENSE AND NCUSIF PREMIUMS */4	81,799,136	58,048,061	-29.0	93,093,530	60.4	N/A		N/A	
Transfer to Regular Reserve 168,319 186,662 10.9 939,340 403.2 484,677 -48.4 279,310 *All Income/Expense amounts are year-to-date while the related % change ratios are annualized. # Means the number is too large to display in the cell	NET INCOME (LOSS)	81,798,865	58,048,061	-29.0	93,092,230	60.4	119,355,317	28.2	120,945,294	1.3
Transfer to Regular Reserve 168,319 186,662 10.9 939,340 403.2 484,677 -48.4 279,310 *All Income/Expense amounts are year-to-date while the related % change ratios are annualized. # Means the number is too large to display in the cell	, ,	<u> </u>	<u> </u>							
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized. # Means the number is too large to display in the cell 1 From September 2009 to December 2010, this account includes NCUSIF Premium Expense. 2 For December 2010 forward, this account includes only NCUSIF Premium Expense. 3 From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward,		168,319	186,662	10.9	939,340	403.2	484,677	-48.4	279,310	-42.4
¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense. ² For December 2010 forward, this account includes only NCUSIF Premium Expense. ³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward,			,						**	
² For December 2010 forward, this account includes only NCUSIF Premium Expense. ³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward,	# Means the number is too large to display in the cell									
² For December 2010 forward, this account includes only NCUSIF Premium Expense. ³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward,	¹ From September 2009 to December 2010, this account includes NCUSIF Pr	emium Expense.		•				•		
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward,	- ·									
		•	the NCUSIF Premium Ex	pense. For	September 2009 and for	ward,				1
and account only monacco only and formporary components construction Expense (see nounded 1 & 2).	this account only includes only the Temporary Corporate CU Stabilization Ex									<u> </u>
⁴ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.	⁴ Prior to September 2010, this account was named Net Income (Loss) Before	NCUSIF Stabilization Ex	pense. From December 2	010 forwar	rd, NCUSIF Stabilization In	come, if a	ny, is excluded.			7. IncEx

		Delinquent Loan Inf	ormation	1					
Return to cover		For Charter :							
03/04/2021		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Grou	p: All * St	ate = 'MO' * Type II	ncluded:	Federally Insured S	tate
	Count of	CU in Peer Group :	N/A						
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Cha	Dec-2019	% Cha	Dec-2020	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES 1	Dec-2016	Dec-2017	∕₀ City	Dec-2016	∕₀ City	Dec-2013	∕₀ City	Dec-2020	∕₀ City
Amount of Loans in Non-Accrual Status	N/A	N/A		N/A		80,572,848		30,693,991	-61.9
30 to 59 Days Delinquent	114,313,762				-9.2	124,061,856			-31.8
60 to 179 Days Delinquent	49,018,434	54,066,920			13.5	54,830,599		45,224,957	-17.5
180 to 359 Days Delinquent	9,844,679					11,247,026			-32.1
> = 360 Days Delinquent	5,337,491	4,505,673	-15.6	5,844,932	29.7	5,439,618	-6.9	5,011,554	-7.9
Total Del Loans - All Types (> = 60 Days)	64,200,604	71,766,673	11.8	77,548,413	8.1	71,517,243	-7.8	57,868,730	-19.1
% Delinquent Loans / Total Loans	0.77	0.79	2.4	0.79	-0.6	0.68	-13.8	0.51	-25.2
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans	0.504.404	0.045.404	05.0	4 007 000	20.0			0.000 500	
30 to 59 Days Delinquent	6,531,434	8,215,421			-39.9	4,452,833			-26.0
60 to 179 Days Delinquent 180 to 359 Days Delinquent	3,723,996 385,744		+		-9.4 -13.5	4,396,823		3,334,923	-24.2 -49.6
> = 360 Days Delinquent	2,981	453,143 19,786		14,657	-25.9	300,278 88,309		151,295 91,674	3.8
Total Del Credit Card Lns (> = 60 Days)	4,112,721	5,384,659			-23.9	4,785,410			-25.2
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.92	1.18		1.04	-12.2	1.01		0.83	-17.6
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)	3.02	7.10	1				T	2.00	1
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0			0		0		0	
180 to 359 Days Delinquent	0			0		0		. 0	
> = 360 Days Delinquent	0			0		0		. 0	
Total Del PAL Lns (> = 60 Days)	0	0		0	N/A	0		0	N/A
%PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans	500 705	000 000	40.0	704.004	45.7	0.45.045	50.4	200 005	7.0
30 to 59 Days Delinquent 60 to 179 Days Delinquent	526,705 611,166			721,294 539,953	15.7 3.1	345,615 352.621		320,685 404.847	-7.2 14.8
180 to 359 Days Delinquent	16,086			1,680	-96.9	10,145		- /-	-100.0
> = 360 Days Delinquent	30,643	19,548	+		-6.2	10,145	-100.0		
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	657,895	597,826		559,971	-6.3	362,766		404,847	11.6
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total	331,333	331,1020	-	000,000		22-1: 23			
Non-Federally Guaranteed Student Loans	1.28	1.09	-14.7	0.99	-10.0	0.76	-23.2	0.89	18.1
New Vehicle Loans									
30 to 59 Days Delinquent	14,414,851	16,110,931			6.4	16,255,880		10,768,591	-33.8
60 to 179 Days Delinquent	4,697,164	6,410,859			20.3	6,903,799			-22.2
180 to 359 Days Delinquent	756,553 269,700	936,510		1,164,607	24.4 6.8	744,085		592,133	-20.4 30.6
> = 360 Days Delinquent Total Del New Vehicle Lns (> = 60 Days)	5,723,417	230,330 7,577,699			20.4	124,105 7,771,989		162,067 6,122,142	-21.2
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.54		+		4.2	0.54			-18.9
Used Vehicle Loans	0.04	0.02	10.7	0.00	7.2	0.04	-10.0	0.11	-10.0
30 to 59 Days Delinquent	43,757,951	51,920,810	18.7	45,905,226	-11.6	46,596,833	1.5	34,582,296	-25.8
60 to 179 Days Delinquent	20,875,319				-4.3	21,111,749			-16.6
180 to 359 Days Delinquent	4,505,950	5,223,709	15.9	4,819,628	-7.7	3,214,353	-33.3	2,828,918	-12.0
> = 360 Days Delinquent	734,713	1,027,184		820,952	-20.1	359,953		561,285	55.9
Total Del Used Vehicle Lns (> = 60 Days)	26,115,982	27,921,980			-5.5	24,686,055		20,991,316	-15.0
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	1.00	0.97	-3.1	0.85	-12.4	0.75	-12.3	0.60	-19.1
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used			1				1		
Vehicle Loans	0.87	0.87	-0.1	0.79	-9.2	0.69	-13.0	0.56	-18.7
Leases Receivable									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0			0		0		0	
180 to 359 Days Delinquent	0			0		0			
> = 360 Days Delinquent	0			0		0		0	
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Loans ²									
30 to 59 Days Delinquent	9,100,641					10,487,289		7,878,192	-24.9
60 to 179 Days Delinquent	4,960,731	7,341,415				6,602,037			
180 to 359 Days Delinquent	1,240,462					1,086,761			-35.0
> = 360 Days Delinquent	777,247					467,575			-64.4
Total Del All Other Loans (> = 60 Days) %All Other Loans >= 60 Days / Total All Other Loans	6,978,440			9,230,022	-12.8	8,156,373			-18.2
%All Other Loans >= 60 Days / Total All Other Loans # Means the number is too large to display in the cell	0.98	1.35	37.9	1.12	-17.0	0.93	-16.9	0.68	-27.1
# Means the number is too large to display in the cell ¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delir	aduency reporting rea	irements for troubled	leht roetr	ctured (TDP) loans. Thi	is noticy of	ande may recult in a	1		1
decline in delinquent loans reported as of June 2012.	rquericy reporting requ	mementa for troubled (ADDL TESTILL	otoreu (TDR) IDans. III	ы ропсу сп	unge may result in a			
² As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013.	Delinquent New/Used A	Auto Loans are no long	er included	d in "All Other Loans"			81	Lelinguent Loan Infor	mation 1
As or surre 2013, added definiquency for ivew & Used Venicle Loans in June 2013. I	zemiquent New/Used /	ruto Loans are no long	et iticiuaed	u III AII OIIIEF LOans"			81	Denniquent Loan intol	mat

		Delinquent Loan Inf	ormation	2					
Return to cover	·	For Charter :						-	
03/04/2021		Count of CU :	94						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :		Nation * Peer Grou	ip: All * S	State = 'MO' * Type	Included	: Federally Insured	State
·	Count of		N/A						
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg
DELINQUENT LOANS BY CATEGORY 1									
ALL REAL ESTATE LOANS		10 500 105							
30 to 59 Days Delinquent	39,982,180		9.0	39,995,751	-8.2		14.8		
60 to 179 Days Delinquent	14,150,058		-6.7	20,142,895	52.5		-23.2		
180 to 359 Days Delinquent	2,939,884			3,016,614	-26.3		95.3		
> = 360 Days Delinquent Total Del Real Estate Loans (> = 60 Days)	3,522,207		-32.0		77.3		3.7		
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	20,612,149		-4.4	27,402,512	39.1	25,754,650	-6.0		
% Total Real Estate Loans DQ >= 50 Days / Total Real Estate Loans	1.78 0.60		-3.0 -11.2	1.69 0.69	-1.9 28.1	1.63 0.59	-3.5 -14.7		
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years	0.60	0.54	-11.2	0.69	20.1	0.59	-14.7	0.40	-32.2
30 to 59 Days Delinquent	24.323.088	21.722.723	-10.7	18.918.175	-12.9	24,348,405	28.7	12,088,818	-50.4
60 to 179 Days Delinquent	7,739,332		-19.6	10,200,029	63.9		-20.0		
180 to 359 Days Delinquent	1,359,605		62.4	2,285,381	3.5		85.2		
> = 360 Days Delinquent	2,790,054		-34.8	2,844,356	56.4		-15.7		
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	2,700,001	1,010,000	01.0	2,011,000	00.1	2,000,100	10.7	2,001,001	12.0
· · · · · · · · · · · · · · · · · · ·	11,888,991	10,251,776	-13.8	15,329,766	49.5	14,784,841	-3.6	10,112,466	-31.6
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total	. 1,000,001	.0,201,770		. 5,020,700	.0.0	. 1,7 0 1,041	5.0	.5,112,700	51.0
1st Mtg Fixed and Hybrid/Balloons > 5 yrs	0.67	0.58	-13.7	0.80	37.6	0.70	-12.1	0.34	-51.6
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years	1	1						1	
30 to 59 Days Delinquent	9,695,718	14,656,618	51.2	13,752,148	-6.2	13,928,741	1.3	11,423,225	-18.0
60 to 179 Days Delinquent	4,398,770	3,289,141	-25.2	5,586,531	69.8	3,946,712	-29.4	3,374,912	
180 to 359 Days Delinquent	1,004,690	1,028,961	2.4	285,171	-72.3	700,678	145.7	843,182	20.3
> = 360 Days Delinquent	506,240	128,960	-74.5	926,779	618.7	1,380,438	49.0	1,223,107	-11.4
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	5,909,700	4,447,062	-24.7	6,798,481	52.9	6,027,828	-11.3	5,441,201	-9.7
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent	.,,			., ,					
>= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5					l			1	
yrs	0.87	0.54	-37.6	0.79	44.4	0.64	-18.2	0.74	15.2
Other Real Estate Fixed Rate/Hybrid/Balloon									
30 to 59 Days Delinquent	3,173,860	3,013,392	-5.1	2,011,967	-33.2	1,880,086	-6.6	1,010,862	-46.2
60 to 179 Days Delinquent	477,045	2,622,741	449.8	1,222,044	-53.4	879,658	-28.0	321,240	
180 to 359 Days Delinquent	164,137	510,509	211.0	83,489	-83.6	349,436	318.5	259,203	-25.8
> = 360 Days Delinquent	62,221	328,584	428.1	365,590	11.3	182,090	-50.2	345,791	89.9
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	703,403	3,461,834	392.2	1,671,123	-51.7	1,411,184	-15.6	926,234	-34.4
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total									
Other RE Fixed/Hybrid/Balloon Loans	0.32	0.95	192.0	0.69	-27.1	0.46	-33.0	0.28	-40.2
Other Real Estate Adjustable Rate									
30 to 59 Days Delinquent	2,789,514	4,173,462	49.6	5,313,461	27.3	5,766,174	8.5	3,275,479	
60 to 179 Days Delinquent	1,534,911	1,071,159	-30.2	3,134,291	192.6	2,481,261	-20.8	2,611,744	5.3
180 to 359 Days Delinquent	411,452	347,119	-15.6	362,573	4.5	608,841	67.9	643,566	
> = 360 Days Delinquent	163,692	117,357	-28.3	106,278	-9.4	440,695	314.7	366,156	
Total Del Other RE Adj Rate Lns (> = 60 Days)	2,110,055	1,535,635	-27.2	3,603,142	134.6	3,530,797	-2.0	3,621,466	2.6
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other									
RE Adjustable Rate Loans	0.28	0.22	-24.3	0.38	76.1	0.34	-9.8	0.37	6.5
COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED 2									
Member Commercial Loans Secured By RE									
30 to 59 Days Delinquent	3,873,510	2,903,581	-25.0	3,466,825	19.4	4,245,552	22.5		
60 to 179 Days Delinquent	667,289		225.6	3,580,664	64.8		-78.3	470,914	
180 to 359 Days Delinquent	0			449,549	N/A	2,598,528	478.0		
> = 360 Days Delinquent	462,890			19,977	N/A	0	-100.0		
Total Del Member Commercial Loans Secured by RE (> = 60 Days)	1,130,179	2,172,901	92.3	4,050,190	86.4	3,376,005	-16.6	835,199	-75.3
%Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total		0.70	120.0	4.04	540	0.00	24.0	0.47	70.4
Member Commercial Loans Secured by RE	0.34	0.78	128.0	1.21	54.6	0.80	-34.2	0.17	-78.4
Member Commercial Loans NOT Secured By RE	220.010	297,415	-12.4	127,751	-57.0	436,177	241.4	70,254	-83.9
30 to 59 Days Delinquent	339,619 106,554	297,415 117,100	-12.4 9.9		-57.0 29.9	436,177 160,478	241.4 5.5	70,254	
60 to 179 Days Delinquent 180 to 359 Days Delinquent	63,957	16,918	-73.5	152,122	-100.0	160,478 5,651	5.5 N/A	79,329 24,968	
> = 360 Days Delinquent	394,105	312,344	-73.5	227,924	-100.0	136,461	-40.1	24,968	
Total Del Member Commercial Loans NOT Secured By RE(> = 60 Days)	564,616	446,362	-20.7	380,046	-14.9	302,590	-20.4	104,297	-65.5
%Member Commercial Loans NOT Secured By RE Delinguent >= 60 Days / Total	304,010	440,302	-20.9	300,040	-14.9	302,390	-20.4	104,297	-00.5
Member Commercial Loans NOT Secured by RE		1.50	40.0	4.40	22.0	0.00	40.0		601
NonMember Commercial Loans Secured By RE	3.02	1.53	-49.3	1.18	-23.2	0.60	-49.0	0.20	-66.8
30 to 59 Days Delinquent	-	-	k1/-		A1/-	_	A1/-	-	
	0			0	N/A	0		0	
60 to 179 Days Delinquent	0		N/A	0		0		0	
180 to 359 Days Delinquent > = 360 Days Delinquent	0			0					
Total Del NonMember Commercial Lns Secured by RE (>= 60 Days)	0			0		0			
	0	0	N/A	0	N/A	0	N/A	0	N/A
%NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans Secured by RE	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
NonMember Commercial Loans NOT Secured By RE	0.00	0.00	IN/A	0.00	IN/A	0.00	IN/A	0.00	IN/A
30 to 59 Davs Delinguent	0	_	N/A	^	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent				0					
	0			0		0			
180 to 350 Dave Delinquent	0			0					
180 to 359 Days Delinquent				0		0			
> = 360 Days Delinquent				0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured	0	0	IN//A	-					
> = 360 Days Delinquent Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured %NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days /	0			0.00		0.00	£1/-	0.00	A 1/4
> = 360 Days Delinquent Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured %NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans NOT Secured by RE			N/A	0.00	N/A	0.00	N/A	0.00	N/A
> = 360 Days Delinquent Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured %NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans NOT Secured by RE # Means the number is too targe to display in the cell	0.00	0.00	N/A			0.00	N/A	0.00	N/A
> = 360 Days Delinquent Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured %NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans NOT Secured by RE	0.00	0.00	N/A			0.00	N/A	0.00	N/A

Loar	Losses, Bankrupto	cy Information, and T	roubled D	ebt Restructured L	oans				
Return to cover		For Charter :	N/A						
03/04/2021		Count of CU:							——
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Boor Group	. All * C+	oto = 'MO' * Tuno Inc	ludadı E	dorally Incured Stat	o Crodit
Peer Group: N/A	Count o	of CU in Peer Group :	N/A	Nation " Peer Group	: All " St	ate = 'MO' * Type Inc	uaea: re	ederally insured Stat	3 Credit
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									i
* Total Loans Charged Off	62,312,755		11.0	75,781,423	9.5		5.7	58,266,563	-27.3
* Total Loans Recovered	10,390,825			11,763,659			9.4	14,541,738	13.0
* NET CHARGE OFFS (\$\$)	51,921,930		11.8	64,017,764	10.3		5.0	43,724,825	-35.0
***Net Charge-Offs / Average Loans	0.65		3.2	0.68			-2.5	0.40	-39.5
Total Del Loans & *Net Charge-Offs 1	116,122,534			141,566,177	9.1	138,753,560	-2.0	101,593,555	-26.8
Combined Delinquency and Net Charge Off Ratio 1	1.42	1.46	2.8	1.47	0.3	1.34	-8.6	0.91	-32.2
LOAN LOSS SUMMARY BY LOAN TYPE * Unsecured Credit Card Lns Charged Off	11 400 647	12.725.096	44.5	13,677,740	7.5	14,947,985	0.2	44 077 400	20.5
* Unsecured Credit Card Lns Recovered	11,409,647 2,085,644	, .,	11.5 -0.4	2,060,757	7.5 -0.8	2,392,491	9.3	11,877,492 2,383,215	-20.5 -0.4
* NET UNSECURED CREDIT CARD C/Os	9,324,003		14.2	11,616,983		12,555,494	8.1	9,494,277	-24.4
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	9,324,003		11.7	2.52	6.9		6.0	2.10	-24.4
* Non-Federally Guaranteed Student Loans Charged Off	12,473			217,007	578.1	8,799,744	3,955.1	375,349	-95.7
* Non-Federally Guaranteed Student Loans Recovered	1,500		124.9	6,899			149.3	47,181	174.3
* Net Non-Federally Guaranteed Student Loans C/Os	10,973		160.9	210,108			4,080.0	328,168	-96.3
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-		25,520		,,,,,,		2,: 22,311	,	121,100	
Federally Guaranteed Student Loans	0.02	0.05	144.7	0.38	597.3	16.77	4,346.6	0.70	-95.8
* Total 1st Mortgage RE Loan/LOCs Charged Off	1,572,935	936,499	-40.5	306,579	-67.3	376,460	22.8	714,126	89.7
* Total 1st Mortgage RE Loans/LOCs Recovered	563,107		20.0	67,765	-90.0		-11.8	60,583	1.4
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	1,009,828	260,665	-74.2	238,814	-8.4	316,720	32.6	653,543	106.3
** Net Charge Offs - 1st Mortgage RE Loans/LOCs									l
/ Avg 1st Mortgage RE Loans/LOCs	0.04		-75.3	0.01	-14.2	0.01	22.1	0.02	77.9
* Total Other RE Loans/LOCs Charged Off	1,412,473	, ,	-19.6	1,540,353	35.7	708,413	-54.0	496,445	-29.9
* Total Other RE Loans/LOCs Recovered * NET OTHER RE LOANS/LOCs C/Os	415,150		38.4	596,991	3.9		35.8	406,308	-49.9
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	997,323 0.11		-43.8 -48.3	943,362	68.2 50.9	-102,534 -0.01	-110.9 -109.8	90,137	187.9
* Total Real Estate Loans Charged Off	2,985,408		-30.6	1,846,932			-41.3	1,210,571	183.4 11.6
* Total Real Estate Lns Recovered	978,257			664,756			31.0	466,891	-46.4
* NET Total Real Estate Loan C/Os	2,007,151			1,182,176			-81.9	743,680	247.2
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.06		-61.3	0.03	33.1	0.01	-83.4	0.02	207.9
* Total TDR 1st & Other Real Estate Lns Charged Off	236,040		19.0	109,485	-61.0	148,302	35.5	9,732	-93.4
* Total TDR 1st & Other Real Estate Lns Recovered	41,025		-90.5	219		2,565	1,071.2	6,015	134.5
*NET TDR Real Estate C/Os	195,015		42.1	109,266			33.4	3,717	-97.4
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	0.42	0.67	60.3	0.29	-56.9	0.40	39.1	0.01	-97.2
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	0	N/A
* Total Leases Receivable Recovered	0	0	N/A	0		0	N/A	0	N/A
* NET LEASES RECEIVABLE C/Os	0		N/A	0		0	N/A	0	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY									—
Number of Members Who Filed Chapter 7 YTD	1,994			1,844		1,864	1.1	1,494	-19.8
Number of Members Who Filed Chapter 13 YTD	2,229			1,340		1,556	16.1	831	-46.6
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1	2	100.0	24	-		-75.0	4	-33.3
Total Number of Members Who Filed Bankruptcy YTD	4,224		9.6	3,208	-30.7	3,426	6.8	2,329	-32.0
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12) * All Loans Charged Off due to Bankruptcy YTD	40,907,653		25.1	40,087,290		37,095,478	-7.5 0.9	26,563,204	-28.4
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	10,875,279		7.6 -3.1	11,590,115 15.29			-4.6	7,493,945 12.86	-35.9 -11.9
REAL ESTATE FORECLOSURE SUMMARY	17.45	10.91	-3.1	15.29	-9.5	14.59	-4.0	12.00	-11.9
Real Estate Loans Foreclosed YTD	6,127,308	4,655,897	-24.0	6,074,059	30.5	4,914,037	-19.1	6,716,484	36.7
Number of Real Estate Loans Foreclosed YTD	53		-3.8	67			-22.4	42	-19.2
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING		31	-5.0	07	31.4	52	-22.4	42	-13.2
TDR First Mortgage RE Loans	39.597.288	33,070,119	-16.5	32.760.812	-0.9	28,952,337	-11.6	24,970,283	-13.8
TDR Other RE Loans	4,959,349		-7.2	4,748,110			18.0	5,617,964	0.3
Total TDR First and Other RE Loans	44,556,637			37,508,922	-0.4		-7.9	30,588,247	-11.5
TDR RE Loans Also Reported as Commercial Loans ²	3,891,880			622,232			243.9	4,352,928	103.4
TDR Consumer Loans (Not Secured by RE)	12,629,295			19,408,643			7.2	16,368,229	
TDR Commercial Loans (Not Secured by RE) 2	589,826			255,835			-46.7	3,807,582	
Total TDR First RE, Other RE, Consumer, and Commercial Loans	57,775,758			57,173,400			-2.9	50,764,058	
Total TDR Loans to Total Loans	0.70			0.58			-9.2	0.45	
Total TDR Loans to Net Worth	4.22	3.73	-11.5	3.77	0.9	3.38	-10.2	2.88	-14.9
TDR portion of Allowance for Loan and Lease Losses	2,353,288	1,595,453	-32.2	1,143,098	-28.4	849,843	-25.7	981,717	15.5
# Means the number is too large to display in the cell									
*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 annu	ualizing)								
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the deling		nents for troubled debt re	estructured (TDR) loans.	•				
This policy change may result in a decline in delinquent loans reported as of June 2012							<u></u>		
² Reporting requirements for loans were changed with September 2017 cycle to accomm	iodate the regulatory de	finition of commercial loa	ans. This po	licy change may cause					
fluctuations from prior cycles.						10. Loan	Losses,	Bankruptcy Information	ı, & TDRs

	Ir	direct and Participati	on Lendi	ng					
Return to cover		For Charter :	N/A						
03/04/2021		Count of CU:							
CU Name: N/A		Asset Range :			L				L
Peer Group: N/A				Nation * Peer Group:	All * Sta	te = 'MO' * Type Inclu	ded: Fed	erally Insured State C	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2016	D 0047	0/ Ch	D 0040	0/ 01	D 0040	0/ Ch =	Dec-2020	0/ Ch =
INDIRECT LOANS OUTSTANDING	Dec-2016	Dec-2017	% Chg	Dec-2018	% Cng	Dec-2019	% Cng	Dec-2020	% Cng
Indirect Loans - Point of Sale Arrangement	1 125 064 400	1,198,767,390	6.6	1,456,242,598	21.5	1 425 141 220	1.4	1 501 550 000	10.0
Indirect Loans - Point of Sale Arrangement Indirect Loans - Outsourced Lending Relationship	1,125,064,400 632,540,482		6.6 45.5		10.6	1,435,141,228 1,107,196,339		1,581,552,823 1,051,821,277	
Total Outstanding Indirect Loans	1,757,604,882	2,119,174,337	20.6		16.8	2,542,337,567		2,633,374,100	
%Indirect Loans Outstanding / Total Loans	21.20					2,542,337,567		2,633,374,100	
DELINQUENCY - INDIRECT LENDING 1	21.20	23.40	10.4	25.15	7.5	24.10	-3.9	23.13	-4.2
30 to 59 Days Delinquent	41,159,624	45,799,234	11.3	41,643,058	-9.1	42,297,470	1.6	31,257,454	-26.1
60 to 179 Days Delinquent	16.437.721	18,483,881	12.4	19.299.796		17,715,444		16,714,142	
180 to 359 Days Delinquent	3,092,510		36.4	., ,		2,264,978		2,170,643	
> = 360 Days Delinquent	440,764		55.5		-16.3	228,222	-60.2	2,170,643	
> = 360 Days Delinquent Total Del Indirect Lns (>= 60 Days)	19,970,995		17.1			20.208.644		19,125,928	
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans				23,327,045		-,,-			
	1.14	1.10	-2.9	0.94	-14.6	0.79	-15.7	0.73	-8.6
LOAN LOSSES - INDIRECT LENDING * Indirect Loans Charged Off	04 060 000	22 040 447	E 0	25 645 707	44.0	05 400 757	1.0	10 670 660	25.7
* Indirect Loans Charged Off * Indirect Loans Recovered	21,863,602	23,018,417	5.3 18.4		11.3 13.3	25,132,757	-1.9 12.1	18,670,660	
* NET INDIRECT LOAN C/Os	2,431,942					3,655,981		4,274,716	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	19,431,660		3.6 -11.9		11.0 -6.3	21,476,776 0.86		14,395,944	
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased	1.18	1.04	-11.9	0.97	-0.3	0.86	-12.0	0.56	-35.0
+ CU Portion of Part. Lns Interests Retained):									
Consumer	46,017,164	48,443,845	5.3	41,693,507	-13.9	65,286,465	56.6	98,832,555	51.4
Non-Federally Guaranteed Student Loans	20,427,342		4.9		12.9	11,101,152		9,317,744	
Real Estate	19,487,929		184.8		26.0	83,764,252		94,563,174	
Commercial Loans (excluding C&D) 2	23,070,816				0.6	72,572,545		84,951,534	
Commercial Construction & Development ²	3,733,828			5,923,111	76.5	4,183,187	-29.4	15,108,866	
Loan Pools	106,562,650		-24.3			72,452,098		105,262,359	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	241,883,347		5.6			309,359,699		408,036,232	
%Participation Loans Outstanding / Total Loans * Participation Loans Purchased YTD	2.92		-3.3			2.94		3.59	
%Participation Loans Purchased YTD	70,873,971	86,586,864	22.2	52,128,086	-39.8	134,686,404	158.4	186,016,431	38.1
/ Total Loans Granted YTD	1.71	1.97	15.6	1.09	-44.7	2.48	127.2	2.58	4.1
PARTICIPATION LOANS SOLD:	1.71	1.57	13.0	1.09	-44.7	2.40	121.2	2.30	4.1
Participation Loan Interests Sold AND/OR Serviced									-
(Participants' Balance Outstanding)	58,461,732	80,673,753	38.0	114,187,481	41.5	144,411,228	26.5	150,393,854	4.1
Participation Loan Interests - Amount Retained (Outstanding)	25,826,138		12.8		17.9	53,097,735		63,965,806	
* Participation Loans Sold YTD	17,167,306		164.5		46.6	74,360,468		68,352,910	
** %Participation Loans Sold YTD / Total Assets	0.13		152.1	0.48	41.1	0.49		0.37	
WHOLE LOANS PURCHASED AND SOLD:	0.10	0.01	102.1	0.10		0.10	0.0	0.01	21.0
*Loans Purchased in Full from Other Financial Institutions YTD	5,094,732	0	-100.0	1,190,986	N/A	10,926,841	817.5	8,341,675	-23.7
*Loans Purchased in Full from Other Sources YTD	725,321	434,600		2,132,494		6,797,872		12,496,701	83.8
%Loans Purchased From Financial Institutions & Other	720,021	101,000	10.1	2,102,101	000.7	0,707,072	210.0	12,100,101	
Sources YTD / Loans Granted YTD	0.14	0.01	-92.9	0.07	602.3	0.33	369.0	0.29	-11.4
*Loans, Excluding RE, Sold in Full YTD	0		N/A			0		0	
DELINQUENCY - PARTICIPATION LENDING 1									1
30 to 59 Days Delinquent	1,286,592	1,008,549	-21.6	1,456,278	44.4	944,930	-35.1	3,403,924	260.2
60 to 179 Days Delinquent	972,575				23.1	831,321	-38.5	1,309,060	
180 to 359 Days Delinquent	124,639			135,849	-40.3	130,510		349,286	
> = 360 Days Delinquent	233,730		4.5		-22.2	163,054	-14.1	193,603	
Total Del Participation Lns (>= 60 Days)	1,330,944		18.0	·	6.8	1,124,885		1,851,949	
%Participation Loans Delinquent >= 60 Days / Total Participation	1,000,044	1,070,002		1,5.1,000	0.0	.,.2.,000	55.0	1,001,040	00
Loans	0.55	0.61	11.7	0.70	13.4	0.36	-47.9	0.45	24.8
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	648,726	1,993,059	207.2	3,992,270	100.3	983,393	-75.4	1,036,524	5.4
* Participation Loans Recovered	108,634				10.2	157,924		158,059	
* NET PARTICIPATION LOAN C/Os	540,092					825,469		878,465	
**%Net Charge Offs - Participation Loans									
/ Avg Participation Loans	0.23	0.77	238.2	1.58	104.4	0.30	-81.0	0.24	-18.4
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or	r no annualizing)								
# Means the number is too large to display in the cell									
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the		equirements for troubled de	ebt restruct	tured (TDR) loans.					
This policy change may result in a decline in delinquent loans reported as of J									
_									
² Reporting requirements for loans were changed with September 2017 cycle to	accommodate the regula	atory definition of commerc	ial loans. T	his policy change may cau	ise fluctuat	tions from prior cycles.	11	. IndirectAndParticipa	ation

		Real Estate Loan Info	rmation	1					
Return to cover		For Charter :	N/A						
03/04/2021		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ed: Fede	rally Insured State Cre	∍dit
	Count	of CU in Peer Group :	N/A						
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	864,608,066				-2.3	1,202,978,018		1,543,786,462	+
Fixed Rate 15 years or less	638,489,890				20.6	570,360,405		948,589,822	
Other Fixed Rate	26,707,199	32,737,037	22.6	41,008,336	25.3	47,783,285	16.5	54,127,311	13.3
Total Fixed Rate First Mortgages	1,529,805,155	1,630,995,610	6.6	1,719,209,989	5.4	1,821,121,708	5.9	2,546,503,595	39.8
Balloon/Hybrid > 5 years	242,727,198	140,602,966	-42.1	205,596,947	46.2	290,646,865	41.4	439,838,320	51.3
Balloon/Hybrid 5 years or less	484,874,720	469,559,446	-3.2	494,192,797	5.2	561,749,320	13.7	547,699,188	-2.5
Total Balloon/Hybrid First Mortgages	727,601,918	610,162,412	-16.1	699,789,744	14.7	852,396,185	21.8	987,537,508	15.9
Adjustable Rate First Mtgs 1 year or less	53,837,935	53,920,727	0.2	47,821,869	-11.3	41,404,047	-13.4	42,888,452	3.6
Adjustable Rate First Mtgs >1 year	138,365,691	292,605,738	111.5	322,180,486	10.1	334,027,503	3.7	143,904,320	-56.9
Total Adjustable First Mortgages	192,203,626	346,526,465	80.3	370,002,355	6.8	375,431,550	1.5	186,792,772	-50.2
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,449,610,699		5.6		7.8	3,048,949,443	9.3	3,720,833,875	
Other Real Estate Loans									
Closed End Fixed Rate	205,118,153	354,391,943	72.8	232,309,983	-34.4	297,582,385	28.1	328,447,880	10.4
Closed End Adjustable Rate	25,260,323		113.1	30,878,827	-42.6	22,974,377	-25.6	19,781,037	
Open End Adjustable Rate (HELOC)	715,148,617				39.5	1,007,019,758		971,799,449	
Open End Fixed Rate	12,068,306				-13.1	7,971,686		6,665,427	
TOTAL OTHER REAL ESTATE OUTSTANDING	957,595,399				10.5	1,335,548,206	12.2	1,326,693,793	+
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,407,206,098				8.6	4,384,497,649		5,047,527,668	
RE LOAN SUMMARY (FIX, ADJ):	3,407,200,030	3,003,300,033	7.0	3,373,003,701	0.0	4,304,437,043	10.2	3,047,327,000	10.1
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,772,532,353	1,771,598,576	-0.1	1,924,806,936	8.6	2,111,768,573	9.7	2,986,341,915	41.4
Other RE Fixed Rate	217,186,459				-33.8	305,554,071	26.0	335,113,307	
Total Fixed Rate RE Outstanding	1,989,718,812	, , ,		, ,					
					1.4	2,417,322,644	11.5	3,321,455,222	
%(Total Fixed Rate RE/Total Assets)	15.50		2.4		-2.4	16.00	3.3	18.18	
%(Total Fixed Rate RE/Total Loans)	24.00	23.61	-1.6	22.03	-6.7	22.97	4.3	29.20	27.1
First Martinens Adi Data (includes Historida (Dallaces a 5 cms)	677.070.046	816.085.911	00.5	004 405 450	5.0	007 400 070	0.4	704 404 000	04.0
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	677,078,346	,,-	20.5		5.9	937,180,870		734,491,960	
Other RE Adj Rate	740,408,940				33.2	1,029,994,135	8.6	991,580,486	
Total Adj Rate RE Outstanding	1,417,487,286	1,527,786,075	7.8	1,812,532,453	18.6	1,967,175,005	8.5	1,726,072,446	-12.3
MICOSI I ANEQUIO DE INICODIMATION									-
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	18,836,364	22,909,125	21.6	19,864,349	-13.3	26,149,653	31.6	19,458,963	-25.6
Outstanding Interest Only & Payment Option Other RE	00 704 004	04 000 070	07.0	00 700 400	00.0	00 000 700	0.0	04 500 500	4.7
/ LOCs Loans	38,701,224	64,980,276	67.9	83,729,126	28.9	86,038,790	2.8	84,533,526	-1.7
TOTAL Outstanding Interest Only & Payment Option First &	F7 F07 F00	07 000 404	50.0	400 500 475	47.0	440 400 440	0.0	402.002.400	7.0
Other RE Loans	57,537,588	87,889,401	52.8	103,593,475	17.9	112,188,443	8.3	103,992,489	-7.3
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.45	0.05	45.0	0.74	40.4	0.74	0.0	0.57	00.4
%(Interest Only & Payment Option First & Other RE Loans / Net	0.45	0.65	45.6	0.74	13.4	0.74	0.3	0.57	-23.4
	4.20	6.17	46.9	6.82	10.6	6.84	0.2	5.90	12.0
Worth) Outstanding Residential Construction (Excluding Commercial	4.20	0.17	40.9	0.82	10.0	0.84	0.2	5.90	-13.8
Purpose Loans) 1	2,944,159	3,569,841	21.3	6,697,127	87.6	7,186,692	7.3	13,322,068	85.4
Allowance for Loan Losses or Allowance for Credit Losses on	2,044,135	3,303,041	21.0	0,031,121	57.0	7,100,092	7.5	10,022,000	05.4
all RE Loans	7,258,243	5,290,166	-27.1	4,259,864	-19.5	3,782,174	-11.2	11,002,619	190.9
* REAL ESTATE LOANS - AMOUNT GRANTED:	.,200,240	5,255,100		1,200,004	.0.0	0,102,117	2	,552,610	
* First Mortgages									
* Fixed Rate > 15 years	845,639,389	776,567,901	-8.2	875,899,554	12.8	1,220,768,688	39.4	2,152,198,822	76.3
* Fixed Rate 15 years or less	296.488.041	212,978,050			-10.1	283,594,976		902,298,540	
* Other Fixed Rate	4,149,878				77.1	283,594,976		22,036,221	
* Total Fixed Rate First Mortgages * Balloon/Hybrid > 5 years	1,146,277,308				14.3	1,526,510,681	41.3	3,076,533,583 133,184,097	
* Balloon/Hybrid 5 years * Balloon/Hybrid 5 years or less	63,588,612					147,015,939			_
	88,137,477				1.4	165,116,440		132,619,950	
* Total Balloon/Hybrid First Mortgages	151,726,089				7.6	312,132,379		265,804,047	
* Adjustable Rate First Mtgs 1 year or less	19,166,101					11,258,746		18,519,150	
* Adjustable Rate First Mtgs >1 year	29,271,650			28,115,426	-3.9	31,519,715		36,976,027	
* Total Adjustable First Mortgages	48,437,751				1.8	42,778,461	1.1	55,495,177	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,346,441,148	1,260,520,149	-6.4	1,361,699,201	8.0	1,881,421,521	38.2	3,397,832,807	80.6
* Amounts are year-to-date while the related %change ratios are annualized.									<u> </u>
# Means the number is too large to display in the cell	-					-			
		•		•			•		*
¹ Reporting requirements for loans were changed with September 2017 cycle to	accommodate the regula	atory definition of commerc	cial loans.	This policy change may ca	use fluctua	tions from prior cycles.		12. R	RELoans 1

		Real Estate Loan Info	rmation 2	2					
Return to cover		For Charter :							
03/04/2021		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group:	All * Ctot	o = 'MO' * Type Inclu	dod: Fode	rally Incured State Co	odit Union
reel Gloup. N/A	Count	of CU in Peer Group :		Nation Feet Group.	All Stat	e – WO Type Illicius	Jeu. reue	rany msureu state Ci	euit Offion
		l comment	14.71						
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	38,196,102	59,081,366		81,144,731	37.3	100,609,640		120,296,551	19.6
* Closed End Adjustable Rate	3,967,305	23,030,788		8,210,297	-64.4	2,879,600		7,220,550	150.7
* Open End Adjustable Rate (HELOC)	239,187,719			262,377,754	-11.1 51.2	278,322,668		272,249,545	-2.2
* Open End Fixed Rate and Other * TOTAL OTHER REAL ESTATE GRANTED	3,759,872 285,110,998	3,492,157 380,736,741		5,280,772 357,013,554	-6.2	2,289,928 384,101,836		1,115,541 400,882,187	-51.3 4.4
* TOTAL RE (FIRST AND OTHER) GRANTED	1,631,552,146			1,718,712,755	4.7	2,265,523,357		3,798,714,994	67.7
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	30.12	26.56		26.96	1.5	32.66		46.17	41.4
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	1,032,981,830	780,774,917	-24.4	803,633,183	2.9	1,157,198,144	44.0	2,149,578,745	85.8
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	76.72	61.94		59.02	-4.7	61.51		63.26	2.9
AMT of Mortgage Servicing Rights	18,185,416	18,464,904		20,031,234	8.5	23,939,505		43,368,506	81.2
Outstanding RE Loans Sold But Serviced	3,490,595,520	3,719,133,801	6.5	3,934,360,190	5.8	4,254,913,097		4,555,414,053	7.1
% (Mortgage Servicing Rights / Net Worth)	1.33	1.30	-2.3	1.32	1.8	1.46	10.6	2.46	68.5
MISC. RE LOAN INFORMATION S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,335,394,097	1,460,631,759	9.4	1,490,384,537	2.0	1,567,202,352	5.2	1,638,091,996	4.5
R.E. Lns also Commercial Lns ¹	350,800,645	303,818,760		373,249,156	22.9	472,301,677		570,845,943	20.9
REVERSE MORTGAGES	550,000,045	503,010,700	-13.4	513,248,150	22.9	712,301,011	20.5	570,045,945	20.9
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0			0	N/A	0		0	N/A
Total Reverse Mortgages	0	0	N/A	0	N/A	0	N/A	0	N/A
RE LOAN TDRS OUTSTANDING									
TDR First Mortgage RE Loans	39,597,288	33,070,119		32,760,812	-0.9	28,952,337	-11.6	24,970,283	-13.8
TDR Other RE Loans	4,959,349	4,601,826		4,748,110	3.2	5,601,360		5,617,964	0.3
Total TDR First and Other RE Loans	44,556,637	37,671,945		37,508,922	-0.4	34,553,697		30,588,247	-11.5
TDR RE Loans Also Reported as Commercial Loans 1	3,891,880	1,747,245	-55.1	622,232	-64.4	2,139,600	243.9	4,352,928	103.4
REAL ESTATE LOAN DELINQUENCY									
R.E. LOANS DELINQUENT > =60 Days ¹ First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	11,888,991	10,251,776	-13.8	15,329,766	49.5	14.784.841	-3.6	10,112,466	-31.6
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	5,909,700	4,447,062		6,798,481	52.9	6,027,828		5,441,201	-9.7
Other R.E. Fixed Rate	703,403	3,461,834		1,671,123	-51.7	1,411,184		926,234	-34.4
Other R.E. Adj. Rate	2,110,055	1,535,635		3,603,142	134.6	3,530,797		3,621,466	2.6
TOTAL DEL R.E. DELINQUENT >= 60 Days	20,612,149			27,402,512	39.1	25,754,650		20,101,367	-22.0
DELINQUENT 30 to 59 Days									
First Mortgage	34,018,806	36,379,341	6.9	32,670,323	-10.2	38,277,146		23,512,043	-38.6
Other	5,963,374	7,186,854		7,325,428	1.9	7,646,260		4,286,341	-43.9
TOTAL DEL RE 30 to 59 Days	39,982,180			39,995,751	-8.2	45,923,406		27,798,384	-39.5
TOTAL DEL R.E. LOANS >= 30 Days RE LOAN DELINQUENCY RATIOS	60,594,329	63,262,502	4.4	67,398,263	6.5	71,678,056	6.4	47,899,751	-33.2
% R.E. LOANS DQ >= 30 Days	1.78	1.73	-3.0	1.69	-1.9	1.63	-3.5	0.95	-42.0
% R.E. LOANS DQ >= 60 Days	0.60	0.54		0.69	28.1	0.59		0.40	-32.2
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days	0.00	0.04	-11.2	0.00	20.1	0.00	-14.7	0.40	-02.2
TDR First Mortgage RE Loans Delinquent >= 60 Days	4,760,275	4,099,668	-13.9	3,674,172	-10.4	2,480,608	-32.5	3,088,553	24.5
TDR Other RE Loans Delinquent >= 60 Days	401,489	567,301	41.3	1,026,282	80.9	1,045,823	1.9	908,071	-13.2
Total TDR First and Other RE Loans Delinquent >= 60 Days	5,161,764	4,666,969	-9.6	4,700,454	0.7	3,526,431	-25.0	3,996,624	13.3
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR	47.50	40.00		40.50	4.0	40.01	40.0	40.00	00.0
1st and Other RE TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60	11.58	12.39	6.9	12.53	1.2	10.21	-18.6	13.07	28.0
Days 12	462,890	256,847	-44.5	0	-100.0	0	N/A	0	N/A
% TDR RE Lns also Reported as Commercial Loans Delinquent >=									
60 Days / Total TDR RE Lns also Reported as Commercial Loans 12									
	11.89	14.70	23.6	0.00	-100.0	0.00	N/A	0.00	N/A
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	1,572,935	936,499		306,579	-67.3	376,460		714,126	89.7
* Total 1st Mortgage Lns Recovered * NET 1st MORTGAGE LN C/Os	563,107 1,009,828	675,834 260,665		67,765	-90.0	59,740		60,583	1.4
* NET 1st MORTGAGE LN C/Os ** Net Charge Offs - 1st Mortgage Loans	1,009,828	260,665	-/4.2	238,814	-8.4	316,720	32.6	653,543	106.3
/ Avg 1st Mortgage Loans	0.04	0.01	-75.3	0.01	-14.2	0.01	22.1	0.02	77.9
* Total Other RE Lns Charged Off	1,412,473			1,540,353	35.7	708,413		496,445	-29.9
* Total Other RE Lns Recovered	415,150			596,991	3.9	810,947		406,308	-49.9
* NET OTHER RE LN C/Os	997,323			943,362	68.2	-102,534		90,137	187.9
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.11	0.06	-48.3	0.08	50.9	-0.01	-109.8	0.01	183.4
* Amounts are year-to-date and the related % change ratios are annualized.			1						
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (c	or no annualizing)		1						
# Means the number is too large to display in the cell 1 Reporting requirements for loans were changed with September 2017 cycle to	accommodate the sc	atony definition of semi	cial laces.	This policy change many	uso firet	ations from prior avals -	1		
Reporting requirements for loans were changed with September 2017 cycle to The NCUA Board approved a regulatory/policy change in May 2012 revising t		,		. , , ,	use nuclua	ations from prior cycles.			
This policy change may result in a decline in delinquent loans reported as of J		requirements for troubled	acui restru	oranda (TDIN) IDAIIS.					13. RELoans 2
. , , , , ,									.v. netound 2

leturn to cover		ommercial Loan		on					
teturn to cover 3/04/2021		For Charter : Count of CU :							
U Name: N/A		Asset Range :							
eer Group: N/A		Criteria :	Region:	Nation * Peer Gro	up: All *	State = 'MO' * Type	Include	ed: Federally Insur	ed State
	Count of C	U in Peer Group :	N/A						
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg
OMMERCIAL LOANS ommercial Loans to Members 13	366,443,361	306,661,554	-16.3	366,954,467	19.7	474,471,166	29.3	538,121,400	13.4
urchased Commercial Loans or Participations to	300,443,501	300,001,334	-10.0	000,334,407	13.7	474,471,100	20.0	000,121,400	10
Nonmembers ¹³	35,096,410	34,810,350			28.9	53,498,266	19.2	92,813,243	73.5
Total Commercial Loans 13	401,539,771	341,471,904			20.6	527,969,432	28.2	630,934,643	19.5
Unfunded Commitments ¹³ OTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS ¹	18,718,057 382,821,714	15,570,012 341,471,904		44,595,368 411,820,826	186.4 20.6	69,804,507 527,969,432	56.5 28.2	70,550,038 630,934,643	1.1
5(Total Commercial Loans / Total Assets)	2.98	2.54			16.0	3.49	18.8	3.45	-1.2
UMBER OF COMMERCIAL LOANS OUTSTANDING: 1									
umber of Outstanding Commercial Loans to Members umber of Outstanding Purchased Commercial Loans or	2,325	1,199	-48.4	1,349	12.5	1,640	21.6	1,802	9.9
Participation Interests to Nonmembers	135	125	-7.4	150	20.0	109	-27.3	150	37.6
otal Number of Commercial Loans Outstanding	2,460	1,324	-46.2	1,499	13.2	1,749	16.7	1,952	11.6
EAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-									
Construction and Development	13,684,819	13,407,167	-2.0	19,850,643	48.1	29,506,613	48.6	51,106,543	73.2
Farmland Non-Farm Residential Property	947,887 132,272,305	3,699,434 N/A		3,526,752 N/A	-4.7	4,144,261 N/A	17.5	12,728,425 N/A	207.
Multifamily	132,272,305 N/A	36,080,883		43,026,581	19.3	80,426,400	86.9	115,270,496	43.3
Owner Occupied, Non-Farm, Non-Residential Property	91,676,422	141,102,188			12.5	178,143,579	12.2	180,550,429	1.4
Non-Owner Occupied, Non-Farm, Non-Residential Property	124,957,636	109,529,087		148,127,417	35.2	180,080,824	21.6		17.3
otal Real Estate Secured Commercial Loans	363,539,069	303,818,759	-16.4	373,249,156	22.9	472,301,677	26.5	570,845,943	20.9
ON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON- EMBERS) 1								1	
_oans to finance agricultural production and other loans to farmers	764,214	655,866	-14.2	782,581	19.3	862,670	10.2	889,673	3.
Commercial and Industrial Loans	34,193,124	34,877,580			2.4	53,273,192	49.2	56,634,781	6.3
Unsecured Commercial Loans	922,317	1,371,089		1,138,169	-17.0	1,093,495	-3.9	2,265,744	107.2
Unsecured Revolving Lines of Credit (Commercial Purpose)	2,121,047	748,610		939,979	25.6	438,398	-53.4	298,502	-31.9
otal Non-Real Estate Secured Commercial Loans	38,000,702	37,653,145	-0.9	38,571,670	2.4	55,667,755	44.3	60,088,700	7.9
UMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE Number - Construction and Development	26	23	-11.5	43	87.0	52	20.9	54	3.8
Number - Farmland	6	14		14	0.0	16	14.3	35	118.8
Number - Non-Farm Residential Property	1,119	N/A		N/A		N/A		N/A	
Multifamily	N/A	128		138	7.8	187	35.5	249	33.2
Number - Owner Occupied, Non-Farm, Non-Residential Property	234	312		367	17.6	395	7.6	430	8.9
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	307	289			4.5	314	4.0		15.6
otal Number of Real Estate Secured Commercial Loans	1,692	766		864	12.8	964	11.6		17.3
Number - Loans to finance agricultural production and other loans to farmers Number - Commercial and Industrial Loans	21 463	17 439		21 531	23.5	24 672	14.3 26.6	25 664	-1.2
Number - Unsecured Commercial Loans	35	43			-11.6	38	0.0		105.3
Number - Unsecured Revolving Lines of									
Credit (Commercial Purpose)	249	59		45	-23.7	51	13.3	54	5.9
otal Number of Non-Real Estate Secured Commercial Loans	768	558	-27.3	635	13.8	785	23.6	821	4.6
MOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: 1 Member Commercial Loans Granted YTD	91,637,561	95,183,300	3.9	143,632,008	50.9	217,359,822	51.3	184,883,315	-14.9
Purchased or Participation Interests to Nonmembers	6,180,946	6,599,551	6.8		119.6	25,887,143	78.6		51.1
ELINQUENCY - COMMERCIAL LOANS 2	-,,-	.,,		,,		.,,		,	
to 59 Days Delinquent	4,213,129	3,200,996		3,594,576	12.3	4,681,729	30.2	5,335,930	14.0
60 to 179 Days Delinquent	773,843	2,290,001	195.9	3,732,786	63.0	937,955	-74.9	550,243	-41.3
180 to 359 Days Delinquent	63,957 856,995	16,918 312,344		449,549 247,901	2,557.2 -20.6	2,604,179 136,461	479.3 -45.0	249,121 140,132	-90.4 2.7
> = 360 Days Delinquent Total Del Loans - All Types (>= 60 Days)	1,694,795	2,619,263	-63.6 54.5		69.1	3,678,595	-45.0		-74.5
OMMERCIAL LOAN DELINQUENCY RATIOS 1	.,001,100	_,0.0,200	00	2,100,200	55.1	3,0,0,000		555,750	
Comm Lns > = 30 Days Delinquent	1.54	1.70	10.4	1.95	14.3	1.58	-18.7	0.99	-37.2
Comm Lns >= 60 Days Delinquent (Reportable delinquency)	0.44	0.77	73.3	1.08	40.2	0.70	-35.2	0.15	-78.6
OMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: 1	= 10 =	4 40= 6	421-	000 5	70 -	000 0		000 0	474
otal Comm Lns Charge Offs otal Comm Lns Recoveries	540,702 136,045	1,485,219 552,451		326,085 209,235	-78.0 -62.1	233,092 44,328	-28.5 -78.8	632,056 16,478	171.2 -62.8
GRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in pomm Lns above) 1	130,045	332,451	300.1	209,235	-02.1	44,328	-10.8	10,478	-02.8
Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
ISCELLANEOUS LOAN INFORMATION: 1 eal Estate Loans also Reported as Commercial Loans 1	350,800,645	303,818,760	-13.4	373,249,156	22.9	472,301,677	26.5	570.845.943	20.9
gricultural Related Commercial Loans	1,712,101	4,355,300		4,309,333	-1.1	5.006.931	16.2	,,	172.0
umber of Outstanding Agricultural Related Loans	27	4,333,300		4,309,333	12.9	3,000,931	14.3	13,010,098	50.0
ommercial Loans and Participations Sold- Servicing Rights Retained- Outstanding									
Name are all Lance and Destiningtions Cold	N/A	3,867,400		5,630,693	45.6	12,386,299	120.0		19.7
Commercial Loans and Participations Sold -no servicing rights- YTD ommercial SBA Loans Outstanding	140,000 3,804,539	3,929,808		3,484,194	N/A -11.3	1,600,000 4,911,347	N/A 41.0	16,425 4,237,625	-99.0 -13.7
umber of Commercial SBA Loans Outstanding	3,804,539					4,911,347	55.6		57.1
otal Member Business Loans - (NMBLB)	366,443,361	376,096,064			14.8	541,475,513	25.4	623,733,395	15.2
(NMBLB / Total Assets)	3.13			3.09	10.5	3.58	16.2		-4.8
Amounts are year-to-date and the related % change ratios are annualized.					•	•			
Reporting requirements for loans were changed with September 2017 cycle to accommodate the reg					ations from	prior cycles.		1	
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report	ing requirements for	troubled debt restructi	red (TDR)	loans.					
nis policy change may result in a decline in delinquent loans reported as of June 2012.									

	Invo	stments, Cash, & Cas	h Equiva	lante					
Return to cover	inve	For Charter :		lents					
03/04/2021		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	led: Fede	rally Insured State Cr	edit
	Count	of CU in Peer Group :	N/A						
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
ASC 320 CLASS. OF INVESTMENTS									
Held to Maturity < 1 yr	15,827,818	22,110,901		10,789,292	-51.2	7,256,506	-32.7	N/A	
Held to Maturity 1-3 yrs	71,355,764	49,184,492		52,620,938	7.0	80,621,962	53.2	N/A	
Held to Maturity 3-5 yrs	22,469,921	29,610,711		44,084,252	48.9	6,516,166	-85.2	N/A	
Held to Maturity 5-10 yrs	8,968,307	8,288,917		5,457,112	-34.2	3,809,563	-30.2	N/A	
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A	400.0	N/A	
Held to Maturity > 10 yrs TOTAL HELD TO MATURITY	0	109,195,021		137,988	N/A	00.004.407	-100.0	N/A N/A	
Allowance for Credit Losses on Held to Maturity Securities	118,621,810	109,195,021	-7.9	113,089,582	3.6	98,204,197	-13.2	N/A	
(if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Available for Sale < 1 yr	261,845,175	257,113,685	-1.8	259,726,344	1.0	395,889,624	52.4	N/A	
Available for Sale 1-3 yrs	601,525,640	605,087,015		643,520,817	6.4	638,316,223	-0.8	N/A	
Available for Sale 3-5 yrs	919,306,479	875,587,477	-4.8	679,422,831	-22.4	472,483,802	-30.5	N/A	
Available for Sale 5-10 yrs	143,662,262	106,340,830		129,139,920	21.4	126,275,867	-2.2	N/A	
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	5,602,792	1,191,876		4,210,529	253.3	1,449,701	-65.6	N/A	
TOTAL AVAILABLE FOR SALE	1,931,942,348	1,845,320,883	-4.5	1,716,020,441	-7.0	1,634,415,217	-4.8	N/A	-
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	N/A	
Trading 1-3 years	0			0		0	N/A	N/A	
Trading 3-5 years	0	0		0		0	N/A	N/A	
Trading 5-10 years	20,371,499	18,421,102	-9.6	0	-100.0	67,831,186	N/A	N/A	
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0		0	N/A	0		N/A	
TOTAL TRADING	20,371,499	18,421,102	-9.6	0	-100.0	67,831,186	N/A	N/A	
Equity Securities <= 1 Year	N/A	N/A		N/A		0		2,165,247	N/A
Equity Securities > 1-3 Years	N/A	N/A		N/A		0		2,231,680	N/A
Equity Securities > 3-5 Years	N/A	N/A		N/A		0		0	N/A
Equity Securities > 5-10 Years	N/A	N/A		N/A		0		24,729,400	N/A
Equity Securities > 10 Years	N/A	N/A		N/A		0		0	N/A
TOTAL EQUITY SECURITIES	N/A	N/A		N/A		0		29,126,327	N/A
Trading Debt Securities <= 1 Year	N/A	N/A		N/A		0		0	N/A
Trading Debt Securities > 1-3 Years	N/A	N/A		N/A		0		0	
Trading Debt Securities > 3-5 Years	N/A	N/A		N/A		0		0	
Trading Debt Securities > 5-10 Years	N/A	N/A		N/A		0		77,823,105	
Trading Debt Securities > 10 Years	N/A	N/A		N/A		0		0	N/A
TOTAL TRADING DEBT SECURITIES	N/A	N/A		N/A		0		77,823,105	N/A
Available-for-Sale Debt Securities <= 1 Year	N/A	N/A		N/A		0		570,401,425	N/A
Available-for-Sale Debt Securities > 1-3 Years	N/A	N/A		N/A		0		1,006,353,571	N/A
Available-for-Sale Debt Securities > 3-5 Years	N/A	N/A		N/A		0		492,226,056	N/A
Available-for-Sale Debt Securities > 5-10 Years	N/A	N/A		N/A		0		379,577,787	N/A
Available-for-Sale Debt Securities > 10 Years	N/A	N/A		N/A		0		12,428,374	N/A
AVAILABLE-FOR-SALE-DEBT SECURITIES	N/A	N/A	1	N/A		0		2,460,987,213	N/A
Held-to-Maturity Debt Securities <= 1 Year	N/A	N/A		N/A		0		31,592,716	N/A
Held-to-Maturity Debt Securities > 1-3 Years	N/A	N/A		N/A		0		94,646,756	N/A
Held-to-Maturity Debt Securities > 3-5 Years	N/A	N/A		N/A		0		20,182,920	
Held-to-Maturity Debt Securities > 5-10 Years	N/A	N/A		N/A		0		2,348,120	N/A
Held-to-Maturity Debt Securities > 10 Years	N/A	N/A		N/A		0		976,087	N/A
TOTAL HELD-TO-MATURITY DEBT SECURITIES Allowance for Credit Losses on Held to Maturity	N/A	N/A	1	N/A		0		149,746,599	N/A
Debt Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Investments < 1 yr	1.159.458.097	1,061,188,136	-8.5	981,244,214	-7.5	1,320,174,578	34.5	2.470.959.819	87.2
Other Investments 1-3 yrs	292,691,815	306,291,831		295,692,087	-3.5	285,621,246	-3.4	265,108,055	-7.2
Other Investments 3-5 yrs	96,153,920	84,686,534		66,111,841	-21.9	49,472,855		76,185,321	54.0
Other Investments 5-10 yrs	10,138,433	9,435,955	-6.9		-39.5	3,110,638	-45.5	6,401,894	105.8
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	486,724	1,701,262		2,195,544	29.1	3,029,430	38.0	3,264,970	7.8
TOTAL Other Investments	1,558,928,989	1,463,303,718	-6.1	1,350,955,265	-7.7	1,661,408,747	23.0	2,821,920,059	69.9
MATURITIES:									
Total Investments < 1 yr	1,437,131,090	1,340,412,722		1,251,759,850	-6.6	1,723,320,708	37.7	3,075,119,207	78.4
Total Investments 1-3 yrs	965,573,219	960,563,338		991,833,842	3.3	1,004,559,431	1.3	1,368,340,062	36.2
Total Investments 3-5 yrs	1,037,930,320	989,884,722		789,618,924	-20.2	528,472,823	-33.1	588,594,297	11.4
Total Investments 5-10 yrs	183,140,501	142,486,804		140,308,611	-1.5	201,027,254	43.3	490,880,306	144.2
Total Investments 3-10 yrs	N/A	N/A		N/A	126.2	N/A 4,479,131	-31.6	N/A 16,669,431	272.2
Total Investments > 10 yes									1 /17.7
Total Investments > 10 yrs	6,089,516	2,893,138		6,544,061					
Total Investments > 10 yrs Total # Means the number is too large to display in the cell	6,089,516 3,629,864,646	2,893,138 3,436,240,724		3,180,065,288	-7.5	3,461,859,347		5,539,603,303	60.0

Security			Other Investment In	formation						
Column Max			For Charter :	N/A						
Peac Court Peac										
Dec. 2011 School Dec. 2011 Dec. 2011 School Dec. 2011 Dec. 20					Nation * Peer Group	: All * Sta	 te = 'MO' * Type Incl	uded: Fe	derally Insured State	Credit
NOLS FUND STATE SUMMANY: NOL Grazmante Black induced in U.S Gorl Coligations) 10,742,475 2,869,505 11,846,108 10,546,178 12,846,108 12,746,723 12,746,723 12,746,723 12,746,723 12,746,723 13,746,723 13,746,723 13,746,723 13,746,723 13,746,723 13,746,723 13,746,723 13,746,723 13,746,723 13,746,723 13,746,723 13,746,723 13,746,723 13,746,723 13,746,723 13,746,723 13,746,723 14,746,743 14,746,743	Tool Group. NA	Count o			itation 1 cer oroup	. All Ott	The months of th	uucu. r c	deruny moureu otate	Grount
NOLS FUND STATE SUMMANY: NOL Grazmante Black induced in U.S Gorl Coligations) 10,742,475 2,869,505 11,846,108 10,546,178 12,846,108 12,746,723 12,746,723 12,746,723 12,746,723 12,746,723 13,746,723 13,746,723 13,746,723 13,746,723 13,746,723 13,746,723 13,746,723 13,746,723 13,746,723 13,746,723 13,746,723 13,746,723 13,746,723 13,746,723 13,746,723 13,746,723 13,746,723 14,746,743 14,746,743			•							
Total FOLIC Instance Columntered Noting	INVESTMENT SUMMARY:	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg
All Other Lis Government Collegations										
TOTAL US GOVERNMENT CRICIARTONS 195.06.850 127.736.372 21.9 195.120.08 0.7 7.788.202 20.1										
AgencyCSE Dekt Instruments (not backed by mortgages) 7.77,788,374 00.03.224 602 -10.0 0 0.10.07,088 -1.15 481,034,516 -7.7 1581,158,807 91.0 AgencyCSE Mortgage-Biosace Securities 11,100,085,461 11,00,085,461 11,00,185,707 -1.8 1,00,020,309 -1.0 1,00,000,309 -7.7 1,00,050,509 92.7 1,00,000,000 92.0 1,00,000 92.0 1,00 1,00,000 92.0 1,00 1,00,000 92.0 1,00 1,00,000 92.0 1,00 1,00,000 92.0 1,00 1,00,000 92.0 1,00 1,00,000 92.0 1,00 1,00,000 92.0 1,00 1,00 1,00 1,00 1,00 1,00 1,00 1,										
Agency Control Contr	TOTAL U.S. GOVERNIMENT OBLIGATIONS	105,106,650	127,457,723	21.3	155, 103, 170	21.7	150,172,063	0.7	11,000,202	-50.1
AgencyCSE Mortgape Backed Securities	Agency/GSE Debt Instruments (not backed by mortgages)	717,788,374	603,224,562	-16.0	521,607,988	-13.5	481,524,516	-7.7	568,155,867	18.0
Securities lessued by Sistee and Political Subdivision in the U.S.	Agency/GSE Mortgage-Backed Securities							-6.7		
Primately Issued Exercities (FOLL only) 0.0 NA 0.0										
Principle Securities FICUS only 0										
Privately Issued Martgage-Based Securities (FIGLIS Only) 698,874 425,901 3-88 246,002 -12 93,986 3-40 30,006 238										
Mutual Funds										
Common Trusts S. 3,510.271 3,524.192 0.4 3,433.696 2.6 3,356.581 3.6 3,638.486 2.7										
Common Trusts S. 3,510.271 3,524.192 0.4 3,433.696 2.6 3,356.581 3.6 3,638.486 2.7										
TOTAL MUTUAL FUNDS & COMMON TRUST NEWSTHENTS 3,730,442 8,657,060 13,71 8,292,266 4.2 8,458,550 20 10,778,266 27.4										
Bank Issued FDIC-Guaranteed Bonds O O NA O										
MONTGAGE RELATED SECUNTIES:		, ,								
Collaborative Mortgage Chilgations		0	0	IN/A	0	IN/A	0	IN/A	0	IN/A
OTHER MYSETMENT INFORMATION:		456,348,742	457,469,685	0.2	302,498,237	-33.9	348,733,267	15.3	673,956,153	93.3
Non-Mongae Related Securities With Embedded Options or Complex Courplex Cou		182,461,623	231,697,664	27.0	248,863,099	7.4	241,303,057	-3.0	459,896,600	90.6
O										
Nort-Morgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Compelex Coupon Formulas 0 0 0 N/A 0		,	0	NI/A	0	NI/A	0	NI/A	0	NI/A
Without Embedded Options or Complex Coupon Formulas		U	0	IN/A	0	IN/A	U	IN/A	U	IN/A
Deposits/Shares per 703-10(a)		0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under 0										
Investment Pilot Program (703.19)		0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments 3,630,295,808 3,434,984,459 5.4 3,177,831,215 7.5 3,462,520,718 9.0 5,541,989,200 60.1 Mostment Repurchase Agreements 12,820,488 0 100.0 0 N/A 0 N/A 0 N/A Borrowing Repurchase Agreements 12,820,488 0 100.0 0 N/A 0 N/A 0 N/A Cash on Deposit in Corporate Credit Unions 138,881,044 126,494,471 9.6 109,190,803 113.0 158,891,588 43.7 377,811,421 140.7 Cash on Deposit in Corporate Credit Unions 625,332,102 604,075,196 -3.4 555,811,885 -8.1 386,712,85 -30.4 536,953,877 38.9 Custo in North Match Interval (North Match In		_	0	N/A	0	NI/A	0	NI/A	0	NI/A
Investment Repurchase Agreements 10							·			
12,820,488 0,100.0 0,NA										
Cash on Deposit in Corporate Credit Unions 138,861,044 125,494,471 9.6 109,190,803 13.0 156,891,558 43.7 377,611,421 140.7										
Cash on Deposit in Other Financial Institutions 625,332,102 604,075,196 - 3.4 555,381,885 -8.1 386,712,285 -3.04 536,953,877 38.9 CUSO INFORMATION										
CUSD Investments in CUSO										
Value of Investments in CUSO	"	023,332,102	004,073,190	-5.4	333,361,003	-0.1	300,712,203	-30.4	330,933,077	30.9
Aggregate cash outlays in CUSO 23,730,960 22,795,773 -3.9 22,593,065 -0.9 31,501,582 39.4 32,008,987 1.6 Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) 0 0 0 N/A 1,281,748 N/A 1,319,011 2.9 0 -100.0 Outstanding Balance of Brokered CDs and Share Certificates Purchased 181,543,795 158,639,065 -12.6 156,482,012 -1.4 204,814,345 30.9 266,788,142 30.3 CREDIT UNION INVESTMENT PROGRAMS Mortgage Processing 22 23 4.5 22 -4.3 21 -4.5 21 0.0 Approved Mortgage Seller 1818 20 11.1 20 0.0 20 0.0 21 5.0 Borrowing Repurchase Agreements 1 0 -100.0 1 N/A 1 1 0.0 1 1 0.0 Brokered Deposits (all deposits acquired through 3rd party) 3 2 3.3 4 100.0 4 0.0 4 0.0 Investment Pilot Program 0 0 N/A 0 N/		49,550,647	46,887,762	-5.4	41,502,091	-11.5	45,619,404	9.9	58,047,408	27.2
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY)	CUSO loans					3,233.3		-30.6	3,584,109	
Outstanding Balance of Brokered CDs and Share Certificates Purchased 181,543,795 158,639,065 -12.6 156,482,012 -1.4 204,814,345 30.9 266,788,142 30.3 266,788,142 4.5 27.5 20.0 21.0 20.0 20.0 20.0 20.0 20.0 21.0 20.0	Aggregate cash outlays in CUSO	23,730,960	22,795,773	-3.9	22,593,065	-0.9	31,501,582	39.4	32,008,987	1.6
Outstanding Balance of Brokered CDs and Share Certificates Purchased 181,543,795 158,639,065 -12.6 156,482,012 -1.4 204,814,345 30.9 266,788,142 30.3 266,788,142 4.5 27.5 20.0 21.0 20.0 20.0 20.0 20.0 20.0 21.0 20.0	L N A H C H T FOUND NOUN DOD (CON ONLY)				1 001 710		4 0 4 0 0 4 4			
Certificates Purchased 181,543,795 158,639,065 -12.6 156,482,012 -1.4 204,814,345 30.9 266,788,142 30.3	, ,	0	U	N/A	1,281,748	N/A	1,319,011	2.9	0	-100.0
CREDIT UNION INVESTMENT PROGRAMS		181.543.795	158.639.065	-12.6	156.482.012	-1.4	204.814.345	30.9	266,788,142	30.3
Approved Mortgage Seller 18 20 11.1 20 0.0 20 0.0 20 0.0 21 5.0 Borrowing Repurchase Agreements 1 0 -100.0 1 N/A 1 0.0 1 0.0 1 0.0 Brokered Deposits (all deposits acquired through 3rd party) 3 2 -33.3 4 100.0 4 0.0 4 0.0 4 0.0 4 0.0 1 N/A 1 0.0 1 N/A 1 0.0 1 N/A 1 0 N/A	CREDIT UNION INVESTMENT PROGRAMS	,	,,	1-14	,		== 1,= 1 1,= 1		=======================================	
Borrowing Repurchase Agreements 1 0 -100.0 1 N/A 1 0.0 1 0.0 Brokered Deposits (all deposits acquired through 3rd party) 3 2 -33.3 4 100.0 4 0.0 4 0.0 Investment Pilot Program 0 0 N/A 0	Mortgage Processing						21			
Brokered Deposits (all deposits acquired through 3rd party) 3 2 -33.3 4 100.0 4 0.0 4 0.0	11 00									
Investment Pilot Program 0 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A Investments Not Authorized by FCU Act (SCU only) 2 2 2 0.0 2 0.0 2 0.0 2 0.0 Deposits and Shares Meeting 703.10(a) 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A Brokered Certificates of Deposit (investments) 133 3 32 -3.0 31 -3.1 33 6.5 36 9.1 Charitable Donation Accounts 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS Securities 121,751,020 18,965,463 -12.8 41,774,971 120.3 68,423,348 63.8 82,802,327 21.0 Other Investments 16,655,608 24,340,965 265.7 6,181,718 -74.6 5,718,824 -7.5 6,027,103 5.4 Other Assets 126,865,370 116,433,115 -8.2 141,546,506 21.6 141,348,411 -0.1 170,033,270 20.3 Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements 155,271,998 159,739,543 2.9 189,503,195 18.6 215,490,583 13.7 258,862,700 20.1 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										
Investments Not Authorized by FCU Act (SCU only) 2 2 0.0 2										
Deposits and Shares Meeting 703.10(a) 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A Brokered Certificates of Deposit (investments) 33 32 -3.0 31 -3.1 33 6.5 36 9.1 Charitable Donation Accounts 0 N/A 0										
Charitable Donation Accounts O O N/A O N/A O N/A O N/A O N/A RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS Securities O 12,751,020 18,965,463 -12.8 41,774,971 120.3 68,423,348 63.8 82,802,327 21.0 Other Investments O 6,655,608 24,340,965 265.7 6,181,718 -74.6 5,718,824 -7.5 6,027,103 5.4 Other Assets Other Assets Other Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements O 155,271,998 159,739,543 2.9 189,503,195 18.6 215,490,583 13.7 258,862,700 20.1 If Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.	Deposits and Shares Meeting 703.10(a)									
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS Securities 12,751,020 18,965,463 12,8 141,774,971 120.3 68,423,348 63.8 82,802,327 21.0 Other Investments 6,655,608 24,340,965 265.7 6,181,718 7-4.6 5,718,824 7-5 6,027,103 5.4 Other Assets 126,865,370 116,433,115 -8.2 141,546,500 21.6 141,348,411 -0.1 170,033,270 20.3 Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements 155,271,998 159,739,543 2.9 189,503,195 18.6 215,490,583 13.7 258,862,700 20.1 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										
Securities 21,751,020 18,965,463 -12.8 41,774,971 120.3 68,423,348 63.8 82,802,327 21.0		0	0	N/A	0	N/A	0	N/A	0	N/A
Securities 21,751,020 18,965,463 -12.8 41,774,971 120.3 68,423,348 63.8 82,802,327 21.0 Other Investments 6,655,608 24,340,965 265.7 6,181,718 -74.6 5,718,824 -7.5 6,027,103 5.4 Other Assets 126,865,370 116,433,115 -8.2 141,546,506 21.6 141,348,411 -0.1 170,033,270 20.3 Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements 155,271,998 159,739,543 2.9 189,503,195 18.6 215,490,583 13.7 258,862,700 20.1 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 # Means the number is too large to display in the cell # Means the number is too large to display in the cell										
Other Investments 6,655,608 24,340,965 265.7 6,181,718 -74.6 5,718,824 -7.5 6,027,103 5.4 Other Assets 126,865,370 116,433,115 -8.2 141,546,506 21.6 141,348,411 -0.1 170,033,270 20.3 Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements 155,271,998 159,739,543 2.9 189,503,195 18.6 215,490,583 13.7 258,862,700 20.1 1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.		21,751,020	18,965,463	-12.8	41,774,971	120.3	68,423,348	63.8	82,802,327	21.0
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements 155,271,998 159,739,543 2.9 189,503,195 18.6 215,490,583 13.7 258,862,700 20.1 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										
Compensation Agreements 155,271,998 159,739,543 2.9 189,503,195 18.6 215,490,583 13.7 258,862,700 20.1 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 Image: Compensation plans in the cell in the ce										
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 Compensation plans		455.55.55	450		100 555 155		045 :		050 000 ===	
# Means the number is too large to display in the cell	Compensation Agreements	155,271,998	159,739,543	2.9	189,503,195	18.6	215,490,583	13.7	258,862,700	20.1
# Means the number is too large to display in the cell	1/ Prior to March 31, 2014, this item included investments purchased for employe	L ee benefit/deferred comr	pensation plans.			l .		I .		
			,							
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Return to cover 3/3/04/2021 2		# CU in Peer Group : Dec-2017	N/A 94 N/A Region: N/A % Chg 143.9 375.4 -0.5 N/A			Dec-2019 4,608,075 2,086,039 27,730,953 0 0 37,283,534 716,791,374 325,883,457 0 451,649,775	% Chg 226.9 9.0 -19.9 N/A N/A 11.4 34.8 22.2	Dec-2020 1,978,037 2,481,798 30,514,118 0 0 41,934,341 746,667,042 320,108,811	% Chg -57.1 19.0 10.0 N/A N/A N/A 12.5
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):	Dec-2016 1,393,985 1,729,535 22,191,319 0 0 26,265,171 480,272,569 293,622,367 0 210,1763,090 9,969,904,623 671,100,197 362,583,095 1,003,587,915 7 33,651,660	Count of CU : Asset Range : Criteria : f CU in Peer Group : 3.400.600 8.222.612 22.081.557 0 0 29.762.725 544.188.997 276.532.323 0 308.237.597 6.517.312 10.327.540.539 767.627.235 389.395.697 11.484.563.471	94 N/A Region: N/A % Chg 143.9 375.4 -0.5 N/A N/A 13.3 13.3 -5.8 N/A 46.7 4.1	Dec-2018 1,409,589 1,914,394 34,627,568 0 0 33,458,629 531,588,965 266,674,751 0 352,975,706 7,649,812	% Chg -58.5 -76.7 56.8 N/A N/A 12.4 -2.3 -3.6 N/A 14.5	Dec-2019 4,608,075 2,086,039 27,730,953 0 0 37,283,534 716,791,374 325,883,457 0 451,649,775	% Chg 226.9 9.0 -19.9 N/A N/A 11.4 34.8 22.2	Dec-2020 1,978,037 2,481,798 30,514,118 0 0 0 41,934,341 746,667,042	% Chg -57.1 19.0 10.0 N/A N/A N/A 12.5
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): Accounts Held by Member Public Units Accounts Held by Member Public Units Employee Benefit Member Shares Employee Benefit Nonmember Fublic Units Employee Benefit Nonmember Shares S29 Plan Member Deposits Non-dollar Denominated Deposits Health Savings Accounts Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of Share Derafts Swept to Regular Shares or Money Market Accounts Dommercial Share Accounts Dommercial Share Accounts Dommercial Share Accounts **AVING MATURITIES** **1 year** 1 to 3 years	Dec-2016 1,393,985 1,729,535 22,191,319 0 0 26,265,171 480,272,569 293,622,367 0 210,1763,090 9,969,904,623 671,100,197 362,583,095 1,003,587,915 7 33,651,660	Asset Range : Criteria : f CU in Peer Group : Dec-2017 3,400,600 8,222,612 22,081,557 0 0 0,0 29,762,725 544,188,997 276,532,323 0 0,308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697 11,484,563,471	N/A Region: N/A % Chg 143.9 375.4 -0.5 N/A N/A 13.3 13.3 13.3 -5.8 N/A 46.7 4.1	Dec-2018 1,409,589 1,914,394 34,627,568 0 0 33,458,629 531,588,965 266,674,751 0 352,975,706 7,649,812	% Chg -58.5 -76.7 56.8 N/A N/A 12.4 -2.3 -3.6 N/A 14.5	Dec-2019 4,608,075 2,086,039 27,730,953 0 0 37,283,534 716,791,374 325,883,457 0 451,649,775	% Chg 226.9 9.0 -19.9 N/A N/A 11.4 34.8 22.2	Dec-2020 1,978,037 2,481,798 30,514,118 0 0 0 41,934,341 746,667,042	% Chg -57.1 19.0 10.0 N/A N/A N/A 12.5
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): Accounts Held by Member Public Units Cacounts Held by Nonmember Public Units Employee Benefit Member Shares Employee Benefit Member Shares Employee Benefit Nonmember Shares Seaven State Sta	Dec-2016 1,393,985 1,729,535 22,191,319 0 0 26,265,171 480,272,569 293,622,367 0 210,1763,090 9,969,904,623 671,100,197 362,583,095 1,003,587,915 7 33,651,660	Criteria: f CU in Peer Group: Dec-2017 3,400,600 8,222,612 22,081,557 0 0 0,0 29,762,725 544,188,997 276,532,323 0 308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697 11,484,563,471	Region: N/A % Chg 143.9 375.4 -0.5 N/A N/A N/A 13.3 13.3 -5.8 N/A 46.7 4.1	Dec-2018 1,409,589 1,914,394 34,627,568 0 0 33,458,629 531,588,965 266,674,751 0 352,975,706 7,649,812	% Chg -58.5 -76.7 56.8 N/A N/A 12.4 -2.3 -3.6 N/A 14.5	Dec-2019 4,608,075 2,086,039 27,730,953 0 0 37,283,534 716,791,374 325,883,457 0 451,649,775	% Chg 226.9 9.0 -19.9 N/A N/A 11.4 34.8 22.2	Dec-2020 1,978,037 2,481,798 30,514,118 0 0 0 41,934,341 746,667,042	% Chg -57.1 19.0 10.0 N/A N/A 12.8
Accounts Held by Member Public Units Accounts Held by Nonmember Public Units Employee Benefit Member Shares Employee Benefit Nonmember Shares S29 Plan Member Deposits Non-dollar Denominated Deposits Health Savings Accounts Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of Share Accounts Saving Maturities 1 to 3 years 2 1 year 1 to 3 years 2 3 years Fotal Shares & Deposits 1 to 3 years Pollar Amount of Shares/Deposits Covered by Additional/Altemate Dollar Amount of Shares/Deposits Covered by Additional/Altemate DOLLAR AMOUNT OF SHEET - UNFUNDED COMMITMENTS FOR DOMBRCIAL LOANS Total Unfunded Commitments for Commercial Loans Miscellaneous Commercial Loan Unfunded Commitments (Included In Lategories Above) Agricultural Related Commercial Loans Construction & Land Development Outstanding Letters of Credit DOF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL) REMAINING LOANS (NON-COMMERCIAL) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Commercial Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments	Dec-2016 1,393,985 1,729,535 22,191,319 0 0 26,265,171 480,272,569 293,622,367 0 210,1763,090 9,969,904,623 671,100,197 362,583,095 1,003,587,915 7 33,651,660	Dec-2017 3,400,600 8,222,612 22,081,557 0 0 0 29,762,725 544,188,997 276,532,323 0 308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697 11,484,563,471	% Chg 143.9 375.4 -0.5 N/A N/A 13.3 -5.8 N/A 46.7 4.1 3.6 14.4	1,409,589 1,914,394 34,627,568 0 0 33,458,629 531,588,965 266,674,751 0 352,975,706 7,649,812	-58.5 -76.7 56.8 N/A N/A 12.4 -2.3 -3.6 N/A	4,608,075 2,086,039 27,730,953 0 0 0 37,283,534 716,791,374 325,883,457 0 451,649,775	226.9 9.0 -19.9 N/A N/A 11.4 34.8 22.2 N/A	1,978,037 2,481,798 30,514,118 0 0 0 41,934,341 746,667,042	-57.1 19.0 10.0 N/A N/A 12.5
Accounts Held by Member Public Units Accounts Held by Nonmember Public Units Employee Benefit Member Shares Employee Benefit Nonmember Shares Solar Amount of Share Certificates >= \$100,000 Dollar Amount of Share Accounts Saving Maturities 1 to 3 years 2 1 year 1 to 3 years 2 3 years Fotal Shares & Deposits 1 to 3 years Pollar Amount of Shares/Deposits Covered by Additional/Altemate Dollar Amount of Sha	1,393,985 1,729,535 22,191,319 0 0 26,265,171 480,272,569 293,622,367 0 210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 1,003,587,915 7 33,651,660	3,400,600 8,222,612 22,081,557 0 0 0 29,762,725 544,188,997 276,532,323 0 308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697 11,484,563,471	143.9 375.4 -0.5 N/A N/A 13.3 13.3 -5.8 N/A 46.7 4.1	1,409,589 1,914,394 34,627,568 0 0 33,458,629 531,588,965 266,674,751 0 352,975,706 7,649,812	-58.5 -76.7 56.8 N/A N/A 12.4 -2.3 -3.6 N/A	4,608,075 2,086,039 27,730,953 0 0 0 37,283,534 716,791,374 325,883,457 0 451,649,775	226.9 9.0 -19.9 N/A N/A 11.4 34.8 22.2 N/A	1,978,037 2,481,798 30,514,118 0 0 0 41,934,341 746,667,042	-57.1 19.0 10.0 N/A N/A 12.5
Accounts Held by Member Public Units Accounts Held by Nonmember Public Units Employee Benefit Member Shares Employee Benefit Nonmember Shares Solar Amount of Share Certificates >= \$100,000 Dollar Amount of Share Accounts Saving Maturities 1 to 3 years 2 1 year 1 to 3 years 2 3 years Fotal Shares & Deposits 1 to 3 years Pollar Amount of Shares/Deposits Covered by Additional/Altemate Dollar Amount of Sha	1,393,985 1,729,535 22,191,319 0 0 26,265,171 480,272,569 293,622,367 0 210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 1,003,587,915 7 33,651,660	3,400,600 8,222,612 22,081,557 0 0 0 29,762,725 544,188,997 276,532,323 0 308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697 11,484,563,471	143.9 375.4 -0.5 N/A N/A 13.3 13.3 -5.8 N/A 46.7 4.1	1,409,589 1,914,394 34,627,568 0 0 33,458,629 531,588,965 266,674,751 0 352,975,706 7,649,812	-58.5 -76.7 56.8 N/A N/A 12.4 -2.3 -3.6 N/A	4,608,075 2,086,039 27,730,953 0 0 0 37,283,534 716,791,374 325,883,457 0 451,649,775	226.9 9.0 -19.9 N/A N/A 11.4 34.8 22.2 N/A	1,978,037 2,481,798 30,514,118 0 0 0 41,934,341 746,667,042	-57.1 19.0 10.0 N/A N/A 12.5
Accounts Held by Member Public Units Accounts Held by Nonmember Public Units Employee Benefit Member Shares Employee Benefit Nonmember Shares Solar Amount of Share Certificates >= \$100,000 Dollar Amount of Share Accounts Saving Maturities 1 to 3 years 2 1 year 1 to 3 years 2 3 years Fotal Shares & Deposits 1 to 3 years Pollar Amount of Shares/Deposits Covered by Additional/Altemate Dollar Amount of Sha	1,729,535 22,191,319 0 0 0 0 26,265,171 480,272,569 293,622,367 0 210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 1,003,587,915 7 33,651,660	8,222,612 22,081,557 0 0 0 29,762,725 544,188,997 276,532,323 0 308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697 11,484,563,471	375.4 -0.5 N/A N/A 13.3 13.3 -5.8 N/A 46.7 4.1	1,914,394 34,627,568 0 0 33,458,629 531,588,965 266,674,751 0 352,975,706 7,649,812	-76.7 56.8 N/A N/A 12.4 -2.3 -3.6 N/A	2,086,039 27,730,953 0 0 0 0 37,283,534 716,791,374 325,883,457 0 451,649,775	9.0 -19.9 N/A N/A N/A 11.4 34.8 22.2	2,481,798 30,514,118 0 0 0 41,934,341 746,667,042	19.0 10.0 N/A N/A N/A 12.5 4.2
Accounts Held by Nonmember Public Units Imployee Benefit Member Shares Imployee Benefit Nonmember Shares 529 Plan Member Deposits Non-dollar Denominated Deposits Health Savings Accounts Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of IRA/Keogh >= \$100,000 Dollar Amount of Share Deposits Seep to Regular Shares or Money Market Accounts Commercial Share Accounts Regative Shares as Included in All Other Unsecured Loans/Lines of Credit SAVING MATURITIES 1 year 1 to 3 years > 3 years Total Shares & Deposits NSURANCE COVERAGE OTHER THAN NCUSIF Share/Deposit Insurance Other than NCUSIF Dollar Amount of Shares/Deposits Covered by Additional/Alternate DF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR DOMMERCIAL LOANS Total Unfunded Commitments for Commercial Loans Miscellaneous Commercial Loan Unfunded Commitments (Included In Categories Above) Agricultural Related Commercial Loans Construction & Land Development Outstanding Letters of Credit DF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL) Revolving O'E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Commercial Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments	1,729,535 22,191,319 0 0 0 0 26,265,171 480,272,569 293,622,367 0 210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 1,003,587,915 7 33,651,660	8,222,612 22,081,557 0 0 0 29,762,725 544,188,997 276,532,323 0 308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697 11,484,563,471	375.4 -0.5 N/A N/A 13.3 13.3 -5.8 N/A 46.7 4.1	1,914,394 34,627,568 0 0 33,458,629 531,588,965 266,674,751 0 352,975,706 7,649,812	-76.7 56.8 N/A N/A 12.4 -2.3 -3.6 N/A	2,086,039 27,730,953 0 0 0 0 37,283,534 716,791,374 325,883,457 0 451,649,775	9.0 -19.9 N/A N/A N/A 11.4 34.8 22.2	2,481,798 30,514,118 0 0 0 41,934,341 746,667,042	19.0 10.0 N/A N/A N/A 12.5 4.2
Employee Benefit Member Shares Employee Benefit Nonnember Shares 329 Plan Member Deposits Non-dollar Denominated Deposits Non-dollar Amount of Share Certificates >= \$100,000 Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts Negative Shares as Included in All Other Unsecured Loans/Lines of Credit SAVING MATURITIES 1 to 3 years 3 years 1 to 3 years 1 to 3 years Potal Shares & Deposits NSURANCE COVERAGE OTHER THAN NCUSIF Share/Deposit Insurance Other than NCUSIF Dollar Amount of Shares/Deposits Covered by Additional/Alternate DFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS Total Unfunded Commitments for Commercial Loans Miscellaneous Commercial Loan Unfunded Commitments (Included In Categories Above) Agricultural Related Commercial Loans Construction & Land Development Outstanding Letters of Credit DFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMANING LOANS (NON-COMMERCIAL) REMANING LOANS (NON-COMMERCIAL) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Commercial Purpose F-ederally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments	22,191,319 0 0 26,265,171 480,272,569 293,622,367 0 210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 1,003,587,915 7 33,651,660	22,081,557 0 0 0 29,762,725 544,188,997 276,532,323 0 308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697 11,484,563,471	-0.5 N/A N/A 13.3 13.3 -5.8 N/A 46.7 4.1	34,627,568 0 0 0 33,458,629 531,588,965 266,674,751 0 352,975,706 7,649,812	56.8 N/A N/A N/A 12.4 -2.3 -3.6 N/A 14.5	27,730,953 0 0 0 37,283,534 716,791,374 325,883,457 0 451,649,775	-19.9 N/A N/A N/A 11.4 34.8 22.2	30,514,118 0 0 0 41,934,341 746,667,042	10.0 N/A N/A N/A 12.5
Employee Benefit Nonmember Shares 232 Plan Member Deposits Non-dollar Denominated Deposits lealth Savings Accounts Jollar Amount of Share Certificates >= \$100,000 Jollar Amount of Share Certificates >= \$100,000 Jollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts Commercial Share Accounts Negative Shares as Included in All Other Unsecured Loans/Lines of Credit SAVING MATURITIES 1 to 3 years 3 years 7 to 1 syears 3 years Fotal Shares & Deposits NSURANCE COVERAGE OTHER THAN NCUSIF Share/Deposit Insurance Other than NCUSIF JOIlar Amount of Shares/Deposits Covered by Additional/Altemate DFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR JOMMERCIAL LOANS Total Unfunded Commitments for Commercial Loans Miscellaneous Commercial Loan Unfunded Commitments (Included In Lategories Above) Agricultural Related Commercial Loans Construction & Land Development Outstanding Letters of Credit DFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL) REMAINING LOANS (NON-COMMERCIAL) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Commercial Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments	0 0 0 26,265,171 480,272,569 293,622,367 0 210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 1,003,587,915 7 33,651,660	0 0 0 29,762,725 544,188,997 276,532,323 0 308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697 11,484,563,471	N/A N/A N/A 13.3 13.3 -5.8 N/A 46.7 4.1	0 0 33,458,629 531,588,965 266,674,751 0 352,975,706 7,649,812	N/A N/A N/A 12.4 -2.3 -3.6 N/A 14.5	0 0 37,283,534 716,791,374 325,883,457 0 451,649,775	N/A N/A N/A 11.4 34.8 22.2	0 0 0 41,934,341 746,667,042	N/A N/A N/A 12.5
S29 Plan Member Deposits	0 0 26,265,171 480,272,569 293,622,367 0 210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 1,003,587,915 7 33,651,660	0 0 29,762,725 544,188,997 276,532,323 0 308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697 11,484,563,471	N/A N/A 13.3 13.3 -5.8 N/A 46.7 4.1	0 33,458,629 531,588,965 266,674,751 0 352,975,706 7,649,812	N/A N/A 12.4 -2.3 -3.6 N/A 14.5	0 0 37,283,534 716,791,374 325,883,457 0 451,649,775	N/A N/A 11.4 34.8 22.2 N/A	0 0 41,934,341 746,667,042	N/A N/A 12.5
Non-dollar Denominated Deposits	0 26,265,171 480,272,569 293,622,367 0 210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 1,003,587,915 7 33,651,660	0 29,762,725 544,188,997 276,532,323 0 308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697 11,484,563,471	N/A 13.3 13.3 -5.8 N/A 46.7 4.1 3.6	0 33,458,629 531,588,965 266,674,751 0 352,975,706 7,649,812	N/A 12.4 -2.3 -3.6 N/A 14.5	0 37,283,534 716,791,374 325,883,457 0 451,649,775	N/A 11.4 34.8 22.2 N/A	0 41,934,341 746,667,042	N/A 12.5
Health Savings Accounts Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of IRA/Keogh >= \$100,000 Dollar Amount of IRA/Keogh >= \$100,000 Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts Commercial Share Accounts Regative Shares as Included in All Other Unsecured Loans/Lines of Credit SAVING MATURITIES 4 1 year 1 to 3 years 3 years 7 3 years Fotal Shares & Deposits NSURANCE COVERAGE OTHER THAN NCUSIF Share/Deposit Insurance Other than NCUSIF Share/Deposit Insurance Other than NCUSIF Dollar Amount of Shares/Deposits Covered by Additional/Alternate DOFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS Total Unfunded Commitments for Commercial Loans Miscellaneous Commercial Loan Unfunded Commitments (Included In Lategories Above) Agricultural Related Commercial Loans Construction & Land Development Outstanding Letters of Credit DF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Commercial Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments	26,265,171 480,272,569 293,622,367 0 210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 1,003,587,915 7 33,651,660	29,762,725 544,188,997 276,532,323 0 308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697 11,484,563,471	13.3 13.3 -5.8 N/A 46.7 4.1 3.6 14.4	33,458,629 531,588,965 266,674,751 0 352,975,706 7,649,812	12.4 -2.3 -3.6 N/A 14.5	37,283,534 716,791,374 325,883,457 0 451,649,775	11.4 34.8 22.2 N/A	41,934,341 746,667,042	12.5
Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of IRA/Keogh >= \$100,000 Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts Dommercial Share Accounts Dommercial Share Accounts Saving Maturities 1 year 1 to 3 years 2 s years Total Shares & Deposits 1 NSURANCE COVERAGE OTHER THAN NCUSIF Share/Deposit Insurance Other than NCUSIF Dollar Amount of Shares/Deposits Covered by Additional/Alternate DOFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR DOMMERCIAL LOANS Total Unfunded Commitments for Commercial Loans Miscellaneous Commercial Loan Unfunded Commitments (Included In Categories Above) Agricultural Related Commercial Loans Construction & Land Development Outstanding Letters of Credit DOFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL) REMAINING LOANS (NON-COMMERCIAL) REVOIVING O'E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Commercial Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments	480,272,569 293,622,367 0 210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 1,003,587,915 7 33,651,660	544,188,997 276,532,323 0 308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697 11,484,563,471	13.3 -5.8 N/A 46.7 4.1 3.6 14.4	531,588,965 266,674,751 0 352,975,706 7,649,812	-2.3 -3.6 N/A 14.5	716,791,374 325,883,457 0 451,649,775	34.8 22.2 N/A	746,667,042	4.2
Dollar Amount of IRA/Keogh >= \$100,000 Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts Commercial Share Accounts Regative Shares as Included in All Other Unsecured Loans/Lines of Credit SAVING MATURITIES 1 to 3 years 1 to 3 years 1 to 3 years Pollar Amount of Shares/Deposits Overed by Additional/Alternate DFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR DOMMITMENTS FOR ALL REGISTANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL) REVOIVING O/FE Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Unsecured Share Draft Lines of Credit Unsecured Share Draft Lines of Credit Protection Programs Residential Construction Loans-Excluding Commercial Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments	293,622,367 0 210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 1,003,587,915 7 33,651,660	276,532,323 0 308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697 11,484,563,471	-5.8 N/A 46.7 4.1 3.6 14.4	266,674,751 0 352,975,706 7,649,812	-3.6 N/A 14.5	325,883,457 0 451,649,775	22.2 N/A		
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts Commercial Share Accounts Degative Shares as Included in All Other Unsecured Loans/Lines of Credit SAVING MATURITIES 1 to 3 years 2 years Total Shares & Deposits NSURANCE COVERAGE OTHER THAN NCUSIF Share/Deposit Insurance Other than NCUSIF Dollar Amount of Shares/Deposits Covered by Additional/Alternate Doff-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS Total Unfunded Commitments for Commercial Loans Miscellaneous Commercial Loan Unfunded Commitments (Included In Categories Above) Agricultural Related Commercial Loans Construction & Land Development Outstanding Letters of Credit DF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Commercial Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments	0 210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 1,003,587,915 7 33,651,660	0 308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697 11,484,563,471	N/A 46.7 4.1 3.6 14.4	0 352,975,706 7,649,812	N/A 14.5	0 451,649,775	N/A	320,108,811	-1.8
Money Market Accounts Commercial Share Accounts Vegative Shares as Included in All Other Unsecured Loans/Lines of Credit SAVING MATURITIES < 1 year 1 to 3 years > 3 years Total Shares & Deposits NSURANCE COVERAGE OTHER THAN NCUSIF Share/Deposit Insurance Other Insurance Other Insurance Insurance Other Insurance Other Insurance Insurance Other	210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 1,003,587,915 7 33,651,660	6,517,312 10,327,540,539 767,627,235 389,395,697 11,484,563,471	46.7 4.1 3.6 14.4	352,975,706 7,649,812	14.5	451,649,775			
Commercial Share Accounts Vegative Shares as Included in All Other Unsecured Loans/Lines of Credit SAVING MATURITIES < 1 year 1 to 3 years > 3 years Total Shares & Deposits 1	210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 1,003,587,915 7 33,651,660	6,517,312 10,327,540,539 767,627,235 389,395,697 11,484,563,471	46.7 4.1 3.6 14.4	352,975,706 7,649,812	14.5	451,649,775		i e	
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit SAVING MATURITIES - 1 years - 1 years - 3 years - 1 to 3 years - 3 years Total Shares & Deposits NSURANCE COVERAGE OTHER THAN NCUSIF Share/Deposit Insurance Other Other Insurance Other Insurance Other Insurance Other Insurance Other Insurance Other Insurance Other Insurance Other Insurance Other Insurance Other Insurance Other Insurance Other Insurance Other Insurance Other Insurance Other Insurance Other Insurance Other Insurance Other Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments	6,263,090 9,969,904,623 671,100,197 362,583,095 1,003,587,915 7 33,651,660	6,517,312 10,327,540,539 767,627,235 389,395,697 11,484,563,471	3.6 14.4	7,649,812				0	N/A
SAVING MATURITIES < 1 year 1 to 3 years > 3 years Total Shares & Deposits NSURANCE COVERAGE OTHER THAN NCUSIF Share/Deposit Insurance Other than NCUSIF Share/Deposit Insurance Other than NCUSIF Dollar Amount of Shares/Deposits Covered by Additional/Alternate DFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR DOMMERCIAL LOANS Total Unfunded Commitments for Commercial Loans Miscellaneous Commercial Loan Unfunded Commitments (Included In Categories Above) Agricultural Related Commercial Loans Construction & Land Development Outstanding Letters of Credit DFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Commercial Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments	9,969,904,623 671,100,197 362,583,095 1,003,587,915 7 33,651,660	10,327,540,539 767,627,235 389,395,697 11,484,563,471	3.6 14.4		17.4		28.0	744,454,794	64.8
< 1 year 1 to 3 years > 3 years Total Shares & Deposits 1 SNSURANCE COVERAGE OTHER THAN NCUSIF Share/Deposit Insurance Other than NCUSIF Dollar Amount of Shares/Deposits Covered by Additional/Altemate DFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS Total Unfunded Commitments for Commercial Loans Miscellaneous Commercial Loan Unfunded Commitments (Included In Categories Above) Agricultural Related Commercial Loans Construction & Land Development Outstanding Letters of Credit DFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Commercial Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments	671,100,197 362,583,095 1,003,587,915 7 33,651,660	767,627,235 389,395,697 11,484,563,471	14.4	10,787.724.381		7,564,096	-1.1	5,541,977	-26.7
1 to 3 years > 3 years	671,100,197 362,583,095 1,003,587,915 7 33,651,660	767,627,235 389,395,697 11,484,563,471	14.4	10,787.724.381					
1 to 3 years > 3 years	671,100,197 362,583,095 1,003,587,915 7 33,651,660	767,627,235 389,395,697 11,484,563,471	14.4		4.5	11,570,744,577	7.3	14,599,106,951	26.2
> 3 years Total Shares & Deposits NSURANCE COVERAGE OTHER THAN NCUSIF Share/Deposit Insurance Other than NCUSIF Share/Deposit Insurance Other than NCUSIF Share/Deposit Insurance Other than NCUSIF Dollar Amount of Shares/Deposits Covered by Additional/Alternate DFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS Total Unfunded Commitments for Commercial Loans Miscellaneous Commercial Loan Unfunded Commitments (Included In Tategories Above) Agricultural Related Commercial Loans Construction & Land Development Outstanding Letters of Credit DFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Commercial Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments	1,003,587,915 7 33,651,660	11,484,563,471		738,512,658	-3.8	800,378,746	8.4	704,892,724	
Total Shares & Deposits 1	1,003,587,915 7 33,651,660	11,484,563,471		402,171,311	3.3	494,259,155	22.9	472,560,334	
NSURANCE COVERAGE OTHER THAN NCUSIF Share/Deposit Insurance Other than NCUSIF Dollar Amount of Shares/Deposits Covered by Additional/Alternate DFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR DOMMERCIAL LOANS Total Unfunded Commitments for Commercial Loans Miscellaneous Commercial Loan Unfunded Commitments (Included In Dategories Above) Agricultural Related Commercial Loans Construction & Land Development Outstanding Letters of Credit DFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Commercial Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments	7 33,651,660	7	4.4	11,928,408,350	3.9	12,865,382,478	7.9	15,776,560,009	
Share/Deposit Insurance Other than NCUSIF Dollar Amount of Shares/Deposits Covered by Additional/Alternate DOFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS Total Unfunded Commitments for Commercial Loans Miscellaneous Commercial Loan Unfunded Commitments (Included In Categories Above) Agricultural Related Commercial Loans Construction & Land Development Outstanding Letters of Credit DOFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Commercial Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments		7		, , ,		,,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Dollar Amount of Shares/Deposits Covered by Additional/Alternate OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR DOMMERCIAL LOANS Total Unfunded Commitments for Commercial Loans Miscellaneous Commercial Loan Unfunded Commitments (Included In Categories Above) Agricultural Related Commercial Loans Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL) Revolving O'JE Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Commercial Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments			0.0	7	0.0	9	28.6	9	0.0
COMMERCIAL LOANS Total Unfunded Commitments for Commercial Loans Miscellaneous Commercial Loan Unfunded Commitments (Included In Categories Above) Agricultural Related Commercial Loans Construction & Land Development Outstanding Letters of Credit DFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Commercial Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments	18,718,057	32,548,467	-3.3	34,045,218	4.6	45,839,568	34.6	62,366,616	36.1
Fotal Unfunded Commitments for Commercial Loans Miscellaneous Commercial Loan Unfunded Commitments (Included In Zategories Above) Agricultural Related Commercial Loans Construction & Land Development Outstanding Letters of Credit DFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL) Revolving O'E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Commercial Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments	18,718,057								
Miscellaneous Commercial Loan Unfunded Commitments (Included In Categories Above) Agricultural Related Commercial Loans Construction & Land Development Outstanding Letters of Credit DFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Commercial Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments	18,718,057							l	
Categories Above) Agricultural Related Commercial Loans Construction & Land Development Outstanding Letters of Credit DFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Commercial Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments		15,570,012	-16.8	44,595,368	186.4	69,804,507	56.5	70,550,038	1.1
Agricultural Related Commercial Loans Construction & Land Development Outstanding Letters of Credit DFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL) Revolving O'E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Commercial Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments									
Construction & Land Development Outstanding Letters of Credit DF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Commercial Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments								l	
Outstanding Letters of Credit DF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Commercial Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments	97,892	169,646	73.3	59,899	-64.7	233,281	289.5	213,575	-8.4
DFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Commercial Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments	3,023,698	3,570,088	18.1	30,887,136	765.2	49,831,183	61.3	31,993,686	-35.8
DFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Commercial Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments	92,000	181,000	96.7	482,070	166.3	260,580	-45.9	310,511	19.2
Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Commercial Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments						·			
Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Commercial Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments								l	
Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Commercial Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments	463,245,563	519,720,627	12.2	569,937,011	9.7	608,674,310	6.8	712,287,165	17.0
Overdraft Protection Programs Residential Construction Loans-Excluding Commercial Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments	1,021,715,455	996,166,663	-2.5	1,046,762,663	5.1	1,084,385,763	3.6	1,235,977,636	14.0
Residential Construction Loans-Excluding Commercial Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments	115,169,956	118,574,917	3.0	111,464,089	-6.0	116,609,429	4.6	130,087,698	11.6
Residential Construction Loans-Excluding Commercial Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments	265,179,159	284,026,006	7.1	305,875,289	7.7	320,384,567	4.7	333,552,184	4.1
Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments	2,021,104	2,693,939	33.3	4,790,457	77.8	6,265,524	30.8	14,418,578	
Proprietary Reverse Mortgage Products Other Unused Commitments	0			0	N/A	0	N/A	0	
Other Unused Commitments	0			0	N/A	0	N/A	0	
	25,771,454	27,517,022	6.8	29,547,835	7.4	25,094,161	-15.1	54,777,114	
Total Unfunded Commitments for Non-Commercial Loans	1,893,102,691	1,948,699,174	2.9	2,068,377,344	6.1	2,161,413,754	4.5	2,481,100,375	
	1,911,820,748	1,964,269,186	2.7	2,112,972,712	7.6	2,231,218,261	5.6	2,551,650,413	
%(Unused Commitments / Cash & ST Investments)	120.91	130.89	8.3	149.11	13.9	117.53	-21.2	76.61	-34.8
	1,911,748,778	1,963,730,475	2.7	2,112,546,546	7.6	2,230,557,240	5.6	2,551,185,256	
Unfunded Commitments Through Third Party	71,970		648.5	426,166	-20.9	661,021	55.1	465,157	
Loans Transferred with Recourse 1	297,567,906	376.837.079	26.6	513,855,555	36.4	669,043,347	30.2	438,665,377	-34.4
Pending Bond Claims	1,237,869	1,150,733	-7.0	320,394	-72.2	104,366	-67.4	1,324,500	
Other Contingent Liabilities	21.693.808	22.140.378	2.1	15,923,424	-72.2	9,296,398	-41.6	9,617,507	3.5
CREDIT AND BORROWING ARRANGEMENTS:	21,093,000	22,140,370	2.1	10,923,424	-20.1	3,230,390	-41.0	9,017,507	3.0
Num FHLB Members	26	27	3.8	27	0.0	27	0.0	29	7.4
INES OF CREDIT (Borrowing)	26	21	3.8	21	0.0	21	0.0	29	7.4
	2.045.222.222	1 000 674 040	-6.6	1 060 700 400	0.7	2 470 742 000	10.8	2 642 006 704	20.3
	2,045,223,332	1,909,671,610		1,960,730,193	2.7	2,172,713,068		2,612,906,704	
Total Committed Credit Lines	441,213,776	55,894,849	-87.3	53,914,250	-3.5	76,216,350	41.4	88,364,262	
Total Credit Lines at Corporate Credit Unions	294,195,000	299,050,652	1.7	310,341,000	3.8	314,963,300	1.5		
Draws Against Lines of Credit	45,242,176	206,089,643	355.5	232,511,178	12.8	184,501,548	-20.6	194,540,940	5.4
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS								İ	1
Line of Credit Outstanding from Corporate Cus	1,631,289	2,881,125	76.6	8,782,576	204.8	1,322,305	-84.9	0	-100.0
Term Borrowings Outstanding from Corporate Cus	1,631,289			8,782,576		2.000.000			
MISCELLANEOUS BORROWING INFORMATION:	0	0	N/A	0	N/A	2,000,000	N/A	0	-100.0
	1 050 001 000	4 754 077 050	0.0	4 050 055 470		0.457.540.070	40.0	0.400.000.000	10.5
	1,652,201,306	1,751,877,050	6.0	1,856,055,172	5.9	2,157,510,276	16.2	2,433,802,339	12.8
Amount of Borrowings Subject to Early Repayment at	^	0	N/A	^	N/A	0	N/A	120 040 627	NI/A
Lenders Option	0			500.000		Ů		129,849,637	
Jninsured Secondary Capital ²		0	N/A	500,000	N/A	500,000	0.0	500,000	0.0
Means the number is too large to display in the cell	0	1						1	₩
Included MBL construction and land development prior to 03/31/09. Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward	0	1						II	1

	Missella	nacua Information D	roaromo	Comisso			1		1
Return to cover	Wilscella	neous Information, P For Charter :		Services					
03/04/2021		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Sta	te = 'MO' * Type Includ	led: Fede	rally Insured State C	redit
1 col Gloup!	Count	of CU in Peer Group :		Tation 1 co. Group.	7 L.I. OLL	is inc Type include		nuny mourou otato o	
			1.0.71						
	Dec-2016	Dec-2017	% Cha	Dec-2018	% Chg	Dec-2019	% Cha	Dec-2020	% Chg
MEMBERSHIP:	200 20.0	200 20	/0 U.i.g	200 2010	/0 U.I.g	200 20.0	70 U.I.g	200 2020	70 U.I.g
Num Current Members	1,415,570	1,452,892	2.6	1,507,778	3.8	1,534,442	1.8	1,573,245	2.5
Num Potential Members	37,227,328			33,019,377	-0.5		4.6	35,026,197	
% Current Members to Potential Members	3.80		_	4.57	4.3		-2.7	4.49	
* % Membership Growth	1.86			3.78	43.3		-53.2	2.53	+
Total Num Savings Accts	2,657,678			2,837,355	3.6		1.5	2,996,342	
EMPLOYEES:	2,037,070	2,739,099	3.1	2,037,333	3.0	2,000,122	1.3	2,990,342	4.0
Num Full-Time Employees	3,708	3,779	1.9	3,966	4.9	4,115	3.8	4,243	3.1
				3,966	-3.4			269	
Num Part-Time Employees	385	352	-8.6	340	-3.4	287	-15.6	269	-6.3
BRANCHES:	0.10					201		0.10	
Num of CU Branches	310		_	322	0.3		0.6	318	
Num of CUs Reporting Shared Branches	30			31	3.3		-6.5	29	
Plan to add new branches or expand existing facilities	15	14	-6.7	15	7.1	19	26.7	17	-10.5
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	4,156,782,511	4,392,465,382	5.7	4,782,698,439	8.9	5,438,555,196	13.7	7,214,210,536	32.6
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date	-	_		_		_		_	
(FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs):									
Commercial Loans	32			32	0.0		3.1	34	
Credit Builder	27			26	-3.7		0.0	25	
Debt Cancellation/Suspension	5			5	25.0			4	
Direct Financing Leases	0			0	N/A			1	
Indirect Commercial Loans	8			8	0.0		0.0	8	
Indirect Consumer Loans	35		-5.7	32	-3.0		0.0	32	0.0
Indirect Mortgage Loans	9	8	-11.1	11	37.5	11	0.0	11	0.0
Interest Only or Payment Option 1st Mortgage Loans	11	11	0.0	11	0.0	11	0.0	11	0.0
Micro Business Loans	12	12	0.0	12	0.0	12	0.0	13	8.3
Micro Consumer Loans	12	11	-8.3	11	0.0	11	0.0	11	0.0
Overdraft Lines of Credit	59	57	-3.4	55	-3.5	53	-3.6	53	0.0
Overdraft Protection	55	52	-5.5	51	-1.9	50	-2.0	49	-2.0
Participation Loans	40	39	-2.5	44	12.8	44	0.0	47	6.8
Pay Day Loans	15	16	6.7	16	0.0	16	0.0	14	
Real Estate Loans	78		-5.1	69	-6.8		-2.9	67	0.0
Refund Anticipation Loans	2			2	0.0			1	+
Risk Based Loans	80			73	-3.9		-2.7	69	
Share Secured Credit Cards	31			30	3.4			30	
Payday Alternative Loans (PAL Loans)	0			0	N/A			0	
MEMBER SERVICE AND PRODUCT OFFERINGS			1,071	ŭ		, and the same of	14,7 (14//
(Other Programs):									
ATM/Debit Card Program	79	77	-2.5	77	0.0	76	-1.3	75	-1.3
Commercial Share Accounts	42			43	-2.3		0.0	42	
Check Cashing	60		_	61	1.7		0.0	61	
First Time Homebuyer Program	14			16	14.3			17	
Health Savings Accounts	12			13	8.3			13	
Individual Development Accounts	2			3	50.0		0.0	3	
In-School Branches				1	0.0		0.0		
Insurance/Investment Sales	36			35	0.0		0.0	34	
International Remittances	20			20	0.0		0.0	21	-2.9 5.0
Low Cost Wire Transfers					-2.7		-1.4	70	
**Number of International Remittances Originated YTD				-					_
MERGERS/ACQUISITIONS:	4,008	4,162	3.8	4,461	7.2	4,250	-4.7	3,800	-10.6
MERGERS/ACQUISITIONS: Completed Merger/Acquisition Qualifying for		1	1						-
	40	40	20.0	40	0.0	14	7.7	14	0.0
Business Combo Acctng (FAS 141R) Adjusted Potained Farnings Obtained through	10	13	30.0	13	0.0	14	1.1	14	0.0
Adjusted Retained Earnings Obtained through	4E EG7 000	17.040.004	0.5	10 227 224	10.0	22 442 444	16.5	22 665 750	1 4
Business Combinations Fixed Assets Comits! 9 Operating League	15,567,369	17,042,824	9.5	19,237,034	12.9	22,413,114	16.5	22,665,750	1.1
Fixed Assets - Capital & Operating Leases Aggregate of Future Capital and Operating Lease Pmts		1	1						1
on Fixed Assets (not discounted to PV)	00 000 040	22 405 222	45 -	00 040 540	44.0	20.054.007	45.7	22 702 502	
,	28,683,342	33,195,608	15.7	29,249,548	-11.9	33,854,037	15.7	33,763,523	-0.3
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or r	no annualizing)		1						ļ
** Amount is year-to-date and the related % change ratio is annualized.			1	i l		1	1		1
# Means the number is too large to display in the cell									

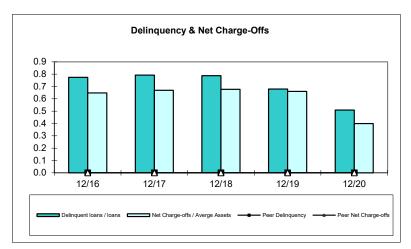
	Inform	ation System		nology				<u></u>	
Return to cover		For Charter :	N/A						
03/04/2021		Count of CU:	94						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer	Group: A	III * State = 'M	О' * Туре	Included: Fe	derally
	Count of CU in	Peer Group :	N/A						
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Ch
	200 2010	200 2011	/0 U.i.g	200 20.0	/0 U.I.g	200 2010	/0 U.I.g	200 2020	70 0
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	0	-100.0	0	N/A	0	N/A	0	N/A
Vendor Supplied In-House System	56				-5.6	48	-5.9	42	-12.
Vendor On-Line Service Bureau	45				-2.3	45	4.7	48	6.
CU Developed In-House System	0					0	N/A	0	
Other	5					4	-20.0	4	0.
Other	5	5	0.0	5	0.0	4	-20.0	4	0.0
Floring to Floring to Control									
Electronic Financial Services									
Home Banking Via Internet Website	82		-1.2		-3.7	78	0.0	77	-1.3
Audio Response/Phone Based	60				0.0	55	-1.8	54	-1.
Automatic Teller Machine (ATM)	76				0.0	74	0.0	73	-1.
Kiosk	6				20.0	7	16.7	7	0.
Mobile Banking	54				3.8	59	7.3	59	0.
Other	2	4	100.0	6	50.0	6	0.0	6	0.
Services Offered Electronically									
Member Application	41	42	2.4	42	0.0	43	2.4	43	0.0
New Loan	48	49	2.1	50	2.0	49	-2.0	50	2.0
Account Balance Inquiry	82	81	-1.2	78	-3.7	79	1.3	78	-1.3
Share Draft Orders	62				-3.2	59	-1.7	58	-1.
New Share Account	24				4.0	27	3.8	29	7.4
Loan Payments	77	75			-2.7	72	-1.4	72	0.0
Account Aggregation	17	17			5.9	17	-5.6	16	-5.9
Internet Access Services	32	33		32	-3.0	34	6.3	34	0.0
e-Statements	77	74			-1.4	71	-2.7	70	-1.4
External Account Transfers									
View Account History	29		-		12.9	35	0.0	37	5.7
,	82				-3.7	78	0.0	77	-1.3
Merchandise Purchase	6			-		3	-25.0	3	
Merchant Processing Services	6			-	16.7	9	28.6	8	-11.1
Remote Deposit Capture	27	35			17.1	46	12.2	50	8.7
Share Account Transfers	82				-3.8	77	1.3	76	-1.3
Bill Payment	67	66			-4.5	63	0.0	63	0.0
Download Account History	72				-4.2	67	-2.9	66	-1.
Electronic Cash	5				0.0	5	0.0	5	0.0
Electronic Signature Authentication/Certification	17	25	47.1	32	28.0	34	6.3	35	2.9
Mobile Payments	24	26	8.3	31	19.2	34	9.7	38	11.8
Type of World Wide Website Address									
Informational	11	9	-18.2	8	-11.1	7	-12.5	6	-14.3
Interactive	2	2	0.0	1	-50.0	1	0.0	1	0.0
Transactional	80				-2.5	76	-1.3	75	-1.3
Number of Members That Use Transactional Website	658,882	_			9.6	867,475	8.4	947,660	9.:
No Website, But Planning to Add in the Future	0	,				0	N/A	0	N/A
Type of Website Planned for Future			14/7		13//3		14/7	0	14//
Informational	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Interactive	0					0	N/A	0	
	0	_				0	N/A N/A	0	N/
Transactional	0	0	N/A	0	N/A	0	N/A	0	IN/
Miscellaneous									-
Internet Access	103	100	-2.9	97	-3.0	95	-2.1	93	-2.
									19.IS8

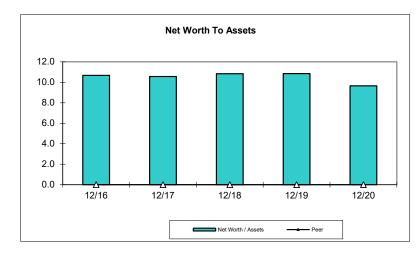
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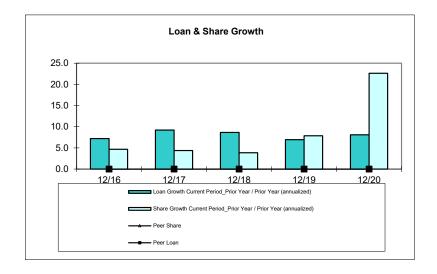
03/04/2021 CU Name: N/A Peer Group: N/A Graphs 1 For Charter : N/A Count of CU : 94 Asset Range : N/A

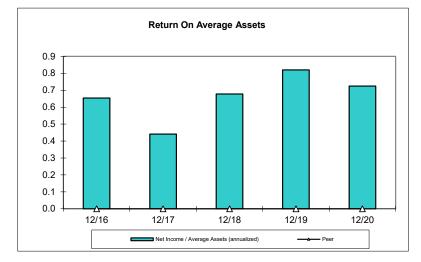
Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

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.

Return to cover
03/04/2021
CU Name: N/A

Peer Group:

N/A

Graphs 2 For Charter : N/A Count of CU : 94 Asset Range : N/A

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

Count of CU in Peer Group: N/A

