

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

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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.

	**Supplemental Ratios				
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: All * State				
	Count of CU in Peer Group : N/A				
	Dec-2016	Dec-2017	Dec-2018	Dec-2019	Dec-2020
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.92	1.18	1.04	1.01	0.83
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	1.28	1.09	0.99	0.76	0.89
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.54	0.62	0.65	0.54	0.44
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	1.00	0.97	0.85	0.75	0.60
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.87	0.87	0.79	0.69	0.56
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	0.98	1.35	1.12	0.93	0.68
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	12.66	18.75	18.26	19.18	13.87
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.14	1.10	0.94	0.79	0.73
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.55	0.61	0.70	0.36	0.45
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans ²	1.54	1.70	1.95	1.58	0.99
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ²	0.44	0.77	1.08	0.70	0.15
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE ²	76.97	79.79	89.09	100.00	0.00
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.00	0.00	0.00	0.00	0.00
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	113.84	111.16	105.86	103.54	155.32
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.67	0.58	0.80	0.70	0.34
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.87	0.54	0.79	0.64	0.74
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.32	0.95	0.69	0.46	0.28
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.28	0.22	0.38	0.34	0.37
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.02	0.18	0.10	0.16	0.03
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	11.58	12.39	12.53	10.21	13.07
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans	11.89	14.70	0.00	0.00	0.00
Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	1.78	1.73	1.69	1.63	0.95
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.60	0.54	0.69	0.59	0.40
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	17.45	16.91	15.29	14.59	12.86
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.11	2.36	2.52	2.67	2.10
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	0.02	0.05	0.38	16.77	0.70
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.78	0.77	0.75	0.63	0.43
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.06	0.02	0.03	0.01	0.02
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.04	0.01	0.01	0.01	0.02
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.11	0.06	0.08	-0.01	0.01
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.00	0.09	0.08	0.08	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.18	1.04	0.97	0.86	0.56
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.23	0.77	1.58	0.30	0.24
* Net Charge Offs - Commercial Loans / Avg Commercial Loans ²	0.11	0.26	0.03	0.04	0.11
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	21.20	23.40	25.15	24.16	23.15
Participation Loans Outstanding / Total Loans	2.92	2.82	2.44	2.94	3.59
Participation Loans Purchased YTD / Total Loans Granted YTD	1.71	1.97	1.09	2.48	2.58
* Participation Loans Sold YTD / Total Assets	0.13	0.34	0.48	0.49	0.37
Total Commercial Loans / Total Assets ²	2.98	2.54	2.94	3.49	3.45
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.14	0.01	0.07	0.33	0.29
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	35.29	33.22	29.33	31.78	32.34
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	15.50	15.87	15.49	16.00	18.18
Total Fixed Rate Real Estate / Total Loans	24.00	23.61	22.03	22.97	29.20
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	30.12	26.56	26.96	32.66	46.17
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	76.72	61.94	59.02	61.51	63.26
Interest Only & Payment Option First & Other RE / Total Assets	0.45	0.65	0.74	0.74	0.57
Interest Only & Payment Option First & Other RE / Net Worth	4.20	6.17	6.82	6.84	5.90
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	1.33	1.30	1.32	1.46	2.46
Unused Commitments / Cash & ST Investments	120.91	130.89	149.11	117.53	76.61
Complex Assets / Total Assets	22.14	21.00	21.86	21.37	22.33
Short Term Liabilities / Total Shares and Deposits plus Borrowings	37.44	35.21	35.30	35.70	34.67
* Annualization factor: March = 4, June = 2, September =4/3, December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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¹ 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.					
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.					

	Assets									
Return to cover										
03/04/2021										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group : N/A									
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	
ASSETS										
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	729,569,667	-4.5	664,572,688	-8.9	950,747,227	43.1	2,017,781,991	112.2	
Cash Equivalents	28,785,841	25,260,213	-12.2	28,107,746	11.3	24,769,576	-11.9	41,523,622	67.6	
TOTAL CASH & EQUIVALENTS	937,036,001	915,153,222	-2.3	858,012,984	-6.2	1,150,566,834	34.1	2,315,065,382	101.2	
INVESTMENTS:										
Trading Securities	20,371,499	18,421,102	-9.6	0	-100.0	67,831,186	N/A	N/A		
Available for Sale Securities	1,931,942,348	1,845,320,883	-4.5	1,716,020,441	-7.0	1,634,415,217	-4.8	N/A		
Held-to-Maturity Securities, net of Allowance for Credit Losses 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	N/A	N/A		N/A		0		29,126,327	N/A	
Trading Debt Securities	N/A	N/A		N/A		0		77,823,105	N/A	
Available-for-Sale Debt Securities	N/A	N/A		N/A		0		2,460,987,213	N/A	
Held-to-Maturity Debt Securities, net of Allowance for Credit	N/A	N/A		N/A		0		149,746,599	N/A	
Deposits in Commercial Banks, S&Ls, Savings Banks	581,335,263	489,840,225	-15.7	425,947,396	-13.0	422,278,587	-0.9	497,880,311	17.9	
Loans to, Deposits in, and Investments in Natural 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 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	54.2	2,362,081	37.5	8,676,182	267.3	15,522,825	78.9	
All Other Investments ²	89,832,176	101,552,301	13.0	113,318,415	11.6	129,396,209	14.2	116,726,946	-9.8	
TOTAL INVESTMENTS	2,836,885,659	2,681,410,844	-5.5	2,487,384,854	-7.2	2,486,342,544	0.0	3,480,297,690	40.0	
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	40.5	
LOANS AND LEASES:										
Unsecured Credit Card Loans	448,618,775	455,285,499	1.5	467,669,848	2.7	473,286,319	1.2	429,556,036	-9.2	
All Other Unsecured Loans/Lines of Credit	318,870,889	348,413,410	9.3	368,848,006	5.9	388,587,919	5.4	454,911,608	17.1	
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Federally Guaranteed Student Loans	51,259,345	54,608,683	6.5	56,816,727	4.0	47,928,796	-15.6	45,279,478	-5.5	
New Vehicle Loans	1,065,647,781	1,219,829,664	14.5	1,408,827,755	15.5	1,428,360,112	1.4	1,387,880,571	-2.8	
Used Vehicle Loans	2,603,766,552	2,873,782,483	10.4	3,100,604,358	7.9	3,309,777,335	6.7	3,479,489,792	5.1	
Leases Receivable	1,862	0	-100.0	0	N/A	0	N/A	427,659	N/A	
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 Residential Properties ³	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	
Total Loans/Lines of Credit Secured by Junior Lien 1-4 Family Residential Properties ³	957,595,399	566,939,762	-40.8	1,003,856,548	77.1	1,059,819,305	5.6	1,056,911,140	-0.3	
All Other Real Estate Loans/Lines of Credit ³	N/A	482,307,678		134,544,471	-72.1	159,124,770	18.3	78,256,660	-50.8	
Commercial Loans/Lines of Credit Real Estate Secured ³	N/A	303,818,760		373,249,156	22.9	472,301,677	26.5	570,845,943	20.9	
Commercial Loans/Lines of Credit Not Real Estate Secured ³	N/A	37,653,144		38,571,670	2.4	55,667,755	44.3	60,088,700	7.9	
TOTAL LOANS & LEASES	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	8,676,260	-4.6	8,904,388	2.6	10,236,348	15.0	9,817,364	-4.1	
Reposessed Autos	3,042,271	2,457,656	-19.2	2,252,427	-8.4	2,607,719	15.8	2,699,099	3.5	
Foreclosed and Repossessed Other Assets	830,458	646,321	-22.2	606,612	-6.1	130,524	-78.5	35,175	-73.1	
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹	12,970,717	11,780,237	-9.2	11,763,427	-0.1	12,974,591	10.3	12,551,638	-3.3	
Land and Building	304,566,250	322,114,034	5.8	335,167,012	4.1	374,101,319	11.6	383,745,884	2.6	
Other Fixed Assets	54,958,821	53,818,227	-2.1	57,381,070	6.6	63,506,315	10.7	69,564,187	9.5	
NCUA Share Insurance Capitalization Deposit	103,094,489	109,835,275	6.5	114,716,810	4.4	120,763,133	5.3	141,228,983	16.9	
Identifiable Intangible Assets	0	987,987	N/A	749,880	-24.1	491,690	-34.4	243,394	-50.5	
Goodwill	2,042,182	2,042,182	0.0	1,582,360	-22.5	1,582,360	0.0	1,582,360	0.0	
TOTAL INTANGIBLE ASSETS	2,042,182	3,030,169	48.4	2,332,240	-23.0	2,074,050	-11.1	1,825,754	-12.0	
Accrued Interest on Loans	23,272,938	25,901,491	11.3	27,633,560	6.7	30,046,334	8.7	32,785,861	9.1	
Accrued Interest on Investments	7,149,781	7,475,979	4.6	7,996,731	7.0	7,752,584	-3.1	7,691,820	-0.8	
Non-Trading Derivative Assets	89	0	-100.0	176,244	N/A	22,185,631	#####	12,256,727	-44.8	
All Other Assets	287,642,916	312,946,729	8.8	300,541,083	-4.0	316,080,244	5.2	428,361,974	35.5	
TOTAL OTHER ASSETS	318,065,724	346,324,199	8.9	336,347,618	-2.9	376,064,793	11.8	481,096,382	27.9	
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	
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

² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUS INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS

³ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

5. Assets

	Liabilities, Shares & Equity									
Return to cover	For Charter : N/A									
03/04/2021	Count of CU : 94									
CU Name: N/A	Asset Range : N/A									
Peer Group: N/A	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union									
	Count of CU in Peer Group : N/A									
	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	423,411,968	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	N/A	166,000	N/A	526,699	217.3	2,833,549	438.0	
Accrued Dividends and Interest Payable	12,616,088	12,810,880	1.5	14,436,129	12.7	17,572,909	21.7	16,769,235	-4.6	
Accounts Payable & Other Liabilities	186,248,564	229,198,273	23.1	163,870,519	-28.5	189,851,822	15.9	302,427,126	59.3	
Allowance for Credit Losses on Off-Balance Sheet Credit Exposure	N/A	N/A		N/A		0		0	N/A	
SHARES AND DEPOSITS										
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	
Money Market Shares	2,664,723,468	2,695,264,756	1.1	2,756,387,263	2.3	2,950,187,599	7.0	3,719,331,051	26.1	
Share Certificates	1,603,889,088	1,657,146,004	3.3	1,700,306,318	2.6	2,043,957,007	20.2	1,979,879,721	-3.1	
IRA/KEOGH Accounts	891,027,856	849,450,195	-4.7	813,876,434	-4.2	838,072,010	3.0	866,138,550	3.3	
All Other Shares ¹	35,948,000	39,509,264	9.9	42,956,880	8.7	50,707,289	18.0	62,857,321	24.0	
Non-Member Deposits	11,206,685	35,671,705	218.3	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	4.4	11,928,408,350	3.9	12,865,382,478	7.9	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	4.4	998,862,875	7.9	1,093,849,096	9.5	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	5.2	288,422,581	6.9	312,528,626	8.4	339,125,714	8.5	
Equity Acquired in Merger	13,973,856	15,002,815	7.4	17,259,153	15.0	20,435,233	18.4	20,687,868	1.2	
Miscellaneous Equity	1,188,480	1,188,480	0.0	1,188,831	0.0	1,180,460	-0.7	1,420,931	20.4	
Accumulated Unrealized G/L on AFS Securities	-21,288,641	-21,697,137	-1.9	-32,547,230	-50.0	N/A		N/A		
Accumulated Unrealized Losses for OTTI (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	N/A	213,646	N/A	-571,964	-367.7	-1,132,233	-98.0	
Accumulated Unrealized Gains (Losses) on Available for Sale 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	-32,416,579	0.7	-40,242,606	-24.1	-60,107,245	-49.4	
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A	
EQUITY TOTAL	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 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 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	376.3	1,870,245	-76.5	5,526,355	195.5	5,927,271	7.3	
Total Uninsured Shares & Deposits	496,811,840	532,300,876	7.1	458,055,053	-13.9	589,006,344	28.6	915,158,608	55.4	
Insured Shares & Deposits	10,506,776,075	10,952,262,595	4.2	11,470,353,297	4.7	12,276,376,134	7.0	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/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS										
² October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts.										
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."										
⁴ Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.										
⁵ Includes accumulated unrealized gains / losses on AFS securities and AFS debt securities.										

		Income Statement								
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: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg
* INCOME AND EXPENSE										
INTEREST INCOME:										
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
Less Interest Refund		(1,258,941)	(474,835)	-62.3	(467,217)	-1.6	(547,749)	17.2	(454,466)	-17.0
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
Income from Trading		1,778,084	684,266	-61.5	0	-100.0	N/A		N/A	
Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities		N/A	N/A		N/A		1,886,143		12,244,594	549.2
TOTAL INTEREST INCOME		422,096,819	456,119,624	8.1	515,573,154	13.0	579,096,723	12.3	585,941,577	1.2
INTEREST EXPENSE:										
Dividends		45,003,328	45,701,376	1.6	60,217,978	31.8	86,474,939	43.6	77,041,482	-10.9
Interest on Deposits		10,657,026	11,411,353	7.1	15,493,667	35.8	22,756,506	46.9	20,470,017	-10.0
Interest on Borrowed Money		6,605,174	7,483,775	13.3	10,333,393	38.1	11,864,371	14.8	10,875,454	-8.3
TOTAL INTEREST EXPENSE		62,265,528	64,596,504	3.7	86,045,038	33.2	121,095,816	40.7	108,386,953	-10.5
PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT LOSS EXPENSE		55,575,715	65,144,046	17.2	66,264,306	1.7	57,973,227	-12.5	59,217,257	2.1
NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS EXPENSE		304,255,576	326,379,074	7.3	363,263,810	11.3	400,027,680	10.1	418,337,367	4.6
NON-INTEREST INCOME:										
Fee Income		123,940,981	127,815,428	3.1	134,379,728	5.1	135,042,523	0.5	115,954,272	-14.1
Other Operating Income		154,918,028	150,424,678	-2.9	165,196,370	9.8	177,458,000	7.4	244,168,705	37.6
Gain (Loss) on Investments		2,543,420	-540,993	-121.3	4,038,696	846.5	N/A		N/A	
Gain (Loss) on Equity Securities (DO NOT include Gain (Loss) on other securities)		N/A	N/A		N/A		1,860		220,311	#####
Gain (Loss) on Other Securities (DO NOT include Gain or Loss on Equity Securities)		N/A	N/A		N/A		12,622,918		4,015,688	-68.2
Gain (Loss) on Non-Trading Derivatives		284	-32,859	#####	334	101.0	5,849,973	#####	6,564,646	12.2
Gain (Loss) on Disposition of Assets		198,265	-534,749	-369.7	-3,297,718	-516.7	1,800,200	154.6	-535,032	-129.7
Gain from Bargain Purchase (Merger)		0	0	N/A	0	N/A	0	N/A	0	N/A
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
NCUSIF Stabilization Income		0	0	N/A	0	N/A	0	N/A	0	N/A
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
NON-INTEREST EXPENSE										
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
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
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
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
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
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
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 ¹		N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²		271	0	-100.0	1,300	N/A	5,045	288.1	0	-100.0
Member Insurance - Temporary Corporate CU Stabilization Fund ³		0	0	N/A	0	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	16.6
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
Misc Operating Expense		20,024,651	21,147,398	5.6	25,102,366	18.7	28,031,313	11.7	29,514,574	5.3
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) EXCLUDING STABILIZATION 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	1.3
RESERVE TRANSFERS:										
Transfer to Regular Reserve		168,319	186,662	10.9	939,340	403.2	484,677	-48.4	279,310	-42.4
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
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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, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).										
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.										
										7. IncEx

Delinquent Loan Information 1									
Return to cover									
03/04/2021	For Charter : N/A								
CU Name: N/A	Count of CU : 94								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES ¹									
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	128,932,520	12.8	117,049,704	-9.2	124,061,856	6.0	84,641,648	-31.8
60 to 179 Days Delinquent	49,018,434	54,066,920	10.3	61,384,395	13.5	54,830,599	-10.7	45,224,957	-17.5
180 to 359 Days Delinquent	9,844,679	13,194,080	34.0	10,319,086	-21.8	11,247,026	9.0	7,632,219	-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									
30 to 59 Days Delinquent	6,531,434	8,215,421	25.8	4,937,969	-39.9	4,452,833	-9.8	3,293,500	-26.0
60 to 179 Days Delinquent	3,723,996	4,911,730	31.9	4,451,553	-9.4	4,396,823	-1.2	3,334,923	-24.2
180 to 359 Days Delinquent	385,744	453,143	17.5	392,039	-13.5	300,278	-23.4	151,295	-49.6
> = 360 Days Delinquent	2,981	19,786	563.7	14,657	-25.9	88,309	502.5	91,674	3.8
Total Del Credit Card Lns (> = 60 Days)	4,112,721	5,384,659	30.9	4,858,249	-9.8	4,785,410	-1.5	3,577,892	-25.2
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.92	1.18	29.0	1.04	-12.2	1.01	-2.7	0.83	-17.6
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del PAL Lns (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	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									
30 to 59 Days Delinquent	526,705	623,289	18.3	721,294	15.7	345,615	-52.1	320,685	-7.2
60 to 179 Days Delinquent	611,166	523,893	-14.3	539,953	3.1	352,621	-34.7	404,847	14.8
180 to 359 Days Delinquent	16,086	54,385	238.1	1,680	-96.9	10,145	503.9	0	-100.0
> = 360 Days Delinquent	30,643	19,548	-36.2	18,338	-6.2	0	-100.0	0	N/A
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	657,895	597,826	-9.1	559,971	-6.3	362,766	-35.2	404,847	11.6
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total 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	11.8	17,144,506	6.4	16,255,880	-5.2	10,768,591	-33.8
60 to 179 Days Delinquent	4,697,164	6,410,859	36.5	7,710,929	20.3	6,903,799	-10.5	5,367,942	-22.2
180 to 359 Days Delinquent	756,553	936,510	23.8	1,164,607	24.4	744,085	-36.1	592,133	-20.4
> = 360 Days Delinquent	269,700	230,330	-14.6	245,922	6.8	124,105	-49.5	162,067	30.6
Total Del New Vehicle Lns (> = 60 Days)	5,723,417	7,577,699	32.4	9,121,458	20.4	7,771,989	-14.8	6,122,142	-21.2
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.54	0.62	15.7	0.65	4.2	0.54	-16.0	0.44	-18.9
Used Vehicle Loans									
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	21,671,087	3.8	20,735,621	-4.3	21,111,749	1.8	17,601,113	-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	39.8	820,952	-20.1	359,953	-56.2	561,285	55.9
Total Del Used Vehicle Lns (> = 60 Days)	26,115,982	27,921,980	6.9	26,376,201	-5.5	24,686,055	-6.4	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 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	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total 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	8,495,874	-6.6	8,344,958	-1.8	10,487,289	25.7	7,878,192	-24.9
60 to 179 Days Delinquent	4,960,731	7,341,415	48.0	7,803,444	6.3	6,602,037	-15.4	5,798,716	-12.2
180 to 359 Days Delinquent	1,240,462	2,431,523	96.0	924,518	-62.0	1,086,761	17.5	705,860	-35.0
> = 360 Days Delinquent	777,247	815,264	4.9	502,060	-38.4	467,575	-6.9	166,590	-64.4
Total Del All Other Loans (> = 60 Days)	6,978,440	10,588,202	51.7	9,230,022	-12.8	8,156,373	-11.6	6,671,166	-18.2
%All Other Loans >= 60 Days / Total All Other Loans	0.98	1.35	37.9	1.12	-17.0	0.93	-16.9	0.68	-27.1
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¹ 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.									
² As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delinquent New/Used Auto Loans are no longer included in "All Other Loans"									

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
Return to cover									
03/04/2021			For Charter :	N/A					
CU Name: N/A			Count of CU :	94					
Peer Group: N/A			Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
			Count of CU in Peer Group :	N/A					
			Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg
								Dec-2020	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	62,312,755	69,195,377	11.0	75,781,423	9.5	80,104,803	5.7	58,266,563	-27.3
* Total Loans Recovered	10,390,825	11,165,036	7.5	11,763,659	5.4	12,868,486	9.4	14,541,738	13.0
* NET CHARGE OFFS (\$\$)	51,921,930	58,030,341	11.8	64,017,764	10.3	67,236,317	5.0	43,724,825	-35.0
**Net Charge-Offs / Average Loans	0.65	0.67	3.2	0.68	1.3	0.66	-2.5	0.40	-39.5
Total Del Loans & *Net Charge-Offs ¹	116,122,534	129,797,014	11.8	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	11,409,647	12,725,096	11.5	13,677,740	7.5	14,947,985	9.3	11,877,492	-20.5
* Unsecured Credit Card Lns Recovered	2,085,644	2,077,555	-0.4	2,060,757	-0.8	2,392,491	16.1	2,383,215	-0.4
* NET UNSECURED CREDIT CARD C/Os	9,324,003	10,647,541	14.2	11,616,983	9.1	12,555,494	8.1	9,494,277	-24.4
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.11	2.36	11.7	2.52	6.9	2.67	6.0	2.10	-21.2
* Non-Federally Guaranteed Student Loans Charged Off	12,473	32,003	156.6	217,007	578.1	8,799,744	3,955.1	375,349	-95.7
* Non-Federally Guaranteed Student Loans Recovered	1,500	3,374	124.9	6,899	104.5	17,200	149.3	47,181	174.3
* Net Non-Federally Guaranteed Student Loans C/Os	10,973	28,629	160.9	210,108	633.9	8,782,544	4,080.0	328,168	-96.3
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-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	675,834	20.0	67,765	-90.0	59,740	-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 / Avg 1st Mortgage RE Loans/LOCs	0.04	0.01	-75.3	0.01	-14.2	0.01	22.1	0.02	77.9
* Total Other RE Loans/LOCs Charged Off	1,412,473	1,135,361	-19.6	1,540,353	35.7	708,413	-54.0	496,445	-29.9
* Total Other RE Loans/LOCs Recovered	415,150	574,514	38.4	596,991	3.9	810,947	35.8	406,308	-49.9
* NET OTHER RE LOANS/LOCs C/Os	997,323	560,847	-43.8	943,362	68.2	-102,534	-110.9	90,137	187.9
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.11	0.06	-48.3	0.08	50.9	-0.01	-109.8	0.01	183.4
* Total Real Estate Loans Charged Off	2,985,408	2,071,860	-30.6	1,846,932	-10.9	1,084,873	-41.3	1,210,571	11.6
* Total Real Estate Lns Recovered	978,257	1,250,348	27.8	664,756	-46.8	870,687	31.0	466,891	-46.4
* NET Total Real Estate Loan C/Os	2,007,151	821,512	-59.1	1,182,176	-43.9	214,186	-81.9	743,680	247.2
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.06	0.02	-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	281,000	19.0	109,485	-61.0	148,302	35.5	9,732	-93.4
* Total TDR 1st & Other Real Estate Lns Recovered	41,025	3,888	-90.5	219	-94.4	2,565	1,071.2	6,015	134.5
* NET TDR Real Estate C/Os	195,015	277,112	42.1	109,266	-60.6	145,737	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	N/A	0	N/A	0	N/A
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	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	2,132	6.9	1,844	-13.5	1,864	1.1	1,494	-19.8
Number of Members Who Filed Chapter 13 YTD	2,229	2,496	12.0	1,340	-46.3	1,556	16.1	831	-46.6
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1	2	100.0	24	1,100.0	6	-75.0	4	-33.3
Total Number of Members Who Filed Bankruptcy YTD	4,224	4,630	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)	40,907,653	51,178,167	25.1	40,087,290	-21.7	37,095,478	-7.5	26,563,204	-28.4
* All Loans Charged Off due to Bankruptcy YTD	10,875,279	11,698,317	7.6	11,590,115	-0.9	11,688,757	0.9	7,493,945	-35.9
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	17.45	16.91	-3.1	15.29	-9.5	14.59	-4.6	12.86	-11.9
REAL ESTATE FORECLOSURE SUMMARY									
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	67	-3.8	67	31.4	52	-22.4	42	-19.2
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING									
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	4,601,826	-7.2	4,748,110	3.2	5,601,360	18.0	5,617,964	0.3
Total TDR First and Other RE Loans	44,556,637	37,671,945	-15.5	37,508,922	-0.4	34,553,697	-7.9	30,588,247	-11.5
TDR RE Loans Also Reported as Commercial Loans ²	3,891,880	1,747,245	-55.1	622,232	-64.4	2,139,600	243.9	4,352,928	103.4
TDR Consumer Loans (Not Secured by RE)	12,629,295	15,053,722	19.2	19,408,643	28.9	20,807,539	7.2	16,368,229	-21.3
TDR Commercial Loans (Not Secured by RE) ²	589,826	449,555	-23.8	255,835	-43.1	136,461	-46.7	3,807,582	2,690.2
Total TDR First RE, Other RE, Consumer, and Commercial Loans	57,775,758	53,175,222	-8.0	57,173,400	7.5	55,497,697	-2.9	50,764,058	-8.5
Total TDR Loans to Total Loans	0.70	0.59	-15.7	0.58	-1.0	0.53	-9.2	0.45	-15.4
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 annualizing)									
¹ 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.									
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									

Indirect and Participation Lending									
Return to cover									
03/04/2021	For Charter : N/A								
CU Name: N/A	Count of CU : 94								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	1,125,064,400	1,198,767,390	6.6	1,456,242,598	21.5	1,435,141,228	-1.4	1,581,552,823	10.2
Indirect Loans - Outsourced Lending Relationship	632,540,482	920,406,947	45.5	1,018,038,569	10.6	1,107,196,339	8.8	1,051,821,277	-5.0
Total Outstanding Indirect Loans	1,757,604,882	2,119,174,337	20.6	2,474,281,167	16.8	2,542,337,567	2.8	2,633,374,100	3.6
%Indirect Loans Outstanding / Total Loans	21.20	23.40	10.4	25.15	7.5	24.16	-3.9	23.15	-4.2
DELINQUENCY - INDIRECT LENDING ¹									
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	4.4	17,715,444	-8.2	16,714,142	-5.7
180 to 359 Days Delinquent	3,092,510	4,218,971	36.4	3,453,915	-18.1	2,264,978	-34.4	2,170,643	-4.2
> = 360 Days Delinquent	440,764	685,179	55.5	573,334	-16.3	228,222	-60.2	241,143	5.7
Total Del Indirect Lns (>= 60 Days)	19,970,995	23,388,031	17.1	23,327,045	-0.3	20,208,644	-13.4	19,125,928	-5.4
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	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	21,863,602	23,018,417	5.3	25,615,797	11.3	25,132,757	-1.9	18,670,660	-25.7
* Indirect Loans Recovered	2,431,942	2,880,065	18.4	3,262,446	13.3	3,655,981	12.1	4,274,716	16.9
* NET INDIRECT LOAN C/Os	19,431,660	20,138,352	3.6	22,353,351	11.0	21,476,776	-3.9	14,395,944	-33.0
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.18	1.04	-11.9	0.97	-6.3	0.86	-12.0	0.56	-35.0
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + 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	21,422,417	4.9	24,191,510	12.9	11,101,152	-54.1	9,317,744	-16.1
Real Estate	19,487,929	55,500,331	184.8	69,952,650	26.0	83,764,252	19.7	94,563,174	12.9
Commercial Loans (excluding C&D) ²	23,070,816	46,045,836	99.6	46,318,812	0.6	72,572,545	56.7	84,951,534	17.1
Commercial Construction & Development ²	3,733,828	3,356,179	-10.1	5,923,111	76.5	4,183,187	-29.4	15,108,866	261.2
Loan Pools	106,562,650	80,623,655	-24.3	52,417,556	-35.0	72,452,098	38.2	105,262,359	45.3
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	241,883,347	255,392,263	5.6	240,497,146	-5.8	309,359,699	28.6	408,036,232	31.9
%Participation Loans Outstanding / Total Loans	2.92	2.82	-3.3	2.44	-13.3	2.94	20.3	3.59	22.0
* 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
%Participation Loans Purchased YTD / 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:									
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	29,138,868	12.8	34,348,609	17.9	53,097,735	54.6	63,965,806	20.5
* Participation Loans Sold YTD	17,167,306	45,399,323	164.5	66,569,875	46.6	74,360,468	11.7	68,352,910	-8.1
** %Participation Loans Sold YTD / Total Assets	0.13	0.34	152.1	0.48	41.1	0.49	3.5	0.37	-24.0
WHOLE LOANS PURCHASED AND SOLD:									
*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	-40.1	2,132,494	390.7	6,797,872	218.8	12,496,701	83.8
%Loans Purchased From Financial Institutions & Other 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	0	N/A	0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING 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	1,098,460	12.9	1,351,924	23.1	831,321	-38.5	1,309,060	57.5
180 to 359 Days Delinquent	124,639	227,729	82.7	135,849	-40.3	130,510	-3.9	349,286	167.6
> = 360 Days Delinquent	233,730	244,193	4.5	189,915	-22.2	163,054	-14.1	193,603	18.7
Total Del Participation Lns (>= 60 Days)	1,330,944	1,570,382	18.0	1,677,688	6.8	1,124,885	-33.0	1,851,949	64.6
%Participation Loans Delinquent >= 60 Days / Total Participation 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	75,877	-30.2	83,637	10.2	157,924	88.8	158,059	0.1
* NET PARTICIPATION LOAN C/Os	540,092	1,917,182	255.0	3,908,633	103.9	825,469	-78.9	878,465	6.4
**%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 no annualizing)									
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¹ 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.									
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									

Real Estate Loan Information 1									
Return to cover									
03/04/2021	For Charter : N/A								
CU Name: N/A	Count of CU : 94								
Peer Group: N/A	Asset Range : N/A								
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
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	1,089,208,561	26.0	1,064,157,871	-2.3	1,202,978,018	13.0	1,543,786,462	28.3
Fixed Rate 15 years or less	638,489,890	509,050,012	-20.3	614,043,782	20.6	570,360,405	-7.1	948,589,822	66.3
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	2,587,684,487	5.6	2,789,002,088	7.8	3,048,949,443	9.3	3,720,833,875	22.0
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	53,831,801	113.1	30,878,827	-42.6	22,974,377	-25.6	19,781,037	-13.9
Open End Adjustable Rate (HELOC)	715,148,617	657,868,363	-8.0	917,458,474	39.5	1,007,019,758	9.8	971,799,449	-3.5
Open End Fixed Rate	12,068,306	11,724,241	-2.9	10,190,409	-13.1	7,971,686	-21.8	6,665,427	-16.4
TOTAL OTHER REAL ESTATE OUTSTANDING	957,595,399	1,077,816,348	12.6	1,190,837,693	10.5	1,335,548,206	12.2	1,326,693,793	-0.7
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,407,206,098	3,665,500,835	7.6	3,979,839,781	8.6	4,384,497,649	10.2	5,047,527,668	15.1
RE LOAN SUMMARY (FIX, ADJ):									
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	366,116,184	68.6	242,500,392	-33.8	305,554,071	26.0	335,113,307	9.7
Total Fixed Rate RE Outstanding	1,989,718,812	2,137,714,760	7.4	2,167,307,328	1.4	2,417,322,644	11.5	3,321,455,222	37.4
%(Total Fixed Rate RE/Total Assets)	15.50	15.87	2.4	15.49	-2.4	16.00	3.3	18.18	13.6
%(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 Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	677,078,346	816,085,911	20.5	864,195,152	5.9	937,180,870	8.4	734,491,960	-21.6
Other RE Adj Rate	740,408,940	711,700,164	-3.9	948,337,301	33.2	1,029,994,135	8.6	991,580,486	-3.7
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
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 / 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 & 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	0.65	45.6	0.74	13.4	0.74	0.3	0.57	-23.4
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	4.20	6.17	46.9	6.82	10.6	6.84	0.2	5.90	-13.8
Outstanding Residential Construction (Excluding Commercial 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 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:									
* 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	-28.2	191,460,237	-10.1	283,594,976	48.1	902,298,540	218.2
* Other Fixed Rate	4,149,878	7,375,384	77.7	13,060,244	77.1	22,147,017	69.6	22,036,221	-0.5
* Total Fixed Rate First Mortgages	1,146,277,308	996,921,335	-13.0	1,080,420,035	8.4	1,526,510,681	41.3	3,076,533,583	101.5
* Balloon/Hybrid > 5 years	63,588,612	107,136,720	68.5	122,474,189	14.3	147,015,939	20.0	133,184,097	-9.4
* Balloon/Hybrid 5 years or less	88,137,477	114,902,910	30.4	116,481,241	1.4	165,116,440	41.8	132,619,950	-19.7
* Total Balloon/Hybrid First Mortgages	151,726,089	222,039,630	46.3	238,955,430	7.6	312,132,379	30.6	265,804,047	-14.8
* Adjustable Rate First Mtgs 1 year or less	19,166,101	12,313,589	-35.8	14,208,310	15.4	11,258,746	-20.8	18,519,150	64.5
* Adjustable Rate First Mtgs >1 year	29,271,650	29,245,595	-0.1	28,115,426	-3.9	31,519,715	12.1	36,976,027	17.3
* Total Adjustable First Mortgages	48,437,751	41,559,184	-14.2	42,323,736	1.8	42,778,461	1.1	55,495,177	29.7
* 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.									
# 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 regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									

Real Estate Loan Information 2									
Return to cover									
03/04/2021	For Charter :	N/A							
CU Name: N/A	Count of CU :	94							
Peer Group: N/A	Asset Range :	N/A							
	Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union							
	Count of CU in Peer Group :	N/A							
	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	54.7	81,144,731	37.3	100,609,640	24.0	120,296,551	19.6
* Closed End Adjustable Rate	3,967,305	23,030,788	480.5	8,210,297	-64.4	2,879,600	-64.9	7,220,550	150.7
* Open End Adjustable Rate (HELOC)	239,187,719	295,132,430	23.4	262,377,754	-11.1	278,322,668	6.1	272,249,545	-2.2
* Open End Fixed Rate and Other	3,759,872	3,492,157	-7.1	5,280,772	51.2	2,289,928	-56.6	1,115,541	-51.3
* TOTAL OTHER REAL ESTATE GRANTED	285,110,998	380,736,741	33.5	357,013,554	-6.2	384,101,836	7.6	400,882,187	4.4
* TOTAL RE (FIRST AND OTHER) GRANTED	1,631,552,146	1,641,256,890	0.6	1,718,712,755	4.7	2,265,523,357	31.8	3,798,714,994	67.7
% (Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	30.12	26.56	-11.8	26.96	1.5	32.66	21.2	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	85.6
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	76.72	61.94	-19.3	59.02	-4.7	61.51	4.2	63.26	2.9
AMT of Mortgage Servicing Rights	18,185,416	18,464,904	1.5	20,031,234	8.5	23,939,505	19.5	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	4,254,913,907	8.1	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	-13.4	373,249,156	22.9	472,301,677	26.5	570,845,943	20.9
REVERSE MORTGAGES									
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	N/A	0	N/A	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	-16.5	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	-7.2	4,748,110	3.2	5,601,360	18.0	5,617,964	0.3
Total TDR First and Other RE Loans	44,556,637	37,671,945	-15.5	37,508,922	-0.4	34,553,697	-7.9	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 Days¹									
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	-24.7	6,798,481	52.9	6,027,828	-11.3	5,441,201	-9.7
Other R.E. Fixed Rate	703,403	3,461,834	392.2	1,671,123	-51.7	1,411,184	-15.6	926,234	-34.4
Other R.E. Adj. Rate	2,110,055	1,535,635	-27.2	3,603,142	134.6	3,530,797	-2.0	3,621,466	2.6
TOTAL DEL R.E. DELINQUENT >= 60 Days	20,612,149	19,696,307	-4.4	27,402,512	39.1	25,754,650	-6.0	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	17.2	23,512,043	-38.6
Other	5,963,374	7,186,854	20.5	7,325,428	1.9	7,646,260	4.4	4,286,341	-43.9
TOTAL DEL RE 30 to 59 Days	39,982,180	43,566,195	9.0	39,995,751	-8.2	45,923,406	14.8	27,798,384	-39.5
TOTAL DEL R.E. LOANS >= 30 Days	60,594,329	63,262,502	4.4	67,398,263	6.5	71,678,056	6.4	47,899,751	-33.2
RE LOAN DELINQUENCY RATIOS									
% R.E. LOANS DO >= 30 Days	1.78	1.73	-3.0	1.69	-1.9	1.63	-3.5	0.95	-42.0
% R.E. LOANS DO >= 60 Days	0.60	0.54	-11.2	0.69	28.1	0.59	-14.7	0.40	-32.2
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days									
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 1st and Other RE	11.58	12.39	6.9	12.53	1.2	10.21	-18.6	13.07	28.0
TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days^{1,2}	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 ^{1,2}	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	-40.5	306,579	-67.3	376,460	22.8	714,126	89.7
* Total 1st Mortgage Lns Recovered	563,107	675,834	20.0	67,765	-90.0	59,740	-11.8	60,583	1.4
* NET 1st MORTGAGE LN 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 Loans / Avg 1st Mortgage Loans									
* Total Other RE Lns Charged Off	1,412,473	1,135,361	-19.6	1,540,353	35.7	708,413	-54.0	496,445	-29.9
* Total Other RE Lns Recovered	415,150	574,514	38.4	596,991	3.9	810,947	35.8	406,308	-49.9
* NET OTHER RE LN C/Os	997,323	560,847	-43.8	943,362	68.2	-102,534	-110.9	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.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
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1 Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									
2 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.									

	Investments, Cash, & Cash Equivalents								
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: All * State = 'MO' * Type Included: Federally Insured State Credit								
	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	39.7	10,789,292	-51.2	7,256,506	-32.7	N/A	
Held to Maturity 1-3 yrs	71,355,764	49,184,492	-31.1	52,620,938	7.0	80,621,962	53.2	N/A	
Held to Maturity 3-5 yrs	22,469,921	29,610,711	31.8	44,084,252	48.9	6,516,166	-85.2	N/A	
Held to Maturity 5-10 yrs	8,968,307	8,288,917	-7.6	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		N/A	
Held to Maturity > 10 yrs	0	0	N/A	137,988	N/A	0	-100.0	N/A	
TOTAL HELD TO MATURITY	118,621,810	109,195,021	-7.9	113,089,582	3.6	98,204,197	-13.2	N/A	
Allowance for Credit Losses on Held to Maturity Securities (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	257,113,885	-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	0.6	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	-26.0	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	-78.7	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	N/A	0	N/A	0	N/A	N/A	
Trading 3-5 years	0	0	N/A	0	N/A	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	N/A	0	N/A	0	N/A	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	N/A	N/A	0	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	N/A
Trading Debt Securities > 3-5 Years	N/A	N/A		N/A		0		0	N/A
Trading Debt Securities > 5-10 Years	N/A	N/A		N/A		0		77,823,105	N/A
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	N/A	N/A	0	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	N/A	N/A	N/A	0	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	N/A
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	N/A	N/A	N/A	N/A	N/A	0	0	149,746,599	N/A
Allowance for Credit Losses on Held to Maturity 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	4.6	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	-11.9	66,111,841	-21.9	49,472,855	-25.2	76,185,321	54.0
Other Investments 5-10 yrs	10,138,433	9,435,955	-6.9	5,711,579	-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	249.5	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	1,350,955,285	-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	-6.7	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	-0.5	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	-4.6	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	-22.2	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		N/A		N/A	
Total Investments > 10 yrs	6,089,516	2,893,138	-52.5	6,544,061	126.2	4,479,131	-31.6	16,669,431	272.2
Total	3,629,864,646	3,436,240,724	-5.3	3,180,065,288	-7.5	3,461,859,347	8.9	5,539,603,303	60.0
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	Other Investment Information								
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: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group :	N/A							
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	10,742,475	2,569,535	-76.1	2,031,060	-21.0	1,608,915	-20.8	0	-100.0
Total FDIC-Issued Guaranteed Notes	0	0	N/A	0	N/A	0	N/A	0	N/A
All Other US Government Obligations	94,364,175	124,888,188	32.3	153,072,110	22.6	154,563,168	1.0	77,868,202	-49.6
TOTAL U.S. GOVERNMENT OBLIGATIONS	105,106,650	127,457,723	21.3	155,103,170	21.7	156,172,083	0.7	77,868,202	-50.1
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
Agency/GSE Mortgage-Backed Securities	1,180,963,746	1,159,135,770	-1.8	1,040,820,342	-10.2	970,573,839	-6.7	1,913,859,509	97.2
TOTAL FEDERAL AGENCY SECURITIES	1,898,752,120	1,762,360,332	-7.2	1,562,428,330	-11.3	1,452,098,355	-7.1	2,482,015,376	70.9
Securities Issued by States and Political Subdivision in the U.S.	4,857,942	2,673,051	-45.0	2,629,491	-1.6	1,660,272	-36.9	8,828,193	431.7
Privately Issued Mortgage-Related Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Privately Issued Securities (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	695,874	425,901	-38.8	246,402	-42.1	39,386	-84.0	30,006	-23.8
TOTAL OTHER MORTGAGE-BACKED SECURITIES	695,874	425,901	-38.8	246,402	-42.1	39,386	-84.0	30,006	-23.8
Mutual Funds	220,171	5,133,614	2,231.6	4,858,599	-5.4	4,901,969	0.9	7,138,810	45.6
Common Trusts	3,510,271	3,524,192	0.4	3,433,659	-2.6	3,556,581	3.6	3,639,486	2.3
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	3,730,442	8,657,806	132.1	8,292,258	-4.2	8,458,550	2.0	10,778,296	27.4
Bank Issued FDIC-Guaranteed Bonds	0	0	N/A	0	N/A	0	N/A	0	N/A
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	456,348,742	457,469,685	0.2	302,498,237	-33.9	348,733,267	15.3	673,956,153	93.3
Commercial Mortgage Backed Securities	182,461,623	231,697,664	27.0	248,863,099	7.4	241,303,057	-3.0	459,896,600	90.6
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/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 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	5,541,989,290	60.1
Investment Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	12,820,488	0	-100.0	0	N/A	0	N/A	0	N/A
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	-30.4	536,953,877	38.9
CUSO INFORMATION									
Value of Investments in CUSO	49,550,647	46,887,762	-5.4	41,502,091	-11.5	45,619,404	9.9	58,047,408	27.2
CUSO loans	581,277	300,000	-48.4	9,999,994	3,233.3	6,936,811	-30.6	3,584,109	-48.3
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) ¹	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	18	20	11.1	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
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	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	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
Brokered Certificates of Deposit (investments)	33	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
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS									
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.									
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Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover									
03/04/2021	For Charter : N/A								
CU Name: N/A	Count of CU : 94								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	1,393,985	3,400,600	143.9	1,409,589	-58.5	4,608,075	226.9	1,978,037	-57.1
Accounts Held by Nonmember Public Units	1,729,535	8,222,612	375.4	1,914,394	-76.7	2,086,039	9.0	2,481,798	19.0
Employee Benefit Member Shares	22,191,319	22,081,557	-0.5	34,627,568	56.8	27,730,953	-19.9	30,514,118	10.0
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	26,265,171	29,762,725	13.3	33,458,629	12.4	37,283,534	11.4	41,934,341	12.5
Dollar Amount of Share Certificates >= \$100,000	480,272,569	544,188,997	13.3	531,588,965	-2.3	716,791,374	34.8	746,667,042	4.2
Dollar Amount of IRA/Keogh >= \$100,000	293,622,367	276,532,323	-5.8	266,674,751	-3.6	325,883,457	22.2	320,108,811	-1.8
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Share Accounts	210,176,031	308,237,597	46.7	352,975,706	14.5	451,649,775	28.0	744,454,794	64.8
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	6,263,090	6,517,312	4.1	7,649,812	17.4	7,564,096	-1.1	5,541,977	-26.7
SAVING MATURITIES									
< 1 year	9,969,904,623	10,327,540,539	3.6	10,787,724,381	4.5	11,570,744,577	7.3	14,599,106,951	26.2
1 to 3 years	671,100,197	767,627,235	14.4	738,512,658	-3.8	800,378,746	8.4	704,892,724	-11.9
> 3 years	362,583,095	389,395,697	7.4	402,171,311	3.3	494,259,155	22.9	472,560,334	-4.4
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
INSURANCE COVERAGE OTHER THAN NCUSIF									
Share/Deposit Insurance Other than NCUSIF	7	7	0.0	7	0.0	9	28.6	9	0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate	33,651,660	32,548,467	-3.3	34,045,218	4.6	45,839,568	34.6	62,366,616	36.1
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	18,718,057	15,570,012	-16.8	44,595,368	186.4	69,804,507	56.5	70,550,038	1.1
Miscellaneous Commercial Loan Unfunded Commitments (Included in Categories Above)									
Agricultural Related Commercial Loans	97,892	169,646	73.3	59,899	-64.7	233,281	289.5	213,575	-8.4
Construction & Land Development	3,023,698	3,570,088	18.1	30,887,136	765.2	49,831,183	61.3	31,993,686	-35.8
Outstanding Letters of Credit	92,000	181,000	96.7	482,070	166.3	260,580	-45.9	310,511	19.2
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL)									
Revolving O/E Lines 1-4 Family	463,245,563	519,720,627	12.2	569,937,011	9.7	608,674,310	6.8	712,287,165	17.0
Credit Card Line	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
Unsecured Share Draft Lines of Credit	115,169,956	118,574,917	3.0	111,464,089	-6.0	116,609,429	4.6	130,087,698	11.6
Overdraft Protection Programs	265,179,159	284,026,006	7.1	305,875,289	7.7	320,384,567	4.7	333,552,184	4.1
Residential Construction Loans-Excluding Commercial Purpose	2,021,104	2,693,939	33.3	4,790,457	77.8	6,265,524	30.8	14,418,578	130.1
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Unfunded Commitments	25,771,454	27,517,022	6.8	29,547,835	7.4	25,094,161	-15.1	54,777,114	118.3
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	14.8
Total Unused Commitments	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	14.4
%(Unused Commitments / Cash & ST Investments)	120.91	130.89	8.3	149.11	13.9	117.53	-21.2	76.61	-34.8
Unfunded Commitments Committed by Credit Union	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	14.4
Unfunded Commitments Through Third Party	71,970	538,711	648.5	426,166	-20.9	661,021	55.1	465,157	-29.6
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	1,169.1
Other Contingent Liabilities	21,693,808	22,140,378	2.1	15,923,424	-28.1	9,296,398	-41.6	9,617,507	3.5
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	26	27	3.8	27	0.0	27	0.0	29	7.4
LINES OF CREDIT (Borrowing)									
Total Credit Lines	2,045,223,332	1,909,671,610	-6.6	1,960,730,193	2.7	2,172,713,068	10.8	2,612,906,704	20.3
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	15.9
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	325,348,000	3.3
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									
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	0	0	N/A	0	N/A	2,000,000	N/A	0	-100.0
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	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 Lenders Option	0	0	N/A	0	N/A	0	N/A	129,849,637	N/A
Uninsured Secondary Capital ²	0	0	N/A	500,000	N/A	500,000	0.0	500,000	0.0
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¹ Included MBL construction and land development prior to 03/31/09.									
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									

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03/04/2021

CU Name: N/A

Peer Group: N/A

Graphs 1

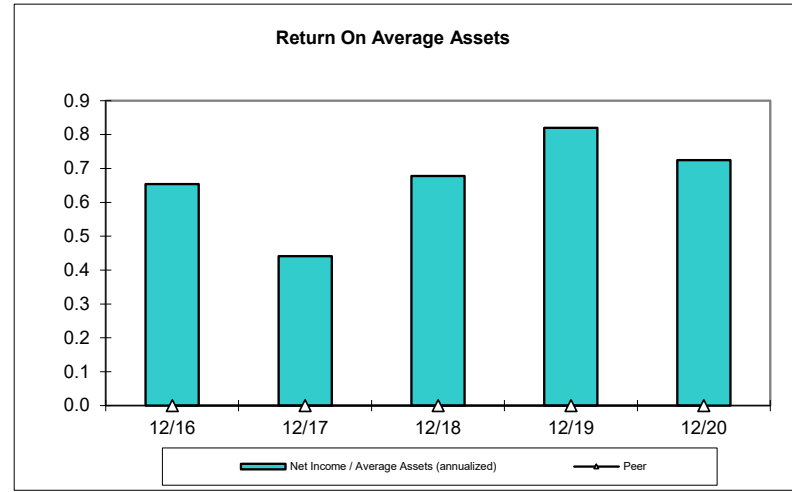
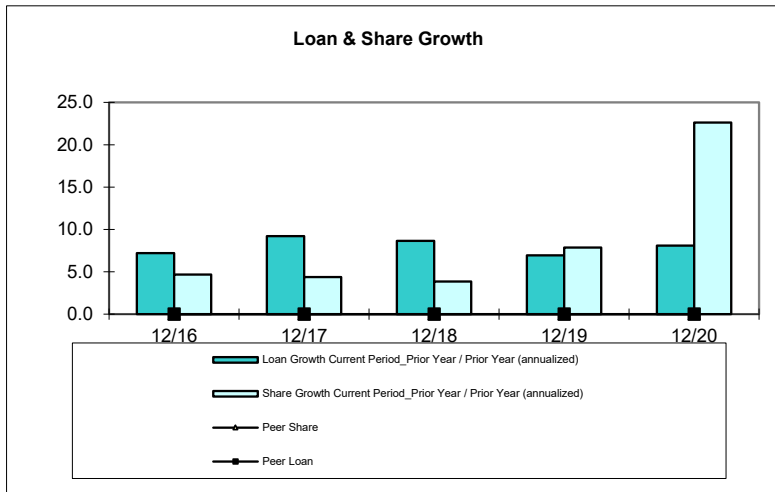
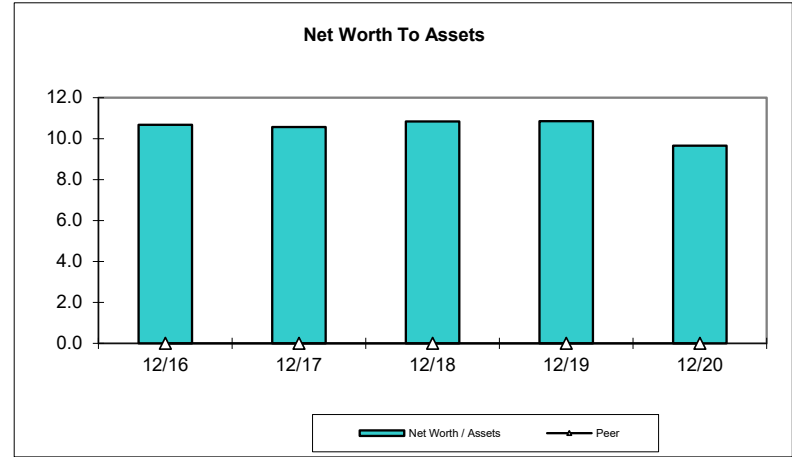
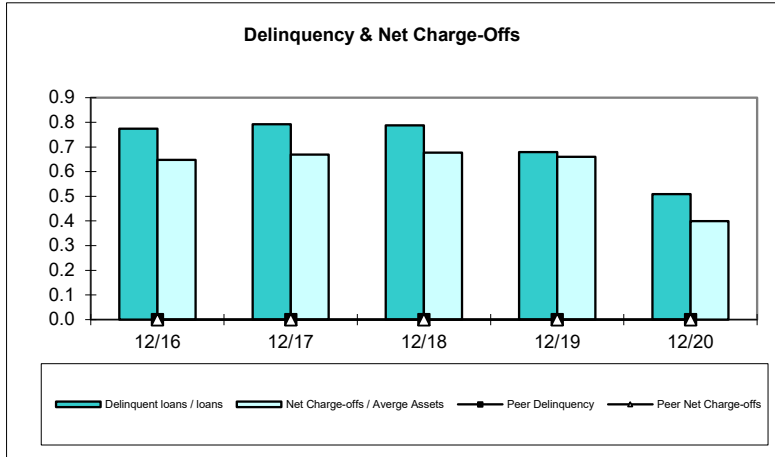
For Charter : N/A

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.

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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

