

Cycle Date: September-2021  
 Run Date: 01/14/2022  
 Interval: Annual  
 Validated

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

Count of CU : 93  
 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 Information										
<a href="#">Return to cover</a>										
<b>01/14/2022</b>										
<b>CU Name: N/A</b>			<b>For Charter : N/A</b>							
<b>Peer Group: N/A</b>			<b>Count of CU : 93</b>							
			<b>Asset Range : N/A</b>							
			<b>Criteria :</b>	<b>Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included: Federally Insured State</b>						
			<b>Count of CU in Peer Group : N/A</b>							
	<b>Dec-2017</b>	<b>Dec-2018</b>	<b>% Chg</b>	<b>Dec-2019</b>	<b>% Chg</b>	<b>Dec-2020</b>	<b>% Chg</b>	<b>Sep-2021</b>	<b>% Chg</b>	
<b>ASSETS:</b>	<b>Amount</b>	<b>Amount</b>		<b>Amount</b>		<b>Amount</b>		<b>Amount</b>		
<b>Cash &amp; Equivalents</b>	915,153,222	858,012,984	-6.2	1,150,566,834	34.1	2,315,065,382	101.2	2,922,813,030	26.3	
<b>TOTAL INVESTMENTS</b>	2,681,410,844	2,487,384,854	-7.2	2,486,342,544	0.0	3,480,297,690	40.0	4,226,652,577	21.4	
<b>Loans Held for Sale</b>	46,919,709	34,568,595	-26.3	73,318,768	112.1	103,031,142	40.5	137,418,112	33.4	
Real Estate Loans	3,665,500,835	3,979,839,781	8.6	4,384,497,649	10.2	5,047,527,668	15.1	5,209,416,236	3.2	
Unsecured Loans	858,307,592	893,334,581	4.1	909,803,034	1.8	929,747,122	2.2	859,822,071	-7.5	
Other Loans	4,532,082,913	4,966,759,526	9.6	5,228,213,613	5.3	5,398,204,228	3.3	5,831,968,205	8.0	
<b>TOTAL LOANS</b>	9,055,891,340	9,839,933,888	8.7	10,522,514,296	6.9	11,375,479,018	8.1	11,901,206,512	4.6	
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases )	(79,779,017)	(82,092,040)	2.9	(74,050,628)	-9.8	(89,824,348)	21.3	(86,472,842)	-3.7	
Land And Building	322,114,034	335,167,012	4.1	374,101,319	11.6	383,745,884	2.6	393,303,890	2.5	
Other Fixed Assets	53,818,227	57,381,070	6.6	63,506,315	10.7	69,564,187	9.5	67,664,873	-2.7	
NCUSIF Deposit	109,835,275	114,716,810	4.4	120,763,133	5.3	141,228,983	16.9	148,957,628	5.5	
All Other Assets	361,134,605	350,443,285	-3.0	391,113,434	11.6	495,473,774	26.7	499,325,203	0.8	
<b>TOTAL ASSETS</b>	13,466,498,239	13,995,516,458	3.9	15,108,176,015	8.0	18,274,061,712	21.0	20,210,868,983	10.6	
<b>LIABILITIES &amp; CAPITAL:</b>										
Dividends Payable	12,810,880	14,436,129	12.7	17,572,909	21.7	16,752,124	-4.7	13,487,571	-19.5	
Notes & Interest Payable	370,972,153	435,951,925	17.5	432,644,879	-0.8	445,037,247	2.9	375,592,287	-15.6	
Accounts Payable & Other Liabilities <sup>3</sup>	229,198,273	164,036,519	-28.4	190,378,521	16.1	305,277,786	60.4	298,510,640	-2.2	
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth <sup>4</sup>	0	500,000	N/A	500,000	0.0	500,000	0.0	500,000	0.0	
Share Drafts	2,269,797,210	2,431,507,210	7.1	2,649,925,821	9.0	3,565,896,436	34.6	4,050,611,907	13.6	
Regular shares	3,937,724,337	4,131,668,081	4.9	4,253,585,211	3.0	5,507,377,896	29.5	6,542,367,801	18.8	
All Other Shares & Deposits	5,277,041,924	5,365,233,059	1.7	5,961,871,446	11.1	6,703,285,677	12.4	7,100,457,557	5.9	
<b>TOTAL SHARES &amp; DEPOSITS</b>	11,484,563,471	11,928,408,350	3.9	12,865,382,478	7.9	15,776,560,009	22.6	17,693,437,265	12.2	
<b>TOTAL LIABILITIES /5</b>	612,981,306	614,924,573	0.3	13,506,478,787	2,096.4	16,544,127,166	22.5	18,381,527,763	11.1	
Regular Reserve	211,447,356	211,149,463	-0.1	211,067,646	0.0	211,172,500	0.0	210,744,571	-0.2	
Other Reserves	231,738,187	242,171,197	4.5	296,780,486	22.5	328,293,660	10.6	322,955,918	-1.6	
Undivided Earnings	925,767,919	998,862,875	7.9	1,093,849,096	9.5	1,190,468,386	8.8	1,295,640,731	8.8	
<b>TOTAL EQUITY</b>	1,368,953,462	1,452,183,535	6.1	1,601,697,228	10.3	1,729,934,546	8.0	1,829,341,220	5.7	
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	13,466,498,239	13,995,516,458	3.9	15,108,176,015	8.0	18,274,061,712	21.0	20,210,868,983	10.6	
<b>INCOME &amp; EXPENSE</b>										
Loan Income*	401,339,528	450,307,958	12.2	502,294,791	11.5	519,062,885	3.3	391,126,339	0.5	
Investment Income*	54,780,096	65,265,196	19.1	76,801,932	17.7	66,878,692	-12.9	34,571,922	-31.1	
Other Income*	278,240,106	299,576,098	7.7	312,500,523	4.3	360,122,977	15.2	296,904,388	9.9	
Total Employee Compensation & Benefits*	264,309,396	290,288,984	9.8	306,462,354	5.6	335,727,716	9.5	266,153,663	5.7	
NCUSIF Premiums Expense *	0	1,300	N/A	5,045	288.1	0	-100.0	14,270	N/A	
Total Other Operating Expenses*	263,880,478	288,729,525	9.4	313,095,909	8.4	334,061,762	6.7	262,122,346	4.6	
Non-interest Income & (Expense)*	-18,381,245	9,272,131	150.4	26,390,422	184.6	12,271,158	-53.5	18,564,462	101.7	
NCUSIF Stabilization Income*	N/A	N/A		N/A		N/A		N/A		
Provision for Loan/Lease Losses or Total Credit Loss Expense*	65,144,046	66,264,306	1.7	57,973,227	-12.5	59,161,317	2.0	19,752,787	-55.5	
Cost of Funds*	64,596,504	86,045,038	33.2	121,095,816	40.7	108,386,669	-10.5	63,645,090	-21.7	
<b>NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE &amp; NCUSIF PREMIUM<sup>7/1</sup></b>	58,048,061	93,093,530	60.4	N/A		N/A		N/A		
<b>Net Income (Loss)*</b>	<b>58,048,061</b>	<b>93,092,230</b>	<b>60.4</b>	<b>119,355,317</b>	<b>28.2</b>	<b>120,998,248</b>	<b>1.4</b>	<b>129,478,955</b>	<b>42.7</b>	
<b>TOTAL CU's</b>	<b>103</b>	<b>99</b>	<b>-3.9</b>	<b>97</b>	<b>-2.0</b>	<b>94</b>	<b>-3.1</b>	<b>93</b>	<b>-1.1</b>	

\* Income/Expense items are year-to-date while the related %change ratios are annualized.

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<sup>1</sup> 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.

<sup>2</sup> Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.

<sup>3</sup> March 2014 and forward includes "Non-Trading Derivative Liabilities."

<sup>4</sup> December 2011 and forward includes "Subordinated Debt Included in Net Worth."

<sup>5</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.

	Key Ratios <sup>7</sup>									
<a href="#">Return to cover</a>	For Charter : N/A									
01/14/2022	Count of CU : 93									
Credit Union: N/A	No Of Credit Union In Peer Group : N/A									
Peer Group Number: Custom	Asset Range : N/A									
							Dec-2020		Sep-2021	
	Dec-2017	Dec-2018	Dec-2019	Dec-2020	PEER Avg.**	Percentile**		Sep-2021	PEER Avg.**	Percentile**
<b>CAPITAL ADEQUACY RATIOS</b>										
Net Worth / Total Assets <sup>5</sup>	10.57	10.84	10.85	9.65	N/A	N/A		9.36	N/A	N/A
Net Worth / PCA Opt. Total Assets (if applies)	N/A	N/A	N/A	N/A	N/A	N/A		N/A	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL <sup>5</sup>	11.10	11.37	11.29	10.09	N/A	N/A		9.75	N/A	N/A
RBNW Requirement <sup>5</sup>	546.17	519.91	499.49	474.00	N/A	N/A		494.24	N/A	N/A
GAAP Equity / Total Assets	10.17	10.38	10.60	9.47	N/A	N/A		9.05	N/A	N/A
Loss Coverage	17.10	16.06	15.13	10.91	N/A	N/A		7.85	N/A	N/A
<b>ASSET QUALITY RATIOS</b>										
Delinquent Loans / Total Loans	0.79	0.79	0.68	0.51	N/A	N/A		0.35	N/A	N/A
Delinquent Loans / Net Worth	5.04	5.11	4.36	3.28	N/A	N/A		2.20	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans <sup>2</sup>	0.67	0.68	0.66	0.40	N/A	N/A		0.27	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	1.50	1.50	1.36	0.93	N/A	N/A		0.63	N/A	N/A
Other Non-Performing Assets / Total Assets	0.09	0.08	0.09	0.07	N/A	N/A		0.02	N/A	N/A
<b>MANAGEMENT RATIOS</b>										
Net Worth Growth <sup>1</sup>	3.97	6.61	8.05	7.53	N/A	N/A		9.78	N/A	N/A
Share Growth <sup>1</sup>	4.37	3.86	7.85	22.63	N/A	N/A		16.20	N/A	N/A
Loan Growth <sup>1</sup>	9.22	8.66	6.94	8.11	N/A	N/A		6.16	N/A	N/A
Asset Growth <sup>1</sup>	4.91	3.93	7.95	20.95	N/A	N/A		14.13	N/A	N/A
Investment Growth <sup>1</sup>	-5.00	-7.46	8.86	60.02	N/A	N/A		32.60	N/A	N/A
Membership Growth <sup>1</sup>	2.64	3.78	1.77	2.49	N/A	N/A		1.98	N/A	N/A
<b>EARNINGS RATIOS</b>										
Net Income / Average Assets (ROAA) <sup>1</sup>	0.44	0.68	0.82	0.72	N/A	N/A		0.90	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets <sup>1</sup>	0.45	0.67	0.68	0.66	N/A	N/A		0.79	N/A	N/A
Operating Expenses / Average Assets <sup>1</sup>	4.02	4.22	4.26	4.01	N/A	N/A		3.66	N/A	N/A
PLLL or Credit Loss Expense / Average Assets <sup>1</sup>	0.50	0.48	0.40	0.35	N/A	N/A		0.14	N/A	N/A
<b>ASSET LIABILITY MANAGEMENT RATIOS</b>										
Est. NEV Tool Post Shock Ratio <sup>4</sup>	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 <sup>4</sup>	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
Total Loans / Total Assets	67.25	70.31	69.65	62.25	N/A	N/A		58.89	N/A	N/A
Cash + Short-Term Investments / Assets <sup>3</sup>	11.14	10.13	12.57	18.23	N/A	N/A		18.08	N/A	N/A
<sup>1</sup> Exam date ratios are annualized.										
<sup>2</sup> Exam Date Ratio is based on Net Charge Offs over the last 12 months										
<sup>3</sup> This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.										
<sup>4</sup> Applicable for credit unions under \$100 million.										
<sup>5</sup> For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.										
<sup>6</sup> Applies only if total assets are greater than \$50 million and the RBNW Requirement is greater than 6% and greater than the Net Worth Ratio (NCUA regulations section 702.103).										
<sup>7</sup> The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.										
<b>2. Key Ratios</b>										

	<b>**Supplemental Ratios</b>				
<a href="#">Return to cover</a>	For Charter : N/A				
01/14/2022	Count of CU : 93				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All *				
	Count of CU in Peer Group : N/A				
	Dec-2017	Dec-2018	Dec-2019	Dec-2020	Sep-2021
<b>OTHER DELINQUENCY RATIOS <sup>1</sup></b>					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.18	1.04	1.01	0.83	0.58
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	1.09	0.99	0.76	0.89	0.35
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.62	0.65	0.54	0.44	0.30
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.97	0.85	0.75	0.60	0.38
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.87	0.79	0.69	0.56	0.36
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	1.35	1.12	0.93	0.68	0.43
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	18.75	18.26	19.18	13.87	7.56
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.10	0.94	0.79	0.73	0.45
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.61	0.70	0.36	0.45	0.08
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans <sup>2</sup>	1.70	1.95	1.58	0.99	1.54
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans <sup>2</sup>	0.77	1.08	0.70	0.15	0.06
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE <sup>2</sup>	79.79	89.09	100.00	0.00	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	111.16	105.86	103.54	155.17	207.96
<b>REAL ESTATE LOAN DELINQUENCY <sup>1</sup></b>					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.58	0.80	0.70	0.34	0.30
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.54	0.79	0.64	0.74	0.37
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.95	0.69	0.46	0.28	0.24
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.22	0.38	0.34	0.37	0.30
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.18	0.10	0.16	0.03	0.02
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	12.39	12.53	10.21	13.07	12.24
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans	14.70	0.00	0.00	0.00	0.00
Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	1.73	1.69	1.63	0.94	0.74
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.54	0.69	0.59	0.40	0.31
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	16.91	15.29	14.59	12.87	12.50
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.36	2.52	2.67	2.10	1.71
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	0.05	0.38	16.77	0.70	0.33
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.77	0.75	0.63	0.43	0.25
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.02	0.03	0.01	0.02	0.00
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.01	0.01	0.01	0.02	0.00
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.06	0.08	-0.01	0.01	0.02
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.09	0.08	0.08	0.00	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	1.04	0.97	0.86	0.56	0.31
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.77	1.58	0.30	0.24	0.07
* Net Charge Offs - Commercial Loans / Avg Commercial Loans <sup>2</sup>	0.26	0.03	0.04	0.11	0.02
<b>SPECIALIZED LENDING RATIOS</b>					
Indirect Loans Outstanding / Total Loans	23.40	25.15	24.16	23.15	23.42
Participation Loans Outstanding / Total Loans	2.82	2.44	2.94	3.59	4.48
Participation Loans Purchased YTD / Total Loans Granted YTD	1.97	1.09	2.48	2.58	4.28
* Participation Loans Sold YTD / Total Assets	0.34	0.48	0.49	0.37	0.17
Total Commercial Loans / Total Assets <sup>2</sup>	2.54	2.94	3.49	3.45	3.41
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.01	0.07	0.33	0.29	0.44
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	33.22	29.33	31.78	32.34	33.46
<b>REAL ESTATE LENDING RATIOS</b>					
Total Fixed Rate Real Estate / Total Assets	15.87	15.49	16.00	18.18	16.99
Total Fixed Rate Real Estate / Total Loans	23.61	22.03	22.97	29.20	28.85
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	26.56	26.96	32.66	46.17	38.08
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	61.94	59.02	61.51	63.26	65.09
Interest Only & Payment Option First & Other RE / Total Assets	0.65	0.74	0.74	0.57	0.57
Interest Only & Payment Option First & Other RE / Net Worth	6.17	6.82	6.84	5.90	6.11
<b>MISCELLANEOUS RATIOS</b>					
Mortgage Servicing Rights / Net Worth	1.30	1.32	1.46	2.46	2.76
Unused Commitments / Cash & ST Investments	130.89	149.11	117.53	76.61	73.40
Complex Assets / Total Assets	21.00	21.86	21.37	22.33	22.08
Short Term Liabilities / Total Shares and Deposits plus Borrowings	35.21	35.30	35.70	34.67	34.08
* 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.					
# Means the number is too large to display in the cell					
<sup>1</sup> 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.					
<sup>2</sup> 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.					

		Historical Ratios <sup>6</sup>								
<a href="#">Return to cover</a>		For Charter : N/A								
01/14/2022		Count of CU : 93								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria: Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included: Federally Insured								
		Count of CU in Peer Group : N/A					Dec-2020		Sep-2021	
		Dec-2017	Dec-2018	Dec-2019	Dec-2020	PEER Avg	Percentile**	Sep-2021	PEER Avg	Percentile**
<b>CAPITAL ADEQUACY</b>										
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters		N/A	N/A	0	0	N/A	N/A	0	N/A	N/A
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) <sup>5</sup>		N/A	N/A	10.85	9.65	N/A	N/A	9.36	N/A	N/A
Solvency Evaluation (Estimated)		111.92	112.18	112.46	110.99	N/A	N/A	110.34	N/A	N/A
Classified Assets (Estimated) / Net Worth		5.61	5.41	4.52	5.10	N/A	N/A	4.57	N/A	N/A
<b>ASSET QUALITY</b>										
* Net Charge-Offs / Average Loans		0.67	0.68	0.66	0.40	N/A	N/A	0.26	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.		98.85	98.02	100.67	101.59	N/A	N/A	100.92	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS		-1.16	-1.86	0.21	1.16	N/A	N/A	-0.11	N/A	N/A
Delinquent Loans / Assets <sup>3</sup>		0.53	0.55	0.47	0.32	N/A	N/A	0.21	N/A	N/A
<b>EARNINGS</b>										
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium <sup>2</sup>		0.44	0.68	N/A	N/A	N/A	N/A	N/A	N/A	N/A
* Gross Income/Average Assets		5.58	5.94	6.13	5.67	N/A	N/A	5.01	N/A	N/A
* Yield on Average Loans <sup>4</sup>		4.63	4.77	4.91	4.70	N/A	N/A	4.44	N/A	N/A
* Yield on Average Investments		1.55	1.97	2.31	1.49	N/A	N/A	0.74	N/A	N/A
* Fee & Other Op.Income / Avg. Assets		2.12	2.18	2.15	2.16	N/A	N/A	2.06	N/A	N/A
* Cost of Funds / Avg. Assets		0.49	0.63	0.83	0.65	N/A	N/A	0.44	N/A	N/A
* Net Margin / Avg. Assets		5.09	5.31	5.29	5.02	N/A	N/A	4.57	N/A	N/A
* Net Interest Margin/Avg. Assets		2.98	3.13	3.15	2.86	N/A	N/A	2.51	N/A	N/A
Operating Exp./Gross Income		71.93	71.03	69.49	70.80	N/A	N/A	73.11	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets <sup>11</sup>		3.13	3.10	3.21	2.73	N/A	N/A	2.45	N/A	N/A
* Net Operating Exp. /Avg. Assets		3.04	3.24	3.33	3.32	N/A	N/A	3.01	N/A	N/A
<b>ASSET / LIABILITY MANAGEMENT</b>										
Net Long-Term Assets / Total Assets		28.69	28.38	27.57	28.24	N/A	N/A	33.72	N/A	N/A
Reg. Shares / Total Shares & Borrowings		33.21	33.41	31.99	33.95	N/A	N/A	36.21	N/A	N/A
Total Loans / Total Shares		78.85	82.49	81.79	72.10	N/A	N/A	67.26	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets		94.90	94.97	95.10	95.90	N/A	N/A	96.14	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs		52.36	53.08	51.91	55.93	N/A	N/A	58.62	N/A	N/A
Borrowings / Total Shares & Net Worth		2.87	3.25	2.99	2.54	N/A	N/A	1.92	N/A	N/A
<b>PRODUCTIVITY</b>										
Members / Potential Members		4.38	4.57	4.44	4.49	N/A	N/A	4.55	N/A	N/A
Borrowers / Members		49.50	49.45	49.95	64.94	N/A	N/A	123.55	N/A	N/A
Members / Full-Time Empl.		367.36	364.55	360.32	359.26	N/A	N/A	368.47	N/A	N/A
Avg. Shares Per Member		\$7,905	\$7,911	\$8,384	\$10,032	N/A	N/A	\$11,086	N/A	N/A
Avg. Loan Balance		\$12,593	\$13,198	\$13,729	\$11,138	N/A	N/A	\$6,036	N/A	N/A
* Salary And Benefits / Full-Time Empl.		\$66,829	\$70,186	\$71,965	\$76,694	N/A	N/A	\$81,928	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.										
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										
<sup>11</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.										
<sup>2</sup> Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.										
<sup>3</sup> 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.										
<sup>4</sup> Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.										

	Assets								
Return to cover									
01/14/2022									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * MAILING STATE = 'MO' * Type Included: Federally Insured								
	Count of CU in Peer Group : N/A								
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
<b>ASSETS</b>									
<b>CASH:</b>									
Cash On Hand	160,323,342	165,332,550	3.1	175,050,031	5.9	255,759,769	46.1	255,472,990	-0.1
Cash On Deposit	729,569,667	664,572,688	-8.9	950,747,227	43.1	2,017,781,991	112.2	2,621,980,851	29.9
Cash Equivalents	25,260,213	28,107,746	11.3	24,769,576	-11.9	41,523,622	67.6	45,359,189	9.2
<b>TOTAL CASH &amp; EQUIVALENTS</b>	<b>915,153,222</b>	<b>858,012,984</b>	<b>-6.2</b>	<b>1,150,566,834</b>	<b>34.1</b>	<b>2,315,065,382</b>	<b>101.2</b>	<b>2,922,813,030</b>	<b>26.3</b>
<b>INVESTMENTS:</b>									
Trading Securities	18,421,102	0	-100.0	67,831,186	N/A	N/A		N/A	
Available for Sale Securities	1,845,320,883	1,716,020,441	-7.0	1,634,415,217	-4.8	N/A		N/A	
Held-to-Maturity Securities, net of Allowance for Credit Losses if ASC 326 has been adopted	109,195,021	113,089,582	3.6	98,204,197	-13.2	0	-100.0	0	N/A
Equity Securities	N/A	N/A		0		29,126,327	N/A	101,678,464	249.1
Trading Debt Securities	N/A	N/A		0		77,823,105	N/A	84,000,881	7.9
Available-for-Sale Debt Securities	N/A	N/A		0		2,460,987,213	N/A	3,138,818,677	27.5
Held-to-Maturity Debt Securities, net of Allowance for Credit	N/A	N/A		0		149,746,599	N/A	155,368,690	3.8
Deposits in Commercial Banks, S&Ls, Savings Banks	489,840,225	425,947,396	-13.0	422,278,587	-0.9	498,128,311	18.0	465,569,801	-6.5
Loans to, Deposits in, and Investments in Natural Person Credit Unions <sup>2</sup>	98,340,915	99,591,294	1.3	108,436,138	8.9	112,403,384	3.7	94,966,977	-15.5
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	17,022,728	17,055,645	0.2	17,104,828	0.3	17,104,980	0.0	18,273,778	6.8
All Other Investments in Corporate Cus	1,717,669	2,362,081	37.5	8,676,182	267.3	18,250,825	110.4	42,347,733	132.0
All Other Investments <sup>2</sup>	101,552,301	113,318,415	11.6	129,396,209	14.2	116,726,946	-9.8	125,627,576	7.6
<b>TOTAL INVESTMENTS</b>	<b>2,681,410,844</b>	<b>2,487,384,854</b>	<b>-7.2</b>	<b>2,486,342,544</b>	<b>0.0</b>	<b>3,480,297,690</b>	<b>40.0</b>	<b>4,226,652,577</b>	<b>21.4</b>
<b>LOANS HELD FOR SALE</b>	<b>46,919,709</b>	<b>34,568,595</b>	<b>-26.3</b>	<b>73,318,768</b>	<b>112.1</b>	<b>103,031,142</b>	<b>40.5</b>	<b>137,418,112</b>	<b>33.4</b>
<b>LOANS AND LEASES:</b>									
Unsecured Credit Card Loans	455,285,499	467,669,848	2.7	473,286,319	1.2	429,556,036	-9.2	401,307,628	-6.6
All Other Unsecured Loans/Lines of Credit	348,413,410	368,848,006	5.9	388,587,919	5.4	454,911,608	17.1	415,583,752	-8.6
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	54,608,663	56,816,727	4.0	47,928,796	-15.6	45,279,478	-5.5	42,930,691	-5.2
New Vehicle Loans	1,219,829,664	1,408,827,755	15.5	1,428,360,112	1.4	1,387,880,571	-2.8	1,426,859,103	2.8
Used Vehicle Loans	2,873,782,483	3,100,604,358	7.9	3,309,777,335	6.7	3,479,489,792	5.1	3,827,498,695	10.0
Leases Receivable	0	0	N/A	0	N/A	427,659	N/A	605,681	41.6
All Other Secured Non-Real Estate Loans/Lines of Credit <sup>3</sup>	400,817,622	418,755,743	4.5	434,408,411	3.7	470,317,506	8.3	515,402,140	9.6
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family Residential Properties <sup>3</sup>	2,312,434,635	2,468,189,606	6.7	2,693,251,897	9.1	3,341,513,925	24.1	3,478,102,389	4.1
Total Loans/Lines of Credit Secured by Junior Lien 1-4 Family Residential Properties <sup>3</sup>	566,939,762	1,003,856,548	77.1	1,059,819,305	5.6	1,056,911,140	-0.3	1,024,444,004	-3.1
All Other Real Estate Loans/Lines of Credit <sup>3</sup>	482,307,678	134,544,471	-72.1	159,124,770	18.3	78,256,660	-50.8	78,574,640	0.4
Commercial Loans/Lines of Credit Real Estate Secured <sup>3</sup>	303,818,760	373,249,156	22.9	472,301,677	26.5	570,845,943	20.9	628,295,203	10.1
Commercial Loans/Lines of Credit Not Real Estate Secured <sup>3</sup>	37,653,144	38,571,670	2.4	55,667,755	44.3	60,088,700	7.9	61,602,586	2.5
<b>TOTAL LOANS &amp; LEASES</b>	<b>9,055,891,340</b>	<b>9,839,933,888</b>	<b>8.7</b>	<b>10,522,514,296</b>	<b>6.9</b>	<b>11,375,479,018</b>	<b>8.1</b>	<b>11,901,206,512</b>	<b>4.6</b>
<b>(ALLOWANCE FOR LOAN &amp; LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN &amp; LEASES)</b>	<b>(79,779,017)</b>	<b>(82,092,040)</b>	<b>2.9</b>	<b>(74,050,628)</b>	<b>-9.8</b>	<b>(89,824,348)</b>	<b>21.3</b>	<b>(86,472,842)</b>	<b>-3.7</b>
Foreclosed Real Estate	8,676,260	8,904,388	2.6	10,236,348	15.0	9,817,364	-4.1	2,384,868	-75.7
Reposessed Autos	2,457,656	2,252,427	-8.4	2,607,719	15.8	2,699,099	3.5	1,616,173	-40.1
Foreclosed and Repossessed Other Assets	646,321	606,612	-6.1	130,524	-78.5	35,175	-73.1	62,152	76.7
<b>TOTAL FORECLOSED and REPOSSESSED ASSETS <sup>1</sup></b>	<b>11,780,237</b>	<b>11,763,427</b>	<b>-0.1</b>	<b>12,974,591</b>	<b>10.3</b>	<b>12,551,638</b>	<b>-3.3</b>	<b>4,063,193</b>	<b>-67.6</b>
Land and Building	322,114,034	335,167,012	4.1	374,101,319	11.6	383,745,884	2.6	393,303,890	2.5
Other Fixed Assets	53,818,227	57,381,070	6.6	63,506,315	10.7	69,564,187	9.5	67,664,873	-2.7
NCUA Share Insurance Capitalization Deposit	109,835,275	114,716,810	4.4	120,763,133	5.3	141,228,983	16.9	148,957,628	5.5
Identifiable Intangible Assets	987,987	749,880	-24.1	491,690	-34.4	243,394	-50.5	61,490	-74.7
Goodwill	2,042,182	1,582,360	-22.5	1,582,360	0.0	1,582,360	0.0	1,582,360	0.0
<b>TOTAL INTANGIBLE ASSETS</b>	<b>3,030,169</b>	<b>2,332,240</b>	<b>-23.0</b>	<b>2,074,050</b>	<b>-11.1</b>	<b>1,825,754</b>	<b>-12.0</b>	<b>1,643,850</b>	<b>-10.0</b>
Accrued Interest on Loans	25,901,491	27,633,560	6.7	30,046,334	8.7	32,785,861	9.1	30,570,817	-6.8
Accrued Interest on Investments	7,475,979	7,996,731	7.0	7,752,584	-3.1	7,691,820	-0.8	8,167,273	6.2
Non-Trading Derivative Assets	0	176,244	N/A	22,185,631	#####	12,256,727	-44.8	7,219,859	-41.1
All Other Assets	312,946,729	300,541,083	-4.0	316,080,244	5.2	428,361,974	35.5	447,660,211	4.5
<b>TOTAL OTHER ASSETS</b>	<b>346,324,199</b>	<b>336,347,618</b>	<b>-2.9</b>	<b>376,064,793</b>	<b>11.8</b>	<b>481,096,382</b>	<b>27.9</b>	<b>493,618,160</b>	<b>2.6</b>
<b>TOTAL ASSETS</b>	<b>13,466,498,239</b>	<b>13,995,516,458</b>	<b>3.9</b>	<b>15,108,176,015</b>	<b>8.0</b>	<b>18,274,061,712</b>	<b>21.0</b>	<b>20,210,868,983</b>	<b>10.6</b>
<b>TOTAL CU's</b>	<b>103</b>	<b>99</b>	<b>-3.9</b>	<b>97</b>	<b>-2.0</b>	<b>94</b>	<b>-3.1</b>	<b>93</b>	<b>-1.1</b>

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<sup>1</sup> OTHER RE OWNED PRIOR TO 2004

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

<sup>3</sup> 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						
01/14/2022		Count of CU :		93						
CU Name: N/A		Asset Range :		N/A						
Peer Group: N/A		Criteria :		Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included: Federally Insured State						
		Count of CU in Peer Group :		N/A						
		Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
<b>LIABILITIES, SHARES AND EQUITY</b>										
<b>LIABILITIES:</b>										
Other Borrowings		N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit		370,972,153	423,411,968	14.1	421,309,861	-0.5	441,208,902	4.7	355,390,600	-19.5
Borrowing Repurchase Transactions		0	12,539,957	N/A	11,335,018	-9.6	3,828,345	-66.2	20,201,687	427.7
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 <sup>3</sup>		0	500,000	N/A	500,000	0.0	500,000	0.0	500,000	0.0
Non-Trading Derivative Liabilities		0	166,000	N/A	526,699	217.3	2,833,549	438.0	175,075	-93.8
Accrued Dividends and Interest Payable		12,810,880	14,436,129	12.7	17,572,909	21.7	16,752,124	-4.7	13,487,571	-19.5
Accounts Payable & Other Liabilities		229,198,273	163,870,519	-28.5	189,851,822	15.9	302,444,237	59.3	298,335,565	-1.4
Allowance for Credit Losses on Off-Balance Sheet Credit Exposure		N/A	N/A		0		0	N/A	0	N/A
<b>SHARES AND DEPOSITS</b>										
Share Drafts		2,269,797,210	2,431,507,210	7.1	2,649,925,821	9.0	3,565,896,436	34.6	4,050,611,907	13.6
Regular Shares		3,937,724,337	4,131,668,081	4.9	4,253,585,211	3.0	5,507,377,896	29.5	6,542,367,801	18.8
Money Market Shares		2,695,264,756	2,756,387,263	2.3	2,950,187,599	7.0	3,719,331,051	26.1	4,246,099,188	14.2
Share Certificates		1,657,146,004	1,700,306,318	2.6	2,043,957,007	20.2	1,979,879,721	-3.1	1,831,472,605	-7.5
IRA/KEOGH Accounts		849,450,195	813,876,434	-4.2	838,072,010	3.0	866,138,550	3.3	872,854,806	0.8
All Other Shares <sup>1</sup>		39,509,264	42,956,880	8.7	50,707,289	18.0	62,857,321	24.0	75,247,338	19.7
Non-Member Deposits		35,671,705	51,706,164	45.0	78,947,541	52.7	75,079,034	-4.9	74,783,620	-0.4
<b>TOTAL SHARES AND DEPOSITS</b>		11,484,563,471	11,928,408,350	3.9	12,865,382,478	7.9	15,776,560,009	22.6	17,693,437,265	12.2
<b>TOTAL LIABILITIES <sup>4</sup></b>		612,981,306	614,924,573	0.3	13,506,478,787	2,096.4	16,544,127,166	22.5	18,381,527,763	11.1
<b>EQUITY:</b>										
Undivided Earnings		925,767,919	998,862,875	7.9	1,093,849,096	9.5	1,190,468,386	8.8	1,283,515,448	7.8
Regular Reserves		211,447,356	211,149,463	-0.1	211,067,646	0.0	211,172,500	0.0	210,744,571	-0.2
Appropriation For Non-Conforming Investments (SCU Only)		66,018	50,795	-23.1	50,795	0.0	50,795	0.0	50,795	0.0
Other Reserves		269,821,767	288,422,581	6.9	312,528,626	8.4	339,125,714	8.5	361,621,862	6.6
Equity Acquired in Merger		15,002,815	17,259,153	15.0	20,435,233	18.4	20,687,868	1.2	22,401,128	8.3
Miscellaneous Equity		1,188,480	1,188,831	0.0	1,180,460	-0.7	1,420,931	20.4	1,188,480	-16.4
Accumulated Unrealized G/L on AFS Securities		-21,697,137	-32,547,230	-50.0	N/A		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	213,646	N/A	-571,964	-367.7	-1,132,233	-98.0	-135,405	88.0
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities <sup>5</sup>		N/A	N/A		3,399,942		28,247,830	730.8	-3,307,190	-111.7
Other Comprehensive Income		-32,643,756	-32,416,579	0.7	-40,242,606	-24.1	-60,107,245	-49.4	-58,863,752	2.1
Net Income		0	0	N/A	0	N/A	0	N/A	12,125,283	N/A
<b>EQUITY TOTAL</b>		1,368,953,462	1,452,183,535	6.1	1,601,697,228	10.3	1,729,934,546	8.0	1,829,341,220	5.7
<b>TOTAL SHARES &amp; EQUITY</b>		12,853,516,933	13,380,591,885	4.1	14,467,079,706	8.1	17,506,494,555	21.0	19,522,778,485	11.5
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>		13,466,498,239	13,995,516,458	3.9	15,108,176,015	8.0	18,274,061,712	21.0	20,210,868,983	10.6
<b>NCUA INSURED SAVINGS <sup>2</sup></b>										
Uninsured Shares		524,340,657	456,184,808	-13.0	583,479,989	27.9	909,231,337	55.8	1,193,327,739	31.2
Uninsured Non-Member Deposits		7,960,219	1,870,245	-76.5	5,526,355	195.5	5,927,271	7.3	7,930,631	33.8
Total Uninsured Shares & Deposits		532,300,876	458,055,053	-13.9	589,006,344	28.6	915,158,608	55.4	1,201,258,370	31.3
Insured Shares & Deposits		10,952,262,595	11,470,353,297	4.7	12,276,376,134	7.0	14,861,401,401	21.1	16,492,178,895	11.0
<b>TOTAL NET WORTH</b>		1,424,145,884	1,518,222,748	6.6	1,640,409,277	8.0	1,763,983,145	7.5	1,893,393,223	7.3
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<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS										
<sup>2</sup> October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts.										
<sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in Net Worth."										
<sup>4</sup> Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.										
<sup>5</sup> Includes accumulated unrealized gains / losses on AFS securities and AFS debt securities.										

		Income Statement								
<a href="#">Return to cover</a>		For Charter : N/A								
01/14/2022		Count of CU : 93								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type included: Federally Insured State								
		Count of CU in Peer Group : N/A								
		Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
<b>* INCOME AND EXPENSE</b>										
<b>INTEREST INCOME:</b>										
Interest on Loans		401,814,363	450,775,175	12.2	502,842,540	11.6	519,517,351	3.3	391,352,712	0.4
Less Interest Refund		(474,835)	(467,217)	-1.6	(547,749)	17.2	(454,466)	-17.0	(226,373)	-33.6
Income from Investments		54,095,830	65,265,196	20.6	74,915,789	14.8	54,634,098	-27.1	34,571,922	-15.6
Income from Trading		684,266	0	-100.0	N/A		N/A		N/A	
Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities		N/A	N/A		1,886,143		12,244,594	549.2	N/A	
TOTAL INTEREST INCOME		456,119,624	515,573,154	13.0	579,096,723	12.3	585,941,577	1.2	425,698,261	-3.1
<b>INTEREST EXPENSE:</b>										
Dividends		45,701,376	60,217,978	31.8	86,474,939	43.6	77,041,198	-10.9	44,567,959	-22.9
Interest on Deposits		11,411,353	15,493,667	35.8	22,756,506	46.9	20,470,017	-10.0	11,699,246	-23.8
Interest on Borrowed Money		7,483,775	10,333,393	38.1	11,864,371	14.8	10,875,454	-8.3	7,377,885	-9.5
TOTAL INTEREST EXPENSE		64,596,504	86,045,038	33.2	121,095,816	40.7	108,386,669	-10.5	63,645,090	-21.7
PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT LOSS EXPENSE		65,144,046	66,264,306	1.7	57,973,227	-12.5	59,161,317	2.0	19,752,787	-55.5
NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS EXPENSE		326,379,074	363,263,810	11.3	400,027,680	10.1	418,393,591	4.6	342,300,384	9.1
<b>NON-INTEREST INCOME:</b>										
Fee Income		127,815,428	134,379,728	5.1	135,042,523	0.5	115,954,272	-14.1	93,645,939	7.7
Other Operating Income		150,424,678	165,196,370	9.8	177,458,000	7.4	244,168,705	37.6	203,258,449	11.0
Gain (Loss) on Investments		-540,993	4,038,696	846.5	N/A		N/A		N/A	
Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and Trading Debt Securities)		N/A	N/A		1,860		220,311	#####	8,680,785	5,153.7
Gain (Loss) on all other Investments or other Hedged items (not Equity or Trading Debt Securities)		N/A	N/A		12,622,918		4,015,688	-68.2	4,379,642	45.4
Gain (Loss) on Non-Trading Derivatives		-32,859	334	101.0	5,849,973	#####	6,564,646	12.2	2,631,975	-46.5
Gain (Loss) on Disposition of Assets		-534,749	-3,297,718	-516.7	1,800,200	154.6	-538,302	-129.9	-912,012	-125.9
Gain from Bargain Purchase (Merger)		0	0	N/A	0	N/A	0	N/A	-6,378	N/A
Other Non-interest Income/(Expense)		-17,272,644	8,530,819	149.4	6,115,471	-28.3	2,008,815	-67.2	3,790,450	151.6
NCUSIF Stabilization Income		0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL NON-INTEREST INCOME		259,858,861	308,848,229	18.9	338,890,945	9.7	372,394,135	9.9	315,468,850	13.0
<b>NON-INTEREST EXPENSE</b>										
Total Employee Compensation & Benefits		264,309,396	290,288,984	9.8	306,462,354	5.6	335,727,716	9.5	266,153,663	5.7
Travel, Conference Expense		4,638,548	5,473,314	18.0	5,769,374	5.4	4,445,052	-23.0	3,150,772	-5.5
Office Occupancy		36,216,580	38,994,024	7.7	41,372,126	6.1	43,330,443	4.7	33,861,036	4.2
Office Operation Expense		106,328,712	113,327,931	6.6	120,725,503	6.5	127,630,490	5.7	99,593,392	4.0
Educational and Promotion		18,614,724	20,259,834	8.8	26,559,082	31.1	27,709,105	4.3	23,005,585	10.7
Loan Servicing Expense		37,441,949	40,472,792	8.1	41,551,900	2.7	47,572,883	14.5	39,952,367	12.0
Professional, Outside Service		37,649,154	43,243,927	14.9	47,027,923	8.8	51,792,528	10.1	40,268,630	3.7
Member Insurance <sup>1</sup>		N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium <sup>2</sup>		0	1,300	N/A	5,045	288.1	0	-100.0	14,270	N/A
Member Insurance - Temporary Corporate CU Stabilization Fund <sup>3</sup>		0	0	N/A	N/A		N/A		N/A	
Member Insurance - Other		179,644	131,972	-26.5	139,440	5.7	162,612	16.6	100,355	-17.7
Operating Fees		1,663,769	1,723,365	3.6	1,919,248	11.4	1,904,075	-0.8	1,388,926	-2.7
Misc Operating Expense		21,147,398	25,102,366	18.7	28,031,313	11.7	29,514,574	5.3	20,801,283	-6.0
TOTAL NON-INTEREST EXPENSE		528,189,874	579,019,809	9.6	619,563,308	7.0	669,789,478	8.1	528,290,279	5.2
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS <sup>4</sup>		58,048,061	93,093,530	60.4	N/A		N/A		N/A	
<b>NET INCOME (LOSS)</b>		<b>58,048,061</b>	<b>93,092,230</b>	<b>60.4</b>	<b>119,355,317</b>	<b>28.2</b>	<b>120,998,248</b>	<b>1.4</b>	<b>129,478,955</b>	<b>42.7</b>
<b>RESERVE TRANSFERS:</b>										
Transfer to Regular Reserve		186,662	939,340	403.2	192,652	-79.5	279,310	45.0	213,519	1.9
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
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<sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF Premium Expense.										
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium Expense.										
<sup>3</sup> 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).										
<sup>4</sup> 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									
01/14/2022									
CU Name: N/A	For Charter : N/A								
Peer Group: N/A	Count of CU : 93								
	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included: Federally								
	Count of CU in Peer Group : N/A								
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
<b>DELINQUENCY SUMMARY - ALL LOAN TYPES <sup>1</sup></b>									
Amount of Loans in Non-Accrual Status	N/A	N/A		80,572,848		31,816,809	-60.5	25,814,744	-18.9
30 to 59 Days Delinquent	128,932,520	117,049,704	-9.2	124,061,856	6.0	84,157,272	-32.2	68,519,860	-18.6
60 to 179 Days Delinquent	54,066,920	61,384,395	13.5	54,830,599	-10.7	45,224,957	-17.5	30,597,778	-32.3
180 to 359 Days Delinquent	13,194,080	10,319,086	-21.8	11,247,026	9.0	7,652,710	-32.0	4,890,566	-36.1
> = 360 Days Delinquent	4,505,673	5,844,932	29.7	5,439,618	-6.9	5,011,554	-7.9	6,092,389	21.6
Total Del Loans - All Types (> = 60 Days)	71,766,673	77,548,413	8.1	71,517,243	-7.8	57,889,221	-19.1	41,580,733	-28.2
% Delinquent Loans / Total Loans	0.79	0.79	-0.6	0.68	-13.8	0.51	-25.1	0.35	-31.3
<b>DELINQUENT LOANS BY CATEGORY:</b>									
<b>Unsecured Credit Card Loans</b>									
30 to 59 Days Delinquent	8,215,421	4,937,969	-39.9	4,452,833	-9.8	3,293,500	-26.0	2,832,015	-14.0
60 to 179 Days Delinquent	4,911,730	4,451,553	-9.4	4,396,823	-1.2	3,334,923	-24.2	2,170,330	-34.9
180 to 359 Days Delinquent	453,143	392,039	-13.5	300,278	-23.4	151,295	-49.6	94,998	-37.2
> = 360 Days Delinquent	19,786	14,657	-25.9	88,309	502.5	91,674	3.8	57,345	-37.4
Total Del Credit Card Lns (> = 60 Days)	5,384,659	4,858,249	-9.8	4,785,410	-1.5	3,577,892	-25.2	2,322,673	-35.1
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.18	1.04	-12.2	1.01	-2.7	0.83	-17.6	0.58	-30.5
<b>Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)</b>									
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
<b>Non-Federally Guaranteed Student Loans</b>									
30 to 59 Days Delinquent	623,289	721,294	15.7	345,615	-52.1	320,685	-7.2	40,978	-87.2
60 to 179 Days Delinquent	523,893	539,953	3.1	352,621	-34.7	404,847	14.8	149,039	-63.2
180 to 359 Days Delinquent	54,385	1,680	-96.9	10,145	503.9	0	-100.0	0	N/A
> = 360 Days Delinquent	19,548	18,338	-6.2	0	-100.0	0	N/A	0	N/A
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	597,826	559,971	-6.3	362,766	-35.2	404,847	11.6	149,039	-63.2
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	1.09	0.99	-10.0	0.76	-23.2	0.89	18.1	0.35	-61.2
<b>New Vehicle Loans</b>									
30 to 59 Days Delinquent	16,110,931	17,144,506	6.4	16,255,880	-5.2	10,768,591	-33.8	8,941,782	-17.0
60 to 179 Days Delinquent	6,410,859	7,710,929	20.3	6,903,799	-10.5	5,367,942	-22.2	3,621,483	-32.5
180 to 359 Days Delinquent	936,510	1,164,607	24.4	744,085	-36.1	612,624	-17.7	575,971	-6.0
> = 360 Days Delinquent	230,330	245,922	6.8	124,105	-49.5	162,067	30.6	69,595	-57.1
Total Del New Vehicle Lns (> = 60 Days)	7,577,699	9,121,458	20.4	7,771,989	-14.8	6,142,633	-21.0	4,267,049	-30.5
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.62	0.65	4.2	0.54	-16.0	0.44	-18.7	0.30	-32.4
<b>Used Vehicle Loans</b>									
30 to 59 Days Delinquent	51,920,810	45,905,226	-11.6	46,596,833	1.5	34,582,296	-25.8	28,244,414	-18.3
60 to 179 Days Delinquent	21,671,087	20,735,621	-4.3	21,111,749	1.8	17,601,113	-16.6	12,295,663	-30.1
180 to 359 Days Delinquent	5,223,709	4,819,628	-7.7	3,214,353	-33.3	2,828,918	-12.0	1,774,648	-37.3
> = 360 Days Delinquent	1,027,184	820,952	-20.1	359,953	-56.2	561,285	55.9	441,749	-21.3
Total Del Used Vehicle Lns (> = 60 Days)	27,921,980	26,376,201	-5.5	24,686,055	-6.4	20,991,316	-15.0	14,512,060	-30.9
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.97	0.85	-12.4	0.75	-12.3	0.60	-19.1	0.38	-37.2
<b>% Total New &amp; Used Vehicle Loans &gt; = 60 Days/ Total New &amp; Used Vehicle Loans</b>									
	0.87	0.79	-9.2	0.69	-13.0	0.56	-18.6	0.36	-35.9
<b>Leases Receivable</b>									
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
<b>All Other Loans <sup>2</sup></b>									
30 to 59 Days Delinquent	8,495,874	8,344,958	-1.8	10,487,289	25.7	7,880,216	-24.9	5,843,205	-25.8
60 to 179 Days Delinquent	7,341,415	7,803,444	6.3	6,602,037	-15.4	5,798,716	-12.2	3,653,739	-37.0
180 to 359 Days Delinquent	2,431,523	924,518	-62.0	1,086,761	17.5	705,860	-35.0	467,378	-33.8
> = 360 Days Delinquent	815,264	502,060	-38.4	467,575	-6.9	166,590	-64.4	112,008	-32.8
Total Del All Other Loans (> = 60 Days)	10,588,202	9,230,222	-12.8	8,156,373	-11.6	6,671,166	-18.2	4,233,125	-36.5
%All Other Loans >= 60 Days / Total All Other Loans	1.35	1.12	-17.0	0.93	-16.9	0.68	-27.1	0.43	-37.0
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<sup>1</sup> 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.									
<sup>2</sup> 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"									

Delinquent Loan Information 2									
Return to cover	For Charter : N/A								
01/14/2022	Count of CU : 93								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * MAILING_STATE = MO * Type Included: Federally								
Count of CU in Peer Group : N/A									
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
<b>DELINQUENT LOANS BY CATEGORY <sup>1</sup></b>									
<b>ALL REAL ESTATE LOANS</b>									
30 to 59 Days Delinquent	43,566,195	39,995,751	-8.2	45,923,406	14.8	27,311,984	-40.5	22,617,466	-17.2
60 to 179 Days Delinquent	13,207,936	20,142,895	52.5	15,463,570	-23.2	12,717,416	-17.8	8,707,524	-31.0
180 to 359 Days Delinquent	4,094,810	3,018,614	-26.3	5,891,404	95.3	3,354,013	-43.1	1,977,571	-41.5
> = 360 Days Delinquent	2,393,561	4,243,003	77.3	4,399,676	3.7	4,029,938	-8.4	5,411,692	34.3
Total Del Real Estate Loans (> = 60 Days)	19,696,307	27,402,512	39.1	25,754,650	-6.0	20,101,367	-22.0	16,096,787	-19.9
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.73	1.69	-1.9	1.63	-3.5	0.94	-42.5	0.74	-20.9
<b>% Total Real Estate Loans DQ &gt;= 60 Days / Total Real Estate Loans</b>	<b>0.54</b>	<b>0.69</b>	<b>28.1</b>	<b>0.59</b>	<b>-14.7</b>	<b>0.40</b>	<b>-32.2</b>	<b>0.31</b>	<b>-22.4</b>
<b>1st Mortgage Fixed Rate and Hybrid/Balloon &gt; 5 years</b>									
30 to 59 Days Delinquent	21,722,723	18,918,175	-12.9	24,348,405	28.7	12,088,818	-50.4	7,915,293	-34.5
60 to 179 Days Delinquent	6,224,895	10,200,029	63.9	8,155,939	-20.0	6,409,520	-21.4	5,280,586	-17.6
180 to 359 Days Delinquent	2,208,221	2,285,381	3.5	4,232,449	85.2	1,608,062	-62.0	1,022,816	-36.4
> = 360 Days Delinquent	1,818,660	2,844,356	56.4	2,396,453	-15.7	2,094,884	-12.6	3,147,581	50.3
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	10,251,776	15,329,766	49.5	14,784,841	-3.6	10,112,466	-31.6	9,450,983	-6.5
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	0.58	0.80	37.6	0.70	-12.1	0.34	-51.6	0.30	-10.4
<b>1st Mortgage Adjustable Rate Loans and Hybrid/Balloons &lt; 5 years</b>									
30 to 59 Days Delinquent	14,656,618	13,752,148	-6.2	13,928,741	1.3	11,423,225	-18.0	12,404,208	8.6
60 to 179 Days Delinquent	3,289,141	5,586,531	69.8	3,946,712	-29.4	3,374,912	-14.5	1,560,497	-53.8
180 to 359 Days Delinquent	1,028,961	285,171	-72.3	700,678	145.7	843,182	20.3	258,438	-69.3
> = 360 Days Delinquent	128,960	926,779	618.7	1,380,438	49.0	1,223,107	-11.4	1,124,205	-8.1
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	4,447,062	6,798,481	52.9	6,027,828	-11.3	5,441,201	-9.7	2,943,140	-45.9
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	0.54	0.79	44.4	0.64	-18.2	0.74	15.2	0.37	-50.0
<b>Other Real Estate Fixed Rate/Hybrid/Balloon</b>									
30 to 59 Days Delinquent	3,013,392	2,011,967	-33.2	1,890,086	-6.6	1,010,862	-46.2	366,134	-63.8
60 to 179 Days Delinquent	2,622,741	1,222,044	-53.4	879,658	-28.0	321,240	-63.5	320,668	-0.2
180 to 359 Days Delinquent	510,509	83,489	-83.6	349,436	318.5	259,203	-25.8	25,180	-90.3
> = 360 Days Delinquent	328,584	365,590	11.3	182,090	-50.2	345,791	89.9	405,543	17.3
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	3,461,834	1,671,123	-51.7	1,411,184	-15.6	926,234	-34.4	751,391	-18.9
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.95	0.69	-27.1	0.46	-33.0	0.28	-40.2	0.24	-14.7
<b>Other Real Estate Adjustable Rate</b>									
30 to 59 Days Delinquent	4,173,462	5,313,461	27.3	5,766,174	8.5	2,789,079	-51.6	1,931,831	-30.7
60 to 179 Days Delinquent	1,071,159	3,134,291	192.6	2,481,261	-20.8	2,611,744	5.3	1,545,773	-40.8
180 to 359 Days Delinquent	347,119	362,573	4.5	608,841	67.9	643,566	5.7	671,137	4.3
> = 360 Days Delinquent	117,357	106,278	-9.4	440,695	314.7	366,156	-16.9	734,363	100.6
Total Del Other RE Adj Rate Lns (> = 60 Days)	1,535,635	3,603,142	134.6	3,530,797	-2.0	3,621,466	2.6	2,951,273	-18.5
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans	0.22	0.38	76.1	0.34	-9.8	0.37	6.5	0.30	-17.7
<b>COMMERCIAL LOAN DELINQUENCY - RE &amp; NON-RE SECURED <sup>2</sup></b>									
<b>Member Commercial Loans Secured By RE</b>									
30 to 59 Days Delinquent	2,903,581	3,466,825	19.4	4,245,552	22.5	5,265,676	24.0	10,074,438	91.3
60 to 179 Days Delinquent	2,172,901	3,580,664	64.8	777,477	-78.3	470,914	-39.4	150,253	-68.1
180 to 359 Days Delinquent	0	449,549	N/A	2,598,528	478.0	224,153	-91.4	0	-100.0
> = 360 Days Delinquent	0	19,977	N/A	0	-100.0	140,132	N/A	152,169	8.6
Total Del Member Commercial Loans Secured by RE (> = 60 Days)	2,172,901	4,050,190	86.4	3,376,005	-16.6	835,199	-75.3	302,422	-63.8
%Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total Member Commercial Loans Secured by RE	0.78	1.21	54.6	0.80	-34.2	0.17	-78.4	0.06	-66.8
<b>Member Commercial Loans NOT Secured By RE</b>									
30 to 59 Days Delinquent	297,415	127,751	-57.0	436,177	241.4	70,254	-83.9	112,665	60.4
60 to 179 Days Delinquent	117,100	152,122	29.9	160,478	5.5	79,329	-50.6	130,053	63.9
180 to 359 Days Delinquent	16,918	0	-100.0	5,651	N/A	24,968	341.8	0	-100.0
> = 360 Days Delinquent	312,344	227,924	-27.0	136,461	-40.1	0	-100.0	0	N/A
Total Del Member Commercial Loans NOT Secured By RE (> = 60 Days)	446,362	380,046	-14.9	302,590	-20.4	104,297	-65.5	130,053	24.7
%Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Commercial Loans NOT Secured By RE	1.53	1.18	-23.2	0.60	-49.0	0.20	-66.8	0.23	12.9
<b>NonMember Commercial Loans Secured By RE</b>									
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 NonMember Commercial Loans Secured by RE (> = 60 Days)	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
<b>NonMember Commercial Loans NOT Secured By RE</b>									
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 Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured	0	0	N/A	0	N/A	0	N/A	0	N/A
%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	0.00	N/A
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<sup>1</sup> 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.									
<sup>2</sup> 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.									

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans								
Return to cover 01/14/2022		For Charter : N/A		Count of CU : 93				
CU Name: N/A		Asset Range : N/A		Criteria : Region: Nation * Peer Group: All * MAILING_STATE = "MO" * Type Included: Federally Insured				
Peer Group: N/A		Count of CU in Peer Group : N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021 % Chg
<b>LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)</b>								
* Total Loans Charged Off	69,195,377	75,781,423	9.5	80,104,803	5.7	58,226,703	-27.3	35,265,341 -19.2
* Total Loans Recovered	11,165,036	11,763,659	5.4	12,868,486	9.4	14,543,545	13.0	12,335,828 13.1
* NET CHARGE OFFS (\$\$)	58,030,341	64,017,764	10.3	67,236,317	5.0	43,683,158	-35.0	22,929,513 -30.0
**Net Charge-Offs / Average Loans	0.67	0.68	1.3	0.66	-2.5	0.40	-39.6	0.26 -34.2
Total Del Loans & *Net Charge-Offs <sup>1</sup>	129,797,014	141,566,177	9.1	138,753,560	-2.0	101,572,379	-26.8	64,510,246 -36.5
Combined Delinquency and Net Charge Off Ratio <sup>1</sup>	1.46	1.47	0.3	1.34	-8.6	0.91	-32.3	0.61 -32.6
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>								
* Unsecured Credit Card Lns Charged Off	12,725,096	13,677,740	7.5	14,947,985	9.3	11,877,492	-20.5	7,447,550 -16.4
* Unsecured Credit Card Lns Recovered	2,077,555	2,060,757	-0.8	2,392,491	16.1	2,383,215	-0.4	2,105,112 17.8
* NET UNSECURED CREDIT CARD C/Os	10,647,541	11,616,983	9.1	12,555,494	8.1	9,494,277	-24.4	5,342,438 -25.0
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.36	2.52	6.9	2.67	6.0	2.10	-21.2	1.71 -18.5
* Non-Federally Guaranteed Student Loans Charged Off	32,003	217,007	578.1	8,799,744	3,955.1	375,349	-95.7	125,618 -55.4
* Non-Federally Guaranteed Student Loans Recovered	3,374	6,899	104.5	17,200	149.3	47,181	174.3	16,186 -54.3
* Net Non-Federally Guaranteed Student Loans C/Os	28,629	210,108	633.9	8,782,544	4,080.0	328,168	-96.3	109,432 -55.5
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	0.05	0.38	597.3	16.77	4,346.6	0.70	-95.8	0.33 -53.0
* Total 1st Mortgage RE Loans/LOCs Charged Off	936,499	306,579	-67.3	376,460	22.8	714,126	89.7	83,995 -84.3
* Total 1st Mortgage RE Loans/LOCs Recovered	675,834	67,765	-90.0	59,740	-11.8	60,583	1.4	153,745 238.4
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	260,665	238,814	-8.4	316,720	32.6	653,543	106.3	-69,750 -114.2
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.01	0.01	-14.2	0.01	22.1	0.02	77.9	0.00 -112.6
* Total Other RE Loans/LOCs Charged Off	1,135,361	1,540,353	35.7	708,413	-54.0	496,445	-29.9	517,803 39.1
* Total Other RE Loans/LOCs Recovered	574,514	596,991	3.9	810,947	35.8	406,308	-49.9	365,717 20.0
* NET OTHER RE LOANS/LOCs C/Os	560,847	943,362	68.2	-102,534	-110.9	90,137	187.9	152,086 125.0
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.06	0.08	50.9	-0.01	-109.8	0.01	183.4	0.02 128.0
* Total Real Estate Loans Charged Off	2,071,860	1,846,932	-10.9	1,084,873	-41.3	1,210,571	11.6	601,798 -33.7
* Total Real Estate Lns Recovered	1,250,348	664,756	-46.8	870,687	31.0	466,891	-46.4	519,462 48.3
* NET Total Real Estate Loan C/Os	821,512	1,182,176	43.9	214,186	-81.9	743,680	247.2	82,336 -85.2
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.02	0.03	33.1	0.01	-83.4	0.02	207.9	0.00 -86.4
* Total TDR 1st & Other Real Estate Lns Charged Off	281,000	109,485	-61.0	148,302	35.5	9,732	-93.4	21,535 195.0
* Total TDR 1st & Other Real Estate Lns Recovered	3,888	219	-94.4	2,565	1,071.2	6,015	134.5	4,841 7.3
* NET TDR Real Estate C/Os	277,112	109,266	-60.6	145,737	33.4	3,717	-97.4	16,694 498.8
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	0.67	0.29	-56.9	0.40	39.1	0.01	-97.2	0.08 600.4
* 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
<b>BANKRUPTCY SUMMARY</b>								
Number of Members Who Filed Chapter 7 YTD	2,132	1,844	-13.5	1,864	1.1	1,493	-19.9	708 -52.6
Number of Members Who Filed Chapter 13 YTD	2,496	1,340	-46.3	1,556	16.1	831	-46.6	555 -33.2
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	2	24	1,100.0	6	-75.0	4	-33.3	0 -100.0
Total Number of Members Who Filed Bankruptcy YTD	4,630	3,208	-30.7	3,426	6.8	2,328	-32.0	1,263 -45.7
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	51,178,167	40,087,290	-21.7	37,095,478	-7.5	26,561,835	-28.4	14,636,298 -44.9
* All Loans Charged Off due to Bankruptcy YTD	11,698,317	11,590,115	-0.9	11,688,757	0.9	7,493,945	-35.9	4,408,706 -21.6
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	16.91	15.29	-9.5	14.59	-4.6	12.87	-11.8	12.50 -2.9
<b>REAL ESTATE FORECLOSURE SUMMARY</b>								
Real Estate Loans Foreclosed YTD	4,655,897	6,074,059	30.5	4,914,037	-19.1	6,716,484	36.7	1,243,205 -81.5
Number of Real Estate Loans Foreclosed YTD	51	67	31.4	52	-22.4	42	-19.2	14 -66.7
<b>TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING</b>								
TDR First Mortgage RE Loans	33,070,119	32,760,812	-0.9	28,952,337	-11.6	24,970,283	-13.8	21,605,501 -13.5
TDR Other RE Loans	4,601,826	4,748,110	3.2	5,601,360	18.0	5,617,964	0.3	3,505,787 -37.6
Total TDR First and Other RE Loans	37,671,945	37,508,922	-0.4	34,553,697	-7.9	30,588,247	-11.5	25,111,288 -17.9
TDR RE Loans Also Reported as Commercial Loans <sup>2</sup>	1,747,245	622,232	-64.4	2,139,600	243.9	4,352,928	103.4	7,149,302 64.2
TDR Consumer Loans (Not Secured by RE)	15,053,722	19,408,643	28.9	20,807,539	7.2	16,368,229	-21.3	13,285,115 -18.8
TDR Commercial Loans (Not Secured by RE) <sup>2</sup>	449,555	255,835	-43.1	136,461	-46.7	3,807,582	2,690.2	164,153 -95.7
Total TDR First RE, Other RE, Consumer, and Commercial Loans	53,175,222	57,173,400	7.5	55,497,697	-2.9	50,764,058	-8.5	38,560,556 -24.0
Total TDR Loans to Total Loans	0.59	0.58	-1.0	0.53	-9.2	0.45	-15.4	0.32 -27.4
Total TDR Loans to Net Worth	3.73	3.77	0.9	3.38	-10.2	2.88	-14.9	2.04 -29.2
TDR portion of Allowance for Loan and Lease Losses	1,595,453	1,143,098	-28.4	849,843	-25.7	981,717	15.5	1,116,662 13.7
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*Amounts are year-to-date while the related %change ratios are annualized.								
<sup>1</sup> Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								
<sup>2</sup> 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.								
<sup>3</sup> 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									
01/14/2022									
CU Name: N/A	For Charter : N/A								
Peer Group: N/A	Count of CU : 93								
	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included: Federally Insured								
	Count of CU in Peer Group : N/A								
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
<b>INDIRECT LOANS OUTSTANDING</b>									
Indirect Loans - Point of Sale Arrangement	1,198,767,390	1,456,242,598	21.5	1,435,141,228	-1.4	1,581,752,823	10.2	1,804,424,941	14.1
Indirect Loans - Outsourced Lending Relationship	920,406,947	1,018,038,569	10.6	1,107,196,339	8.8	1,051,821,277	-5.0	983,103,330	-6.5
<b>Total Outstanding Indirect Loans</b>	<b>2,119,174,337</b>	<b>2,474,281,167</b>	<b>16.8</b>	<b>2,542,337,567</b>	<b>2.8</b>	<b>2,633,574,100</b>	<b>3.6</b>	<b>2,787,528,271</b>	<b>5.8</b>
%Indirect Loans Outstanding / Total Loans	23.40	25.15	7.5	24.16	-3.9	23.15	-4.2	23.42	1.2
<b>DELINQUENCY - INDIRECT LENDING <sup>1</sup></b>									
30 to 59 Days Delinquent	45,799,234	41,643,058	-9.1	42,297,470	1.6	31,257,454	-26.1	26,310,614	-15.8
60 to 179 Days Delinquent	18,483,881	19,299,796	4.4	17,715,444	-8.2	16,714,142	-5.7	10,850,695	-35.1
180 to 359 Days Delinquent	4,218,971	3,453,915	-18.1	2,264,978	-34.4	2,170,643	-4.2	1,585,834	-26.9
> = 360 Days Delinquent	685,179	573,334	-16.3	228,222	-60.2	241,143	5.7	200,525	-16.8
Total Del Indirect Lns (>= 60 Days)	23,388,031	23,327,045	-0.3	20,208,644	-13.4	19,125,928	-5.4	12,637,054	-33.9
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.10	0.94	-14.6	0.79	-15.7	0.73	-8.6	0.45	-37.6
<b>LOAN LOSSES - INDIRECT LENDING</b>									
* Indirect Loans Charged Off	23,018,417	25,615,797	11.3	25,132,757	-1.9	18,670,660	-25.7	9,754,221	-30.3
* Indirect Loans Recovered	2,880,065	3,262,446	13.3	3,655,981	12.1	4,274,716	16.9	3,421,133	6.7
* NET INDIRECT LOAN C/Os	20,138,352	22,353,351	11.0	21,476,776	-3.9	14,395,944	-33.0	6,333,088	-41.3
***Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.04	0.97	-6.3	0.86	-12.0	0.56	-35.0	0.31	-44.0
<b>PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):</b>									
Consumer	48,443,845	41,693,507	-13.9	65,286,465	56.6	98,832,555	51.4	182,731,358	84.9
Non-Federally Guaranteed Student Loans	21,422,417	24,191,510	12.9	11,101,152	-54.1	9,317,744	-16.1	7,836,306	-15.9
Real Estate	55,500,331	69,952,650	26.0	83,764,252	19.7	94,563,174	12.9	78,968,901	-16.5
Commercial Loans (excluding C&D) <sup>2</sup>	46,045,836	46,318,812	0.6	72,572,545	56.7	84,951,534	17.1	96,353,593	13.4
Commercial Construction & Development <sup>2</sup>	3,356,179	5,923,111	76.5	4,183,187	-29.4	15,108,866	261.2	14,291,980	-5.4
Loan Pools	80,623,655	52,417,556	-35.0	72,452,098	38.2	105,262,359	45.3	152,614,564	45.0
<b>TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)</b>	<b>255,392,263</b>	<b>240,497,146</b>	<b>-5.8</b>	<b>309,359,699</b>	<b>28.6</b>	<b>408,036,232</b>	<b>31.9</b>	<b>532,796,702</b>	<b>30.6</b>
%Participation Loans Outstanding / Total Loans	2.82	2.44	-13.3	2.94	20.3	3.59	22.0	4.48	24.8
* Participation Loans Purchased YTD	86,586,864	52,128,086	-39.8	134,686,404	158.4	186,016,431	38.1	247,053,922	77.1
%Participation Loans Purchased YTD / Total Loans Granted YTD	1.97	1.09	-44.7	2.48	127.2	2.58	4.1	4.28	66.1
<b>PARTICIPATION LOANS SOLD:</b>									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	80,673,753	114,187,481	41.5	144,411,228	26.5	150,393,854	4.1	137,296,418	-8.7
Participation Loan Interests - Amount Retained (Outstanding)	29,138,868	34,348,609	17.9	53,097,735	54.6	63,965,806	20.5	61,385,990	-4.0
* Participation Loans Sold YTD	45,399,323	66,569,875	46.6	74,360,468	11.7	67,125,330	-9.7	26,257,155	-47.8
**%Participation Loans Sold YTD / Total Assets	0.34	0.48	41.1	0.49	3.5	0.37	-25.4	0.17	-52.8
<b>LOANS PURCHASED AND SOLD:</b>									
*Loans Purchased from Other Financial Institutions YTD	0	1,190,986	N/A	10,926,841	817.5	8,341,675	-23.7	12,927,644	106.6
*Loans Purchased from Other Sources YTD	434,600	2,132,494	390.7	6,797,872	218.8	12,496,701	83.8	12,608,812	34.5
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.01	0.07	602.3	0.33	369.0	0.29	-11.4	0.44	53.3
*Loans, Excluding RE, Sold YTD	0	0	N/A	0	N/A	0	N/A	19,816,419	N/A
<b>DELINQUENCY - PARTICIPATION LENDING <sup>1</sup></b>									
30 to 59 Days Delinquent	1,008,549	1,456,278	44.4	944,930	-35.1	3,403,924	260.2	837,342	-75.4
60 to 179 Days Delinquent	1,098,460	1,351,924	23.1	831,321	-38.5	1,309,060	57.5	308,896	-76.4
180 to 359 Days Delinquent	227,729	135,849	-40.3	130,510	-3.9	349,286	167.6	74,240	-78.7
> = 360 Days Delinquent	244,193	189,915	-22.2	163,054	-14.1	193,603	18.7	53,397	-72.4
Total Del Participation Lns (>= 60 Days)	1,570,382	1,677,688	6.8	1,124,885	-33.0	1,851,949	64.6	436,533	-76.4
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.61	0.70	13.4	0.36	-47.9	0.45	24.8	0.08	-81.9
<b>LOAN LOSSES - PARTICIPATION LENDING</b>									
* Participation Loans Charged Off	1,993,059	3,992,270	100.3	983,393	-75.4	1,036,524	5.4	440,871	-43.3
* Participation Loans Recovered	75,877	83,637	10.2	157,924	88.8	158,059	0.1	195,650	65.0
* NET PARTICIPATION LOAN C/Os	1,917,182	3,908,633	103.9	825,469	-78.9	878,465	6.4	245,221	-62.8
***Net Charge Offs - Participation Loans / Avg Participation Loans	0.77	1.58	104.4	0.30	-81.0	0.24	-18.4	0.07	-71.6
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
# Means the number is too large to display in the cell									
<sup>1</sup> 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.									
<sup>2</sup> 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									
<a href="#">Return to cover</a>									
01/14/2022									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
<b>REAL ESTATE LOANS OUTSTANDING:</b>									
<b>First Mortgages</b>									
Fixed Rate > 15 years	1,089,208,561	1,064,157,871	-2.3	1,202,978,018	13.0	1,543,786,462	28.3	1,676,063,062	8.6
Fixed Rate 15 years or less	509,050,012	614,043,782	20.6	570,360,405	-7.1	948,589,822	66.3	1,032,732,447	8.9
Other Fixed Rate	32,737,037	41,008,336	25.3	47,783,285	16.5	54,127,311	13.3	64,688,976	19.5
<b>Total Fixed Rate First Mortgages</b>	<b>1,630,995,610</b>	<b>1,719,209,989</b>	<b>5.4</b>	<b>1,821,121,708</b>	<b>5.9</b>	<b>2,546,503,595</b>	<b>39.8</b>	<b>2,773,484,485</b>	<b>8.9</b>
Balloon/Hybrid > 5 years	140,602,966	205,596,947	46.2	290,646,865	41.4	439,838,320	51.3	341,497,570	-22.4
Balloon/Hybrid 5 years or less	469,559,446	494,192,797	5.2	561,749,320	13.7	547,699,188	-2.5	504,035,251	-8.0
<b>Total Balloon/Hybrid First Mortgages</b>	<b>610,162,412</b>	<b>699,789,744</b>	<b>14.7</b>	<b>852,396,185</b>	<b>21.8</b>	<b>987,537,508</b>	<b>15.9</b>	<b>845,532,821</b>	<b>-14.4</b>
Adjustable Rate First Mtgs 1 year or less	53,920,727	47,821,869	-11.3	41,404,047	-13.4	42,888,452	3.6	32,000,059	-25.4
Adjustable Rate First Mtgs >1 year	292,605,738	322,180,486	10.1	334,027,503	3.7	143,904,320	-56.9	258,101,388	79.4
<b>Total Adjustable First Mortgages</b>	<b>346,526,465</b>	<b>370,002,355</b>	<b>6.8</b>	<b>375,431,550</b>	<b>1.5</b>	<b>186,792,772</b>	<b>-50.2</b>	<b>290,101,447</b>	<b>55.3</b>
<b>TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING</b>	<b>2,587,684,487</b>	<b>2,789,002,088</b>	<b>7.8</b>	<b>3,048,949,443</b>	<b>9.3</b>	<b>3,720,833,875</b>	<b>22.0</b>	<b>3,909,118,753</b>	<b>5.1</b>
<b>Other Real Estate Loans</b>									
Closed End Fixed Rate	354,391,943	232,309,983	-34.4	297,582,385	28.1	328,447,880	10.4	313,313,224	-4.6
Closed End Adjustable Rate	53,831,801	30,878,827	-42.6	22,974,377	-25.6	19,781,037	-13.9	21,599,116	9.2
Open End Adjustable Rate (HELOC)	657,868,363	917,458,474	39.5	1,007,019,758	9.8	971,799,449	-3.5	959,937,504	-1.2
Open End Fixed Rate	11,724,241	10,190,409	-13.1	7,971,686	-21.8	6,665,427	-16.4	5,447,639	-18.3
<b>TOTAL OTHER REAL ESTATE OUTSTANDING</b>	<b>1,077,816,348</b>	<b>1,190,837,693</b>	<b>10.5</b>	<b>1,335,548,206</b>	<b>12.2</b>	<b>1,326,693,793</b>	<b>-0.7</b>	<b>1,300,297,483</b>	<b>-2.0</b>
<b>TOTAL RE (FIRST AND OTHER) OUTSTANDING</b>	<b>3,665,500,835</b>	<b>3,979,839,781</b>	<b>8.6</b>	<b>4,384,497,649</b>	<b>10.2</b>	<b>5,047,527,668</b>	<b>15.1</b>	<b>5,209,416,236</b>	<b>3.2</b>
<b>RE LOAN SUMMARY (FIX, ADJ):</b>									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,771,598,576	1,924,806,936	8.6	2,111,768,573	9.7	2,986,341,915	41.4	3,114,982,055	4.3
Other RE Fixed Rate	366,116,184	242,500,392	-33.8	305,554,071	26.0	335,113,307	9.7	318,760,863	-4.9
<b>Total Fixed Rate RE Outstanding</b>	<b>2,137,714,760</b>	<b>2,167,307,328</b>	<b>1.4</b>	<b>2,417,322,644</b>	<b>11.5</b>	<b>3,321,455,222</b>	<b>37.4</b>	<b>3,433,742,918</b>	<b>3.4</b>
%(Total Fixed Rate RE/Total Assets)	15.87	15.49	-2.4	16.00	3.3	18.18	13.6	16.99	-6.5
%(Total Fixed Rate RE/Total Loans)	23.61	22.03	-6.7	22.97	4.3	29.20	27.1	28.85	-1.2
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	816,085,911	864,195,152	5.9	937,180,870	8.4	734,491,960	-21.6	794,136,698	8.1
Other RE Adj Rate	711,700,164	948,337,301	33.2	1,029,994,135	8.6	991,580,486	-3.7	981,536,620	-1.0
<b>Total Adj Rate RE Outstanding</b>	<b>1,527,786,075</b>	<b>1,812,532,453</b>	<b>18.6</b>	<b>1,967,175,005</b>	<b>8.5</b>	<b>1,726,072,446</b>	<b>-12.3</b>	<b>1,775,673,318</b>	<b>2.9</b>
<b>MISCELLANEOUS RE INFORMATION:</b>									
Outstanding Interest Only & Payment Option First Mtg Loans	22,909,125	19,864,349	-13.3	26,149,653	31.6	19,458,963	-25.6	26,059,839	33.9
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	64,980,276	83,729,126	28.9	86,038,790	2.8	84,533,526	-1.7	89,608,516	6.0
<b>TOTAL Outstanding Interest Only &amp; Payment Option First &amp; Other RE Loans</b>	<b>87,889,401</b>	<b>103,593,475</b>	<b>17.9</b>	<b>112,188,443</b>	<b>8.3</b>	<b>103,992,489</b>	<b>-7.3</b>	<b>115,668,355</b>	<b>11.2</b>
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.65	0.74	13.4	0.74	0.3	0.57	-23.4	0.57	0.6
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	6.17	6.82	10.6	6.84	0.2	5.90	-13.8	6.11	3.6
Outstanding Residential Construction (Excluding Commercial Purpose Loans) <sup>1</sup>	3,569,841	6,697,127	87.6	7,186,692	7.3	13,322,068	85.4	17,407,593	30.7
Allowance for Loan Losses or Allowance for Credit Losses on all RE Loans	5,290,166	4,259,864	-19.5	3,782,174	-11.2	11,002,619	190.9	15,466,459	40.6
<b>* REAL ESTATE LOANS - AMOUNT GRANTED:</b>									
<b>* First Mortgages</b>									
* Fixed Rate > 15 years	776,567,901	875,899,554	12.8	1,220,768,688	39.4	2,152,198,822	76.3	1,457,506,819	-9.7
* Fixed Rate 15 years or less	212,978,050	191,460,237	-10.1	283,594,976	48.1	902,298,540	218.2	566,917,144	-16.2
* Other Fixed Rate	7,375,384	13,060,244	77.1	22,147,017	69.6	22,036,221	-0.5	24,629,634	49.0
<b>* Total Fixed Rate First Mortgages</b>	<b>996,921,335</b>	<b>1,080,420,035</b>	<b>8.4</b>	<b>1,526,510,681</b>	<b>41.3</b>	<b>3,076,533,583</b>	<b>101.5</b>	<b>2,049,053,597</b>	<b>-11.2</b>
* Balloon/Hybrid > 5 years	107,136,720	122,474,189	14.3	147,015,939	20.0	133,184,097	-9.4	76,680,129	-23.2
* Balloon/Hybrid 5 years or less	114,902,910	116,481,241	1.4	165,116,440	41.8	132,619,950	-19.7	73,747,512	-25.9
<b>* Total Balloon/Hybrid First Mortgages</b>	<b>222,039,630</b>	<b>238,955,430</b>	<b>7.6</b>	<b>312,132,379</b>	<b>30.6</b>	<b>265,804,047</b>	<b>-14.8</b>	<b>150,427,641</b>	<b>-24.5</b>
* Adjustable Rate First Mtgs 1 year or less	12,313,589	14,208,310	15.4	11,258,746	-20.8	18,519,150	64.5	8,181,919	-41.1
* Adjustable Rate First Mtgs >1 year	29,245,595	28,115,426	-3.9	31,519,715	12.1	36,976,027	17.3	37,680,050	35.9
<b>* Total Adjustable First Mortgages</b>	<b>41,559,184</b>	<b>42,323,736</b>	<b>1.8</b>	<b>42,778,461</b>	<b>1.1</b>	<b>55,495,177</b>	<b>29.7</b>	<b>45,861,969</b>	<b>10.2</b>
<b>* TOTAL FIRST MORTGAGE RE LOANS GRANTED</b>	<b>1,260,520,149</b>	<b>1,361,699,201</b>	<b>8.0</b>	<b>1,881,421,521</b>	<b>38.2</b>	<b>3,397,832,807</b>	<b>80.6</b>	<b>2,245,343,207</b>	<b>-11.9</b>
* Amounts are year-to-date while the related %change ratios are annualized.									
# Means the number is too large to display in the cell									
<sup>1</sup> 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									
01/14/2022	For Charter :	N/A							
CU Name: N/A	Count of CU :	93							
Peer Group: N/A	Asset Range :	N/A							
	Criteria :	Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group :	N/A							
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
<b>* OTHER REAL ESTATE (Granted)</b>									
* Closed End Fixed Rate	59,081,366	81,144,731	37.3	100,609,640	24.0	120,296,551	19.6	69,367,739	-23.1
* Closed End Adjustable Rate	23,030,788	8,210,297	-64.4	2,879,600	-64.9	7,220,550	150.7	6,686,714	23.5
* Open End Adjustable Rate (HELOC)	295,132,430	262,377,754	-11.1	278,322,668	6.1	272,249,545	-2.2	359,076,478	75.9
* Open End Fixed Rate and Other	3,492,157	5,280,772	51.2	2,289,928	-56.6	1,115,541	-51.3	993,299	18.7
<b>* TOTAL OTHER REAL ESTATE GRANTED</b>	<b>380,736,741</b>	<b>357,013,554</b>	<b>-6.2</b>	<b>384,101,836</b>	<b>7.6</b>	<b>400,882,187</b>	<b>4.4</b>	<b>436,124,230</b>	<b>45.1</b>
<b>* TOTAL RE (FIRST AND OTHER) GRANTED</b>	<b>1,641,256,890</b>	<b>1,718,712,755</b>	<b>4.7</b>	<b>2,265,523,357</b>	<b>31.8</b>	<b>3,798,714,994</b>	<b>67.7</b>	<b>2,681,467,437</b>	<b>-5.9</b>
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	26.56	26.96	1.5	32.66	21.2	46.17	41.4	38.08	-17.5
<b>RE LOANS SOLD/SERVICED</b>									
* First Mortgage R.E. Loans Sold	780,774,917	803,633,183	2.9	1,157,198,144	44.0	2,149,578,745	85.8	1,461,535,941	-9.3
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	61.94	59.02	-4.7	61.51	4.2	63.26	2.9	65.09	2.9
AMT of Mortgage Servicing Rights	18,464,904	20,031,234	8.5	23,939,505	19.5	43,368,506	81.2	52,241,324	20.5
Outstanding RE Loans Sold But Serviced	3,719,133,801	3,934,360,190	5.8	4,254,913,097	8.1	4,555,414,053	7.1	4,663,037,986	2.4
%(Mortgage Servicing Rights / Net Worth)	1.30	1.32	1.8	1.46	10.6	2.46	68.5	2.76	12.2
<b>MISC. RE LOAN INFORMATION</b>									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,460,631,759	1,490,384,537	2.0	1,567,202,352	5.2	1,638,091,996	4.5	1,461,800,860	-10.8
R.E. Lns also Commercial Lns <sup>1</sup>	303,818,760	373,249,156	22.9	472,301,677	26.5	570,845,943	20.9	628,295,203	10.1
<b>REVERSE MORTGAGES</b>									
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
<b>Total Reverse Mortgages</b>	<b>0</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>
<b>RE LOAN TDRS OUTSTANDING</b>									
TDR First Mortgage RE Loans	33,070,119	32,760,812	-0.9	28,952,337	-11.6	24,970,283	-13.8	21,605,501	-13.5
TDR Other RE Loans	4,601,826	4,748,110	3.2	5,601,360	18.0	5,617,964	0.3	3,505,787	-37.6
<b>Total TDR First and Other RE Loans</b>	<b>37,671,945</b>	<b>37,508,922</b>	<b>-0.4</b>	<b>34,553,697</b>	<b>-7.9</b>	<b>30,588,247</b>	<b>-11.5</b>	<b>25,111,288</b>	<b>-17.9</b>
<b>TDR RE Loans Also Reported as Commercial Loans <sup>1</sup></b>	<b>1,747,245</b>	<b>622,232</b>	<b>-64.4</b>	<b>2,139,600</b>	<b>243.9</b>	<b>4,352,928</b>	<b>103.4</b>	<b>7,149,302</b>	<b>64.2</b>
<b>REAL ESTATE LOAN DELINQUENCY</b>									
<b>R.E. LOANS DELINQUENT &gt;= 60 Days <sup>1</sup></b>									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	10,251,776	15,329,766	49.5	14,784,841	-3.6	10,112,466	-31.6	9,450,983	-6.5
First Mortgage Adj. Rate (includes Balloon/Hybrids < 5 yrs)	4,447,062	6,798,481	52.9	6,027,828	-11.3	5,441,201	-9.7	2,943,140	-45.9
Other R.E. Fixed Rate	3,461,834	1,671,123	-51.7	1,411,184	-15.6	926,234	-34.4	751,391	-18.9
Other R.E. Adj. Rate	1,535,635	3,603,142	134.6	3,530,797	-2.0	3,621,466	2.6	2,951,273	-18.5
<b>TOTAL DEL R.E. DELINQUENT &gt;= 60 Days</b>	<b>19,696,307</b>	<b>27,402,512</b>	<b>39.1</b>	<b>25,754,650</b>	<b>-6.0</b>	<b>20,101,367</b>	<b>-22.0</b>	<b>16,096,787</b>	<b>-19.9</b>
<b>DELINQUENT 30 to 59 Days</b>									
First Mortgage	36,379,341	32,670,323	-10.2	38,277,146	17.2	23,512,043	-38.6	20,319,501	-13.6
Other	7,186,854	7,325,428	1.9	7,646,260	4.4	3,799,941	-50.3	2,297,965	-39.5
<b>TOTAL DEL RE 30 to 59 Days</b>	<b>43,566,195</b>	<b>39,995,751</b>	<b>-8.2</b>	<b>45,923,406</b>	<b>14.8</b>	<b>27,311,984</b>	<b>-40.5</b>	<b>22,617,466</b>	<b>-17.2</b>
<b>TOTAL DEL R.E. LOANS &gt;= 30 Days</b>	<b>63,262,502</b>	<b>67,398,263</b>	<b>6.5</b>	<b>71,678,056</b>	<b>6.4</b>	<b>47,413,351</b>	<b>-33.9</b>	<b>38,714,253</b>	<b>-18.3</b>
<b>RE LOAN DELINQUENCY RATIOS</b>									
% R.E. LOANS DO >= 30 Days	1.73	1.69	-1.9	1.63	-3.5	0.94	-42.5	0.74	-20.9
% R.E. LOANS DO >= 60 Days	0.54	0.69	28.1	0.59	-14.7	0.40	-32.2	0.31	-22.4
<b>TDR REAL ESTATE LOANS DELINQUENT &gt;= 60 Days</b>									
TDR First Mortgage RE Loans Delinquent >= 60 Days	4,099,668	3,674,172	-10.4	2,480,608	-32.5	3,088,553	24.5	2,711,430	-12.2
TDR Other RE Loans Delinquent >= 60 Days	567,301	1,026,282	80.9	1,045,823	1.9	908,071	-13.2	361,238	-60.2
<b>Total TDR First and Other RE Loans Delinquent &gt;= 60 Days</b>	<b>4,666,969</b>	<b>4,700,454</b>	<b>0.7</b>	<b>3,526,431</b>	<b>-25.0</b>	<b>3,996,624</b>	<b>13.3</b>	<b>3,072,668</b>	<b>-23.1</b>
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE	12.39	12.53	1.2	10.21	-18.6	13.07	28.0	12.24	-6.3
<b>TDR RE Loans Also Reported as Commercial Loans Delinquent &gt;= 60 Days <sup>1,2</sup></b>	<b>256,847</b>	<b>0</b>	<b>-100.0</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>
% TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans <sup>1,2</sup>	14.70	0.00	-100.0	0.00	N/A	0.00	N/A	0.00	N/A
<b>REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:</b>									
* Total 1st Mortgage Lns Charged Off	936,499	306,579	-67.3	376,460	22.8	714,126	89.7	83,995	-84.3
* Total 1st Mortgage Lns Recovered	675,834	67,765	-90.0	59,740	-11.8	60,583	1.4	153,745	238.4
* NET 1st MORTGAGE LN C/Os	260,665	238,814	-8.4	316,720	32.6	653,543	106.3	-69,750	-114.2
<b>** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans</b>	<b>0.01</b>	<b>0.01</b>	<b>-14.2</b>	<b>0.01</b>	<b>22.1</b>	<b>0.02</b>	<b>77.9</b>	<b>0.00</b>	<b>-112.6</b>
* Total Other RE Lns Charged Off	1,135,361	1,540,353	35.7	708,413	-54.0	496,445	-29.9	517,803	39.1
* Total Other RE Lns Recovered	574,514	596,991	3.9	810,947	35.8	406,308	-49.9	365,717	20.0
* NET OTHER RE LN C/Os	560,847	943,362	68.2	-102,534	-110.9	90,137	187.9	152,086	125.0
<b>** %Net Charge Offs Other RE Loans / Avg Other RE Loans</b>	<b>0.06</b>	<b>0.08</b>	<b>50.9</b>	<b>-0.01</b>	<b>-109.8</b>	<b>0.01</b>	<b>183.4</b>	<b>0.02</b>	<b>128.0</b>
<small>* Amounts are year-to-date and the related % change ratios are annualized.</small>									
<small>** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)</small>									
<small># Means the number is too large to display in the cell</small>									
<small><sup>1</sup> 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.</small>									
<small><sup>2</sup> 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.</small>									

Commercial Loan Information									
Return to cover									
01/14/2022	For Charter : N/A								
CU Name: N/A	Count of CU : 93								
Peer Group: N/A	Asset Range : N/A								
Criteria: Region: Nation * Peer Group: All * MAILING STATE = 'MO' * Type Included: Federally									
Count of CU in Peer Group : N/A									
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
<b>COMMERCIAL LOANS</b>									
Commercial Loans to Members <sup>1,3</sup>	306,661,554	366,954,467	19.7	474,471,166	29.3	538,121,400	13.4	587,232,317	9.1
Purchased Commercial Loans or Participations to Nonmembers <sup>1,3</sup>	34,810,350	44,866,359	28.9	53,498,266	19.2	92,813,243	73.5	102,665,472	10.6
<b>Total Commercial Loans <sup>1,3</sup></b>	<b>341,471,904</b>	<b>411,820,826</b>	<b>20.6</b>	<b>527,969,432</b>	<b>28.2</b>	<b>630,934,643</b>	<b>19.5</b>	<b>689,897,789</b>	<b>9.3</b>
Unfunded Commitments <sup>1,3</sup>	15,570,012	44,595,368	186.4	69,804,507	56.5	70,550,038	1.1	93,303,168	32.3
<b>TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS <sup>1</sup></b>	<b>341,471,904</b>	<b>411,820,826</b>	<b>20.6</b>	<b>527,969,432</b>	<b>28.2</b>	<b>630,934,643</b>	<b>19.5</b>	<b>689,897,789</b>	<b>9.3</b>
%(Total Commercial Loans / Total Assets)	2.54	2.94	16.0	3.49	18.8	3.45	-1.2	3.41	-1.1
<b>NUMBER OF COMMERCIAL LOANS OUTSTANDING: <sup>4</sup></b>									
Number of Outstanding Commercial Loans to Members	1,199	1,349	12.5	1,640	21.6	1,802	9.9	1,861	3.3
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	125	150	20.0	109	-27.3	150	37.6	203	35.3
<b>Total Number of Commercial Loans Outstanding</b>	<b>1,324</b>	<b>1,499</b>	<b>13.2</b>	<b>1,749</b>	<b>16.7</b>	<b>1,952</b>	<b>11.6</b>	<b>2,064</b>	<b>5.7</b>
<b>REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-</b>									
Construction and Development	13,407,167	19,850,643	48.1	29,506,613	48.6	51,106,543	73.2	58,755,590	15.0
Farmland	3,699,434	3,526,752	-4.7	4,144,261	17.5	12,728,425	207.1	16,835,216	32.3
Non-Farm Residential Property	N/A	N/A		N/A		N/A		N/A	
Multifamily	36,080,883	43,026,581	19.3	80,426,400	86.9	115,270,496	43.3	154,096,214	33.7
Owner Occupied, Non-Farm, Non-Residential Property	141,102,188	158,717,763	12.5	178,143,579	12.2	180,550,429	1.4	189,095,630	-6.3
Non-Owner Occupied, Non-Farm, Non-Residential Property	109,629,087	148,127,417	35.2	180,080,824	21.6	211,190,050	17.3	229,512,553	8.7
<b>Total Real Estate Secured Commercial Loans</b>	<b>303,818,759</b>	<b>373,249,156</b>	<b>22.9</b>	<b>472,301,677</b>	<b>26.5</b>	<b>570,845,943</b>	<b>20.9</b>	<b>628,295,203</b>	<b>10.1</b>
<b>NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-</b>									
<b>MEMBERS) <sup>1</sup></b>									
Loans to finance agricultural production and other loans to farmers	655,866	782,581	19.3	862,670	10.2	889,673	3.1	136,763	-84.6
Commercial and Industrial Loans	34,877,580	35,710,941	2.4	53,273,192	49.2	56,634,781	6.3	59,363,930	4.8
Unsecured Commercial Loans	1,371,089	1,138,169	-17.0	1,093,495	-3.9	2,265,744	107.2	1,139,105	-49.7
Unsecured Revolving Lines of Credit (Commercial Purpose)	748,610	939,979	25.6	438,398	-53.4	298,502	-31.9	962,788	222.5
<b>Total Non-Real Estate Secured Commercial Loans</b>	<b>37,653,145</b>	<b>38,571,670</b>	<b>2.4</b>	<b>55,667,755</b>	<b>44.3</b>	<b>60,088,700</b>	<b>7.9</b>	<b>61,602,586</b>	<b>2.5</b>
<b>NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE <sup>1</sup></b>									
Number - Construction and Development	23	43	87.0	52	20.9	54	3.8	91	68.5
Number - Farmland	14	14	0.0	16	14.3	35	118.8	46	31.4
Number - Non-Farm Residential Property	N/A	N/A		N/A		N/A		N/A	
Multifamily	128	138	7.8	187	35.5	249	33.2	306	22.9
Number - Owner Occupied, Non-Farm, Non-Residential Property	312	367	17.6	395	7.6	430	8.9	419	-2.6
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	289	302	4.5	314	4.0	363	15.6	384	5.8
<b>Total Number of Real Estate Secured Commercial Loans</b>	<b>766</b>	<b>864</b>	<b>12.8</b>	<b>964</b>	<b>11.6</b>	<b>1,131</b>	<b>17.3</b>	<b>1,246</b>	<b>10.2</b>
Number - Loans to finance agricultural production and other loans to farmers	17	21	23.5	24	14.3	25	4.2	6	-76.0
Number - Commercial and Industrial Loans	439	531	21.0	672	26.6	694	-1.2	717	8.0
Number - Unsecured Commercial Loans	43	38	-11.6	38	0.0	78	105.3	34	-56.4
Number - Unsecured Revolving Lines of Credit (Commercial Purpose)	59	45	-23.7	51	13.3	54	5.9	61	13.0
<b>Total Number of Non-Real Estate Secured Commercial Loans</b>	<b>558</b>	<b>635</b>	<b>13.8</b>	<b>785</b>	<b>23.6</b>	<b>821</b>	<b>4.6</b>	<b>818</b>	<b>-0.4</b>
<b>AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: <sup>1</sup></b>									
* Member Commercial Loans Granted YTD	95,183,300	143,632,008	50.9	217,359,822	51.3	184,883,315	-14.9	126,251,533	-9.0
* Purchased or Participation Interests to Nonmembers	6,599,551	14,495,319	119.6	25,887,143	78.6	39,110,853	51.1	28,449,376	-3.0
<b>DELINQUENCY - COMMERCIAL LOANS <sup>2</sup></b>									
30 to 59 Days Delinquent	3,200,996	3,594,576	12.3	4,681,729	30.2	5,335,930	14.0	10,187,103	90.9
60 to 179 Days Delinquent	2,290,001	3,732,786	63.0	937,955	-74.9	550,243	-41.3	280,306	-49.1
180 to 359 Days Delinquent	16,918	449,549	2,557.2	2,604,179	479.3	249,121	-90.4	0	-100.0
> = 360 Days Delinquent	312,344	247,901	-20.6	136,461	-45.0	140,132	2.7	152,169	8.6
<b>Total Del Loans - All Types (&gt;= 60 Days)</b>	<b>2,619,263</b>	<b>4,430,236</b>	<b>69.1</b>	<b>3,678,595</b>	<b>-17.0</b>	<b>939,496</b>	<b>-74.5</b>	<b>432,475</b>	<b>-54.0</b>
<b>COMMERCIAL LOAN DELINQUENCY RATIOS <sup>1</sup></b>									
% Comm Lns > = 30 Days Delinquent	1.70	1.95	14.3	1.58	-18.7	0.99	-37.2	1.54	54.8
% Comm Lns > = 60 Days Delinquent (Reportable delinquency)	0.77	1.08	40.2	0.70	-35.2	0.15	-78.6	0.06	-57.9
<b>COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: <sup>3</sup></b>									
*Total Comm Lns Charge Offs	1,485,219	326,085	-78.0	233,092	-28.5	632,056	171.2	122,176	-74.2
*Total Comm Lns Recoveries	552,451	209,235	-62.1	44,328	-78.8	16,478	-62.8	4,789	-61.2
<b>AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in Comm Lns above) <sup>1</sup></b>									
% 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
<b>MISCELLANEOUS LOAN INFORMATION: <sup>1</sup></b>									
Real Estate Loans also Reported as Commercial Loans <sup>1</sup>	303,818,760	373,249,156	22.9	472,301,677	26.5	570,845,943	20.9	628,295,203	10.1
Agricultural Related Commercial Loans	4,355,300	4,309,333	-1.1	5,006,931	16.2	13,618,098	172.0	16,971,979	24.6
Number of Outstanding Agricultural Related Loans	31	35	12.9	40	14.3	60	50.0	52	-13.3
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding	3,867,400	5,630,693	45.6	12,386,299	120.0	14,823,977	19.7	16,506,814	11.4
*Commercial Loans and Participations Sold -no servicing rights- YTD	0	0	N/A	1,600,000	N/A	16,425	-99.0	0	-100.0
Commercial SBA Loans Outstanding	3,929,808	3,484,194	-11.3	4,911,347	41.0	4,237,625	-13.7	3,161,538	-25.4
Number of Commercial SBA Loans Outstanding	24	18	-25.0	28	55.6	44	57.1	18	-59.1
Total Member Business Loans - (NMBLB)	376,096,064	431,812,680	14.8	541,475,513	25.4	623,733,395	15.2	673,348,721	8.0
%(NMBLB / Total Assets)	2.79	3.09	10.5	3.58	16.2	3.41	-4.8	3.33	-2.4
* 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 regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									
* 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.									
* Prior to September 2017, Member business loans were reported including unfunded commitments.									

	Investments, Cash, & Cash Equivalents								
Return to cover	For Charter : N/A								
01/14/2022	Count of CU : 93								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included: Federally Insured								
	Count of CU in Peer Group : N/A								
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
<b>INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS</b>									
<b>ASC 320 CLASS. OF INVESTMENTS</b>									
Held to Maturity < 1 yr	22,110,901	10,789,292	-51.2	7,256,506	-32.7	N/A		N/A	
Held to Maturity 1-3 yrs	49,184,492	52,620,938	7.0	80,621,962	53.2	N/A		N/A	
Held to Maturity 3-5 yrs	29,610,711	44,084,252	48.9	6,516,166	-85.2	N/A		N/A	
Held to Maturity 5-10 yrs	8,288,917	5,457,112	-34.2	3,809,563	-30.2	N/A		N/A	
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	0	137,988	N/A	0	-100.0	N/A		N/A	
<b>TOTAL HELD TO MATURITY</b>	<b>109,195,021</b>	<b>113,089,582</b>	<b>3.6</b>	<b>98,204,197</b>	<b>-13.2</b>	<b>N/A</b>		<b>N/A</b>	
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	257,113,685	259,726,344	1.0	395,889,624	52.4	N/A		N/A	
Available for Sale 1-3 yrs	605,087,015	643,520,817	6.4	638,316,223	-0.8	N/A		N/A	
Available for Sale 3-5 yrs	875,587,477	679,422,831	-22.4	472,483,802	-30.5	N/A		N/A	
Available for Sale 5-10 yrs	106,340,830	129,139,920	21.4	126,275,867	-2.2	N/A		N/A	
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	1,191,876	4,210,529	253.3	1,449,701	-65.6	N/A		N/A	
<b>TOTAL AVAILABLE FOR SALE</b>	<b>1,845,320,883</b>	<b>1,716,020,441</b>	<b>-7.0</b>	<b>1,634,415,217</b>	<b>-4.8</b>	<b>N/A</b>		<b>N/A</b>	
Trading < 1 year	0	0	N/A	0	N/A	N/A		N/A	
Trading 1-3 years	0	0	N/A	0	N/A	N/A		N/A	
Trading 3-5 years	0	0	N/A	0	N/A	N/A		N/A	
Trading 5-10 years	18,421,102	0	-100.0	67,831,186	N/A	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	N/A		N/A	
<b>TOTAL TRADING</b>	<b>18,421,102</b>	<b>0</b>	<b>-100.0</b>	<b>67,831,186</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>	
Equity Securities <= 1 Year	N/A	N/A		0		2,165,247	N/A	3,133,091	44.7
Equity Securities > 1-3 Years	N/A	N/A		0		2,231,680	N/A	1,363,729	-38.9
Equity Securities > 3-5 Years	N/A	N/A		0		0	N/A	0	N/A
Equity Securities > 5-10 Years	N/A	N/A		0		24,729,400	N/A	97,181,644	293.0
Equity Securities > 10 Years	N/A	N/A		0		0	N/A	0	N/A
<b>TOTAL EQUITY SECURITIES</b>	<b>N/A</b>	<b>N/A</b>	<b></b>	<b>0</b>	<b></b>	<b>29,126,327</b>	<b>N/A</b>	<b>101,678,464</b>	<b>249.1</b>
Trading Debt Securities <= 1 Year	N/A	N/A		0		0	N/A	654,203	N/A
Trading Debt Securities > 1-3 Years	N/A	N/A		0		0	N/A	0	N/A
Trading Debt Securities > 3-5 Years	N/A	N/A		0		0	N/A	0	N/A
Trading Debt Securities > 5-10 Years	N/A	N/A		0		77,823,105	N/A	83,228,957	6.9
Trading Debt Securities > 10 Years	N/A	N/A		0		0	N/A	117,721	N/A
<b>TOTAL TRADING DEBT SECURITIES</b>	<b>N/A</b>	<b>N/A</b>	<b></b>	<b>0</b>	<b></b>	<b>77,823,105</b>	<b>N/A</b>	<b>84,000,881</b>	<b>7.9</b>
Available-for-Sale Debt Securities <= 1 Year	N/A	N/A		0		570,401,425	N/A	358,978,453	-37.1
Available-for-Sale Debt Securities > 1-3 Years	N/A	N/A		0		1,006,353,571	N/A	735,769,805	-26.9
Available-for-Sale Debt Securities > 3-5 Years	N/A	N/A		0		492,226,056	N/A	1,092,968,452	122.0
Available-for-Sale Debt Securities > 5-10 Years	N/A	N/A		0		379,577,787	N/A	899,887,218	137.1
Available-for-Sale Debt Securities > 10 Years	N/A	N/A		0		12,428,374	N/A	51,214,749	312.1
<b>AVAILABLE-FOR-SALE-DEBT SECURITIES</b>	<b>N/A</b>	<b>N/A</b>	<b></b>	<b>0</b>	<b></b>	<b>2,460,987,213</b>	<b>N/A</b>	<b>3,138,818,677</b>	<b>27.5</b>
Held-to-Maturity Debt Securities <= 1 Year	N/A	N/A		0		31,592,716	N/A	16,658,164	-47.3
Held-to-Maturity Debt Securities > 1-3 Years	N/A	N/A		0		94,646,756	N/A	86,980,371	-8.1
Held-to-Maturity Debt Securities > 3-5 Years	N/A	N/A		0		20,182,920	N/A	40,350,577	99.9
Held-to-Maturity Debt Securities > 5-10 Years	N/A	N/A		0		2,348,120	N/A	8,602,675	266.4
Held-to-Maturity Debt Securities > 10 Years	N/A	N/A		0		976,087	N/A	2,776,903	184.5
<b>TOTAL HELD-TO-MATURITY DEBT SECURITIES</b>	<b>N/A</b>	<b>N/A</b>	<b></b>	<b>0</b>	<b></b>	<b>149,746,599</b>	<b>N/A</b>	<b>155,368,690</b>	<b>3.8</b>
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	1,061,188,136	981,244,214	-7.5	1,320,174,578	34.5	2,470,711,819	87.2	3,018,928,576	22.2
Other Investments 1-3 yrs	306,291,831	295,692,087	-3.5	285,621,246	-3.4	265,356,055	-7.1	275,816,629	3.9
Other Investments 3-5 yrs	84,686,534	66,111,841	-21.9	49,472,855	-25.2	76,185,321	54.0	103,599,390	36.0
Other Investments 5-10 yrs	9,435,955	5,711,579	-39.5	3,110,638	-45.5	6,401,894	105.8	13,022,378	103.4
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	1,701,262	2,195,544	29.1	3,029,430	38.0	3,264,970	7.8	2,758,932	-15.5
<b>TOTAL Other Investments</b>	<b>1,463,303,718</b>	<b>1,350,955,265</b>	<b>-7.7</b>	<b>1,661,408,747</b>	<b>23.0</b>	<b>2,821,920,059</b>	<b>69.9</b>	<b>3,414,125,905</b>	<b>21.0</b>
<b>MATURITIES :</b>									
Total Investments < 1 yr	1,340,412,722	1,251,759,850	-6.6	1,723,320,708	37.7	3,074,871,207	78.4	3,398,352,487	10.5
Total Investments 1-3 yrs	960,563,338	991,833,842	3.3	1,004,559,431	1.3	1,368,588,062	36.2	1,099,930,534	-19.6
Total Investments 3-5 yrs	989,884,722	789,618,924	-20.2	528,472,823	-33.1	588,594,297	11.4	1,236,918,419	110.1
Total Investments 5-10 yrs	142,486,804	140,308,611	-1.5	201,027,254	43.3	490,880,306	144.2	1,101,922,872	124.5
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	2,893,138	6,544,061	126.2	4,479,131	-31.6	16,669,431	272.2	56,868,305	241.2
<b>Total</b>	<b>3,436,240,724</b>	<b>3,180,065,288</b>	<b>-7.5</b>	<b>3,461,859,347</b>	<b>8.9</b>	<b>5,539,603,303</b>	<b>60.0</b>	<b>6,893,992,617</b>	<b>24.4</b>
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	Other Investment Information									
<a href="#">Return to cover</a>										
01/14/2022	For Charter :	N/A								
CU Name: N/A	Count of CU :	93								
Peer Group: N/A	Asset Range :	N/A								
	Criteria :	Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included: Federally Insured								
	Count of CU in Peer Group :	N/A								
		Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
<b>INVESTMENT SUMMARY:</b>										
NCUA Guaranteed Notes (included in US Gov't Obligations)		2,569,535	2,031,060	-21.0	1,608,915	-20.8	0	-100.0	0	N/A
Total FDIC-Issued Guaranteed Notes		0	0	N/A	0	N/A	0	N/A	0	N/A
All Other US Government Obligations		124,888,188	153,072,110	22.6	154,563,168	1.0	77,868,202	-49.6	42,499,715	-45.4
<b>TOTAL U.S. GOVERNMENT OBLIGATIONS</b>		<b>127,457,723</b>	<b>155,103,170</b>	<b>21.7</b>	<b>156,172,083</b>	<b>0.7</b>	<b>77,868,202</b>	<b>-50.1</b>	<b>42,499,715</b>	<b>-45.4</b>
Agency/GSE Debt Instruments (not backed by mortgages)		603,224,562	521,607,988	-13.5	481,524,516	-7.7	568,155,867	18.0	782,308,689	37.7
Agency/GSE Mortgage-Backed Securities		1,159,135,770	1,040,820,342	-10.2	970,573,839	-6.7	1,913,859,509	97.2	2,345,837,217	22.6
<b>TOTAL FEDERAL AGENCY SECURITIES</b>		<b>1,762,360,332</b>	<b>1,562,428,330</b>	<b>-11.3</b>	<b>1,452,098,355</b>	<b>-7.1</b>	<b>2,482,015,376</b>	<b>70.9</b>	<b>3,128,145,906</b>	<b>26.0</b>
<b>Securities Issued by States and Political Subdivision in the U.S.</b>		<b>2,673,051</b>	<b>2,629,491</b>	<b>-1.6</b>	<b>1,660,272</b>	<b>-36.9</b>	<b>8,828,193</b>	<b>431.7</b>	<b>28,724,373</b>	<b>225.4</b>
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)		425,901	246,402	-42.1	39,386	-84.0	30,006	-23.8	21,964	-26.8
<b>TOTAL OTHER MORTGAGE-BACKED SECURITIES</b>		<b>425,901</b>	<b>246,402</b>	<b>-42.1</b>	<b>39,386</b>	<b>-84.0</b>	<b>30,006</b>	<b>-23.8</b>	<b>21,964</b>	<b>-26.8</b>
Mutual Funds		5,133,614	4,858,599	-5.4	4,901,969	0.9	7,138,810	45.6	84,720,235	1,086.8
Common Trusts		3,524,192	3,433,659	-2.6	3,556,581	3.6	3,639,486	2.3	7,465,270	105.1
<b>TOTAL MUTUAL FUNDS &amp; COMMON TRUST INVESTMENTS</b>		<b>8,657,806</b>	<b>8,292,258</b>	<b>-4.2</b>	<b>8,458,550</b>	<b>2.0</b>	<b>10,778,296</b>	<b>27.4</b>	<b>92,185,505</b>	<b>755.3</b>
<b>Bank Issued FDIC-Guaranteed Bonds</b>		<b>0</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>	<b>4,115,682</b>	<b>N/A</b>
<b>MORTGAGE RELATED SECURITIES:</b>										
Collateralized Mortgage Obligations		457,469,685	302,498,237	-33.9	348,733,267	15.3	673,956,153	93.3	615,508,975	-8.7
Commercial Mortgage Backed Securities		231,697,664	248,863,099	7.4	241,303,057	-3.0	459,896,600	90.6	549,541,792	19.5
<b>OTHER INVESTMENT INFORMATION:</b>										
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		3,434,984,459	3,177,831,215	-7.5	3,462,520,718	9.0	5,541,989,290	60.1	6,895,426,724	24.4
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		0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions		125,494,471	109,190,803	-13.0	156,891,558	43.7	377,611,421	140.7	385,482,217	2.1
Cash on Deposit in Other Financial Institutions		604,075,196	555,381,885	-8.1	386,712,285	-30.4	536,953,877	38.9	509,174,873	-5.2
<b>CUSO INFORMATION</b>										
Value of Investments in CUSO		46,887,762	41,502,091	-11.5	45,619,404	9.9	57,360,408	25.7	60,377,181	5.3
CUSO loans		300,000	9,999,994	3,233.3	6,936,811	-30.6	3,584,109	-48.3	3,581,621	-0.1
Aggregate cash outlays in CUSO		22,795,773	22,593,065	-0.9	31,501,582	39.4	31,321,987	-0.6	32,899,978	5.0
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) <sup>1</sup>		0	1,281,748	N/A	1,319,011	2.9	0	-100.0	1,385,096	N/A
Outstanding Balance of Brokered CDs and Share Certificates Purchased		158,639,065	156,482,012	-1.4	204,814,345	30.9	266,788,142	30.3	231,999,070	-13.0
<b>CREDIT UNION INVESTMENT PROGRAMS</b>										
Mortgage Processing		23	22	-4.3	21	-4.5	21	0.0	23	9.5
Approved Mortgage Seller		20	20	0.0	20	0.0	21	5.0	22	4.8
Borrowing Repurchase Agreements		0	1	N/A	1	0.0	1	0.0	0	-100.0
Brokered Deposits (all deposits acquired through 3rd party)		2	4	100.0	4	0.0	4	0.0	3	-25.0
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	0	-100.0
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)		32	31	-3.1	33	6.5	36	9.1	36	0.0
Charitable Donation Accounts		0	0	N/A	0	N/A	0	N/A	0	N/A
<b>RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS</b>										
Securities		18,965,463	41,774,971	120.3	68,423,348	63.8	82,802,327	21.0	19,517,144	-76.4
Other Investments		24,340,965	6,181,718	-74.6	5,718,824	-7.5	6,027,103	5.4	6,926,641	14.9
Other Assets		116,433,115	141,546,506	21.6	141,348,411	-0.1	168,694,979	19.3	177,334,504	5.1
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements		159,739,543	189,503,195	18.6	215,490,583	13.7	257,524,409	19.5	203,778,289	-20.9
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									
01/14/2022	For Charter : N/A								
CU Name: N/A	Count of CU : 93								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included: Federally Insured								
	Count of CU in Peer Group : N/A								
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
<b>SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):</b>									
Accounts Held by Member Public Units	3,400,600	1,409,589	-58.5	4,608,075	226.9	1,978,037	-57.1	956,846	-51.6
Accounts Held by Nonmember Public Units	8,222,612	1,914,394	-76.7	2,086,039	9.0	2,481,798	19.0	6,264,796	152.4
Employee Benefit Member Shares	22,081,557	34,627,568	56.8	27,730,953	-19.9	30,514,118	10.0	30,229,568	-0.9
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	29,762,725	33,458,629	12.4	37,283,534	11.4	41,934,341	12.5	45,315,325	8.1
Dollar Amount of Share Certificates >= \$100,000	544,188,997	531,588,965	-2.3	716,791,374	34.8	746,667,042	4.2	685,393,663	-8.2
Dollar Amount of IRA/Keogh >= \$100,000	276,532,323	266,674,751	-3.6	325,883,457	22.2	320,108,811	-1.8	334,877,055	4.6
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	308,237,597	352,975,706	14.5	451,649,775	28.0	744,454,794	64.8	1,050,527,026	41.1
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	6,517,312	7,649,812	17.4	7,564,096	-1.1	5,541,977	-26.7	7,793,565	40.6
<b>SAVING MATURITIES</b>									
< 1 year	10,327,540,539	10,787,724,381	4.5	11,570,744,577	7.3	14,599,106,951	26.2	16,615,505,203	13.8
1 to 3 years	767,627,235	738,512,658	-3.8	800,378,746	8.4	704,892,724	-11.9	696,981,403	-1.1
> 3 years	389,395,697	402,171,311	3.3	494,259,155	22.9	472,560,334	-4.4	380,950,659	-19.4
<b>Total Shares &amp; Deposits</b>	<b>11,484,563,471</b>	<b>11,928,408,350</b>	<b>3.9</b>	<b>12,865,382,478</b>	<b>7.9</b>	<b>15,776,560,009</b>	<b>22.6</b>	<b>17,693,437,265</b>	<b>12.2</b>
<b>INSURANCE COVERAGE OTHER THAN NCUSIF</b>									
Share/Deposit Insurance Other than NCUSIF	7	7	0.0	9	28.6	9	0.0	9	0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate	32,548,467	34,045,218	4.6	45,839,568	34.6	62,366,616	36.1	67,214,259	7.8
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS</b>									
<b>Total Unfunded Commitments for Commercial Loans</b>	<b>15,570,012</b>	<b>44,595,368</b>	<b>186.4</b>	<b>69,804,507</b>	<b>56.5</b>	<b>70,550,038</b>	<b>1.1</b>	<b>93,303,168</b>	<b>32.3</b>
<b>Miscellaneous Commercial Loan Unfunded Commitments (Included in Categories Above)</b>									
Agricultural Related Commercial Loans	169,646	59,899	-64.7	233,281	289.5	213,575	-8.4	0	-100.0
Construction & Land Development	3,570,088	30,887,136	765.2	49,831,183	61.3	31,993,686	-35.8	38,920,112	21.6
Outstanding Letters of Credit	181,000	482,070	166.3	260,580	-45.9	310,511	19.2	897,114	188.9
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL)</b>									
Revolving O/E Lines 1-4 Family	519,720,627	569,937,011	9.7	608,674,310	6.8	712,287,165	17.0	783,078,825	9.9
Credit Card Line	996,166,663	1,046,762,663	5.1	1,084,385,763	3.6	1,235,977,636	14.0	1,281,069,568	3.6
Unsecured Share Draft Lines of Credit	118,574,917	111,464,089	-6.0	116,609,429	4.6	130,087,698	11.6	133,348,517	2.5
Overdraft Protection Programs	284,026,006	305,875,289	7.7	320,384,567	4.7	333,552,184	4.1	341,019,379	2.2
Residential Construction Loans-Excluding Commercial Purpose	2,693,939	4,790,457	77.8	6,265,524	30.8	14,418,578	130.1	14,139,969	-1.9
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 Unused Commitments	27,517,022	29,547,835	7.4	25,094,161	-15.1	54,777,114	118.3	36,000,962	-34.3
<b>Total Unfunded Commitments for Non-Commercial Loans</b>	<b>1,948,699,174</b>	<b>2,068,377,344</b>	<b>6.1</b>	<b>2,161,413,754</b>	<b>4.5</b>	<b>2,481,100,375</b>	<b>14.8</b>	<b>2,588,657,220</b>	<b>4.3</b>
<b>Total Unused Commitments</b>	<b>1,964,269,186</b>	<b>2,112,972,712</b>	<b>7.6</b>	<b>2,231,218,261</b>	<b>5.6</b>	<b>2,551,650,413</b>	<b>14.4</b>	<b>2,681,960,388</b>	<b>5.1</b>
% (Unused Commitments / Cash & ST Investments)	130.89	149.11	13.9	117.53	-21.2	76.61	-34.8	73.40	-4.2
Unfunded Commitments Committed by Credit Union	1,963,730,475	2,112,546,546	7.6	2,230,557,240	5.6	2,551,185,256	14.4	2,680,416,728	5.1
Unfunded Commitments Through Third Party	538,711	426,166	-20.9	661,021	55.1	465,157	-29.6	1,543,660	231.9
Loans Transferred with Recourse <sup>1</sup>	376,837,079	513,855,555	36.4	669,043,347	30.2	438,665,377	-34.4	339,704,135	-22.6
Pending Bond Claims	1,150,733	320,394	-72.2	104,366	-67.4	1,324,500	1,169.1	22,117	-98.3
Other Contingent Liabilities	22,140,378	15,923,424	-28.1	9,296,398	-41.6	9,617,507	3.5	10,358,250	7.7
<b>CREDIT AND BORROWING ARRANGEMENTS:</b>									
Num FHLB Members	27	27	0.0	27	0.0	29	7.4	29	0.0
<b>LINES OF CREDIT (Borrowing)</b>									
Total Credit Lines	1,909,671,610	1,960,730,193	2.7	2,172,713,068	10.8	2,611,906,704	20.2	2,864,534,850	9.7
Total Committed Credit Lines	55,894,849	53,914,250	-3.5	76,216,350	41.4	88,364,262	15.9	120,380,845	36.2
Total Credit Lines at Corporate Credit Unions	299,050,652	310,341,000	3.8	314,963,300	1.5	324,348,000	3.0	350,433,000	8.0
Draws Against Lines of Credit	206,089,643	232,511,178	12.8	184,501,548	-20.6	194,540,940	5.4	129,896,959	-33.2
<b>BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS</b>									
Line of Credit Outstanding from Corporate Cus	2,881,125	8,782,576	204.8	1,322,305	-84.9	0	-100.0	0	N/A
Term Borrowings Outstanding from Corporate Cus	0	0	N/A	2,000,000	N/A	0	-100.0	0	N/A
<b>MISCELLANEOUS BORROWING INFORMATION:</b>									
<b>Assets Pledged to Secure Borrowings</b>	<b>1,751,877,050</b>	<b>1,856,055,172</b>	<b>5.9</b>	<b>2,157,510,276</b>	<b>16.2</b>	<b>2,433,802,339</b>	<b>12.8</b>	<b>2,743,082,393</b>	<b>12.7</b>
Amount of Borrowings Subject to Early Repayment at Lenders Option	0	0	N/A	0	N/A	129,849,637	N/A	0	-100.0
Uninsured Secondary Capital <sup>2</sup>	0	500,000	N/A	500,000	0.0	500,000	0.0	500,000	0.0
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<sup>1</sup> Included MBL construction and land development prior to 03/31/09.									
<sup>2</sup> Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									

Miscellaneous Information, Programs, Services									
<a href="#">Return to cover</a>									
01/14/2022	For Charter : N/A								
CU Name: N/A	Count of CU : 93								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
<b>MEMBERSHIP:</b>									
Num Current Members	1,452,892	1,507,778	3.8	1,534,442	1.8	1,572,681	2.5	1,596,009	1.5
Num Potential Members	33,190,253	33,019,377	-0.5	34,552,290	4.6	35,026,197	1.4	35,106,182	0.2
% Current Members to Potential Members	4.38	4.57	4.3	4.44	-2.7	4.49	1.1	4.55	1.3
* % Membership Growth	2.64	3.78	43.3	1.77	-53.2	2.49	40.9	1.98	-20.6
Total Num Savings Accts	2,739,099	2,837,355	3.6	2,880,122	1.5	2,996,342	4.0	3,062,448	2.2
<b>EMPLOYEES:</b>									
Num Full-Time Employees	3,779	3,966	4.9	4,115	3.8	4,243	3.1	4,206	-0.9
Num Part-Time Employees	352	340	-3.4	287	-15.6	269	-6.3	251	-6.7
<b>BRANCHES:</b>									
Num of CU Branches	321	322	0.3	324	0.6	318	-1.9	318	0.0
Num of CUs Reporting Shared Branches	30	31	3.3	29	-6.5	29	0.0	29	0.0
Plan to add new branches or expand existing facilities	14	15	7.1	19	26.7	17	-10.5	17	0.0
<b>MISCELLANEOUS LOAN INFORMATION:</b>									
**Total Amount of Loans Granted YTD	4,392,465,382	4,782,698,439	8.9	5,438,555,196	13.7	7,214,210,536	32.6	5,767,197,526	6.6
**Total PALs I and II Loans Granted Year to Date (FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>MEMBER SERVICE AND PRODUCT OFFERINGS</b>									
<b>(Credit Programs):</b>									
Commercial Loans	32	32	0.0	33	3.1	34	3.0	N/A	
Credit Builder	27	26	-3.7	26	0.0	25	-3.8	13	-48.0
Debt Cancellation/Suspension	4	5	25.0	5	0.0	4	-20.0	N/A	
Direct Financing Leases	0	0	N/A	0	N/A	1	N/A	N/A	
Indirect Commercial Loans	8	8	0.0	8	0.0	8	0.0	N/A	
Indirect Consumer Loans	33	32	-3.0	32	0.0	32	0.0	N/A	
Indirect Mortgage Loans	8	11	37.5	11	0.0	11	0.0	N/A	
Interest Only or Payment Option 1st Mortgage Loans	11	11	0.0	11	0.0	11	0.0	N/A	
Micro Business Loans	12	12	0.0	12	0.0	13	8.3	N/A	
Micro Consumer Loans	11	11	0.0	11	0.0	11	0.0	N/A	
Overdraft Lines of Credit	57	55	-3.5	53	-3.6	53	0.0	N/A	
Overdraft Protection	52	51	-1.9	50	-2.0	49	-2.0	N/A	
Participation Loans	39	44	12.8	44	0.0	47	6.8	N/A	
Pay Day Loans	16	16	0.0	16	0.0	14	-12.5	N/A	
Real Estate Loans	74	69	-6.8	67	-2.9	67	0.0	N/A	
Refund Anticipation Loans	2	2	0.0	2	0.0	1	-50.0	N/A	
Risk Based Loans	76	73	-3.9	71	-2.7	69	-2.8	N/A	
Share Secured Credit Cards	29	30	3.4	30	0.0	30	0.0	N/A	
Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>MEMBER SERVICE AND PRODUCT OFFERINGS</b>									
<b>(Other Programs):</b>									
ATM/Debit Card Program	77	77	0.0	76	-1.3	75	-1.3	N/A	
Commercial Share Accounts	44	43	-2.3	43	0.0	42	-2.3	N/A	
Check Cashing	60	61	1.7	61	0.0	61	0.0	N/A	
First Time Homebuyer Program	14	16	14.3	16	0.0	17	6.3	17	0.0
Health Savings Accounts	12	13	8.3	13	0.0	13	0.0	N/A	
Individual Development Accounts	2	3	50.0	3	0.0	3	0.0	N/A	
In-School Branches	1	1	0.0	1	0.0	1	0.0	0	-100.0
Insurance/Investment Sales	35	35	0.0	35	0.0	34	-2.9	N/A	
International Remittances	20	20	0.0	20	0.0	21	5.0	23	9.5
Low Cost Wire Transfers	75	73	-2.7	72	-1.4	70	-2.8	69	-1.4
**Number of International Remittances Originated YTD	4,162	4,461	7.2	4,250	-4.7	3,800	-10.6	3,418	19.9
<b>MERGERS/ACQUISITIONS:</b>									
Completed Merger/Acquisition Qualifying for Business Combo Acctng	13	13	0.0	14	7.7	14	0.0	14	0.0
<b>Adjusted Retained Earnings Obtained through Business Combinations</b>	17,042,824	19,237,034	12.9	22,413,114	16.5	22,665,750	1.1	24,835,264	9.6
<b>Fixed Assets - Capital &amp; Operating Leases</b>									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	33,195,608	29,249,548	-11.9	33,854,037	15.7	33,763,523	-0.3	30,562,468	-9.5
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
** Amount is year-to-date and the related % change ratio is annualized.									
# Means the number is too large to display in the cell									

<b>Information Technology</b>									
<a href="#">Return to cover</a>	For Charter : N/A								
01/14/2022	Count of CU : 93								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * MAILING STATE = 'MO' * Type								
Count of CU in Peer Group : N/A									
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
<b>System Used to Maintain Share/Loan Records</b>									
Manual System (No Automation)	0	0	N/A	0	N/A	0	N/A	0	N/A
Vendor Supplied In-House System	54	51	-5.6	48	-5.9	42	-12.5	45	7.1
Vendor On-Line Service Bureau	44	43	-2.3	45	4.7	48	6.7	48	0.0
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
Other	5	5	0.0	4	-20.0	4	0.0	N/A	
<b>Electronic Financial Services</b>									
Home Banking Via Internet Website	81	78	-3.7	78	0.0	77	-1.3	N/A	
Audio Response/Phone Based	56	56	0.0	55	-1.8	54	-1.8	N/A	
Automatic Teller Machine (ATM)	74	74	0.0	74	0.0	73	-1.4	N/A	
Kiosk	5	6	20.0	7	16.7	7	0.0	N/A	
Mobile Banking	53	55	3.8	59	7.3	59	0.0	N/A	
Other	4	6	50.0	6	0.0	6	0.0	N/A	
<b>Services Offered Electronically</b>									
Member Application	42	42	0.0	43	2.4	43	0.0	45	4.7
New Loan	49	50	2.0	49	-2.0	50	2.0	51	2.0
Account Balance Inquiry	81	78	-3.7	79	1.3	78	-1.3	N/A	
Share Draft Orders	62	60	-3.2	59	-1.7	58	-1.7	N/A	
New Share Account	25	26	4.0	27	3.8	29	7.4	31	6.9
Loan Payments	75	73	-2.7	72	-1.4	72	0.0	72	0.0
Account Aggregation	17	18	5.9	17	-5.6	16	-5.9	15	-6.3
Internet Access Services	33	32	-3.0	34	6.3	34	0.0	N/A	
e-Statements	74	73	-1.4	71	-2.7	70	-1.4	70	0.0
External Account Transfers	31	35	12.9	35	0.0	37	5.7	39	5.4
View Account History	81	78	-3.7	78	0.0	77	-1.3	N/A	
Merchandise Purchase	6	4	-33.3	3	-25.0	3	0.0	N/A	
Merchant Processing Services	6	7	16.7	9	28.6	8	-11.1	8	0.0
Remote Deposit Capture	35	41	17.1	46	12.2	50	8.7	52	4.0
Share Account Transfers	79	76	-3.8	77	1.3	76	-1.3	N/A	
Bill Payment	66	63	-4.5	63	0.0	63	0.0	61	-3.2
Download Account History	72	69	-4.2	67	-2.9	66	-1.5	66	0.0
Electronic Cash	5	5	0.0	5	0.0	5	0.0	N/A	
Electronic Signature Authentication/Certification	25	32	28.0	34	6.3	35	2.9	39	11.4
Mobile Payments	26	31	19.2	34	9.7	38	11.8	40	5.3
<b>Type of World Wide Website Address</b>									
Informational	9	8	-11.1	7	-12.5	6	-14.3	N/A	
Interactive	2	1	-50.0	1	0.0	1	0.0	N/A	
Transactional	79	77	-2.5	76	-1.3	75	-1.3	N/A	
Number of Members That Use Transactional Website	730,252	800,402	9.6	867,475	8.4	947,660	9.2	N/A	
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	N/A	
<b>Type(s) of services offered:</b>									
Informational Website	0	0	N/A	0	N/A	0	N/A	49	N/A
Mobile Application	0	0	N/A	0	N/A	0	N/A	42	N/A
Online Banking	0	0	N/A	0	N/A	0	N/A	47	N/A
<b>Type of Website Planned for Future</b>									
Informational	0	0	N/A	0	N/A	0	N/A	N/A	
Interactive	0	0	N/A	0	N/A	0	N/A	N/A	
Transactional	0	0	N/A	0	N/A	0	N/A	N/A	
<b>Miscellaneous</b>									
Internet Access	100	97	-3.0	95	-2.1	93	-2.1	N/A	

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01/14/2022

CU Name: N/A

Peer Group: N/A

**Graphs 1**

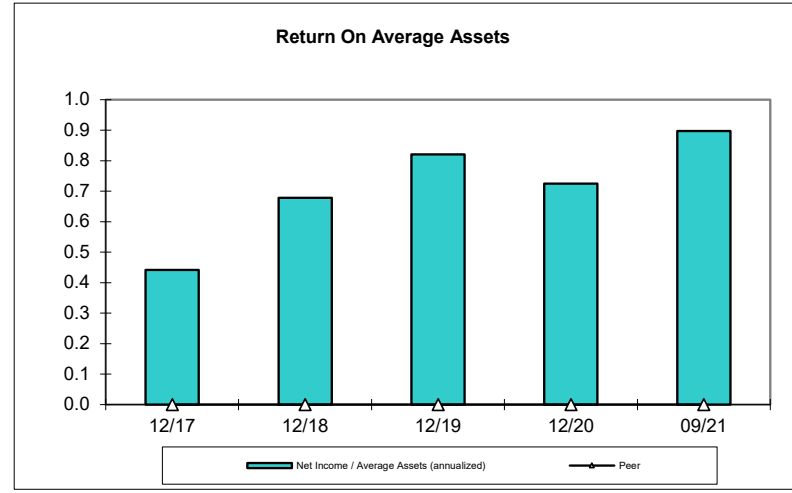
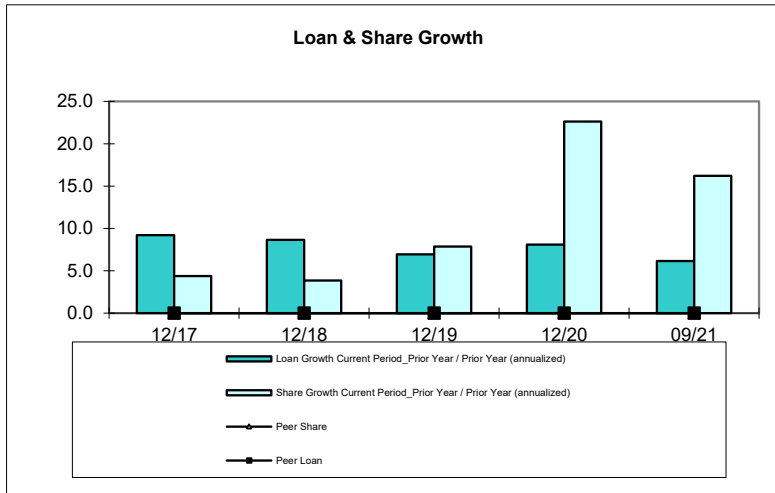
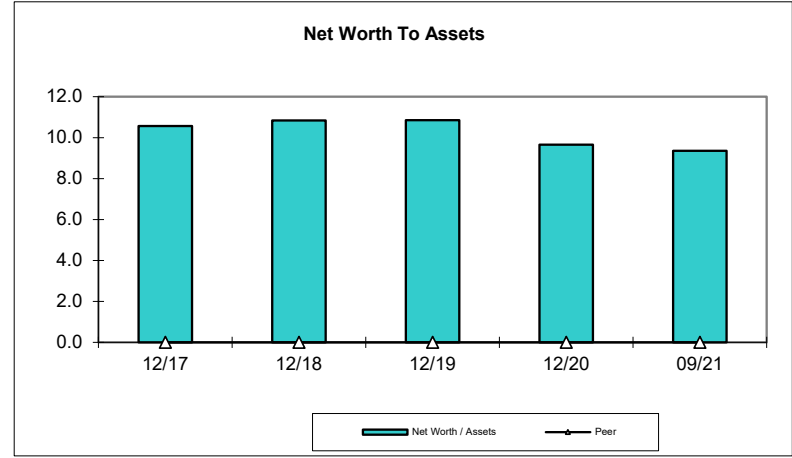
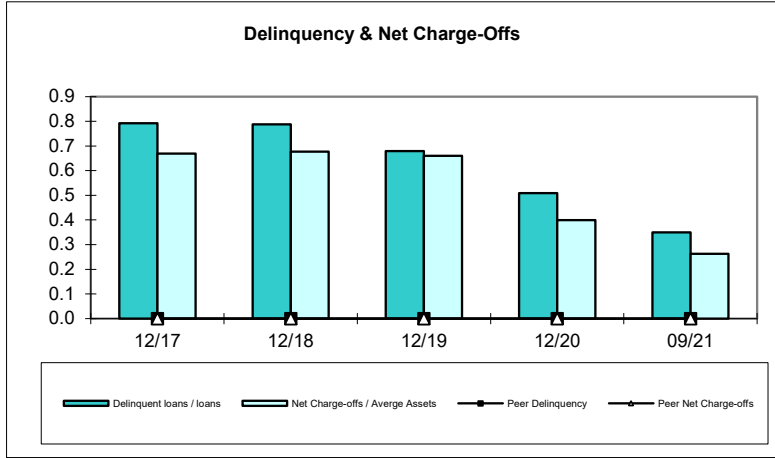
For Charter : N/A

Count of CU : 93

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* MAILING\_STATE = 'MO' \* Type Included:

Count of CU in Peer Group : N/A



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

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01/14/2022

CU Name: N/A

Peer Group: N/A

### Graphs 2

For Charter : N/A

Count of CU : 93

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* MAILING\_STATE = 'MO' \* Type Included:

Count of CU in Peer Group : N/A

