

Cycle Date: June-2020
 Run Date: 09/10/2020
 Interval: Annual
 Non-Validated

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

Count of CU : 97
 Asset Range : N/A
 Peer Group Number : N/A
 Count of CU in Peer Group : N/A

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

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

	Supplemental Ratio Analysis				
Return to cover					
		For Charter :	N/A		
09/10/2020		Count of CU :	97		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State		
	Count of CU in Peer Group :	N/A			
	Dec-2016	Dec-2017	Dec-2018	Dec-2019	Jun-2020
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.92	1.18	1.04	1.01	0.91
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	1.28	1.09	0.99	0.76	0.56
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.54	0.62	0.65	0.54	0.53
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	1.00	0.97	0.85	0.75	0.57
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.87	0.87	0.79	0.69	0.56
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	0.98	1.35	1.12	0.93	0.60
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	12.66	18.75	18.26	19.18	19.13
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.14	1.10	0.94	0.79	0.66
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.55	0.61	0.70	0.36	0.51
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans ²	1.54	1.70	1.95	1.58	1.14
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ²	0.44	0.77	1.08	0.70	0.35
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE ²	76.97	79.79	89.09	100.00	0.00
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.00	0.00	0.00	0.00	0.00
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	113.84	111.16	105.86	103.52	152.05
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.67	0.58	0.80	0.70	0.37
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.87	0.54	0.79	0.64	0.44
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.32	0.95	0.69	0.46	0.76
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.28	0.22	0.38	0.34	0.21
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.02	0.18	0.10	0.16	0.03
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	11.58	12.39	12.53	10.21	15.10
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans	11.89	14.70	0.00	0.00	0.00
Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	1.78	1.73	1.69	1.63	0.76
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.60	0.54	0.69	0.59	0.37
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	17.45	16.91	15.29	14.59	13.97
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.11	2.36	2.52	2.67	2.65
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	0.02	0.05	0.38	16.77	0.90
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.78	0.77	0.75	0.62	0.54
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.06	0.02	0.03	0.01	0.01
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.04	0.01	0.01	0.01	0.01
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.11	0.06	0.08	-0.01	0.00
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.00	0.09	0.08	0.08	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.18	1.04	0.97	0.86	0.71
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.23	0.77	1.58	0.30	0.13
* Net Charge Offs - Commercial Loans / Avg Commercial Loans ²	0.11	0.26	0.03	0.04	0.18
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	21.20	23.40	25.15	24.16	23.21
Participation Loans Outstanding / Total Loans	2.92	2.82	2.44	2.94	3.08
Participation Loans Purchased YTD / Total Loans Granted YTD	1.71	1.97	1.09	2.48	2.24
* Participation Loans Sold YTD / Total Assets	0.13	0.34	0.48	0.49	0.46
Total Commercial Loans / Total Assets ²	2.98	2.54	2.94	3.49	3.50
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.14	0.01	0.07	0.33	0.25
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	35.29	33.22	29.33	31.78	34.73
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	15.50	15.87	15.49	16.00	16.26
Total Fixed Rate Real Estate / Total Loans	24.00	23.61	22.03	22.97	25.61
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	30.12	26.56	26.96	32.66	45.29
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	76.72	61.94	59.02	61.51	59.18
Interest Only & Payment Option First & Other RE / Total Assets	0.45	0.65	0.74	0.74	0.75
Interest Only & Payment Option First & Other RE / Net Worth	4.20	6.17	6.82	6.84	7.79
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	1.33	1.30	1.32	1.46	1.39
Unused Commitments / Cash & ST Investments	120.91	130.89	149.11	117.53	77.58
Complex Assets / Total Assets	22.14	21.00	21.86	21.37	21.60
Short Term Liabilities / Total Shares and Deposits plus Borrowings	37.44	35.21	35.30	35.70	34.25
* Annualization factor: March = 4, June = 2, September =4/3, December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.					

	Assets								
Return to cover	For Charter : N/A								
09/10/2020	Count of CU : 97								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Jun-2020	% Chg
ASSETS									
CASH:									
Cash On Hand	144,057,014	160,323,342	11.3	165,332,550	3.1	175,050,031	5.9	265,867,646	51.9
Cash On Deposit	764,193,146	729,569,667	-4.5	664,572,688	-8.9	950,747,227	43.1	1,859,976,870	95.6
Cash Equivalents	28,785,841	25,260,213	-12.2	28,107,746	11.3	24,769,576	-11.9	59,144,015	138.8
TOTAL CASH & EQUIVALENTS	937,036,001	915,153,222	-2.3	858,012,984	-6.2	1,150,566,834	34.1	2,184,988,531	89.9
INVESTMENTS:									
Trading Securities	20,371,499	18,421,102	-9.6	0	-100.0	67,831,186	N/A	N/A	
Available for Sale Securities	1,931,942,348	1,845,320,883	-4.5	1,716,020,441	-7.0	1,634,415,217	-4.8	N/A	
Held-to-Maturity Securities, net of Allowance for Credit Losses if ASC 326 has been adopted	118,621,810	109,195,021	-7.9	113,089,582	3.6	98,204,197	-13.2	0	-100.0
Equity Securities	N/A	N/A		N/A		0		22,989,046	N/A
Trading Debt Securities	N/A	N/A		N/A		0		67,780,053	N/A
Available-for-Sale Debt Securities	N/A	N/A		N/A		0		1,985,947,429	N/A
Held-to-Maturity Debt Securities, net of Allowance for Credit	N/A	N/A		N/A		0		174,644,005	N/A
Deposits in Commercial Banks, S&Ls, Savings Banks	581,335,263	489,840,225	-15.7	425,947,396	-13.0	422,278,587	-0.9	521,595,465	23.5
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²	76,692,317	98,340,915	28.2	99,591,294	1.3	108,436,138	8.9	129,970,025	19.9
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	16,976,442	17,022,728	0.3	17,055,645	0.2	17,104,828	0.3	17,104,687	0.0
All Other Investments in Corporate Cus	1,113,804	1,717,669	54.2	2,362,081	37.5	8,676,182	267.3	55,674,576	541.7
All Other Investments ²	89,832,176	101,552,301	13.0	113,318,415	11.6	129,396,209	14.2	119,579,198	-7.6
TOTAL INVESTMENTS	2,836,885,659	2,681,410,844	-5.5	2,487,384,854	-7.2	2,486,342,544	0.0	3,095,284,484	24.5
LOANS HELD FOR SALE	48,014,833	46,919,709	-2.3	34,568,595	-26.3	73,318,768	112.1	128,833,315	75.7
LOANS AND LEASES:									
Unsecured Credit Card Loans	448,618,775	455,285,499	1.5	467,669,848	2.7	473,286,319	1.2	427,044,929	-9.8
All Other Unsecured Loans/Lines of Credit	318,870,889	348,413,410	9.3	368,848,006	5.9	388,587,919	5.4	468,393,845	20.5
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans	51,259,345	54,608,683	6.5	56,816,727	4.0	47,928,796	-15.6	46,771,588	-2.4
New Vehicle Loans	1,065,647,781	1,219,829,664	14.5	1,408,827,755	15.5	1,428,360,112	1.4	1,362,902,757	-4.6
Used Vehicle Loans	2,603,766,552	2,873,782,483	10.4	3,100,604,358	7.9	3,309,777,335	6.7	3,400,355,815	2.7
Leases Receivable	1,862	0	-100.0	0	N/A	0	N/A	0	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit ³	396,211,781	400,817,622	1.2	418,755,743	4.5	434,408,411	3.7	445,129,186	2.5
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family Residential Properties ³	2,449,610,699	2,312,434,635	-5.6	2,468,189,606	6.7	2,693,251,897	9.1	3,057,272,503	13.5
Total Loans/Lines of Credit Secured by Junior Lien 1-4 Family Residential Properties ³	957,595,399	566,939,762	-40.8	1,003,856,548	77.1	1,059,819,305	5.6	1,096,067,636	3.4
All Other Real Estate Loans/Lines of Credit ³	N/A	482,307,678		134,544,471	-72.1	159,124,770	18.3	86,481,879	-45.7
Commercial Loans/Lines of Credit Real Estate Secured ³	N/A	303,818,760		373,249,156	22.9	472,301,677	26.5	526,664,232	11.5
Commercial Loans/Lines of Credit Not Real Estate Secured ³	N/A	37,653,144		38,571,670	2.4	55,667,755	44.3	79,629,719	43.0
TOTAL LOANS & LEASES	8,291,583,083	9,055,891,340	9.2	9,839,933,888	8.7	10,522,514,296	6.9	10,996,714,089	4.5
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN & LEASES)	(73,086,629)	(79,779,017)	9.2	(82,092,040)	2.9	(74,035,473)	-9.8	(82,646,575)	11.6
Foreclosed Real Estate	9,097,988	8,676,260	-4.6	8,904,388	2.6	10,236,348	15.0	11,137,315	8.8
Reposessed Autos	3,042,271	2,457,656	-19.2	2,252,427	-8.4	2,607,719	15.8	2,120,047	-18.7
Foreclosed and Repossessed Other Assets	830,458	646,321	-22.2	606,612	-6.1	130,524	-78.5	131,394	0.7
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹	12,970,717	11,780,237	-9.2	11,763,427	-0.1	12,974,591	10.3	13,388,756	3.2
Land and Building	304,566,250	322,114,034	5.8	335,167,012	4.1	374,102,507	11.6	371,116,983	-0.8
Other Fixed Assets	54,958,821	53,818,227	-2.1	57,381,070	6.6	63,506,381	10.7	69,095,014	8.8
NCUA Share Insurance Capitalization Deposit	103,094,489	109,835,275	6.5	114,716,810	4.4	120,763,133	5.3	122,781,575	1.7
Identifiable Intangible Assets	0	987,987	N/A	749,880	-24.1	491,690	-34.4	366,440	-25.5
Goodwill	2,042,182	2,042,182	0.0	1,582,360	-22.5	1,582,360	0.0	1,582,360	0.0
TOTAL INTANGIBLE ASSETS	2,042,182	3,030,169	48.4	2,332,240	-23.0	2,074,050	-11.1	1,948,800	-6.0
Accrued Interest on Loans	23,272,938	25,901,491	11.3	27,633,560	6.7	30,044,429	8.7	33,032,729	9.9
Accrued Interest on Investments	7,149,781	7,475,979	4.6	7,996,731	7.0	7,750,030	-3.1	7,778,063	0.4
Non-Trading Derivative Assets	89	0	-100.0	176,244	N/A	22,185,631	#####	11,099,672	-50.0
All Other Assets	287,642,916	312,946,729	8.8	300,541,083	-4.0	316,083,562	5.2	359,933,781	13.9
TOTAL OTHER ASSETS	318,065,724	346,324,199	8.9	336,347,618	-2.9	376,063,652	11.8	411,844,245	9.5
TOTAL ASSETS	12,836,131,130	13,466,498,239	4.9	13,995,516,458	3.9	15,108,191,283	8.0	17,313,349,217	14.6
TOTAL CU's	107	103	-3.7	99	-3.9	97	-2.0	97	0.0

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¹ OTHER RE OWNED PRIOR TO 2004

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

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

5. Assets

	Liabilities, Shares & Equity								
Return to cover	For Charter : N/A								
09/10/2020	Count of CU : 97								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union								
	Count of CU in Peer Group : N/A								
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Jun-2020	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	302,917,070	370,972,153	22.5	423,411,968	14.1	421,309,861	-0.5	450,733,722	7.0
Borrowing Repurchase Transactions	12,990,916	0	-100.0	12,539,957	N/A	11,335,018	-9.6	47,738,287	321.2
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³	0	0	N/A	500,000	N/A	500,000	0.0	500,000	0.0
Non-Trading Derivative Liabilities	0	0	N/A	166,000	N/A	526,699	217.3	1,380,845	162.2
Accrued Dividends and Interest Payable	12,616,088	12,810,880	1.5	14,436,129	12.7	17,572,909	21.7	13,278,385	-24.4
Accounts Payable & Other Liabilities	186,248,564	229,198,273	23.1	163,870,519	-28.5	189,847,351	15.9	217,406,012	14.5
Allowance for Credit Losses on Off-Balance Sheet Credit Exposure	N/A	N/A		N/A		0		0	N/A
SHARES AND DEPOSITS									
Share Drafts	2,094,747,630	2,269,797,210	8.4	2,431,507,210	7.1	2,649,925,821	9.0	3,361,770,915	26.9
Regular Shares	3,702,045,188	3,937,724,337	6.4	4,131,668,081	4.9	4,253,512,555	2.9	5,173,680,786	21.6
Money Market Shares	2,664,723,468	2,695,264,756	1.1	2,756,387,263	2.3	2,950,187,599	7.0	3,255,807,761	10.4
Share Certificates	1,603,889,088	1,657,146,004	3.3	1,700,306,318	2.6	2,043,957,007	20.2	2,126,529,861	4.0
IRA/KEOGH Accounts	891,027,856	849,450,195	-4.7	813,876,434	-4.2	838,072,010	3.0	850,799,380	1.5
All Other Shares ¹	35,948,000	39,509,264	9.9	42,956,880	8.7	50,779,945	18.2	69,317,456	36.5
Non-Member Deposits	11,206,685	35,671,705	218.3	51,706,164	45.0	78,947,541	52.7	87,897,671	11.3
TOTAL SHARES AND DEPOSITS	11,003,587,915	11,484,563,471	4.4	11,928,408,350	3.9	12,865,382,478	7.9	14,925,803,830	16.0
TOTAL LIABILITIES ⁴	514,772,638	612,981,306	19.1	614,924,573	0.3	13,506,474,316	2,096.4	15,656,841,081	15.9
EQUITY:									
Undivided Earnings	886,562,960	925,767,919	4.4	998,862,875	7.9	1,093,868,835	9.5	1,116,069,177	2.0
Regular Reserves	211,248,468	211,447,356	0.1	211,149,463	-0.1	211,067,646	0.0	210,832,274	-0.1
Appropriation For Non-Conforming Investments (SCU Only)	0	66,018	N/A	50,795	-23.1	50,795	0.0	118,607	133.5
Other Reserves	256,366,145	269,821,767	5.2	288,422,581	6.9	312,528,626	8.4	324,061,097	3.7
Equity Acquired in Merger	13,973,856	15,002,815	7.4	17,259,153	15.0	20,435,233	18.4	20,435,233	0.0
Miscellaneous Equity	1,188,480	1,188,480	0.0	1,188,831	0.0	1,180,460	-0.7	1,410,740	19.5
Accumulated Unrealized G/L on AFS Securities	-21,288,641	-21,697,137	-1.9	-32,547,230	-50.0	N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	213,646	N/A	-571,964	-367.7	-1,673,867	-192.7
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities ⁵	N/A	N/A		N/A		3,399,942		33,329,176	880.3
Other Comprehensive Income	-30,280,691	-32,643,756	-7.8	-32,416,579	0.7	-40,242,606	-24.1	-50,977,386	-26.7
Net Income	0	0	N/A	0	N/A	0	N/A	2,903,085	N/A
EQUITY TOTAL	1,317,770,577	1,368,953,462	3.9	1,452,183,535	6.1	1,601,716,967	10.3	1,656,508,136	3.4
TOTAL SHARES & EQUITY	12,321,358,492	12,853,516,933	4.3	13,380,591,885	4.1	14,467,099,445	8.1	16,582,311,966	14.6
TOTAL LIABILITIES, SHARES, & EQUITY	12,836,131,130	13,466,498,239	4.9	13,995,516,458	3.9	15,108,191,283	8.0	17,313,349,217	14.6
NCUA INSURED SAVINGS ²									
Uninsured Shares	495,140,679	524,340,657	5.9	456,184,808	-13.0	583,479,989	27.9	715,329,322	22.6
Uninsured Non-Member Deposits	1,671,161	7,960,219	376.3	1,870,245	-76.5	5,526,355	195.5	8,370,935	51.5
Total Uninsured Shares & Deposits	496,811,840	532,300,876	7.1	458,055,053	-13.9	589,006,344	28.6	723,700,257	22.9
Insured Shares & Deposits	10,506,776,075	10,952,262,595	4.2	11,470,353,297	4.7	12,276,376,134	7.0	14,202,103,573	15.7
TOTAL NET WORTH	1,369,744,942	1,424,145,884	4.0	1,518,222,748	6.6	1,640,429,016	8.0	1,676,897,354	2.2
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
² October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts.									
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."									
⁴ Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.									
⁵ Includes accumulated unrealized gains / losses on AFS securities and AFS debt securities.									

		Income Statement							
Return to cover		For Charter : N/A							
09/10/2020		Count of CU : 97							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group : N/A							
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Jun-2020	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	373,410,833	401,814,363	7.6	450,775,175	12.2	502,842,540	11.6	257,261,290	2.3
Less Interest Refund	(1,258,941)	(474,835)	-62.3	(467,217)	-1.6	(547,749)	17.2	(145,152)	-47.0
Income from Investments	48,166,843	54,095,830	12.3	65,265,196	20.6	74,886,797	14.7	30,320,361	-19.0
Income from Trading	1,778,084	684,266	-61.5	0	-100.0	N/A		N/A	
Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities	N/A	N/A		N/A		1,886,143		-2,395,694	-354.0
TOTAL INTEREST INCOME	422,096,819	456,119,624	8.1	515,573,154	13.0	579,067,731	12.3	285,040,805	-1.6
INTEREST EXPENSE:									
Dividends	45,003,328	45,701,376	1.6	60,217,978	31.8	86,433,470	43.5	41,827,367	-3.2
Interest on Deposits	10,657,026	11,411,353	7.1	15,493,667	35.8	22,756,506	46.9	11,190,063	-1.7
Interest on Borrowed Money	6,605,174	7,483,775	13.3	10,333,393	38.1	11,864,371	14.8	5,590,088	-5.8
TOTAL INTEREST EXPENSE	62,265,528	64,596,504	3.7	86,045,038	33.2	121,054,347	40.7	58,607,518	-3.2
PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT LOSS EXPENSE	55,575,715	65,144,046	17.2	66,264,306	1.7	57,953,170	-12.5	34,784,179	20.0
NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS EXPENSE	304,255,576	326,379,074	7.3	363,263,810	11.3	400,060,214	10.1	191,649,108	-4.2
NON-INTEREST INCOME:									
Fee Income	123,940,981	127,815,428	3.1	134,379,728	5.1	135,034,742	0.5	55,389,593	-18.0
Other Operating Income	154,918,028	150,424,678	-2.9	165,196,370	9.8	177,453,143	7.4	102,629,394	15.7
Gain (Loss) on Investments	2,543,420	-540,993	-121.3	4,038,696	846.5	N/A		N/A	
Gain (Loss) on Equity Securities (DO NOT include Gain (Loss) on other securities)	N/A	N/A		N/A		1,860		-951	-202.3
Gain (Loss) on Other Securities (DO NOT include Gain or Loss on Equity Securities)	N/A	N/A		N/A		12,622,918		2,928,620	-53.6
Gain (Loss) on Non-Trading Derivatives	284	-32,859	#####	334	101.0	5,849,973	#####	7,212,495	146.6
Gain (Loss) on Disposition of Assets	198,265	-534,749	-369.7	-3,297,718	-516.7	1,800,200	154.6	-465,967	-151.8
Gain from Bargain Purchase (Merger)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Non-Oper Income/(Expense)	3,814,760	-17,272,644	-552.8	8,530,819	149.4	6,115,471	-28.3	631,121	-79.4
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL NON-INTEREST INCOME	285,415,738	259,858,861	-9.0	308,848,229	18.9	338,878,307	9.7	168,324,305	-0.7
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	252,268,431	264,309,396	4.8	290,288,984	9.8	306,462,354	5.6	162,290,617	5.9
Travel, Conference Expense	4,498,715	4,638,548	3.1	5,473,314	18.0	5,769,374	5.4	1,766,218	-38.8
Office Occupancy	34,699,011	36,216,580	4.4	38,994,024	7.7	41,365,602	6.1	21,352,841	3.2
Office Operation Expense	104,990,744	106,328,712	1.3	113,327,931	6.6	120,724,804	6.5	63,095,009	4.5
Educational and Promotion	16,336,311	18,614,724	13.9	20,259,834	8.8	26,559,082	31.1	13,482,809	1.5
Loan Servicing Expense	38,722,741	37,441,949	-3.3	40,472,792	8.1	41,551,900	2.7	21,989,837	5.8
Professional, Outside Service	34,546,711	37,649,154	9.0	43,243,927	14.9	47,027,923	8.8	26,235,913	11.6
Member Insurance ¹	N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²	271	0	-100.0	1,300	N/A	5,045	288.1	1,941	-23.1
Member Insurance - Temporary Corporate CU Stabilization Fund ³	0	0	N/A	0	N/A	N/A		N/A	
Member Insurance - Other	176,686	179,644	1.7	131,972	-26.5	142,687	8.1	77,246	8.3
Operating Fees	1,608,177	1,663,769	3.5	1,723,365	3.6	1,919,248	11.4	979,562	2.1
Misc Operating Expense	20,024,651	21,147,398	5.6	25,102,366	18.7	28,032,012	11.7	15,067,050	7.5
TOTAL NON-INTEREST EXPENSE	507,872,449	528,189,874	4.0	579,019,809	9.6	619,560,031	7.0	326,339,043	5.3
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ⁴	81,799,136	58,048,061	-29.0	93,093,530	60.4	N/A		N/A	
NET INCOME (LOSS)	81,798,865	58,048,061	-29.0	93,092,230	60.4	119,378,490	28.2	33,634,370	-43.7
RESERVE TRANSFERS:									
Transfer to Regular Reserve	168,319	186,662	10.9	939,340	403.2	484,677	-48.4	72,110	-70.2
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
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¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.									
² For December 2010 forward, this account includes only NCUSIF Premium Expense.									
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).									
⁴ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.									
									7. IncEx

Delinquent Loan Information 1									
Return to cover									
09/10/2020	For Charter : N/A								
CU Name: N/A	Count of CU : 97								
Peer Group: N/A	Asset Range : N/A								
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State									
Count of CU in Peer Group : N/A									
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Jun-2020	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES ¹									
Amount of Loans in Non-Accrual Status	N/A	N/A		N/A		80,572,848		31,931,123	-60.4
30 to 59 Days Delinquent	114,313,762	128,932,520	12.8	117,049,704	-9.2	124,061,856	6.0	57,611,932	-53.6
60 to 179 Days Delinquent	49,018,434	54,066,920	10.3	61,384,395	13.5	54,830,599	-10.7	39,080,775	-28.7
180 to 359 Days Delinquent	9,844,679	13,194,080	34.0	10,319,086	-21.8	11,247,026	9.0	10,623,289	-5.5
> = 360 Days Delinquent	5,337,491	4,505,673	-15.6	5,844,932	29.7	5,439,618	-6.9	4,651,949	-14.5
Total Del Loans - All Types (> = 60 Days)	64,200,604	71,766,673	11.8	77,548,413	8.1	71,517,243	-7.8	54,356,013	-24.0
% Delinquent Loans / Total Loans	0.77	0.79	2.4	0.79	-0.6	0.68	-13.8	0.49	-27.3
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	6,531,434	8,215,421	25.8	4,937,969	-39.9	4,452,833	-9.8	2,148,283	-51.8
60 to 179 Days Delinquent	3,723,996	4,911,730	31.9	4,451,553	-9.4	4,396,823	-1.2	3,548,777	-19.3
180 to 359 Days Delinquent	385,744	453,143	17.5	392,039	-13.5	300,278	-23.4	249,099	-17.0
> = 360 Days Delinquent	2,981	19,786	563.7	14,657	-25.9	88,309	502.5	84,067	-4.8
Total Del Credit Card Lns (> = 60 Days)	4,112,721	5,384,659	30.9	4,858,249	-9.8	4,785,410	-1.5	3,881,943	-18.9
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.92	1.18	29.0	1.04	-12.2	1.01	-2.7	0.91	-10.1
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del PAL Lns (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	526,705	623,289	18.3	721,294	15.7	345,615	-52.1	83,901	-75.7
60 to 179 Days Delinquent	611,166	523,893	-14.3	539,953	3.1	352,621	-34.7	256,580	-27.2
180 to 359 Days Delinquent	16,086	54,385	238.1	1,680	-96.9	10,145	503.9	5,048	-50.2
> = 360 Days Delinquent	30,643	19,548	-36.2	18,338	-6.2	0	-100.0	0	N/A
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	657,895	597,826	-9.1	559,971	-6.3	362,766	-35.2	261,628	-27.9
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	1.28	1.09	-14.7	0.99	-10.0	0.76	-23.2	0.56	-26.1
New Vehicle Loans									
30 to 59 Days Delinquent	14,414,851	16,110,931	11.8	17,144,506	6.4	16,255,880	-5.2	8,057,511	-50.4
60 to 179 Days Delinquent	4,697,164	6,410,859	36.5	7,710,929	20.3	6,903,799	-10.5	5,861,465	-15.1
180 to 359 Days Delinquent	756,553	936,510	23.8	1,164,607	24.4	744,085	-36.1	1,198,806	61.1
> = 360 Days Delinquent	269,700	230,330	-14.6	245,922	6.8	124,105	-49.5	146,705	18.2
Total Del New Vehicle Lns (> = 60 Days)	5,723,417	7,577,699	32.4	9,121,458	20.4	7,771,989	-14.8	7,206,976	-7.3
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.54	0.62	15.7	0.65	4.2	0.54	-16.0	0.53	-2.8
Used Vehicle Loans									
30 to 59 Days Delinquent	43,757,951	51,920,810	18.7	45,905,226	-11.6	46,596,833	1.5	24,354,499	-47.7
60 to 179 Days Delinquent	20,875,319	21,671,087	3.8	20,735,621	-4.3	21,111,749	1.8	14,657,451	-30.6
180 to 359 Days Delinquent	4,505,950	5,223,709	15.9	4,819,628	-7.7	3,214,353	-33.3	4,086,395	27.1
> = 360 Days Delinquent	734,713	1,027,184	39.8	820,952	-20.1	359,953	-56.2	505,758	40.5
Total Del Used Vehicle Lns (> = 60 Days)	26,115,982	27,921,980	6.9	26,376,201	-5.5	24,686,055	-6.4	19,249,604	-22.0
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	1.00	0.97	-3.1	0.85	-12.4	0.75	-12.3	0.57	-24.1
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans									
	0.87	0.87	-0.1	0.79	-9.2	0.69	-13.0	0.56	-18.9
Leases Receivable									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Loans ²									
30 to 59 Days Delinquent	9,100,641	8,495,874	-6.6	8,344,958	-1.8	10,487,289	25.7	4,657,784	-55.6
60 to 179 Days Delinquent	4,960,731	7,341,415	48.0	7,803,444	6.3	6,602,037	-15.4	4,519,329	-31.5
180 to 359 Days Delinquent	1,240,462	2,431,523	96.0	924,518	-62.0	1,086,761	17.5	1,029,651	-5.3
> = 360 Days Delinquent	777,247	815,264	4.9	502,060	-38.4	467,575	-6.9	401,826	-14.1
Total Del All Other Loans (> = 60 Days)	6,978,440	10,588,202	51.7	9,230,022	-12.8	8,156,373	-11.6	5,950,806	-27.0
%All Other Loans >= 60 Days / Total All Other Loans	0.98	1.35	37.9	1.12	-17.0	0.93	-16.9	0.60	-35.5
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
² As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delinquent New/Used Auto Loans are no longer included in "All Other Loans"									

Indirect and Participation Lending									
Return to cover									
09/10/2020	For Charter : N/A								
CU Name: N/A	Count of CU : 97								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Jun-2020	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	1,125,064,400	1,198,767,390	6.6	1,456,242,598	21.5	1,435,141,228	-1.4	1,454,898,812	1.4
Indirect Loans - Outsourced Lending Relationship	632,540,482	920,406,947	45.5	1,018,038,569	10.6	1,107,196,339	8.8	1,097,894,883	-0.8
Total Outstanding Indirect Loans	1,757,604,882	2,119,174,337	20.6	2,474,281,167	16.8	2,542,337,567	2.8	2,552,793,695	0.4
%Indirect Loans Outstanding / Total Loans	21.20	23.40	10.4	25.15	7.5	24.16	-3.9	23.21	-3.9
DELINQUENCY - INDIRECT LENDING ¹									
30 to 59 Days Delinquent	41,159,624	45,799,234	11.3	41,643,058	-9.1	42,297,470	1.6	22,290,058	-47.3
60 to 179 Days Delinquent	16,437,721	18,483,881	12.4	19,299,796	4.4	17,715,444	-8.2	13,769,240	-22.3
180 to 359 Days Delinquent	3,092,510	4,218,971	36.4	3,453,915	-18.1	2,264,978	-34.4	2,777,689	22.6
> = 360 Days Delinquent	440,764	685,179	55.5	573,334	-16.3	228,222	-60.2	280,518	22.9
Total Del Indirect Lns (>= 60 Days)	19,970,995	23,388,031	17.1	23,327,045	-0.3	20,208,644	-13.4	16,827,447	-16.7
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.14	1.10	-2.9	0.94	-14.6	0.79	-15.7	0.66	-17.1
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	21,863,602	23,018,417	5.3	25,615,797	11.3	25,132,757	-1.9	10,844,237	-13.7
* Indirect Loans Recovered	2,431,942	2,880,065	18.4	3,262,446	13.3	3,655,981	12.1	1,759,832	-3.7
* NET INDIRECT LOAN C/Os	19,431,660	20,138,352	3.6	22,353,351	11.0	21,476,776	-3.9	9,084,405	-15.4
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.18	1.04	-11.9	0.97	-6.3	0.86	-12.0	0.71	-16.7
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):									
Consumer	46,017,164	48,443,845	5.3	41,693,507	-13.9	65,286,465	56.6	66,489,368	1.8
Non-Federally Guaranteed Student Loans	20,427,342	21,422,417	4.9	24,191,510	12.9	11,101,152	-54.1	10,332,744	-6.9
Real Estate	19,487,929	55,500,331	184.8	69,952,650	26.0	83,764,252	19.7	101,351,589	21.0
Commercial Loans (excluding C&D) ²	23,070,816	46,045,836	99.6	46,318,812	0.6	72,572,545	56.7	75,111,554	3.5
Commercial Construction & Development ²	3,733,828	3,356,179	-10.1	5,923,111	76.5	4,183,187	-29.4	14,154,501	238.4
Loan Pools	106,562,650	80,623,655	-24.3	52,417,556	-35.0	72,452,098	38.2	70,863,788	-2.2
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	241,883,347	255,392,263	5.6	240,497,146	-5.8	309,359,699	28.6	338,303,544	9.4
%Participation Loans Outstanding / Total Loans	2.92	2.82	-3.3	2.44	-13.3	2.94	20.3	3.08	4.6
* Participation Loans Purchased YTD	70,873,971	86,586,864	22.2	52,128,086	-39.8	134,686,404	158.4	79,604,970	18.2
%Participation Loans Purchased YTD / Total Loans Granted YTD	1.71	1.97	15.6	1.09	-44.7	2.48	127.2	2.24	-9.5
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	58,461,732	80,673,753	38.0	114,187,481	41.5	144,411,228	26.5	154,719,921	7.1
Participation Loan Interests - Amount Retained (Outstanding)	25,826,138	29,138,868	12.8	34,348,609	17.9	53,097,735	54.6	64,894,314	22.2
* Participation Loans Sold YTD	17,167,306	45,399,323	164.5	66,569,875	46.6	74,360,468	11.7	40,018,475	7.6
**%Participation Loans Sold YTD / Total Assets	0.13	0.34	152.1	0.48	41.1	0.49	3.5	0.46	-6.1
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	5,094,732	0	-100.0	1,190,986	N/A	10,926,841	817.5	5,230,453	-4.3
*Loans Purchased in Full from Other Sources YTD	725,321	434,600	-40.1	2,132,494	390.7	6,797,872	218.8	3,529,665	3.8
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.14	0.01	-92.9	0.07	602.3	0.33	369.0	0.25	-24.3
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING ¹									
30 to 59 Days Delinquent	1,286,592	1,008,549	-21.6	1,456,278	44.4	944,930	-35.1	720,652	-23.7
60 to 179 Days Delinquent	972,575	1,098,460	12.9	1,351,924	23.1	831,321	-38.5	1,186,548	42.7
180 to 359 Days Delinquent	124,639	227,729	82.7	135,849	-40.3	130,510	-3.9	353,853	171.1
> = 360 Days Delinquent	233,730	244,193	4.5	189,915	-22.2	163,054	-14.1	186,466	14.4
Total Del Participation Lns (>= 60 Days)	1,330,944	1,570,382	18.0	1,677,688	6.8	1,124,885	-33.0	1,726,867	53.5
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.55	0.61	11.7	0.70	13.4	0.36	-47.9	0.51	40.4
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	648,726	1,993,059	207.2	3,992,270	100.3	983,393	-75.4	287,194	-41.6
* Participation Loans Recovered	108,634	75,877	-30.2	83,637	10.2	157,924	88.8	69,704	-11.7
* NET PARTICIPATION LOAN C/Os	540,092	1,917,182	255.0	3,908,633	103.9	825,469	-78.9	217,490	-47.3
**%Net Charge Offs - Participation Loans / Avg Participation Loans	0.23	0.77	238.2	1.58	104.4	0.30	-81.0	0.13	-55.3
*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									
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									

Real Estate Loan Information 1									
Return to cover									
09/10/2020	For Charter : N/A								
CU Name: N/A	Count of CU : 97								
Peer Group: N/A	Asset Range : N/A								
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
Count of CU in Peer Group : N/A									
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Jun-2020	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	864,608,066	1,089,208,561	26.0	1,064,157,871	-2.3	1,202,978,018	13.0	1,411,591,989	17.3
Fixed Rate 15 years or less	638,489,890	509,050,012	-20.3	614,043,782	20.6	570,360,405	-7.1	760,072,073	33.3
Other Fixed Rate	26,707,199	32,737,037	22.6	41,008,336	25.3	47,783,285	16.5	48,287,237	1.1
Total Fixed Rate First Mortgages	1,529,805,155	1,630,995,610	6.6	1,719,209,989	5.4	1,821,121,708	5.9	2,219,951,299	21.9
Balloon/Hybrid > 5 years	242,727,198	140,602,966	-42.1	205,596,947	46.2	290,646,865	41.4	288,944,783	-0.6
Balloon/Hybrid 5 years or less	484,874,720	469,559,446	-3.2	494,192,797	5.2	561,749,320	13.7	566,783,253	0.9
Total Balloon/Hybrid First Mortgages	727,601,918	610,162,412	-16.1	699,789,744	14.7	852,396,185	21.8	855,728,036	0.4
Adjustable Rate First Mtgs 1 year or less	53,837,935	53,920,727	0.2	47,821,869	-11.3	41,404,047	-13.4	42,852,231	3.5
Adjustable Rate First Mtgs >1 year	138,365,691	292,605,738	111.5	322,180,486	10.1	334,027,503	3.7	316,085,870	-5.4
Total Adjustable First Mortgages	192,203,626	346,526,465	80.3	370,002,355	6.8	375,431,550	1.5	358,938,101	-4.4
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,449,610,699	2,587,684,487	5.6	2,789,002,088	7.8	3,048,949,443	9.3	3,434,617,436	12.6
Other Real Estate Loans									
Closed End Fixed Rate	205,118,153	354,391,943	72.8	232,309,983	-34.4	297,582,385	28.1	299,795,551	0.7
Closed End Adjustable Rate	25,260,323	53,831,801	113.1	30,878,827	-42.6	22,974,377	-25.6	21,382,753	-6.9
Open End Adjustable Rate (HELOC)	715,148,617	657,868,363	-8.0	917,458,474	39.5	1,007,019,758	9.8	1,003,647,290	-0.3
Open End Fixed Rate	12,068,306	11,724,241	-2.9	10,190,409	-13.1	7,971,686	-21.8	7,043,220	-11.6
TOTAL OTHER REAL ESTATE OUTSTANDING	957,595,399	1,077,816,348	12.6	1,190,837,693	10.5	1,335,548,206	12.2	1,331,868,814	-0.3
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,407,206,098	3,665,500,835	7.6	3,979,839,781	8.6	4,384,497,649	10.2	4,766,486,250	8.7
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,772,532,353	1,771,598,576	-0.1	1,924,806,936	8.6	2,111,768,573	9.7	2,508,896,082	18.8
Other RE Fixed Rate	217,186,459	366,116,184	68.6	242,500,392	-33.8	305,554,071	26.0	306,838,771	0.4
Total Fixed Rate RE Outstanding	1,989,718,812	2,137,714,760	7.4	2,167,307,328	1.4	2,417,322,644	11.5	2,815,734,853	16.5
%(Total Fixed Rate RE/Total Assets)	15.50	15.87	2.4	15.49	-2.4	16.00	3.3	16.26	1.6
%(Total Fixed Rate RE/Total Loans)	24.00	23.61	-1.6	22.03	-6.7	22.97	4.3	25.61	11.5
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	677,078,346	816,085,911	20.5	864,195,152	5.9	937,180,870	8.4	925,721,354	-1.2
Other RE Adj Rate	740,408,940	711,700,164	-3.9	948,337,301	33.2	1,029,994,135	8.6	1,025,030,043	-0.5
Total Adj Rate RE Outstanding	1,417,487,286	1,527,786,075	7.8	1,812,532,453	18.6	1,967,175,005	8.5	1,950,751,397	-0.8
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	18,836,364	22,909,125	21.6	19,864,349	-13.3	26,149,653	31.6	45,721,024	74.8
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	38,701,224	64,980,276	67.9	83,729,126	28.9	86,038,790	2.8	84,983,261	-1.2
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans	57,537,588	87,889,401	52.8	103,593,475	17.9	112,188,443	8.3	130,704,285	16.5
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.45	0.65	45.6	0.74	13.4	0.74	0.3	0.75	1.7
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	4.20	6.17	46.9	6.82	10.6	6.84	0.2	7.79	14.0
Outstanding Residential Construction (Excluding Commercial Purpose Loans) ¹	2,944,159	3,569,841	21.3	6,697,127	87.6	7,186,692	7.3	10,368,653	44.3
Allowance for Loan Losses or Allowance for Credit Losses on all RE Loans	7,258,243	5,290,166	-27.1	4,259,864	-19.5	3,782,174	-11.2	6,117,887	61.8
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	845,639,389	776,567,901	-8.2	875,899,554	12.8	1,220,768,688	39.4	1,044,155,167	71.1
* Fixed Rate 15 years or less	296,488,041	212,978,050	-28.2	191,460,237	-10.1	283,594,976	48.1	417,977,820	194.8
* Other Fixed Rate	4,149,878	7,375,384	77.7	13,060,244	77.1	22,147,017	69.6	8,506,589	-23.2
* Total Fixed Rate First Mortgages	1,146,277,308	996,921,335	-13.0	1,080,420,035	8.4	1,526,510,681	41.3	1,470,639,576	92.7
* Balloon/Hybrid > 5 years	63,588,612	107,136,720	68.5	122,474,189	14.3	147,015,939	20.0	84,665,722	15.2
* Balloon/Hybrid 5 years or less	88,137,477	114,902,910	30.4	116,481,241	1.4	165,116,440	41.8	69,243,663	-16.1
* Total Balloon/Hybrid First Mortgages	151,726,089	222,039,630	46.3	238,955,430	7.6	312,132,379	30.6	153,909,385	-1.4
* Adjustable Rate First Mtgs 1 year or less	19,166,101	12,313,589	-35.8	14,208,310	15.4	11,258,746	-20.8	9,940,977	76.6
* Adjustable Rate First Mtgs >1 year	29,271,650	29,245,595	-0.1	28,115,426	-3.9	31,519,715	12.1	14,658,266	-7.0
* Total Adjustable First Mortgages	48,437,751	41,559,184	-14.2	42,323,736	1.8	42,778,461	1.1	24,599,243	15.0
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,346,441,148	1,260,520,149	-6.4	1,361,699,201	8.0	1,881,421,521	38.2	1,649,148,204	75.3
* Amounts are year-to-date while the related %change ratios are annualized.									
# Means the number is too large to display in the cell									
¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									

Commercial Loan Information									
Return to cover									
09/10/2020	For Charter : N/A								
CU Name: N/A	Count of CU : 97								
Peer Group: N/A	Asset Range : N/A								
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Jun-2020	% Chg
COMMERCIAL LOANS									
Commercial Loans to Members ^{1,3}	366,443,361	306,661,554	-16.3	366,954,467	19.7	474,471,166	29.3	530,303,089	11.8
Purchased Commercial Loans or Participations to Nonmembers ^{1,3}	35,096,410	34,810,350	-0.8	44,866,359	28.9	53,498,266	19.2	75,990,882	42.0
Total Commercial Loans ^{1,3}	401,539,771	341,471,904	-15.0	411,820,826	20.6	527,969,432	28.2	606,293,951	14.8
Unfunded Commitments ^{1,3}	18,718,057	15,570,012	-16.8	44,595,368	186.4	69,804,507	56.5	75,458,484	8.1
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS ¹	382,821,714	341,471,904	-10.8	411,820,826	20.6	527,969,432	28.2	606,293,951	14.8
%(Total Commercial Loans / Total Assets)	2.98	2.54	-15.0	2.94	16.0	3.49	18.8	3.50	0.2
NUMBER OF COMMERCIAL LOANS OUTSTANDING: ⁴									
Number of Outstanding Commercial Loans to Members	2,325	1,199	-48.4	1,349	12.5	1,640	21.6	2,026	23.5
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	135	125	-7.4	150	20.0	109	-27.3	145	33.0
Total Number of Commercial Loans Outstanding	2,460	1,324	-46.2	1,499	13.2	1,749	16.7	2,171	24.1
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development	13,684,819	13,407,167	-2.0	19,850,643	48.1	29,506,613	48.6	52,702,106	78.6
Farmland	947,887	3,699,434	290.3	3,526,752	-4.7	4,144,261	17.5	6,863,583	65.6
Non-Farm Residential Property	132,272,305	N/A		N/A		N/A		N/A	
Multifamily	N/A	36,080,883		43,026,581	19.3	80,426,400	86.9	86,699,685	7.8
Owner Occupied, Non-Farm, Non-Residential Property	91,676,422	141,102,188	53.9	158,717,763	12.5	178,143,579	12.2	180,230,862	1.2
Non-Owner Occupied, Non-Farm, Non-Residential Property	124,957,636	109,529,087	-12.3	148,127,417	35.2	180,080,824	21.6	200,167,996	11.2
Total Real Estate Secured Commercial Loans	363,539,069	303,818,759	-16.4	373,249,156	22.9	472,301,677	26.5	526,664,232	11.5
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS) ¹									
Loans to finance agricultural production and other loans to farmers	764,214	655,866	-14.2	782,581	19.3	862,670	10.2	812,570	-5.8
Commercial and Industrial Loans	34,193,124	34,877,580	2.0	35,710,941	2.4	53,273,192	49.2	64,095,842	20.3
Unsecured Commercial Loans	922,317	1,371,089	48.7	1,138,169	-17.0	1,093,495	-3.9	12,693,416	1,060.8
Unsecured Revolving Lines of Credit (Commercial Purpose)	2,121,047	748,610	-64.7	939,979	25.6	438,398	-53.4	2,027,891	362.6
Total Non-Real Estate Secured Commercial Loans	38,000,702	37,653,145	-0.9	38,571,670	2.4	55,667,755	44.3	79,629,719	43.0
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE ¹									
Number - Construction and Development	26	23	-11.5	43	87.0	52	20.9	59	13.5
Number - Farmland	6	14	133.3	14	0.0	16	14.3	27	68.8
Number - Non-Farm Residential Property	1,119	N/A		N/A		N/A		N/A	
Multifamily	N/A	128		138	7.8	187	35.5	182	-2.7
Number - Owner Occupied, Non-Farm, Non-Residential Property	234	312	33.3	367	17.6	395	7.6	426	7.8
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	307	289	-5.9	302	4.5	314	4.0	345	9.9
Total Number of Real Estate Secured Commercial Loans	1,692	766	-54.7	864	12.8	964	11.6	1,039	7.8
Number - Loans to finance agricultural production and other loans to farmers	21	17	-19.0	21	23.5	24	14.3	23	-4.2
Number - Commercial and Industrial Loans	463	439	-5.2	531	21.0	672	26.6	898	33.6
Number - Unsecured Commercial Loans	35	43	22.9	38	-11.6	38	0.0	143	276.3
Number - Unsecured Revolving Lines of Credit (Commercial Purpose)	249	59	-76.3	45	-23.7	51	13.3	68	33.3
Total Number of Non-Real Estate Secured Commercial Loans	768	558	-27.3	635	13.8	785	23.6	1,132	44.2
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: ¹									
* Member Commercial Loans Granted YTD	91,637,561	95,183,300	3.9	143,632,008	50.9	217,359,822	51.3	106,027,421	-2.4
* Purchased or Participation Interests to Nonmembers	6,180,946	6,599,551	6.8	14,495,319	119.6	25,887,143	78.6	16,428,564	26.9
DELINQUENCY - COMMERCIAL LOANS ²									
30 to 59 Days Delinquent	4,213,129	3,200,996	-24.0	3,594,576	12.3	4,681,729	30.2	4,761,399	1.7
60 to 179 Days Delinquent	773,843	2,290,001	195.9	3,732,786	63.0	937,955	-74.9	1,875,275	99.9
180 to 359 Days Delinquent	63,957	16,918	-73.5	449,549	2,557.2	2,604,179	479.3	106,863	-95.9
> = 360 Days Delinquent	856,995	312,344	-63.6	247,901	-20.6	136,461	-45.0	138,409	1.4
Total Del Loans - All Types (>= 60 Days)	1,694,795	2,619,263	54.5	4,430,236	69.1	3,678,595	-17.0	2,120,547	-42.4
COMMERCIAL LOAN DELINQUENCY RATIOS ¹									
% Comm Lns > = 30 Days Delinquent	1.54	1.70	10.4	1.95	14.3	1.58	-18.7	1.14	-28.3
% Comm Lns > = 60 Days Delinquent (Reportable delinquency)	0.44	0.77	73.3	1.08	40.2	0.70	-35.2	0.35	-49.8
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: ³									
* Total Comm Lns Charge Offs	540,702	1,485,219	174.7	326,085	-78.0	233,092	-28.5	534,719	358.8
* Total Comm Lns Recoveries	136,045	552,451	306.1	209,235	-62.1	44,328	-78.8	14,728	-33.5
AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in Comm Lns above) ¹									
% 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
MISCELLANEOUS LOAN INFORMATION: ¹									
Real Estate Loans also Reported as Commercial Loans ¹	350,800,645	303,818,760	-13.4	373,249,156	22.9	472,301,677	26.5	526,664,232	11.5
Agricultural Related Commercial Loans	1,712,101	4,355,300	154.4	4,309,333	-1.1	5,006,931	16.2	7,676,153	53.3
Number of Outstanding Agricultural Related Loans	27	31	14.8	35	12.9	40	14.3	50	25.0
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding	N/A	3,867,400		5,630,693	45.6	12,386,299	120.0	9,642,109	-22.2
* Commercial Loans and Participations Sold -no servicing rights- YTD	140,000	0	-100.0	0	N/A	1,600,000	N/A	0	-100.0
Commercial SBA Loans Outstanding	3,804,539	3,929,808	3.3	3,484,194	-11.3	4,911,347	41.0	4,896,814	-0.3
Number of Commercial SBA Loans Outstanding	20	24	20.0	18	-25.0	28	55.6	54	92.9
Total Member Business Loans - (NMBLB)	366,443,361	376,096,064	2.6	431,812,680	14.8	541,475,513	25.4	608,889,182	12.4
%(NMBLB / Total Assets)	3.13	2.79	-10.7	3.09	10.5	3.58	16.2	3.52	-1.9

¹ Amounts are year-to-date and the related % change ratios are annualized.

² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

³ 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.

⁴ Prior to September 2017, Member business loans were reported including unfunded commitments.

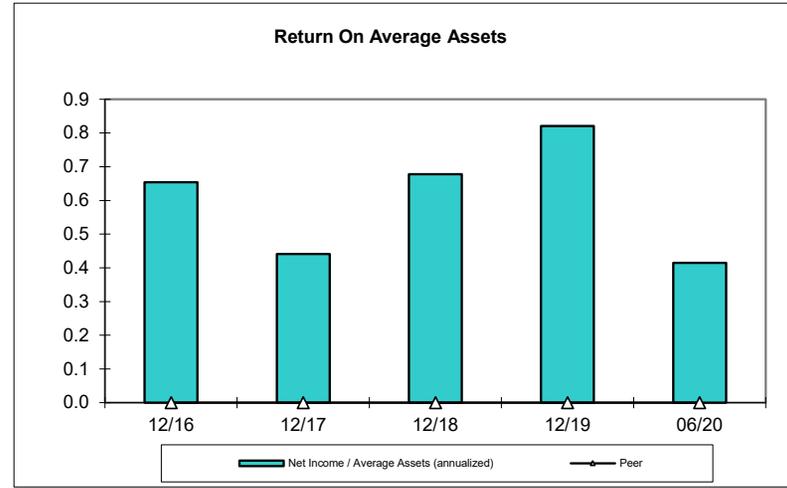
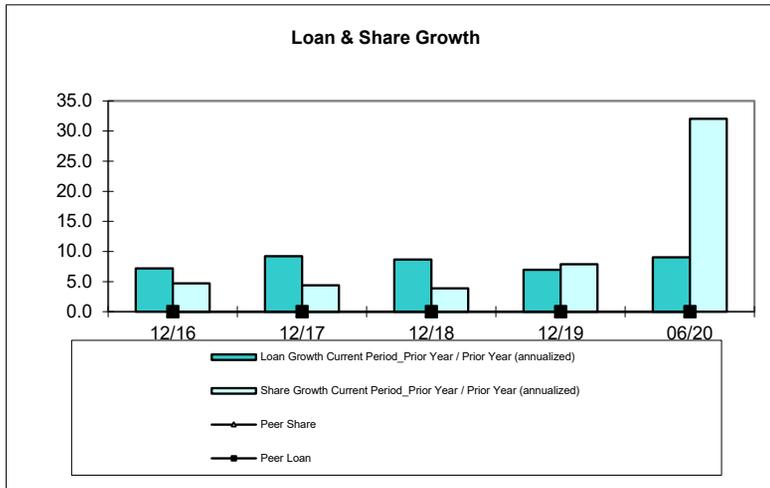
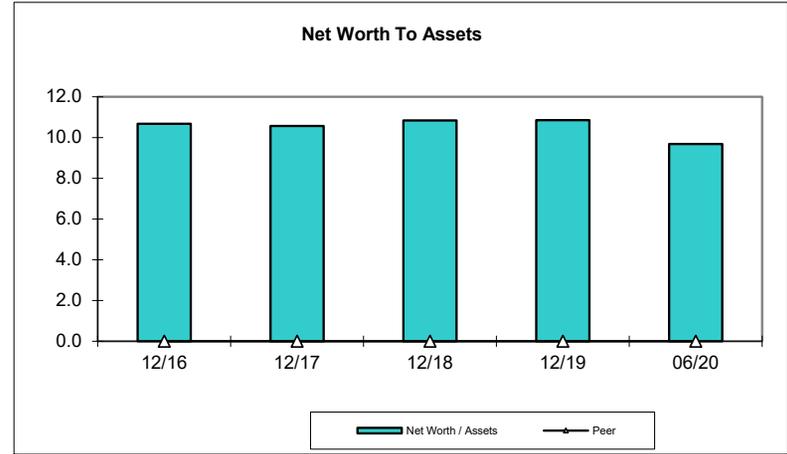
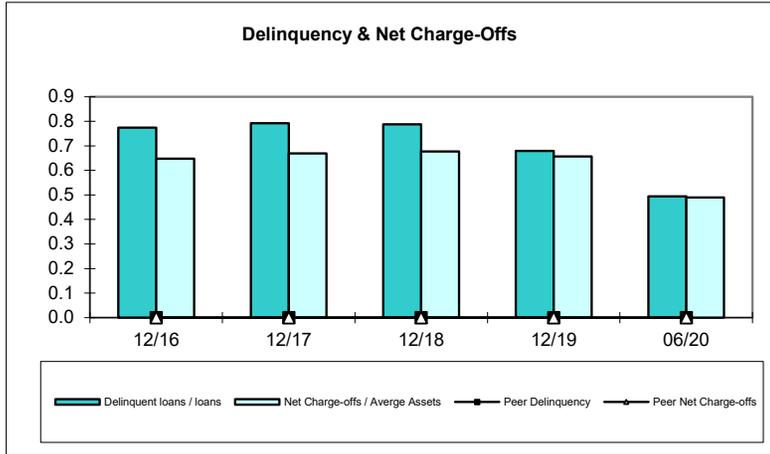
	Investments, Cash, & Cash Equivalents								
Return to cover	For Charter : N/A								
09/10/2020	Count of CU : 97								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Jun-2020	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
ASC 320 CLASS. OF INVESTMENTS									
Held to Maturity < 1 yr	15,827,818	22,110,901	39.7	10,789,292	-51.2	7,256,506	-32.7	N/A	
Held to Maturity 1-3 yrs	71,355,764	49,184,492	-31.1	52,620,938	7.0	80,621,962	53.2	N/A	
Held to Maturity 3-5 yrs	22,469,921	29,610,711	31.8	44,084,252	48.9	6,516,166	-85.2	N/A	
Held to Maturity 5-10 yrs	8,968,307	8,288,917	-7.6	5,457,112	-34.2	3,809,563	-30.2	N/A	
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	0	0	N/A	137,988	N/A	0	-100.0	N/A	
TOTAL HELD TO MATURITY	118,621,810	109,195,021	-7.9	113,089,582	3.6	98,204,197	-13.2	N/A	
Allowance for Credit Losses on Held to Maturity Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Available for Sale < 1 yr	261,845,175	257,113,685	-1.8	259,726,344	1.0	395,889,624	52.4	N/A	
Available for Sale 1-3 yrs	601,525,640	605,087,015	0.6	643,520,817	6.4	638,316,223	-0.8	N/A	
Available for Sale 3-5 yrs	919,306,479	875,587,477	-4.8	679,422,831	-22.4	472,483,802	-30.5	N/A	
Available for Sale 5-10 yrs	143,662,262	106,340,830	-26.0	129,139,920	21.4	126,275,867	-2.2	N/A	
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	5,602,792	1,191,876	-78.7	4,210,529	253.3	1,449,701	-65.6	N/A	
TOTAL AVAILABLE FOR SALE	1,931,942,348	1,845,320,883	-4.5	1,716,020,441	-7.0	1,634,415,217	-4.8	N/A	
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	N/A	
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	N/A	
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	N/A	
Trading 5-10 years	20,371,499	18,421,102	-9.6	0	-100.0	67,831,186	N/A	N/A	
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	N/A	
TOTAL TRADING	20,371,499	18,421,102	-9.6	0	-100.0	67,831,186	N/A	N/A	
Equity Securities <= 1 Year	N/A	N/A		N/A		0		0	N/A
Equity Securities > 1-3 Years	N/A	N/A		N/A		0		2,065,211	N/A
Equity Securities > 3-5 Years	N/A	N/A		N/A		0		0	N/A
Equity Securities > 5-10 Years	N/A	N/A		N/A		0		20,923,835	N/A
Equity Securities > 10 Years	N/A	N/A		N/A		0		0	N/A
TOTAL EQUITY SECURITIES	N/A	N/A	N/A	N/A	N/A	0	0	22,989,046	N/A
Trading Debt Securities <= 1 Year	N/A	N/A		N/A		0		0	N/A
Trading Debt Securities > 1-3 Years	N/A	N/A		N/A		0		0	N/A
Trading Debt Securities > 3-5 Years	N/A	N/A		N/A		0		0	N/A
Trading Debt Securities > 5-10 Years	N/A	N/A		N/A		0		67,780,053	N/A
Trading Debt Securities > 10 Years	N/A	N/A		N/A		0		0	N/A
TOTAL TRADING DEBT SECURITIES	N/A	N/A	N/A	N/A	N/A	0	0	67,780,053	N/A
Available-for-Sale Debt Securities <= 1 Year	N/A	N/A		N/A		0		467,913,931	N/A
Available-for-Sale Debt Securities > 1-3 Years	N/A	N/A		N/A		0		911,366,324	N/A
Available-for-Sale Debt Securities > 3-5 Years	N/A	N/A		N/A		0		404,676,992	N/A
Available-for-Sale Debt Securities > 5-10 Years	N/A	N/A		N/A		0		193,678,065	N/A
Available-for-Sale Debt Securities > 10 Years	N/A	N/A		N/A		0		8,312,117	N/A
AVAILABLE-FOR-SALE-DEBT SECURITIES	N/A	N/A	N/A	N/A	N/A	0	0	1,985,947,429	N/A
Held-to-Maturity Debt Securities <= 1 Year	N/A	N/A		N/A		0		14,158,347	N/A
Held-to-Maturity Debt Securities > 1-3 Years	N/A	N/A		N/A		0		96,763,607	N/A
Held-to-Maturity Debt Securities > 3-5 Years	N/A	N/A		N/A		0		5,437,036	N/A
Held-to-Maturity Debt Securities > 5-10 Years	N/A	N/A		N/A		0		42,510,091	N/A
Held-to-Maturity Debt Securities > 10 Years	N/A	N/A		N/A		0		15,774,924	N/A
TOTAL HELD-TO-MATURITY DEBT SECURITIES	N/A	N/A	N/A	N/A	N/A	0	0	174,644,005	N/A
Allowance for Credit Losses on Held to Maturity Debt Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Investments < 1 yr	1,159,458,097	1,061,188,136	-8.5	981,244,214	-7.5	1,320,174,578	34.5	2,412,622,618	82.8
Other Investments 1-3 yrs	292,691,815	306,291,831	4.6	295,692,087	-3.5	285,621,246	-3.4	276,740,480	-3.1
Other Investments 3-5 yrs	96,153,920	84,686,534	-11.9	66,111,841	-21.9	49,472,855	-25.2	66,896,237	35.2
Other Investments 5-10 yrs	10,138,433	9,435,955	-6.9	5,711,579	-39.5	3,110,638	-45.5	3,699,769	18.9
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	486,724	1,701,262	249.5	2,195,544	29.1	3,029,430	38.0	3,085,732	1.9
TOTAL Other Investments	1,558,928,989	1,463,303,718	-6.1	1,350,955,285	-7.7	1,661,408,747	23.0	2,763,044,836	66.3
MATURITIES :									
Total Investments < 1 yr	1,437,131,090	1,340,412,722	-6.7	1,251,759,850	-6.6	1,723,320,708	37.7	2,894,694,896	68.0
Total Investments 1-3 yrs	965,573,219	960,563,338	-0.5	991,833,842	3.3	1,004,559,431	1.3	1,286,935,622	28.1
Total Investments 3-5 yrs	1,037,930,320	989,884,722	-4.6	789,618,924	-20.2	528,472,823	-33.1	477,010,265	-9.7
Total Investments 5-10 yrs	183,140,501	142,486,804	-22.2	140,308,611	-1.5	201,027,254	43.3	328,591,813	63.5
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	6,089,516	2,893,138	-52.5	6,544,061	126.2	4,479,131	-31.6	27,172,773	506.7
Total	3,629,864,646	3,436,240,724	-5.3	3,180,065,288	-7.5	3,461,859,347	8.9	5,014,405,369	44.8
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	Other Investment Information									
Return to cover										
09/10/2020										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group : N/A									
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Jun-2020	% Chg	
INVESTMENT SUMMARY:										
NCUA Guaranteed Notes (included in US Gov't Obligations)	10,742,475	2,569,535	-76.1	2,031,060	-21.0	1,608,915	-20.8	1,419,702	-11.8	
Total FDIC-Issued Guaranteed Notes	0	0	N/A	0	N/A	0	N/A	0	N/A	
All Other US Government Obligations	94,364,175	124,888,188	32.3	153,072,110	22.6	154,563,168	1.0	90,916,808	-41.2	
TOTAL U.S. GOVERNMENT OBLIGATIONS	105,106,650	127,457,723	21.3	155,103,170	21.7	156,172,083	0.7	92,336,510	-40.9	
Agency/GSE Debt Instruments (not backed by mortgages)	717,788,374	603,224,562	-16.0	521,607,988	-13.5	481,524,516	-7.7	459,851,268	-4.5	
Agency/GSE Mortgage-Backed Securities	1,180,963,746	1,159,135,770	-1.8	1,040,820,342	-10.2	970,573,839	-6.7	1,500,009,116	54.5	
TOTAL FEDERAL AGENCY SECURITIES	1,898,752,120	1,762,360,332	-7.2	1,562,428,330	-11.3	1,452,098,355	-7.1	1,959,860,384	35.0	
Securities Issued by States and Political Subdivision in the U.S.	4,857,942	2,673,051	-45.0	2,629,491	-1.6	1,660,272	-36.9	5,827,430	251.0	
Privately Issued Mortgage-Related Securities	0	0	N/A	0	N/A	0	N/A	0	N/A	
Privately Issued Securities (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	695,874	425,901	-38.8	246,402	-42.1	39,386	-84.0	34,031	-13.6	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	695,874	425,901	-38.8	246,402	-42.1	39,386	-84.0	34,031	-13.6	
Mutual Funds	220,171	5,133,614	2,231.6	4,858,599	-5.4	4,901,969	0.9	4,963,274	1.3	
Common Trusts	3,510,271	3,524,192	0.4	3,433,659	-2.6	3,556,581	3.6	3,518,691	-1.1	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	3,730,442	8,657,806	132.1	8,292,258	-4.2	8,458,550	2.0	8,481,965	0.3	
Bank Issued FDIC-Guaranteed Bonds	0	0	N/A	0	N/A	0	N/A	0	N/A	
MORTGAGE RELATED SECURITIES:										
Collateralized Mortgage Obligations	456,348,742	457,469,685	0.2	302,498,237	-33.9	348,733,267	15.3	611,348,979	75.3	
Commercial Mortgage Backed Securities	182,461,623	231,697,664	27.0	248,863,099	7.4	241,303,057	-3.0	290,560,578	20.4	
OTHER INVESTMENT INFORMATION:										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Fair Value of Total Investments	3,630,295,808	3,434,984,459	-5.4	3,177,831,215	-7.5	3,462,520,718	9.0	5,017,852,263	44.9	
Investment Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A	
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	12,820,488	0	-100.0	0	N/A	0	N/A	0	N/A	
Cash on Deposit in Corporate Credit Unions	138,861,044	125,494,471	-9.6	109,190,803	-13.0	156,891,558	43.7	294,550,810	87.7	
Cash on Deposit in Other Financial Institutions	625,332,102	604,075,196	-3.4	555,381,885	-8.1	386,712,285	-30.4	525,232,519	35.8	
CUSO INFORMATION										
Value of Investments in CUSO	49,550,647	46,887,762	-5.4	41,502,091	-11.5	45,619,404	9.9	51,406,175	12.7	
CUSO loans	581,277	300,000	-48.4	9,999,994	3,233.3	6,936,811	-30.6	9,670,556	39.4	
Aggregate cash outlays in CUSO	23,730,960	22,795,773	-3.9	22,593,065	-0.9	31,501,582	39.4	32,019,625	1.6	
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	0	0	N/A	1,281,748	N/A	1,319,011	2.9	1,337,885	1.4	
Outstanding Balance of Brokered CDs and Share Certificates Purchased	181,543,795	158,639,065	-12.6	156,482,012	-1.4	204,814,345	30.9	270,916,116	32.3	
CREDIT UNION INVESTMENT PROGRAMS										
Mortgage Processing	22	23	4.5	22	-4.3	21	-4.5	21	0.0	
Approved Mortgage Seller	18	20	11.1	20	0.0	20	0.0	21	5.0	
Borrowing Repurchase Agreements	1	0	-100.0	1	N/A	1	0.0	1	0.0	
Brokered Deposits (all deposits acquired through 3rd party)	3	2	-33.3	4	100.0	4	0.0	4	0.0	
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A	
Investments Not Authorized by FCU Act (SCU only)	2	2	0.0	2	0.0	2	0.0	2	0.0	
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Brokered Certificates of Deposit (investments)	33	32	-3.0	31	-3.1	33	6.5	35	6.1	
Charitable Donation Accounts	0	0	N/A	0	N/A	0	N/A	0	N/A	
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS										
Securities	21,751,020	18,965,463	-12.8	41,774,971	120.3	68,423,348	63.8	68,342,809	-0.1	
Other Investments	6,655,608	24,340,965	265.7	6,181,718	-74.6	5,718,824	-7.5	5,766,578	0.8	
Other Assets	126,865,370	116,433,115	-8.2	141,546,506	21.6	141,348,411	-0.1	161,153,771	14.0	
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	155,271,998	159,739,543	2.9	189,503,195	18.6	215,490,583	13.7	235,263,158	9.2	
1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.										
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Miscellaneous Information, Programs, Services										
Return to cover			For Charter : N/A							
09/10/2020			Count of CU : 97							
CU Name: N/A			Asset Range : N/A							
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
Count of CU in Peer Group : N/A										
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Jun-2020	% Chg	
MEMBERSHIP:										
Num Current Members	1,415,570	1,452,892	2.6	1,507,778	3.8	1,534,442	1.8	1,553,120	1.2	
Num Potential Members	37,227,328	33,190,253	-10.8	33,019,377	-0.5	34,552,290	4.6	35,018,165	1.3	
% Current Members to Potential Members	3.80	4.38	15.1	4.57	4.3	4.44	-2.7	4.44	-0.1	
* % Membership Growth	1.86	2.64	41.7	3.78	43.3	1.77	-53.2	2.43	37.7	
Total Num Savings Accts	2,657,678	2,739,099	3.1	2,837,355	3.6	2,880,247	1.5	2,971,210	3.2	
EMPLOYEES:										
Num Full-Time Employees	3,708	3,779	1.9	3,966	4.9	4,115	3.8	4,158	1.0	
Num Part-Time Employees	385	352	-8.6	340	-3.4	287	-15.6	274	-4.5	
BRANCHES:										
Num of CU Branches	310	321	3.5	322	0.3	324	0.6	322	-0.6	
Num of CUs Reporting Shared Branches	30	30	0.0	31	3.3	29	-6.5	29	0.0	
Plan to add new branches or expand existing facilities	15	14	-6.7	15	7.1	19	26.7	13	-31.6	
MISCELLANEOUS LOAN INFORMATION:										
**Total Amount of Loans Granted YTD	4,156,782,511	4,392,465,382	5.7	4,782,698,439	8.9	5,438,555,196	13.7	3,552,771,726	30.7	
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date (FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):										
Commercial Loans	32	32	0.0	32	0.0	33	3.1	33	0.0	
Credit Builder	27	27	0.0	26	-3.7	26	0.0	26	0.0	
Debt Cancellation/Suspension	5	4	-20.0	5	25.0	5	0.0	5	0.0	
Direct Financing Leases	0	0	N/A	0	N/A	0	N/A	0	N/A	
Indirect Commercial Loans	8	8	0.0	8	0.0	8	0.0	8	0.0	
Indirect Consumer Loans	35	33	-5.7	32	-3.0	32	0.0	32	0.0	
Indirect Mortgage Loans	9	8	-11.1	11	37.5	11	0.0	11	0.0	
Interest Only or Payment Option 1st Mortgage Loans	11	11	0.0	11	0.0	11	0.0	11	0.0	
Micro Business Loans	12	12	0.0	12	0.0	12	0.0	12	0.0	
Micro Consumer Loans	12	11	-8.3	11	0.0	11	0.0	11	0.0	
Overdraft Lines of Credit	59	57	-3.4	55	-3.5	53	-3.6	53	0.0	
Overdraft Protection	55	52	-5.5	51	-1.9	50	-2.0	50	0.0	
Participation Loans	40	39	-2.5	44	12.8	44	0.0	44	0.0	
Pay Day Loans	15	16	6.7	16	0.0	16	0.0	16	0.0	
Real Estate Loans	78	74	-5.1	69	-6.8	67	-2.9	67	0.0	
Refund Anticipation Loans	2	2	0.0	2	0.0	2	0.0	2	0.0	
Risk Based Loans	80	76	-5.0	73	-3.9	71	-2.7	71	0.0	
Share Secured Credit Cards	31	29	-6.5	30	3.4	30	0.0	31	3.3	
Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0	N/A	
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):										
ATM/Debit Card Program	79	77	-2.5	77	0.0	76	-1.3	76	0.0	
Commercial Share Accounts	42	44	4.8	43	-2.3	43	0.0	42	-2.3	
Check Cashing	60	60	0.0	61	1.7	61	0.0	61	0.0	
First Time Homebuyer Program	14	14	0.0	16	14.3	16	0.0	17	6.3	
Health Savings Accounts	12	12	0.0	13	8.3	13	0.0	13	0.0	
Individual Development Accounts	2	2	0.0	3	50.0	3	0.0	3	0.0	
In-School Branches	1	1	0.0	1	0.0	1	0.0	1	0.0	
Insurance/Investment Sales	36	35	-2.8	35	0.0	35	0.0	35	0.0	
International Remittances	20	20	0.0	20	0.0	20	0.0	21	5.0	
Low Cost Wire Transfers	77	75	-2.6	73	-2.7	72	-1.4	72	0.0	
**Number of International Remittances Originated YTD	4,008	4,162	3.8	4,461	7.2	4,250	-4.7	2,056	-3.2	
MERGERS/ACQUISITIONS:										
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	10	13	30.0	13	0.0	14	7.7	14	0.0	
Adjusted Retained Earnings Obtained through Business Combinations	15,567,369	17,042,824	9.5	19,237,034	12.9	22,413,114	16.5	22,413,114	0.0	
Fixed Assets - Capital & Operating Leases										
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	28,683,342	33,195,608	15.7	29,249,548	-11.9	33,854,037	15.7	33,707,134	-0.4	
* 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.										
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 09/10/2020
 CU Name: N/A
 Peer Group: N/A

Graphs 1
 For Charter : N/A
 Count of CU : 97
 Asset Range : N/A
 Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally
 Count of CU in Peer Group : N/A



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

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09/10/2020

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 97

Asset Range : N/A

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

Count of CU in Peer Group : N/A

