Cycle Date: March-2021
Run Date: 06/07/2021
Interval: Annual

Non-Validated

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

 Count of CU :
 94

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Charter-Region-SE-District:

N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Summary Financial In	formatio	n					
Return to cover		For Charter :							
06/07/2021		Count of CU :	94						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Include	d: Fede	rally Insured State Cre	dit
	Count	of CU in Peer Group	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
ASSETS:	<u>Amount</u>	<u>Amount</u>		<u>Amount</u>		<u>Amount</u>		<u>Amount</u>	
Cash & Equivalents	915,153,222	858,012,984				2,315,065,382	101.2		35.8
TOTAL INVESTMENTS	2,681,410,844	2,487,384,854				3,480,297,690	40.0	4,001,028,980	15.0
Loans Held for Sale	46,919,709	34,568,595	-26.3	73,318,768	112.1	103,031,142	40.5	88,845,472	-13.8
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	5,101,016,551	1.1
Unsecured Loans	858,307,592	893,334,581				929,747,122	2.2		-2.2
Other Loans	4,532,082,913	4,966,759,526				5,398,204,228	3.3		0.7
TOTAL LOANS	9,055,891,340	9,839,933,888				11,375,479,018	8.1	11,449,134,836	
(Allowance for Loan & Lease Losses or Allowance for	0,000,001,040	0,000,000,000	0.1	10,022,014,200	0.0	11,070,470,010	0.1	11,440,104,000	0.0
Credit Losses on Loans & Leases)	(79,779,017)	(82,092,040)	2.9	(74,050,628)	-9.8	(89,824,348)	21.3	(89,801,541)	0.0
Land And Building	322,114,034	335,167,012		374,101,319	11.6	383,745,884	2.6	379,344,943	-1.1
Other Fixed Assets	53,818,227	57,381,070				69,564,187	9.5	69,446,121	-0.2
NCUSIF Deposit	109,835,275	114,716,810	4.4	120,763,133	5.3	141,228,983	16.9	141,690,727	0.3
All Other Assets	361,134,605	350,443,285	-3.0	391,113,434	11.6	495,473,774	26.7	509,249,488	2.8
TOTAL ASSETS	13,466,498,239	13,995,516,458	3.9	15,108,176,015	8.0	18,274,061,712	21.0	19,692,838,877	7.8
LIABILITIES & CAPITAL:									
Dividends Payable	12,810,880	14,436,129	12.7	17,572,909	21.7	16,752,124	-4.7	9,470,334	-43.5
Notes & Interest Payable	370,972,153	435,951,925	17.5	432,644,879	-0.8	445,037,247	2.9	418,881,385	-5.9
Accounts Payable & Other Liabilities ^{/3}	229,198,273	164,036,519	-28.4	190,378,521	16.1	305,277,786	60.4	329,722,911	8.0
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth ^{/4}	0	500,000		500,000	0.0	500,000	0.0	500,000	0.0
Share Drafts	2,269,797,210	2,431,507,210			9.0		34.6	4,029,658,881	13.0
Regular shares	3,937,724,337	4,131,668,081			3.0	5,507,377,896	29.5	6,267,810,400	13.8
All Other Shares & Deposits	5,277,041,924	5,365,233,059				6,703,285,677	12.4	6,896,973,254	2.9
TOTAL SHARES & DEPOSITS	11,484,563,471	11,928,408,350				15,776,560,009	22.6		
TOTAL LIABILITIES /5	612,981,306	614,924,573				16,544,127,166	22.5		
Regular Reserve	211,447,356	211,149,463			0.0	211,172,500	0.0		0.0
Other Reserves	231,738,187	242,171,197			22.5	328,293,660	10.6	299,692,538	-8.7 3.2
Undivided Earnings TOTAL EQUITY	925,767,919 1,368,953,462	998,862,875 1,452,183,535				1,190,468,386 1,729,934,546	8.8		
TOTAL LIABILITIES, SHARES, & EQUITY	13,466,498,239	13,995,516,458				18,274,061,712	21.0	19,692,838,877	7.8
INCOME & EXPENSE	13,400,430,233	13,993,310,430	5.5	13, 100, 170,013	0.0	10,274,001,712	21.0	19,092,030,077	7.0
Loan Income*	401,339,528	450,307,958	3 12.2	502,294,791	11.5	519,062,885	3.3	127,827,827	-1.5
Investment Income*	54,780,096	65,265,196		76,801,932	17.7	66,878,692	-12.9	, ,	
Other Income*	278,240,106	299,576,098		312,500,523	4.3	360,122,977	15.2	, ,	9.2
Total Employee Compensation & Benefits*	264,309,396	290,288,984			5.6	335,727,716	9.5		
NCUSIF Premiums Expense *	0	1,300		5,045		0	-100.0	1,084	N/A
Total Other Operating Expenses*	263,880,478	288,729,525		313,095,909		334,061,762	6.7	84,339,816	1.0
Non-interest Income & (Expense)*	-18,381,245	9,272,131		26,390,422		12,274,428	-53.5	8,607,281	180.5
NCUSIF Stabilization Income*	N/A	N/A	١	N/A		N/A		N/A	
Provision for Loan/Lease Losses or Total Credit Loss									
Expense*	65,144,046	66,264,306		57,973,227	-12.5		2.0		
Cost of Funds*	64,596,504	86,045,038	33.2	121,095,816	40.7	108,386,953	-10.5	21,957,137	-19.0
NET INCOME (LOSS) EXCLUDING STABILIZATION									
EXPENSE & NCUSIF PREMIUM */1	58,048,061	93,093,530				N/A		N/A	
Net Income (Loss)*	58,048,061	93,092,230				121,001,234	1.4		
TOTAL CU's	103	99	-3.9	97	-2.0	94	-3.1	94	0.0
* Income/Expense items are year-to-date while the related %change i	atios are annualized.		1						
# Means the number is too large to display in the cell Prior to September 2010, this account was named Net Income (Los:	N Poforo NOLICIE Stabiliant	ion Evnonco From D	mbor 2012	forward NOURIE Chal-III-	tion Incom	o if any is ovelveded	l		
Prior to September 2010, this account was named Net Income (Loss Prior to September 2010, this account was named NCUSIF Stabiliza									
and NCUSIF Premiums.	Expense. I of December	2010 and lorward, tills	associate illi	romporary corpora	oo olal	Lation Expense			
³ March 2014 and forward includes "Non-Trading Derivative Liabilities	."								
⁴ December 2011 and forward includes "Subordinated Debt Included									
⁵ Prior to 3/31/19, Total Liabilities did not include Total Shares and De	posits.							1. Summary	Financial

		Key R	otice ⁷						
Return to cover		For Charter :							
06/07/2021		Count of CU :							
	No Of One distinct								
Credit Union: N/A Peer Group Number: Custom	No Of Credit Unio	on In Peer Group :							
Peer Group Number: Custom		Asset Range :	N/A		Dec-2020			Mar-2021	
					Dec-2020			War-2021	
	D 0047	D 0040	D 0040	D 0000	DEED 4 **	D	M 0004	DEED 4 **	D
OARITAL AREQUACY RATIOS	Dec-2017	Dec-2018	Dec-2019	Dec-2020	PEER Avg.**	Percentile**	Mar-2021	PEER Avg.**	Percentile*
CAPITAL ADEQUACY RATIOS Net Worth / Total Assets ⁵	40.57	10.84	10.05	0.05	N1/A	N 1/A	0.40	11/0	
	10.57		10.85	9.65	N/A	N/A	9.18	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 ⁵	11.10	11.37	11.29	10.09	N/A	N/A	9.59		N/A
RBNW Requirement ⁶	546.17	519.91	499.49	474.00	N/A	N/A	478.41	N/A	N/A
GAAP Equity / Total Assets	10.17	10.38	10.60	9.47	N/A	N/A	8.83	N/A	N/A
Loss Coverage	17.10	16.06	15.13	10.91	N/A	N/A	8.27	N/A	N/A
ASSET QUALITY RATIOS									
Delinguent Loans / Total Loans	0.79	0.79	0.68	0.51	N/A	N/A	0.37	N/A	N/A
Delinquent Loans / Net Worth	5.04	5.11	4.36	3.28	N/A	N/A	2.36		N/A
Rolling 12 Month Net Charge Offs / Average Loans ²	0.67	0.68	0.66	0.40	N/A	N/A	0.34	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	1.50	1.50	1.36	0.93	N/A	N/A	0.73	N/A	N/A
Other Non-Performing Assets / Total Assets	0.09	0.08	0.09	0.07	N/A	N/A	0.03	N/A	N/A
Other Horri Chorning Assets / Total Assets	0.03	0.00	0.00	0.01	IN/A	IVA	0.00	IV/A	11//
MANAGEMENT RATIOS									-
Net Worth Growth ¹	3.97	6.61	8.05	7.53	N/A	N/A	10.02	N/A	N/A
Share Growth ¹	4.37	3.86	7.85	22.63	N/A	N/A	35.95		N/A
Loan Growth ¹	9.22	8.66	6.94	8.11	N/A	N/A	2.59		N/A
Asset Growth ¹	4.91	3.93	7.95	20.95	N/A	N/A	31.06		N/A
Investment Growth ¹	-5.00	-7.46	8.86	60.02	N/A	N/A	98.24	N/A	N/A
Membership Growth ¹	2.64	3.78	1.77	2.49	N/A	N/A	3.97	N/A	N/A
		J., J		=					
EARNINGS RATIOS									
Net Income / Average Assets (ROAA) ¹	0.44	0.68	0.82	0.72	N/A	N/A	0.92	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.45	0.67	0.68	0.66	N/A	N/A	0.75	N/A	N/A
Operating Expenses / Average Assets ¹	4.02	4.22	4.26	4.01	N/A	N/A	3.61	N/A	N/A
PLLL or Credit Loss Expense / Average Assets ¹	0.50	0.48	0.40	0.35	N/A	N/A	0.18	N/A	N/A
ASSET LIABILITY MANAGEMENT RATIOS									
Est. NEV Tool Post Shock Ratio ⁴	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A	N/A	N/A,Assets>\$100M	N/A	N/A
Est. NEV Tool Post Shock Sensitivity ⁴	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,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	58.14	N/A	N/A
Cash + Short-Term Investments / Assets ³	11.14	10.13	12.57	18.23	N/A	N/A	20.46	N/A	N/A
¹ Exam date ratios are annualized.									
² Exam Date Ratio is based on Net Charge Offs over the last 12 mont	hs								
³ This ratio relies on maturity distribution of investments reported per 5	300 instructions. Thus,	the maturity distributio	n could be based on th	ne repricing interval and	not the actual m	aturity of the inv	vestment.		
⁴ Applicable for credit unions under \$100 million.									
⁵ For periods after March 2020, Assets in the denominator excludes S							eck Protection Progran	n Lending Facility	/.
⁶ Applies only if total assets are greater than \$50 million and the RBN\	N Requirement is greate	er than 6% and greater	than the Net Worth R	atio (NCUA regulations	s section 702.103).			
⁷ The FPR was recently reorganized resulting in some ratios being rele	ocated but not deleted.	The ratio you are lookir	ng for may be on the H	istorical Ratios tab.					
							0 K D "		
							2. Key Ratios		

			ental Ratios		
Return to cover		For Charter :			
06/07/2021		Count of CU:			
CU Name: N/A Peer Group: N/A	,	Asset Range :	N/A Region: Natio	n * Peer Grou	o. All * State
	Count of CU in	Peer Group :		ii reei Giou	J. All State
	Dec-2017	Dec-2018	Dec-2019	Dec-2020	Mar-2021
OTHER DELINQUENCY RATIOS 1					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.18	1.04	1.01	0.83	0.69
PAL Loans DQ >= 60 Days / Total PAL Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally	0.00 1.09	0.00	0.00 0.76	0.00	0.00
Guaranteed Student Loans	1.09	0.99	0.76	0.69	0.32
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.62	0.65	0.54	0.44	0.32
Jsed Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.97	0.85	0.75	0.60	0.44
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.87	0.79	0.69	0.56	0.4
eases 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	0.47
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	10.30
ndirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.10	0.94	0.79	0.73	0.52
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.61	0.70	0.36	0.45	0.32
Commercial Loans Delinguent >= 30 Days / Total Commercial Loans ²	1.70	1.95	1.58	0.99	1.99
Commercial Loans Delinguent >= 60 Davs / Total Commercial Loans 2	0.77	1.08	0.70	0.15	0.49
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not					
Secured by RE ²	79.79	89.09	100.00	0.00	9.02
oans 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	155.22	210.14
REAL ESTATE LOAN DELINQUENCY Ist 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	0.18
st 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	0.8
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	0.30
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.33	0.38	0.34	0.27	0.2
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int			0.01		
Only and Pmt Opt First & Other RE Loans	0.18	0.10	0.16	0.03	0.10
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	12.39	12.53	10.21	13.07	10.38
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	8.0
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	1.73	1.69	1.63	0.00	0.89
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.54	0.69	0.59	0.40	0.29
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	16.91	15.29	14.59	12.86	10.92
Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.36	2.52	2.67	2.10	2.1
Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	0.05	0.38	16.77	0.70	0.9
Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.77	0.75	0.63	0.43	0.3
Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.02	0.03	0.01	0.02	0.0
Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.01	0.01	-0.01	0.02	0.00
Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest	0.06	0.06	-0.01	0.01	0.04
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	0.40
Net Charge Offs - Participation Loans / Avg Participation Loans	0.77	1.58	0.30	0.24	0.08
Net Charge Offs - Commercial Loans / Avg Commercial Loans 2	0.26	0.03	0.04	0.11	0.0
SPECIALIZED LENDING RATIOS	20	0= /-	2	20.1-	20.
ndirect Loans Outstanding / Total Loans	23.40	25.15	24.16	23.15	23.08
Participation Loans Outstanding / Total Loans Participation Loans Purchased YTD / Total Loans Granted YTD	2.82 1.97	2.44 1.09	2.94 2.48	3.59 2.58	3.85
Participation Loans Purchased YTD / Total Loans Granted YTD	0.34	0.48	0.49	0.37	0.00
	2.54	2.94	3.49	3.45	3.2
Total Commercial Loans / Total Assets 2 Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	2.04	2.34	0.40	0.70	0.2
/TD	0.01	0.07	0.33	0.29	0.39
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed					
Student Loans	33.22	29.33	31.78	32.34	33.6
REAL ESTATE LENDING RATIOS Cotal Fixed Pate Peal Estate / Total Assets	45.07	45.40	46.00	40.40	47.0
Fotal Fixed Rate Real Estate / Total Assets Fotal Fixed Rate Real Estate / Total Loans	15.87 23.61	15.49 22.03	16.00 22.97	18.18 29.20	17.32 29.80
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	26.56	26.96	32.66	46.17	38.14
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	61.94	59.02	61.51	63.26	65.2
nterest Only & Payment Option First & Other RE / Total Assets	0.65	0.74	0.74	0.57	0.54
nterest Only & Payment Option First & Other RE / Net Worth	6.17	6.82	6.84	5.90	5.92
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	1.30	1.32	1.46	2.46	2.8
Jnused Commitments / Cash & ST Investments	130.89	149.11	117.53	76.61	66.13
Complex Assets / Total Assets	21.00	21.86	21.37	22.33	22.3
Short Term Liabilities / Total Shares and Deposits plus Borrowings	35.21	35.30	35.70	34.67	32.8
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.					
f Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting required.	ements for troubl	ed debt restructur	ed (TDR) loans		
This policy change may result in a decline in delinquent loans reported as of June 2012.					
		ercial loans. This			

		Historia	al Ratios ^{/6}						
Return to cover		For Charter :							
06/07/2021		Count of CU:							
CU Name: N/A		Asset Range :	-						
Peer Group: N/A	<i>'</i>			n * Peer Grou	o: All * State :	= 'MO' * Type I	ncluded: Fed	erally Insured	State Credit
,			_						- Clair Crount
C	ount of CU in	Peer Group :	N/A		Dec-2020			Mar-2021	
	Dec-2017	Dec-2018	Dec-2019	Dec-2020	PEER Avg	Percentile**	Mar-2021	PEER Avg	Percentile**
CAPITAL ADEQUACY									
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	IN/A	IN/A	IN/A	IN/A	IN/A	IN/A	IN/A	IN/A	IN/A
earnings for the adoption of ASC topic 326 (CECL) ^{/5}	N/A	N/A	10.85	9.65	N/A	N/A	9.18	N/A	N/A
Solvency Evaluation (Estimated)	111.92			110.99	N/A	N/A	110.09	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.61	5.41		5.10	N/A	N/A	5.24	N/A	N/A
ASSET QUALITY	0.01	0.41	4.02	0.10	14/71	1477	0.2	14// (14// (
* Net Charge-Offs / Average Loans	0.67	0.68	0.66	0.40	N/A	N/A	0.29	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	98.85			101.59	N/A	N/A	100.83	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	-1.16			1.16	N/A	N/A	-0.25	N/A	N/A
Delinquent Loans / Assets ³	0.53			0.32	N/A	N/A	0.22	N/A	N/A
EARNINGS	2.50	1.00		3.32					
* Return On Average Assets Excluding Stabilization									
Income/Expense & NCUSIF Premium ²	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	4.99	N/A	N/A
* Yield on Average Loans ⁴	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	0.68	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	2.12	2.18	2.15	2.16	N/A	N/A	2.07	N/A	N/A
* Cost of Funds / Avg. Assets	0.49	0.63	0.83	0.65	N/A	N/A	0.46	N/A	N/A
* Net Margin / Avg. Assets	5.09	5.31	5.29	5.02	N/A	N/A	4.53	N/A	N/A
* Net Interest Margin/Avg. Assets	2.98	3.13	3.15	2.86	N/A	N/A	2.45	N/A	N/A
Operating Exp./Gross Income	71.93	71.03	69.49	70.80	N/A	N/A	72.27	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ^{\1}	3.13	3.10	3.21	2.73	N/A	N/A	2.48	N/A	N/A
* Net Operating Exp. /Avg. Assets	3.04	3.24	3.33	3.32	N/A	N/A	2.99	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	28.69	28.38	27.57	28.24	N/A	N/A	33.52	N/A	N/A
Reg. Shares / Total Shares & Borrowings	33.21	33.41	31.99	33.95	N/A	N/A	35.58	N/A	N/A
Total Loans / Total Shares	78.85	82.49	81.79	72.10	N/A	N/A	66.59	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	94.90	94.97	95.10	95.90	N/A	N/A	95.99	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	52.36	53.08		55.93	N/A	N/A	58.46	N/A	N/A
Borrowings / Total Shares & Net Worth	2.87	3.25	2.99	2.54	N/A	N/A	2.21	N/A	N/A
<u>PRODUCTIVITY</u>									
Members / Potential Members	4.38			4.49	N/A	N/A	4.53	N/A	N/A
Borrowers / Members	49.50			64.94	N/A	N/A	79.22	N/A	N/A
Members / Full-Time Empl.	367.36			359.26	N/A	N/A	363.20	N/A	N/A
Avg. Shares Per Member	\$7,905		\$8,384	\$10,032	N/A	N/A	\$10,826	N/A	N/A
Avg. Loan Balance	\$12,593	\$13,198	, .	\$11,138	N/A	N/A	\$9,099	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$66,829		\$71,965	\$76,694	N/A	N/A	\$79,369	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; Decemb	er = 1 (or no a	nnualizing)							
**Percentile Rankings and Peer Average Ratios are produced once a quarter a Subsequent corrections to data after this date are not reflected in the Percent									
		- 3		,					
Percentile Rankings show where the credit union stands in relation to its peers peer group are arranged in order from highest (100) to lowest (0) value. The pe									
entire range of ratios. A high or low ranking does not imply good or bad perform									
to the importance of the percentile rank to the credit union's financial performar					,				
^{1/} For periods before 2004, the Fixed Assets & Foreclosed and Repossessed a	ssets did not inc	lude repossesse	ed vehicles.						
^{2/} Prior to September 2010, this ratio was named Return on Assets Prior to NC									
From December 2010 forward, NCUSIF Premium Expense is also excluded f									
^{3/} The NCUA Board approved a regulatory/policy change in May 2012 revising		reporting require	ments for trouble	d debt restructure	ed (TDR) loans.				
This policy change may result in a decline in delinquent loans reported as of J									
^{4/} Prior to September 2019, this ratio did not include Loans Held for Sale in the	denominator. Pr	ior to June 2019	, the numerator m	nay or may not ha	ve included inte	rest income on Lo	oans Held for Sa	ale.	

		Ass	ets						
Return to cover		For Charter :							
06/07/2021		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ded: Federa	ally Insured State Cr	redit
	Count	of CU in Peer Group :	N/A						
	D 0047	D 0040	0/ 01	D 0040	0/ 01	D - 0000	0/ 01:	M 0004	0/ 01
ASSETS	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Cng	Mar-2021	% Chg
ASSETS CASH:									
Cash On Hand	160,323,342	165,332,550	3.1	175,050,031	5.9	255,759,769	46.1	244,792,800	-4.3
Cash On Deposit	729,569,667	664,572,688		950,747,227	43.1	2,017,781,991		2,843,559,753	
Cash Equivalents	25,260,213	28,107,746		24,769,576	-11.9	41,523,622		55,547,298	
TOTAL CASH & EQUIVALENTS	915,153,222	858,012,984		1,150,566,834	34.1	2,315,065,382		3,143,899,851	35.8
TOTAL ONOT BE EXCHANGE	010,100,222	000,012,001	0.2	1,100,000,001	01.1	2,010,000,002	101.2	0,110,000,001	00.0
INVESTMENTS:									
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	100,687,718	245.7
Trading Debt Securities	N/A	N/A		0		77,823,105		80,050,131	2.9
Available-for-Sale Debt Securities	N/A	N/A		0		2,460,987,213		2,883,884,701	
Held-to-Maturity Debt Securities, net of Allowance for Credit	N/A	N/A		0		149,746,599		161,434,595	
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	501,071,574	0.6
Loans to, Deposits in, and Investments in Natural	00.046	00 50		400 405 :		440 405 55		440.005	
Person Credit Unions ²	98,340,915	99,591,294	1.3	108,436,138	8.9	112,403,384	3.7	110,693,208	-1.5
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	17 000 700	17.055.045	0.0	47 404 000	0.0	47 404 000	0.0	47 704 400	2.0
All Other Investments in Corporate Cus	17,022,728 1,717,669	17,055,645 2,362,081		17,104,828 8,676,182	0.3 267.3	17,104,980 18,250,825		17,724,182 28,924,730	
All Other Investments in Corporate Cus All Other Investments ²	1,717,669			129,396,209					
TOTAL INVESTMENTS	2,681,410,844	113,318,415 2,487,384,854		2,486,342,544	14.2 0.0	116,726,946 3,480,297,690		116,558,141 4,001,028,980	-0.1 15.0
TOTAL INVESTMENTS	2,001,410,044	2,407,304,034	-1.2	2,400,342,344	0.0	3,460,297,090	40.0	4,001,020,960	15.0
LOANS HELD FOR SALE	46,919,709	34,568,595	-26.3	73,318,768	112.1	103.031.142	40.5	88,845,472	-13.8
LOANS HELD FOR SALE	40,919,709	34,306,393	-20.3	73,310,700	112.1	103,031,142	40.5	00,040,472	-13.0
LOANS AND LEASES:									
Unsecured Credit Card Loans	455,285,499	467,669,848	2.7	473,286,319	1.2	429,556,036	-9.2	398,928,949	-7.1
All Other Unsecured Loans/Lines of Credit	348,413,410	368,848,006		388,587,919	5.4	454,911,608		465,825,573	
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0			0	N/A	0		0	N/A
Non-Federally Guaranteed Student Loans	54,608,683	56,816,727		47,928,796	-15.6	45,279,478		44,730,770	
New Vehicle Loans	1,219,829,664	1,408,827,755		1,428,360,112	1.4	1,387,880,571	-2.8	1,381,199,199	
Used Vehicle Loans	2,873,782,483	3,100,604,358		3,309,777,335	6.7	3,479,489,792	5.1	3,531,977,631	1.5
Leases Receivable	0	0	N/A	0	N/A	427,659	N/A	471,545	
All Other Secured Non-Real Estate Loans/Lines of Credit 3	400,817,622	418,755,743	4.5	434,408,411	3.7	470,317,506	8.3	469,204,279	
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family		.,,				.,,			
Residential Properties 3	2,312,434,635	2,468,189,606	6.7	2,693,251,897	9.1	3,341,513,925	24.1	3,410,797,953	2.1
Total Loans/Lines of Credit Secured by Junior Lien 1-4									
Family Residential Properties ³	566,939,762	1,003,856,548	77.1	1,059,819,305	5.6	1,056,911,140	-0.3	1,021,685,883	-3.3
All Other Real Estate Loans/Lines of Credit 3	482,307,678	134,544,471	-72.1	159,124,770	18.3	78,256,660	-50.8	79,792,664	2.0
Commercial Loans/Lines of Credit Real Estate Secured ³	303,818,760	373,249,156	22.9	472,301,677	26.5	570,845,943	20.9	588,740,051	3.1
Commercial Loans/Lines of Credit Not Real Estate Secured ³	37,653,144	38,571,670	2.4	55,667,755	44.3	60,088,700	7.9	55,780,339	-7.2
TOTAL LOANS & LEASES	9,055,891,340	9,839,933,888	8.7	10,522,514,296	6.9	11,375,479,018	8.1	11,449,134,836	0.6
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE	_								
FOR CREDIT LOSSES ON LOAN & LEASES)	(79,779,017)	(82,092,040)	2.9	(74,050,628)	-9.8	(89,824,348)	21.3	(89,801,541)	0.0
Foreclosed Real Estate	8,676,260	8,904,388		10,236,348	15.0	9,817,364		4,483,591	-54.3
Repossesed Autos	2,457,656	2,252,427		2,607,719	15.8	2,699,099		2,196,593	
Foreclosed and Repossessed Other Assets	646,321	606,612		130,524	-78.5	35,175		81,985	
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	11,780,237	11,763,427		12,974,591	10.3	12,551,638		6,762,169	
Land and Building	322,114,034	335,167,012		374,101,319	11.6	383,745,884	2.6	379,344,943	
Other Fixed Assets	53,818,227	57,381,070		63,506,315	10.7	69,564,187	9.5	69,446,121	-0.2
NCUA Share Insurance Capitalization Deposit	109,835,275	114,716,810 749,880		120,763,133 491,690	5.3 -34.4	141,228,983 243,394		141,690,727 184,445	
Identifiable Intangible Assets Goodwill	987,987 2,042,182	1,582,360				1,582,360		1,582,360	
TOTAL INTANGIBLE ASSETS	3,030,169	2,332,240		2,074,050	-11.1	1,825,754		1,766,805	
Accrued Interest on Loans	25,901,491	27,633,560		30,046,334	8.7	32,785,861	9.1	29,425,537	
Accrued Interest on Investments	7,475,979			7,752,584	-3.1	7,691,820		8,836,287	
Non-Trading Derivative Assets	0			22,185,631		12,256,727	-44.8	8,617,192	
All Other Assets	312,946,729	300,541,083			5.2	428,361,974		453,841,498	
TOTAL OTHER ASSETS	346,324,199	336,347,618		376,064,793	11.8	481,096,382		500,720,514	
	1	222,217,010	2.0	2. 2,22 1,7 00		,,		222, 23,011	
TOTAL ASSETS	13,466,498,239	13,995,516,458	3.9	15,108,176,015	8.0	18,274,061,712	21.0	19,692,838,877	7.8
TOTAL CU's	103			97	-2.0	94	-3.1	94	
# Means the number is too large to display in the cell									
¹ OTHER RE OWNED PRIOR TO 2004									
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CU	INCLUDED IN ALL OTH	HER INVESTMENTS PRICE	OR TO JUN	NE 2006 FOR SHORT FOR	RM FILERS	1			
Reporting requirements for loans were changed with September 2017 cycle to									5. Assets
	9	,		. / 5)		, , , , , , , , , , , , , , , , , , , ,			

		Liabilities, Shares 8	& Fauity						
Return to cover		For Charter :							
06/07/2021		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Sta	te = 'MO' * Type Inclu	ded: Fed	erally Insured State (Credit Union
	Count	f CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% 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	370,972,153	423,411,968		421,309,861	-0.5	441,208,902	4.7	409,872,850	-7.1
Borrowing Repurchase Transactions	0	12,539,957		11,335,018		3,828,345		9,008,535	135.3
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	500,000		500,000	0.0	500,000	0.0	500,000	0.0
Non-Trading Derivative Liabilities	0	166,000		526,699		2,833,549		116,288	-95.9
Accrued Dividends and Interest Payable	12,810,880	14,436,129	12.7	17,572,909	21.7	16,752,124	-4.7	9,470,334	-43.5
Accounts Payable & Other Liabilities	229,198,273	163,870,519	-28.5	189,851,822	15.9	302,444,237	59.3	329,606,623	9.0
Allowance for Credit Losses on Off-Balance Sheet Credit									
Exposure	N/A	N/A		0		0	N/A	0	N/A
SHARES AND DEPOSITS									
Share Drafts	2,269,797,210	2,431,507,210		2,649,925,821	9.0	3,565,896,436	34.6	4,029,658,881	13.0
Regular Shares	3,937,724,337	4,131,668,081			3.0	5,507,377,896	29.5	6,267,810,400	13.8
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	3,958,580,934	6.4
Share Certificates	1,657,146,004	1,700,306,318	2.6	2,043,957,007	20.2	1,979,879,721	-3.1	1,921,822,242	-2.9
IRA/KEOGH Accounts	849,450,195	813,876,434	-4.2	838,072,010	3.0	866,138,550	3.3	872,231,398	0.7
All Other Shares ¹	39,509,264	42,956,880	8.7	50,707,289	18.0	62,857,321	24.0	74,390,098	18.3
Non-Member Deposits	35,671,705	51,706,164	45.0	78,947,541	52.7	75,079,034	-4.9	69,948,582	-6.8
TOTAL SHARES AND DEPOSITS	11,484,563,471	11,928,408,350	3.9	12,865,382,478	7.9	15,776,560,009	22.6	17,194,442,535	9.0
TOTAL LIABILITIES 4	612,981,306	614,924,573				16,544,127,166	22.5	17,953,017,165	8.5
EQUITY:	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, , , , , , ,		.,,	,	.,. , ,		,,.	
Undivided Earnings	925,767,919	998,862,875	7.9	1,093,849,096	9.5	1,190,468,386	8.8	1,226,840,539	3.1
Regular Reserves	211,447,356	211,149,463		211,067,646	0.0	211,172,500	0.0	211,135,943	0.0
Appropriation For Non-Conforming Investments (SCU Only)	66,018	50,795		50,795	0.0	50,795	0.0	5,005,466	9,754.2
Other Reserves	269,821,767	288,422,581			8.4	339,125,714	8.5	339,862,101	0.2
Equity Acquired in Merger	15,002,815	17,259,153			18.4	20,687,868	1.2	20,687,869	0.0
Miscellaneous Equity	1,188,480	1,188,831			-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			-0.7	1,420,931 N/A	20.4	1,166,460 N/A	-10.4
Accumulated Unrealized Losses for OTTI	-21,097,137	-32,347,230	-30.0	IN/A		IN/A		IN/A	
(due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	213,646		-571,964		-1,132,233	-98.0	22,668	102.0
Accumulated Unrealized Gains (Losses) on Available for Sale	-	,		,		.,,		,,,,,	
Debt Securities ⁵	N/A	N/A		3,399,942		28,247,830	730.8	-7,139,757	-125.3
Other Comprehensive Income	-32,643,756	-32,416,579		-40,242,606	-24.1	-60,107,245	-49.4	-59,934,289	0.3
Net Income	02,040,700	02,410,010		0		00,107,240		2,152,692	N/A
EQUITY TOTAL	1,368,953,462	1,452,183,535		1,601,697,228		1,729,934,546		1,739,821,712	0.6
	1,000,000,000	1,102,100,000		1,001,001,000		.,,,,		.,,	
TOTAL SHARES & EQUITY	12,853,516,933	13,380,591,885	4.1	14,467,079,706	8.1	17,506,494,555	21.0	18,934,264,247	8.2
	12,000,010,000	10,000,001,000		11,101,010,100	0.1	11,000,101,000	21.0	10,001,201,211	0.2
TOTAL LIABILITIES, SHARES, & EQUITY	13,466,498,239	13,995,516,458	3.9	15,108,176,015	8.0	18,274,061,712	21.0	19,692,838,877	7.8
NCUA INSURED SAVINGS ²									
Uninsured Shares	524,340,657	456,184,808	-13.0	583,479,989	27.9	909,231,337	55.8	1,012,410,217	11.3
Uninsured Non-Member Deposits	7,960,219	1,870,245				5,927,271	7.3	6,932,532	17.0
Total Uninsured Shares & Deposits	532,300,876					915,158,608		1,019,342,749	11.4
Insured Shares & Deposits	10,952,262,595	11,470,353,297			7.0	14,861,401,401	21.1	16,175,099,786	8.8
TOTAL NET WORTH	1,424,145,884	1,518,222,748			8.0	1,763,983,145	7.5	1,808,162,491	2.5
# Means the number is too large to display in the cell	1,724,143,004	1,510,222,740	0.0	1,040,408,277	0.0	1,700,800,140	1.3	1,000,102,491	2.0
1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KE	DGHs AND NONMEMBE	L R SHARES FOR SHORT	FORM FIL	FRS					
² October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 f		IN OF IAINED FOR SHORT	, ONWIFIL						
October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 ft 3 December 2011 and forward includes "Subordinated Debt Included in Net Wi									
December 2011 and forward includes "Subordinated Debt Included in Net Will Prior to March 2019, Total Liabilities did not include Total Shares and Depos									
Flor to march 2019, Total Liabilities did not include Total Shares and Depos Includes accumulated unrealized gains / losses on AFS securities and AFS of									LiabObE audit
morades accumulated unrealized gains / losses on AFS securities and AFS of	ent securiles.		1	l .				6.	LiabShEquity

		Income Statem	ent						
Return to cover		For Charter :							
06/07/2021		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	= 'MO' * Type Include	d: Federa	Ily Insured State Cre	dit
	Count	of CU in Peer Group :			u. Otuto			,	1
	-		1.071						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
	Dec-2017	Dec-2010	% City	Dec-2019	% City	Dec-2020	% City	Wai -202 i	% CIIŲ
+ INCOME AND EXPENSE									
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	401,814,363	450,775,175	12.2	, ,	11.6	519,517,351	3.3	127,894,522	
Less Interest Refund	(474,835)	(467,217)	-1.6	(547,749)	17.2	(454,466)	-17.0	(66,695)	-41.3
Income from Investments	54,095,830	65,265,196	20.6	74,915,789	14.8	54,634,098	-27.1	10,594,410	-22.
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	١	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	138,422,237	-5.
INTEREST EXPENSE:	,			,,		222,211,211		,	-
Dividends	45,701,376	60,217,978	31.8	86,474,939	43.6	77,041,482	-10.9	15,152,897	-21.
Interest on Deposits	11,411,353				46.9	20,470,017		4,218,990	
·			_						
Interest on Borrowed Money	7,483,775				14.8	10,875,454	-8.3	2,585,250	
TOTAL INTEREST EXPENSE	64,596,504	86,045,038	33.2	121,095,816	40.7	108,386,953	-10.5	21,957,137	-19.
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	8,413,535	-43.
NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS									
EXPENSE	326,379,074	363,263,810	11.3	400,027,680	10.1	418,393,307	4.6	108,051,565	3.
NON-INTEREST INCOME:									
Fee Income	127,815,428	134,379,728	5.1	135,042,523	0.5	115,954,272	-14.1	29,046,014	0.2
Other Operating Income	150,424,678	165,196,370	9.8	177,458,000	7.4	244,168,705	37.6	69,298,297	13.5
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	7.0,000	.,,				.,,			
changes in fair value and realized gains/losses from Equity and									
Trading Debt Securities)	N/A	N/A		1,860		220,311	********	3,089,028	5 508
Gain (Loss) on all other Investments or other Hedged items (not	14/7	14//	`	1,000		220,011		0,000,020	0,000.0
Equity or Trading Debt Securities)	N/A	N/A		12,622,918		4,015,688	-68.2	3,869,988	285.5
Gain (Loss) on Non-Trading Derivatives	-32,859				***************************************	6,564,646		1,697,577	
, ,									
Gain (Loss) on Disposition of Assets	-534,749	-3,297,718			154.6	-535,032		-581,750	
Gain from Bargain Purchase (Merger)	0	0	N/A		N/A	0		0	
Other Non-interest Income/(Expense)	-17,272,644	8,530,819		, ,	-28.3	2,008,815		532,438	
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	372,397,405	9.9	106,951,592	14.9
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	264,309,396	290,288,984	9.8	306,462,354	5.6	335,727,716	9.5	86,769,819	3.4
Travel, Conference Expense	4,638,548	5,473,314	18.0		5.4	4,445,052	-23.0	680,054	-38.8
Office Occupancy	36,216,580				6.1	43,330,443		11,390,858	
Office Operation Expense	106,328,712				6.5			32,260,688	
	18.614.724	20,259,834			31.1	27,709,105		7,346,707	
Educational and Promotion	-,,								
Loan Servicing Expense	37,441,949				2.7	47,572,883	14.5	12,554,102	
Professional, Outside Service	37,649,154	43,243,927	+		8.8		10.1	12,578,760	
Member Insurance ¹	N/A	N/A	١	N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²	0	1,300	N/A	5,045	288.1	0	-100.0	1,084	N/A
Member Insurance - Temporary Corporate									
CU Stabilization Fund ³	0	0	N/A	N/A		N/A		N/A	
Member Insurance - Other	179,644				5.7		16.6	59,637	
Operating Fees	1,663,769							459,222	
Misc Operating Expense	21,147,398				11.7	29,514,574		7,009,788	
			_						
TOTAL NON-INTEREST EXPENSE	528,189,874	579,019,809	9.6	619,563,308	7.0	669,789,478	8.1	171,110,719	2.:
NET INCOME (LOSS) EXCLUDING STABILIZATION									
EXPENSE AND NCUSIF PREMIUMS */4	58,048,061	93,093,530				N/A		N/A	_
NET INCOME (LOSS)	58,048,061	93,092,230	60.4	119,355,317	28.2	121,001,234	1.4	43,892,438	45.
RESERVE TRANSFERS:									
Transfer to Regular Reserve	186,662	939,340	403.2	484,677	-48.4	279,310	-42.4	31,179	-55.
* All Income/Expense amounts are year-to-date while the related % change ra	tios are annualized.								
# Means the number is too large to display in the cell									1
¹ From September 2009 to December 2010, this account includes NCUSIF Pro	emium Expense	I .	1	1		I.	1		
² For December 2010 forward, this account includes only NCUSIF Premium E.									
		H- NOUGED : T		0					-
From March 2009 to June 2009, this account was named NCUSIF Stabilization by			pense. For	September 2009 and forv	vard,				
this account only includes only the Temporary Corporate CU Stabilization Ex		·							L .
Prior to September 2010, this account was named Net Income (Loss) Before	NCUSIF Stabilization Exp	ense. From December 2	010 forwar	d, NCUSIF Stabilization In	come, if any	y, is excluded.			7. IncE

	1	Delinquent Loan Inf	ormation	1					
Return to cover		For Charter :							
06/07/2021		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	o: All * St	ate = 'MO' * Type Ir	ncluded:	Federally Insured S	tate
	Count of	CU in Peer Group :	N/A						
			0/ 01		2/ 21		0/ 01		0/ 01
DELINOUENCY CUMMARY ALL LOAN TYPES 1	Dec-2017	Dec-2018	% Cng	Dec-2019	% Cng	Dec-2020	% Chg	Mar-2021	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES 1	N//A	N1/A		00.570.040		00.754.004	04.0	07 447 000	40.0
Amount of Loans in Non-Accrual Status	N/A	N/A		80,572,848	6.0	30,754,924		27,417,099	-10.9 -24.6
30 to 59 Days Delinquent 60 to 179 Days Delinquent	128,932,520 54,066,920	117,049,704 61,384,395		124,061,856 54,830,599	6.0 -10.7	84,157,272 45,224,957		63,452,123 29,261,080	-35.3
180 to 359 Days Delinquent	13,194,080	10,319,086		11,247,026	9.0	7,632,219		7,594,195	-0.5
> = 360 Days Delinquent	4,505,673	5,844,932		5,439,618	-6.9	5,011,554			17.3
Total Del Loans - All Types (> = 60 Days)	71,766,673	77,548,413		71,517,243	-7.8	57.868.730		42.733.944	-26.2
% Delinquent Loans / Total Loans	0.79			0.68	-13.8	0.51	_	, , .	-26.6
DELINQUENT LOANS BY CATEGORY:	0.70	0.70	0.0	0.00	10.0	0.01	20.2	0.01	20.0
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	8,215,421	4,937,969	-39.9	4,452,833	-9.8	3,293,500	-26.0	2,102,604	-36.2
60 to 179 Days Delinquent	4,911,730	4,451,553	-9.4	4,396,823	-1.2	3,334,923	-24.2	2,480,670	-25.6
180 to 359 Days Delinquent	453,143	392,039	-13.5	300,278	-23.4	151,295	-49.6	175,619	16.1
> = 360 Days Delinquent	19,786	14,657		88,309	502.5	91,674			12.8
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	2,759,662	-22.9
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.18	1.04	-12.2	1.01	-2.7	0.83	-17.6	0.69	-16.9
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
30 to 59 Days Delinquent	0			0	N/A	0		0	N/A
60 to 179 Days Delinquent	0			0	N/A	0		0	
180 to 359 Days Delinquent	0			0	N/A	0		. 0	
> = 360 Days Delinquent	0			0	N/A	0		. 0	
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	623,289	721,294		345,615	-52.1	320,685			25.9
60 to 179 Days Delinquent	523,893	539,953		352,621	-34.7	404,847			-64.7
180 to 359 Days Delinquent	54,385	1,680		10,145	503.9	0			N/A
> = 360 Days Delinquent	19,548	18,338		0	-100.0	0		. 0	
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days) %Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total	597,826	559,971	-6.3	362,766	-35.2	404,847	11.6	142,803	-64.7
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total	1.09	0.99	-10.0	0.76	-23.2	0.89	18.1	0.32	-64.3
New Vehicle Loans	1.03	0.55	-10.0	0.70	-20.2	0.03	10.1	0.32	-04.0
30 to 59 Days Delinquent	16,110,931	17,144,506	6.4	16,255,880	-5.2	10,768,591	-33.8	6,603,029	-38.7
60 to 179 Days Delinquent	6,410,859	7,710,929		6,903,799	-10.5	5,367,942		3,681,334	-31.4
180 to 359 Days Delinquent	936,510	1,164,607		744,085	-36.1	592,133		632,759	6.9
> = 360 Days Delinquent	230,330	245,922		124,105	-49.5	162,067			-1.2
Total Del New Vehicle Lns (> = 60 Days)	7,577,699	9,121,458		7,771,989	-14.8	6,122,142		4,474,136	-26.9
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.62	0.65		0.54	-16.0	0.44			-26.6
Used Vehicle Loans									
30 to 59 Days Delinquent	51,920,810	45,905,226	-11.6	46,596,833	1.5	34,582,296	-25.8	20,891,451	-39.6
60 to 179 Days Delinquent	21,671,087	20,735,621	-4.3	21,111,749	1.8	17,601,113	-16.6	12,271,441	-30.3
180 to 359 Days Delinquent	5,223,709	4,819,628	-7.7	3,214,353	-33.3	2,828,918	-12.0	2,781,243	-1.7
> = 360 Days Delinquent	1,027,184	820,952	-20.1	359,953	-56.2	561,285	55.9	639,900	14.0
Total Del Used Vehicle Lns (> = 60 Days)	27,921,980	26,376,201		24,686,055	-6.4	20,991,316			-25.2
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.97	0.85	-12.4	0.75	-12.3	0.60	-19.1	0.44	-26.4
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used									
Vehicle Loans	0.87	0.79	-9.2	0.69	-13.0	0.56	-18.7	0.41	-26.3
	0.07	0.70	0.2	0.00	10.0	0.00	10.7	0.11	20.0
Leases Receivable									
30 to 59 Days Delinquent	0			0	N/A	0		0	
60 to 179 Days Delinquent	0			0	N/A	0		0	
180 to 359 Days Delinquent	0			0	N/A	0			
> = 360 Days Delinquent	0	0		0	N/A	0		. 0	
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Loans ²							!		<u> </u>
30 to 59 Days Delinquent	8,495,874	8,344,958		10,487,289	25.7	7,880,216			
60 to 179 Days Delinquent	7,341,415			6,602,037	-15.4	5,798,716			
180 to 359 Days Delinquent	2,431,523	924,518		1,086,761	17.5	705,860			21.9
> = 360 Days Delinquent	815,264			467,575	-6.9	166,590			95.7
Total Del All Other Loans (> = 60 Days)	10,588,202	9,230,022		8,156,373	-11.6	6,671,166			-29.5
%All Other Loans >= 60 Days / Total All Other Loans	1.35	1.12	-17.0	0.93	-16.9	0.68	-27.1	0.47	-29.9
# Means the number is too large to display in the cell		i	1-1-4 1	turned (TDD):			1		
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinderline in delinguent loans reported as of June 2012.	nquency reporting requ	irements for troubled o	ept restruc	aured (TDR) loans. Thi	s policy ch	ange may result in a			
 As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. 	Onlinguont Novella 1	luto Loone are no !	or include	tin "All Other Leen-"	- 1		-	 Delinguent Loan Infor	mation 1
no or ourse 2010, acuted definiquency for New & Osed verificite Loans in June 2013. I	Journage of New Osed F	ruro Luario ale 110 100g	or moluue(ani An Onel Loans			1 61	Demiquent Luan Mior	παιιυΠ

		elinquent Loan Inf	ormation	2					
Return to cover		For Charter :	N/A						
06/07/2021		Count of CU:							
CU Name: N/A		Asset Range :		N-# + D 0		11-4 11401 à T		F. d II. I	01-1-
Peer Group: N/A	Count of	Criteria : CU in Peer Group :	N/A	Nation * Peer Grou	ip: All * S	state = 'MO' - Type	nciuaea	: Federally insured	State
	Count or	Com reer Group.	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
DELINQUENT LOANS BY CATEGORY 1									
ALL REAL ESTATE LOANS									
30 to 59 Days Delinquent	43,566,195	39,995,751	-8.2	45,923,406	14.8	27,311,984	-40.5	30,245,135	
60 to 179 Days Delinquent	13,207,936		52.5	15,463,570	-23.2	12,717,416	-17.8	7,170,478	
180 to 359 Days Delinquent	4,094,810		-26.3	5,891,404	95.3	3,354,013	-43.1	3,144,392	
> = 360 Days Delinquent Total Del Real Estate Loans (> = 60 Days)	2,393,561 19,696,307	4,243,003 27,402,512	77.3 39.1	4,399,676 25,754,650	3.7 -6.0	4,029,938 20,101,367	-8.4 -22.0	4,649,370 14,964,240	
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	1.73		-1.9	25,754,650	-3.5	20,101,367	-42.5	0.89	
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.54		28.1	0.59	-14.7	0.40	-32.2	0.29	
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years 30 to 59 Days Delinquent	21.722.723	18.918.175	-12.9	24.348.405	28.7	12,088,818	-50.4	13.669.444	13.1
60 to 179 Days Delinquent	6,224,895	10,200,029	63.9	8,155,939	-20.0	6,409,520	-21.4	2,101,662	
180 to 359 Days Delinquent	2,208,221	2,285,381	3.5	4,232,449	85.2	1,608,062	-62.0	1,276,594	
> = 360 Days Delinquent	1,818,660		56.4	2,396,453	-15.7	2,094,884	-12.6	2,287,768	
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)									
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total	10,251,776	15,329,766	49.5	14,784,841	-3.6	10,112,466	-31.6	5,666,024	-44.0
1st Mtg Fixed and Hybrid/Balloons > 5 yrs	0.58	0.80	37.6	0.70	-12.1	0.34	-51.6	0.18	-45.7
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years	14 656 010	10 750 110	6.0	12 020 711	1.0	44 400 005	10.0	14 606 000	20.0
30 to 59 Days Delinquent 60 to 179 Days Delinquent	14,656,618 3,289,141	13,752,148 5,586,531	-6.2 69.8	13,928,741 3,946,712	1.3 -29.4	11,423,225 3,374,912	-18.0 -14.5	14,626,382 3,599,149	28.0
180 to 359 Days Delinquent	3,289,141 1,028,961	5,586,531 285,171	-72.3	3,946,712 700,678	-29.4 145.7	3,374,912 843,182	-14.5 20.3	3,599,149 893,408	
> = 360 Days Delinquent	128,960	926,779	618.7	1,380,438	49.0	1,223,107	-11.4	1,358,432	11.1
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	5,850,989	
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5	1,117,002	0,700,101	02.0	0,027,020	11.0	0,111,201	0.1	0,000,000	7.0
yrs Other Real Estate Fixed Rate/Hybrid/Balloon	0.54	0.79	44.4	0.64	-18.2	0.74	15.2	0.81	9.1
30 to 59 Days Delinquent	3,013,392	2,011,967	-33.2	1,880,086	-6.6	1,010,862	-46.2	357,661	-64.6
60 to 179 Days Delinquent	2,622,741	1,222,044	-53.4	879,658	-28.0	321,240	-63.5	364,059	
180 to 359 Days Delinquent	510,509	83,489	-83.6	349,436	318.5	259,203	-25.8	166,305	
> = 360 Days Delinquent	328,584	365,590	11.3	182,090	-50.2	345,791	89.9	457,835	32.4
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	988,199	
%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	0.30	
Other Real Estate Adjustable Rate									
30 to 59 Days Delinquent	4,173,462	5,313,461	27.3	5,766,174	8.5	2,789,079	-51.6	1,591,648	-42.9
60 to 179 Days Delinquent	1,071,159	3,134,291	192.6	2,481,261	-20.8	2,611,744	5.3	1,105,608	-57.7
180 to 359 Days Delinquent	347,119	362,573	4.5	608,841	67.9	643,566	5.7	808,085	25.6
> = 360 Days Delinquent	117,357	106,278	-9.4	440,695	314.7	366,156	-16.9	545,335	48.9
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	2,459,028	-32.1
%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	0.25	-30.2
COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED 2	0.22	0.30	70.1	0.34	=5.0	0.37	0.5	0.23	-30.2
Member Commercial Loans Secured By RE									
30 to 59 Days Delinquent	2,903,581	3,466,825	19.4	4,245,552	22.5	5,265,676	24.0	9,581,416	82.0
60 to 179 Days Delinquent	2,172,901	3,580,664	64.8	777,477	-78.3	470,914	-39.4	2,715,461	
180 to 359 Days Delinquent	0	449,549	N/A	2,598,528	478.0	224,153	-91.4	0	
> = 360 Days Delinquent	0	19,977	N/A	0	-100.0	140,132	N/A	366,150	
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	3,081,611	269.0
%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	0.62	260.5
Member Commercial Loans NOT Secured By RE									
30 to 59 Days Delinquent	297,415	127,751	-57.0	436,177	241.4	70,254	-83.9	85,711	22.0
60 to 179 Days Delinquent	117,100	152,122	29.9	160,478	5.5	79,329	-50.6	72,055	
180 to 359 Days Delinquent	16,918	0	-100.0	5,651	N/A	24,968	341.8	15,507	
> = 360 Days Delinquent	312,344	227,924	-27.0	136,461	-40.1	0	-100.0	0	
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	87,562	-16.0
%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	0.18	-8.9
NonMember Commercial Loans Secured By RE									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0		N/A	0	N/A	0	N/A	0	
180 to 359 Days Delinquent	0		N/A	0	N/A	0	N/A	0	
> = 360 Days Delinquent	0		N/A	0	N/A	0	N/A	0	
Total Del NonMember Commercial Lns 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 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
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0		N/A N/A	0	N/A N/A	0	N/A N/A	0	
180 to 359 Days Delinquent	0			0		0	N/A N/A	0	
> = 360 Days Delinquent	0		N/A	0	N/A	0	N/A	0	
Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured	0		N/A	0	N/A	0	N/A	0	
%NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days /	U	0	IN/A	U	19/74	U	IN/A	U	IN//A
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
# Means the number is too large to display in the cell			<u> </u>				ļ		ļ
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency rep	porting requirements for	or troubled debt restruct	ured (TDR) loans.			l		
This policy change may result in a decline in delinquent loans reported as of June 2012.								I .	
		-f Th	io policy ob	nange may cause fluctu	atione from	nrior cyclee	۰	Delinquent Loan Info	rmation 2

	Losses, Bankrupte			Debt Restructured L	oans				
Return to cover		For Charter :							
06/07/2021		Count of CU:							
CU Name: N/A		Asset Range :		Netien t Been Geren			leaderds F	- d II I I 04-4	
Peer Group: N/A	Count	f CU in Peer Group :		Nation * Peer Group	: All * St	ate = 'MO' * Type Inc	luded: F	ederally Insured Stat	te Credi
	Count o	CO III Peer Group .	N/A						
	Dec-2017	Dec-2018	% Cha	Dec-2019	% Cha	Dec-2020	% Cho	Mar-2021	% Ch
	200 2011	200 20 10	/0 U.i.g	200 2010	/0 G.1.g	200 2020	70 U.I.g	2021	70 0.1.
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	69,195,377	75,781,423	9.5	80,104,803	5.7	58,272,753	-27.3	12,939,562	-11.
* Total Loans Recovered	11,165,036	11,763,659					13.0		
* NET CHARGE OFFS (\$\$)	58,030,341	64,017,764	10.3	67,236,317	5.0	43,729,270	-35.0	8,278,191	-24.
**%Net Charge-Offs / Average Loans	0.67	0.68	1.3	0.66	-2.5	0.40	-39.5	0.29	-27.
Total Del Loans & *Net Charge-Offs 1	129,797,014	141,566,177	9.1	138,753,560	-2.0	101,598,000	-26.8	51,012,135	-49.
Combined Delinquency and Net Charge Off Ratio ¹	1.46	1.47	0.3	1.34	-8.6	0.91	-32.2	0.66	-26.
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	12,725,096	13,677,740			9.3		-20.5		_
* Unsecured Credit Card Lns Recovered	2,077,555	2,060,757	-0.8		16.1		-0.4		
* NET UNSECURED CREDIT CARD C/Os	10,647,541	11,616,983	9.1		8.1		-24.4		
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.36	2.52	6.9		6.0		-21.2		
* Non-Federally Guaranteed Student Loans Charged Off	32,003	217,007					-95.7		
* Non-Federally Guaranteed Student Loans Recovered	3,374	6,899			149.3		174.3		
Net Non-Federally Guaranteed Student Loans C/Os	28,629	210,108	633.9	8,782,544	4,080.0	328,168	-96.3	102,804	25.
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-	0.05	0.20	597.3	16 77	4,346.6	0.70	-95.8	0.91	29.
Federally Guaranteed Student Loans * Total 1st Mortgage RE Loan/LOCs Charged Off	936,499	0.38 306,579			22.8		-95.8 89.7		
* Total 1st Mortgage RE Loans/LOCs Recovered	675,834	67,765	-90.0				1.4		
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	260,665	238,814	-90.0		32.6		106.3		
** Net Charge Offs - 1st Mortgage RE Loans/LOCs	200,000	230,014	-0.4	310,720	32.0	000,043	100.3	-40,909	-120.
/ Avg 1st Mortgage RE Loans/LOCs	0.01	0.01	-14.2	0.01	22.1	0.02	77.9	0.00	-125.
* Total Other RE Loans/LOCs Charged Off	1,135,361	1,540,353	35.7		-54.0		-29.9		_
* Total Other RE Loans/LOCs Recovered	574,514	596,991	3.9		35.8		-49.9		
NET OTHER RE LOANS/LOCs C/Os	560,847	943,362	68.2				187.9		
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.06	0.08	50.9		-109.8		183.4		
* Total Real Estate Loans Charged Off	2,071,860	1,846,932	-10.9		-41.3		11.6		
* Total Real Estate Lns Recovered	1,250,348	664,756	-46.8		31.0		-46.4		11.
* NET Total Real Estate Loan C/Os	821,512	1,182,176					247.2		
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.02	0.03	33.1		-83.4		207.9	0.01	-49.
* 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	785.
* Total TDR 1st & Other Real Estate Lns Recovered	3,888	219	-94.4		1,071.2		134.5		45.
*NET TDR Real Estate C/Os	277,112	109,266	-60.6	145,737	33.4	3,717	-97.4	19,348	1,982.
** 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	0.26	2,201.
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	. 0	N/A	. 0	N/A
* Total Leases Receivable Recovered	0								
* NET LEASES RECEIVABLE C/Os	0	0							
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	2,132	1,844	-13.5		1.1		-19.8		
Number of Members Who Filed Chapter 13 YTD	2,496	1,340	-46.3		16.1		-46.6		-66.
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	2	24					-33.3		
Total Number of Members Who Filed Bankruptcy YTD	4,630	3,208					-32.0		
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	51,178,167	40,087,290	-21.7				-28.4		
* All Loans Charged Off due to Bankruptcy YTD	11,698,317	11,590,115	-0.9		0.9		-35.9		
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	16.91	15.29	-9.5	14.59	-4.6	12.86	-11.9	10.92	-15.
REAL ESTATE FORECLOSURE SUMMARY		0.034.5				0 = 10 :-:			
Real Estate Loans Foreclosed YTD	4,655,897	6,074,059	30.5		-19.1	6,716,484	36.7		
Number of Real Estate Loans Foreclosed YTD	51	67	31.4	52	-22.4	42	-19.2	13	-69.
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING	22.070.440	20.760.040	0.0	20.052.027	44.0	24.970.283	40.0	24.761.296	_ ^
TDR First Mortgage RE Loans TDR Other RE Loans	33,070,119	32,760,812 4,748,110			-11.6	,,	-13.8	, , , , , ,	_
TOR Other RE Loans Total TDR First and Other RE Loans	4,601,826 37,671,945	4,748,110 37,508,922	3.2 -0.4		18.0 -7.9		-11.5		
-	1,747,245								
TDR RE Loans Also Reported as Commercial Loans ² TDR Consumer Loans (Not Secured by RE)	15,053,722	19,408,643						-, -, -, -	
TDR Commercial Loans (Not Secured by RE) ²		19,408,643			-46.7				
Total TDR First RE, Other RE, Consumer, and Commercial Loans	449,555 53,175,222	57,173,400							
Total TDR First RE, Other RE, Consumer, and Commercial Loans Total TDR Loans to Total Loans	0.59								
Total TDR Loans to Total Loans Total TDR Loans to Net Worth	3.73								_
TDR portion of Allowance for Loan and Lease Losses	1,595,453	1,143,098							
# Means the number is too large to display in the cell	1,000,400	1,140,090	20.4	043,043	-20.1	301,717	10.0	334,200	1.
• , ,				1		1	-	1	
*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 ann			<u>. </u>	(700)		1		1	
The NCUA Board approved a regulatory/policy change in May 2012 revising the deline		nents for troubled debt re	estructured	(IDR) loans.					
This policy change may result in a decline in delinquent loans reported as of June 201:									1

	Ir	direct and Participation	on Lendi	ng					
Return to cover		For Charter :							
06/07/2021		Count of CU:							Ь—
CU Name: N/A		Asset Range :		Nation + Door Coorne	AII + C4-	IMOL + T I I.	dad. Fad	analla la accesal Otata O	
Peer Group: N/A	Count	of CU in Peer Group :		Nation * Peer Group:	All " Sta	te = MO " Type Inclu	dea: Fea	erally insured State C	realt
	Count	or co in Feer Group :	N/A						—
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Cha	Dec-2020	% Cha	Mar-2021	% Cha
INDIRECT LOANS OUTSTANDING	Dec-2017	Dec-2010	70 Ong	Dec-2013	70 Olig	Dec-2020	70 Olig	Widi -2021	70 Ong
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	1,627,270,702	2.9
Indirect Loans - Outsourced Lending Relationship	920,406,947				8.8	1,051,821,277		1,015,430,847	-3.5
Total Outstanding Indirect Loans	2,119,174,337	2,474,281,167	16.8		2.8	2,633,574,100		2,642,701,549	
%Indirect Loans Outstanding / Total Loans	23.40					23.15		23.08	
DELINQUENCY - INDIRECT LENDING 1	20.40	20.10	7.0	24.10	0.0	20.10	7.2	20.00	0.0
30 to 59 Days Delinquent	45,799,234	41,643,058	-9.1	42,297,470	1.6	31,257,454	-26.1	18,812,771	-39.8
60 to 179 Days Delinquent	18.483.881	19,299,796				16,714,142		11,332,428	
180 to 359 Days Delinquent	4,218,971	3,453,915		2,264,978		2,170,643		1,949,604	-10.2
> = 360 Days Delinquent	685,179				-60.2	241,143		364,837	51.3
Total Del Indirect Lns (>= 60 Days)	23,388,031	23,327,045				19,125,928	-5.4	13,646,869	-28.6
%Indirect Loans Delinguent >= 60 Days / Total Indirect Loans	1.10					0.73		0.52	
LOAN LOSSES - INDIRECT LENDING	1.10	0.04	14.0	0.70	10.7	0.70	0.0	0.02	20.0
* Indirect Loans Charged Off	23,018,417	25,615,797	11.3	25,132,757	-1.9	18,670,660	-25.7	4,071,695	-12.8
* Indirect Loans Recovered	2,880,065				12.1	4,274,716		1,413,825	32.3
* NET INDIRECT LOAN C/Os	20,138,352		11.0		-3.9	14,395,944		2,657,870	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.04		-6.3			0.56		0.40	-27.6
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased	1.04	5.51	0.0	5.00	12.0	3.30	00.0	0.40	27.0
+ CU Portion of Part. Lns Interests Retained):									
Consumer	48,443,845	41,693,507	-13.9	65,286,465	56.6	98,832,555	51.4	112,168,885	13.5
Non-Federally Guaranteed Student Loans	21,422,417				-54.1	9,317,744	-16.1	8,716,772	-6.4
Real Estate	55,500,331	69,952,650			19.7	94,563,174		90.332.942	-4.5
Commercial Loans (excluding C&D) ²	46,045,836					84,951,534		93,092,458	9.6
Commercial Construction & Development ²	3,356,179		76.5		-29.4	15,108,866		15,783,933	4.5
Loan Pools	80,623,655				38.2	105,262,359		120,197,945	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	255,392,263					408,036,232		440,292,935	7.9
%Participation Loans Outstanding / Total Loans	2.82				20.3	3.59		3.85	7.2
* Participation Loans Purchased YTD	86,586,864	52,128,086				186,016,431	38.1	61,462,666	
%Participation Loans Purchased YTD	00,000,004	02,120,000	00.0	104,000,404	100.4	100,010,401	00.1	01,402,000	02.2
/ Total Loans Granted YTD	1.97	1.09	-44.7	2.48	127.2	2.58	4.1	3.30	27.9
PARTICIPATION LOANS SOLD:									
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	139,253,440	-7.4
Participation Loan Interests - Amount Retained (Outstanding)	29,138,868	34,348,609	17.9	53,097,735	54.6	63,965,806	20.5	61,843,736	-3.3
* Participation Loans Sold YTD	45,399,323	66,569,875	46.6	74,360,468	11.7	67,125,330	-9.7	1,640,411	-90.2
** %Participation Loans Sold YTD / Total Assets	0.34	0.48	41.1	0.49	3.5	0.37	-25.4	0.03	-90.9
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	0	1,190,986	N/A	10,926,841	817.5	8,341,675	-23.7	4,534,812	117.5
*Loans Purchased in Full from Other Sources YTD	434,600	2,132,494	390.7	6,797,872	218.8	12,496,701	83.8	2,794,405	-10.6
%Loans Purchased From Financial Institutions & Other									
Sources YTD / Loans Granted YTD	0.01	0.07		0.33	369.0	0.29		0.39	36.1
*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	1,008,549				-35.1	3,403,924		588,649	
60 to 179 Days Delinquent	1,098,460		23.1	831,321	-38.5	1,309,060		763,975	-41.6
180 to 359 Days Delinquent	227,729				-3.9			263,109	-24.7
> = 360 Days Delinquent	244,193			·	-14.1	193,603		366,245	89.2
Total Del Participation Lns (>= 60 Days)	1,570,382	1,677,688	6.8	1,124,885	-33.0	1,851,949	64.6	1,393,329	-24.8
%Participation Loans Delinquent >= 60 Days / Total Participation									
Loans	0.61	0.70	13.4	0.36	-47.9	0.45	24.8	0.32	-30.3
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	1,993,059				-75.4	1,036,524		123,444	-52.4
* Participation Loans Recovered	75,877					158,059		37,528	-5.0
* NET PARTICIPATION LOAN C/Os	1,917,182	3,908,633	103.9	825,469	-78.9	878,465	6.4	85,916	-60.9
**%Net Charge Offs - Participation Loans	^ 77	1.50	404.4	0.00	04.0	0.04	40.4	2.22	00.0
/ Avg Participation Loans	0.77	1.58	104.4	0.30	-81.0	0.24	-18.4	0.08	-66.9
*Amounts are year-to-date while the related %change ratios are annualized.	p						1		
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (ol	r no annualizing)								
# Means the number is too large to display in the cell		<u> </u>	L						
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising th		equirements for troubled de	ebt restruct	tured (TDR) loans.					
This policy change may result in a decline in delinquent loans reported as of Ju	ine 2012.								
Reporting requirements for loans were changed with September 2017 cycle to	accommodate the requir	story definition of commerc	ial loane T	his nolicy change may car	ise fluctuat	tions from prior cycles	11	. IndirectAndParticipa	ation! ne
reporting requirements for loans were changed with september 2017 cycle to	accommodate the regula	atory deminator or commerc	nui iudiis. I	ms policy change may cat	oc naciadi	iona irom prior cycles.		. maneotralur alticipa	MOTILIE

		Real Estate Loan Info	rmation '	1					
Return to cover		For Charter :	N/A						
06/07/2021		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ed: Fede	rally Insured State Cre	∍dit
	Count	of CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	1,089,208,561	1,064,157,871	-2.3	1,202,978,018		1,543,786,462	28.3	1,556,882,004	+
Fixed Rate 15 years or less	509,050,012			570,360,405	-7.1	948,589,822	66.3	1,018,674,495	
Other Fixed Rate	32,737,037	41,008,336		47,783,285	16.5	54,127,311	13.3	59,575,161	
Total Fixed Rate First Mortgages	1,630,995,610	, .,,		1,821,121,708	5.9	2,546,503,595	39.8	2,635,131,660	
Balloon/Hybrid > 5 years	140,602,966	205,596,947		290,646,865		439,838,320	51.3	445,927,639	
Balloon/Hybrid 5 years or less	469,559,446		5.2	561,749,320	13.7	547,699,188	-2.5	549,081,836	
Total Balloon/Hybrid First Mortgages	610,162,412	699,789,744	14.7	852,396,185	21.8	987,537,508	15.9	995,009,475	0.8
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	33,817,023	-21.2
Adjustable Rate First Mtgs >1 year	292,605,738	322,180,486	10.1	334,027,503	3.7	143,904,320	-56.9	141,297,938	-1.8
Total Adjustable First Mortgages	346,526,465	370,002,355	6.8	375,431,550	1.5	186,792,772	-50.2	175,114,961	-6.3
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,587,684,487	2,789,002,088	7.8	3,048,949,443	9.3	3,720,833,875	22.0	3,805,256,096	2.3
Other Real Estate Loans									
Closed End Fixed Rate	354,391,943	232,309,983	-34.4	297,582,385	28.1	328,447,880	10.4	323,848,730	-1.4
Closed End Adjustable Rate	53,831,801	30,878,827	-42.6	22,974,377	-25.6	19,781,037	-13.9	20,181,259	
Open End Adjustable Rate (HELOC)	657,868,363			1,007,019,758		971,799,449		945,117,998	
Open End Fixed Rate	11,724,241	10,190,409	-13.1	7,971,686	-21.8	6,665,427	-16.4	6,612,468	-0.8
TOTAL OTHER REAL ESTATE OUTSTANDING	1,077,816,348	1,190,837,693	10.5	1,335,548,206	12.2	1,326,693,793	-0.7	1,295,760,455	-2.3
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,665,500,835		8.6	4,384,497,649		5,047,527,668		5,101,016,551	
RE LOAN SUMMARY (FIX, ADJ):	2,222,222,222	2,0.0,000,00		1,001,101,010		2,0,0=,000		2, ,	
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	3.081.059.299	3.2
Other RE Fixed Rate	366,116,184			305,554,071	26.0	335.113.307	9.7	330,461,198	
Total Fixed Rate RE Outstanding	2,137,714,760	,,.		2,417,322,644	11.5	3,321,455,222	37.4	3,411,520,497	
%(Total Fixed Rate RE/Total Assets)	15.87	15.49		16.00		18.18		17.32	
%(Total Fixed Rate RE/Total Loans)	23.61	22.03		22.97	4.3	29.20		29.80	
70(Total Fixed Nate NE) Total Edalis)	23.01	22.03	-0.7	22.51	4.3	29.20	21.1	29.00	2.1
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	724,196,797	-1.4
Other RE Adj Rate	711,700,164	,, -	33.2	1,029,994,135	8.6	991,580,486	-21.0	965,299,257	
Total Adj Rate RE Outstanding	1,527,786,075			1,967,175,005	8.5	1,726,072,446		1,689,496,054	_
Total Auj Rate RE Outstanding	1,327,700,073	1,012,002,400	10.0	1,967,175,005	0.0	1,720,072,440	-12.3	1,009,490,034	-2.1
MISCELLANEOUS RE INFORMATION:									-
Outstanding Interest Only & Payment Option First Mtg Loans	22,909,125	10.064.240	-13.3	26 140 652	31.6	19,458,963	-25.6	22,892,952	17.6
Outstanding Interest Only & Payment Option Other RE	22,909,123	19,864,349	-13.3	26,149,653	31.0	19,430,903	-23.0	22,092,932	17.0
/ LOCs Loans	64,980,276	83,729,126	28.9	86,038,790	2.8	84,533,526	-1.7	84,080,325	-0.5
TOTAL Outstanding Interest Only & Payment Option First &	04,300,270	03,723,120	20.3	00,000,700	2.0	04,000,020	-1.7	04,000,323	-0.5
Other RE Loans	87,889,401	103,593,475	17.9	112,188,443	8.3	103,992,489	-7.3	106,973,277	2.9
%(Interest Only & Payment Option First & Other RE Loans / Total	07,000,401	103,333,473	17.5	112,100,443	0.0	100,332,403	-7.5	100,313,211	2.3
Assets)	0.65	0.74	13.4	0.74	0.3	0.57	-23.4	0.54	-4.5
%(Interest Only & Payment Option First & Other RE Loans / Net	0.00	0.14	10.4	0.14	0.0	0.01	20.4	0.04	7.0
Worth)	6.17	6.82	10.6	6.84	0.2	5.90	-13.8	5.92	0.4
Outstanding Residential Construction (Excluding Commercial	5.17	3.02		3.04	0.2	3.50	.0.0	3.02	0.4
Purpose Loans) 1	3,569,841	6,697,127	87.6	7,186,692	7.3	13,322,068	85.4	14,624,364	9.8
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	13,054,346	18.6
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									1
* Fixed Rate > 15 years	776,567,901	875,899,554	12.8	1,220,768,688	39.4	2,152,198,822	76.3	455,389,338	-15.4
* Fixed Rate 15 years or less	212,978,050		-10.1	283,594,976	48.1	902,298,540		205,668,580	
* Other Fixed Rate	7,375,384			22,147,017	69.6	22,036,221	-0.5	10,409,451	
* Total Fixed Rate First Mortgages	996,921,335				41.3	3,076,533,583		671,467,369	
* Balloon/Hybrid > 5 years	107,136,720			147,015,939	20.0	133,184,097	-9.4	19,764,284	
* Balloon/Hybrid 5 years or less	114,902,910			165,116,440		132,619,950		24,744,066	
* Total Balloon/Hybrid First Mortgages	222,039,630			312,132,379		265,804,047		44,508,350	
* Adjustable Rate First Mtgs 1 year or less	12,313,589			11,258,746		18,519,150		1,292,502	
* Adjustable Rate First Mtgs >1 year	29,245,595			31,519,715		36,976,027	17.3	8,401,962	
* Total Adjustable First Mortgages	41,559,184			42,778,461	12.1	55,495,177	29.7	9,694,464	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED								725,670,183	
	1,260,520,149	1,361,699,201	8.0	1,881,421,521	38.2	3,397,832,807	80.6	120,010,183	-14.6
* Amounts are year-to-date while the related %change ratios are annualized.									
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4									
Reporting requirements for loans were changed with September 2017 cycle to	accommodate the regula	atory definition of commer	cial loans.	i nis policy change may ca	use fluctua	tions from prior cycles.		12. R	RELoans 1

		Real Estate Loan Info	rmation 2	2					
Return to cover		For Charter :							
06/07/2021		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A	Carret			Nation * Peer Group:	All * Stat	e = 'MO' * Type Inclu	ded: Fede	rally Insured State Cr	edit Union
	Count	of CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	59,081,366	81,144,731			24.0	120,296,551	19.6	16,846,251	-44.0
* Closed End Adjustable Rate	23,030,788			2,879,600	-64.9	7,220,550		2,046,323	13.4
* Open End Adjustable Rate (HELOC)	295,132,430			278,322,668		272,249,545		71,077,176	4.4
* Open End Fixed Rate and Other	3,492,157	5,280,772				1,115,541	-	2,774,961	895.0
* TOTAL OTHER REAL ESTATE GRANTED	380,736,741	357,013,554			7.6	400,882,187		92,744,711	-7.5
* TOTAL RE (FIRST AND OTHER) GRANTED %(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	1,641,256,890 26.56	1,718,712,755			31.8 21.2	3,798,714,994		818,414,894	-13.8 -17.4
RE LOANS SOLD/SERVICED	20.50	26.96	1.5	32.66	21.2	46.17	41.4	38.14	-17.4
* 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	473,484,029	-11.9
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	61.94	59.02			4.2	63.26		65.25	3.1
AMT of Mortgage Servicing Rights	18,464,904	20,031,234			19.5	43.368.506		51,949,096	19.8
Outstanding RE Loans Sold But Serviced	3,719,133,801	3,934,360,190			8.1	4,555,414,053		4,535,657,373	-0.4
% (Mortgage Servicing Rights / Net Worth)	1.30		-			2.46		2.87	16.9
MISC. RE LOAN INFORMATION									
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	1,422,723,642	-13.1
R.E. Lns also Commercial Lns ¹	303,818,760	373,249,156	22.9	472,301,677	26.5	570,845,943	20.9	588,740,051	3.1
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	0			0		0		0	N/A
Proprietary Reverse Mortgage Products	0			0		0		0	N/A
Total Reverse Mortgages	0	0	N/A	0	N/A	0	N/A	0	N/A
RE LOAN TDRS OUTSTANDING	00.070.110	00 700 040		00.050.007	44.0	0.4.070.000	40.0	0.1 70.1 000	
TDR First Mortgage RE Loans	33,070,119				-11.6	24,970,283		24,761,296	-0.8
TDR Other RE Loans	4,601,826				18.0 -7.9	5,617,964	-11.5	3,595,920	-36.0 -7.3
Total TDR First and Other RE Loans TDR RE Loans Also Reported as Commercial Loans ¹	37,671,945	37,508,922 622,232	1		243.9	30,588,247 4,352,928		28,357,216 5,461,840	25.5
REAL ESTATE LOAN DELINQUENCY	1,747,245	022,232	-04.4	2,139,600	243.9	4,352,926	103.4	5,461,640	25.5
R.E. LOANS DELINQUENT > =60 Days 1									
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	5,666,024	-44.0
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	4,447,062	6,798,481				5,441,201		5,850,989	7.5
Other R.E. Fixed Rate	3,461,834	1,671,123			-15.6	926,234		988,199	6.7
Other R.E. Adj. Rate	1,535,635	3,603,142	134.6	3,530,797	-2.0	3,621,466	2.6	2,459,028	-32.1
TOTAL DEL R.E. DELINQUENT >= 60 Days	19,696,307	27,402,512	39.1	25,754,650	-6.0	20,101,367	-22.0	14,964,240	-25.6
DELINQUENT 30 to 59 Days									
First Mortgage	36,379,341	32,670,323			17.2	23,512,043		28,295,826	20.3
Other	7,186,854	7,325,428			4.4	3,799,941	-50.3	1,949,309	-48.7
TOTAL DEL RE 30 to 59 Days	43,566,195	39,995,751			14.8	27,311,984		30,245,135	10.7
TOTAL DEL R.E. LOANS >= 30 Days	63,262,502	67,398,263	6.5	71,678,056	6.4	47,413,351	-33.9	45,209,375	-4.6
RE LOAN DELINQUENCY RATIOS % R.E. LOANS DQ >= 30 Days	4.70	4.00		4.00	0.5	0.04	40.5	0.00	F.0
% R.E. LOANS DQ >= 60 Days	1.73 0.54	1.69 0.69		1.63 0.59	-3.5 -14.7	0.94 0.40		0.89 0.29	-5.6 -26.3
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days	0.34	0.09	20.1	0.59	-14.7	0.40	-32.2	0.29	-20.3
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	2,649,382	-14.2
TDR Other RE Loans Delinquent >= 60 Days	567,301	1,026,282			1.9	908,071		295,301	-67.5
Total TDR First and Other RE Loans Delinquent >= 60 Days	4,666,969	4,700,454			-25.0	3,996,624		2,944,683	-26.3
% 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	10.38	-20.5
TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days 12	256,847	0	-100.0	0	N/A	0	N/A	441,010	N/A
% TDR RE Lns also Reported as Commercial Loans Delinquent >=	230,047	0	-100.0	0	111/7		IN/A	441,010	IN/A
60 Days / Total TDR RE Lns also Reported as Commercial Loans 12									
22 22,2	14.70	0.00	-100.0	0.00	N/A	0.00	N/A	8.07	N/A
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	936,499	306,579	-67.3	376,460	22.8	714,126	89.7	18,716	-89.5
* Total 1st Mortgage Lns Recovered	675,834	67,765	-90.0	59,740	-11.8	60,583		64,675	327.0
* NET 1st MORTGAGE LN C/Os	260,665	238,814	-8.4	316,720	32.6	653,543	106.3	-45,959	-128.1
** Net Charge Offs - 1st Mortgage Loans									
/ Avg 1st Mortgage Loans	0.01	0.01			22.1	0.02		0.00	-125.3
* Total Other RE Lns Charged Off	1,135,361	1,540,353				496,445		212,103	70.9
* Total Other RE Lns Recovered * NET OTHER RE LN C/Os	574,514					406,308		64,942	-36.1
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	560,847 0.06					90,137 0.01		147,161 0.04	553.1 563.0
* Amounts are year-to-date and the related % change ratios are annualized.	0.00	0.06	30.9	-0.01	-100.0	0.01	100.4	0.04	503.0
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or	no annualizing)		1				1		
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Reporting requirements for loans were changed with September 2017 cycle to	accommodate the regula	atory definition of commer	cial loans.	This policy change may ca	use fluctua	ations from prior cycles.	1		
² The NCUA Board approved a regulatory/policy change in May 2012 revising th		-		. , , ,					
This policy change may result in a decline in delinquent loans reported as of Ju									13. RELoans 2

Return to cover		For Charter : Count of CU :						1	
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Gro	up: All *	State = 'MO' * Typ	e Include	d: Federally Insur	ed State
	Count of Cl	J in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
COMMERCIAL LOANS									
Commercial Loans to Members 13	306,661,554	366,954,467	19.7	474,471,166	29.3	538,121,400	13.4	545,456,793	1.4
Purchased Commercial Loans or Participations to									
Nonmembers ¹³	34,810,350	44,866,359		53,498,266	19.2	92,813,243	73.5	99,063,597	6.7
Total Commercial Loans 13	341,471,904	411,820,826		527,969,432		630,934,643	19.5		
Unfunded Commitments 13	15,570,012	44,595,368		69,804,507		70,550,038	1.1		
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS %(Total Commercial Loans / Total Assets)	341,471,904 2.54	411,820,826 2.94		527,969,432 3.49		630,934,643 3.45	19.5 -1.2	644,520,390 3.27	2.2 -5.2
NUMBER OF COMMERCIAL LOANS OUTSTANDING: 1	2.04	2.54	10.0	3.49	10.0	3.43	-1.2	3.21	=3.2
Number of Outstanding Commercial Loans to Members	1,199	1,349	12.5	1,640	21.6	1,802	9.9	1,790	-0.7
Number of Outstanding Purchased Commercial Loans or	,	,		,,,				,	
Participation Interests to Nonmembers	125	150		109	-27.3	150	37.6	193	28.7
Total Number of Commercial Loans Outstanding	1,324	1,499	13.2	1,749	16.7	1,952	11.6	1,983	1.6
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	40 407 407	19,850,643	40.4	29,506,613	40.0	51,106,543	70.0	52,713,829	0.4
Construction and Development Farmland	13,407,167 3,699,434	3,526,752		4,144,261	48.6 17.5	12,728,425	73.2 207.1	13,084,881	3.1 2.8
Non-Farm Residential Property	3,699,434 N/A	3,526,752 N/A		4,144,261 N/A	17.5	12,728,425 N/A	201.1	13,084,881 N/A	2.8
Multifamily	36,080,883	43,026,581		80,426,400	86.9	115,270,496	43.3	125,104,339	8.5
Owner Occupied, Non-Farm, Non-Residential Property	141,102,188	158,717,763		178,143,579		180,550,429	1.4		-1.5
Non-Owner Occupied, Non-Farm, Non-Residential Property	109,529,087	148,127,417	35.2	180,080,824		211,190,050	17.3	219,937,028	4.1
Total Real Estate Secured Commercial Loans	303,818,759	373,249,156				570,845,943	20.9		3.1
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-									
MEMBERS) 1	GEE OCO	700 504	40.0	000 070	40.0	990 670	2.4	20 405	05.7
Loans to finance agricultural production and other loans to farmers Commercial and Industrial Loans	655,866 34,877,580	782,581 35,710,941		862,670 53,273,192	10.2 49.2	889,673 56,634,781	3.1 6.3	38,135 54,092,719	
Unsecured Commercial Loans	1,371,089	1,138,169				2,265,744	107.2	990,590	
Unsecured Revolving Lines of Credit (Commercial Purpose)	748,610	939,979		438,398		298,502	-31.9	658,895	
Total Non-Real Estate Secured Commercial Loans	37,653,145	38,571,670		55,667,755		60,088,700	7.9		
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE 1									
Number - Construction and Development	23	43	87.0	52	20.9	54	3.8	68	25.9
Number - Farmland	14	14				35	118.8	39	11.4
Number - Non-Farm Residential Property	N/A	N/A		N/A		N/A		N/A	
Multifamily	128	138				249	33.2	292	
Number - Owner Occupied, Non-Farm, Non-Residential Property Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	312	367		395 314	7.6	430	8.9 15.6	430	0.0 3.3
Total Number of Real Estate Secured Commercial Loans	289 766	302 864		964		363 1,131	17.3	375 1,204	
Number - Loans to finance agricultural production and other loans to farmers	17	21		24		25	4.2		
Number - Commercial and Industrial Loans	439	531				664	-1.2	677	2.0
Number - Unsecured Commercial Loans	43	38					105.3	38	-51.3
Number - Unsecured Revolving Lines of									
Credit (Commercial Purpose)	59	45		51	13.3	54	5.9	62	14.8
Total Number of Non-Real Estate Secured Commercial Loans	558	635	13.8	785	23.6	821	4.6	779	-5.1
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: 1 * Member Commercial Loans Granted YTD	OE 402 200	143,632,008	50.9	247 250 922	E4 2	104 002 245	-14.9	42 00E 000	0.1
* Purchased or Participation Interests to Nonmembers	95,183,300 6,599,551	143,632,008		217,359,822 25,887,143	51.3 78.6	184,883,315 39,110,853	-14.9 51.1	42,005,069 9,558,283	-9.1 -2.2
DELINQUENCY - COMMERCIAL LOANS ²	0,000,001	14,455,515	113.0	20,007,140	70.0	55,110,055	31.1	3,330,203	-2.2
30 to 59 Days Delinquent	3,200,996	3,594,576	12.3	4,681,729	30.2	5,335,930	14.0	9,667,127	81.2
60 to 179 Days Delinquent	2,290,001	3,732,786		937,955		550,243	-41.3	2,787,516	
180 to 359 Days Delinquent	16,918	449,549	2,557.2	2,604,179	479.3	249,121	-90.4	15,507	-93.8
> = 360 Days Delinquent	312,344	247,901		136,461	-45.0	140,132	2.7	366,150	
Total Del Loans - All Types (>= 60 Days)	2,619,263	4,430,236	69.1	3,678,595	-17.0	939,496	-74.5	3,169,173	237.3
COMMERCIAL LOAN DELINQUENCY RATIOS 1			<u> </u>						
% Comm Lns > = 30 Days Delinquent	1.70	1.95		1.58		0.99	-37.2	1.99	
% Comm Lns >= 60 Days Delinquent (Reportable delinquency)	0.77	1.08	40.2	0.70	-35.2	0.15	-78.6	0.49	230.2
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: 1 *Total Comm Lns Charge Offs	1,485,219	326,085	-78.0	233,092	-28.5	632,056	171.2	83,712	-47.0
*Total Comm Lns Recoveries	552,451	209,235		44,328		16,478	-62.8	1,425	-65.4
AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in	332,431	205,233	-02.1	44,020	-10.0	10,470	-02.0	1,425	-03.4
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			ļ						
Real Estate Loans also Reported as Commercial Loans 1	303,818,760	373,249,156		472,301,677		570,845,943	20.9		
Agricultural Related Commercial Loans Number of Outstanding Agricultural Related Loans	4,355,300	4,309,333		5,006,931	16.2	13,618,098	172.0	13,123,016	-3.6
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding	31	35	12.9	40	14.3	60	50.0	41	-31.7
	3,867,400	5,630,693	45.6	12,386,299	120.0	14,823,977	19.7	15,715,568	6.0
*Commercial Loans and Participations Sold -no servicing rights- YTD	0	0		1,600,000		16,425	-99.0	0	
Commercial SBA Loans Outstanding	3,929,808	3,484,194	-11.3	4,911,347	41.0	4,237,625	-13.7	3,708,911	-12.5
Number of Commercial SBA Loans Outstanding	24	18		28		44	57.1	23	-47.7
Total Member Business Loans - (NMBLB)	376,096,064	431,812,680		541,475,513		623,733,395	15.2	651,090,258	4.4
%(NMBLB / Total Assets) * Amounts are year-to-date and the related % change ratios are annualized.	2.79	3.09	10.5	3.58	16.2	3.41	-4.8	3.31	-3.1
,	vulatani dafi-iti : *	mmoroial ! T'	nolio:	ngo may oc fi	otiono f	prior evoloc		l	-
¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the reg					auons from	prior cycles.			
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporti									

	Inve	stments, Cash, & Cas	h Equiva	lents					
Return to cover		For Charter :	N/A						
06/07/2021		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	te = 'MO' * Type Includ	ed: Fede	rally Insured State Cr	edit
•	Count	of CU in Peer Group :				•			
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS	Dec-2017	DCC-2010	70 Olig	DCC-1013	70 Olig	D00-2020	70 Olig	mui-zozi	70 Olig
INVESTMENT, SASTI ON DEL COTT AND SASTI EQUIVALENTO									
ACC 200 CL ACC OF INIVESTMENTS									
ASC 320 CLASS. OF INVESTMENTS	00.440.004	40 700 000	54.0	7 050 500	00.7			11/4	
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	
TOTAL HELD TO MATURITY	109,195,021	113,089,582	3.6	98,204,197	-13.2	N/A		N/A	
Allowance for Credit Losses on Held to Maturity Securities	100,100,021	110,000,002	0.0	00,201,101	10.2	1471		1471	
(if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
(,,			14// (·	1471		1471	Ů	1071
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	
TOTAL AVAILABLE FOR SALE	1,845,320,883	1,716,020,441	-7.0	1,634,415,217	-4.8	N/A		N/A	
	·			·					
Trading < 1 year	0	0	N/A	0	N/A	N/A		N/A	
Trading 1-3 years	0	0		0	N/A	N/A		N/A	
	0	0		0	N/A	N/A		N/A	
Trading 3-5 years									
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		0	N/A	N/A		N/A	
TOTAL TRADING	18,421,102	0	-100.0	67,831,186	N/A	N/A		N/A	
Equity Securities <= 1 Year	N/A	N/A		0		2,165,247	N/A	2,295,090	6.0
Equity Securities > 1-3 Years	N/A	N/A		0		2,231,680	N/A	2,276,572	2.0
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	96,116,056	288.7
Equity Securities > 10 Years	N/A	N/A		0		0	N/A	0	N/A
TOTAL EQUITY SECURITIES	N/A	N/A		0		29,126,327	N/A	100,687,718	245.7
Trading Debt Securities <= 1 Year	N/A	N/A		0		0	N/A	0	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	80,050,131	2.9
Trading Debt Securities > 10 Years	N/A	N/A		0		0	N/A	0	N/A
TOTAL TRADING DEBT SECURITIES	N/A	N/A		0		77,823,105	N/A	80,050,131	2.9
						,			
Available-for-Sale Debt Securities <= 1 Year	N/A	N/A		0		570,401,425	N/A	441,155,035	-22.7
Available-for-Sale Debt Securities > 1-3 Years	N/A	N/A		0		1,006,353,571	N/A	485,715,674	-51.7
Available-for-Sale Debt Securities > 1-3 Years Available-for-Sale Debt Securities > 3-5 Years	N/A	N/A		0		492,226,056	N/A		120.7
				0				1,086,361,097	
Available for Sale Debt Securities > 5-10 Years	N/A N/A	N/A N/A			-	379,577,787	N/A N/A	823,293,439	116.9
Available-for-Sale Debt Securities > 10 Years				0	-	12,428,374		47,359,456	281.1
AVAILABLE-FOR-SALE-DEBT SECURITIES	N/A	N/A	-	0	-	2,460,987,213	N/A	2,883,884,701	17.2
Held-to-Maturity Debt Securities <= 1 Year	N/A	N/A		0		31,592,716	N/A	25,246,665	-20.1
Held-to-Maturity Debt Securities > 1-3 Years	N/A	N/A		0		94,646,756	N/A	91,198,722	-3.6
Held-to-Maturity Debt Securities > 3-5 Years	N/A	N/A		0		20,182,920	N/A	34,285,344	69.9
Held-to-Maturity Debt Securities > 5-10 Years	N/A	N/A		0		2,348,120	N/A	7,728,144	229.1
Held-to-Maturity Debt Securities > 10 Years	N/A	N/A		0		976,087	N/A	2,975,720	204.9
TOTAL HELD-TO-MATURITY DEBT SECURITIES	N/A	N/A	1	0		149,746,599	N/A	161,434,595	7.8
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	3,314,783,299	34.2
Other Investments 1-3 yrs	306,291,831	295,692,087	-3.5	285,621,246	-3.4	265,356,055	-7.1	260,056,904	-2.0
	84,686,534	66,111,841	-21.9	49,472,855	-25.2	76,185,321	54.0	87,590,375	15.0
Other Investments 3-5 yrs				3,110,638				8,976,275	40.2
	9,435,955	5.711.579							
Other Investments 5-10 yrs	9,435,955 N/A	5,711,579 N/A			10.0			N/A	
Other Investments 5-10 yrs Other Investments 3-10 yrs	N/A	N/A		N/A		N/A	7 0	N/A 2 672 033	_1R ?
Other Investments 5-10 yrs Other Investments 3-10 yrs Other Investments > 10 yrs	N/A 1,701,262	N/A 2,195,544	29.1	N/A 3,029,430	38.0	N/A 3,264,970	7.8	2,672,033	-18.2 30.2
Other Investments 5-10 yrs Other Investments 3-10 yrs	N/A	N/A	29.1	N/A		N/A 3,264,970	7.8 69.9		-18.2 30.2
Other Investments 5-10 yrs Other Investments 3-10 yrs Other Investments > 10 yrs TOTAL Other Investments	N/A 1,701,262	N/A 2,195,544	29.1	N/A 3,029,430	38.0	N/A 3,264,970		2,672,033	
Other Investments 5-10 yrs Other Investments 3-10 yrs Other Investments 10 yrs TOTAL Other Investments MATURITIES:	N/A 1,701,262 1,463,303,718	N/A 2,195,544 1,350,955,265	29.1	N/A 3,029,430 1,661,408,747	38.0 23.0	N/A 3,264,970 2,821,920,059	69.9	2,672,033 3,674,078,886	30.2
Other Investments 5-10 yrs Other Investments 3-10 yrs Other Investments > 10 yrs TOTAL Other Investments MATURITIES: Total Investments < 1 yr	N/A 1,701,262 1,463,303,718 1,340,412,722	N/A 2,195,544 1,350,955,265 1,251,759,850	29.1 -7.7 -6.6	N/A 3,029,430 1,661,408,747 1,723,320,708	38.0 23.0 37.7	N/A 3,264,970 2,821,920,059 3,074,871,207	69.9 78.4	2,672,033 3,674,078,886 3,783,480,089	23.0
Other Investments 5-10 yrs Other Investments 3-10 yrs Other Investments > 10 yrs TOTAL Other Investments MATURITES: Total Investments < 1 yr Total Investments 1-3 yrs	N/A 1,701,262 1,463,303,718 1,340,412,722 960,563,338	N/A 2,195,544 1,350,955,265 1,251,759,850 991,833,842	29.1 -7.7 -6.6 3.3	N/A 3,029,430 1,661,408,747 1,723,320,708 1,004,559,431	38.0 23.0 37.7 1.3	N/A 3,264,970 2,821,920,059 3,074,871,207 1,368,588,062	78.4 36.2	2,672,033 3,674,078,886 3,783,480,089 839,247,872	23.0
Other Investments 5-10 yrs Other Investments 3-10 yrs Other Investments > 10 yrs TOTAL Other Investments MATURITIES: Total Investments < 1 yr	N/A 1,701,262 1,463,303,718 1,340,412,722	N/A 2,195,544 1,350,955,265 1,251,759,850	29.1 -7.7 -6.6 3.3	N/A 3,029,430 1,661,408,747 1,723,320,708	38.0 23.0 37.7	N/A 3,264,970 2,821,920,059 3,074,871,207	69.9 78.4	2,672,033 3,674,078,886 3,783,480,089	23.0
Other Investments 5-10 yrs Other Investments 3-10 yrs Other Investments > 10 yrs TOTAL Other Investments MATURITES: Total Investments < 1 yr Total Investments 1-3 yrs	N/A 1,701,262 1,463,303,718 1,340,412,722 960,563,338	N/A 2,195,544 1,350,955,265 1,251,759,850 991,833,842	29.1 -7.7 -6.6 3.3	N/A 3,029,430 1,661,408,747 1,723,320,708 1,004,559,431	38.0 23.0 37.7 1.3	N/A 3,264,970 2,821,920,059 3,074,871,207 1,368,588,062	78.4 36.2	2,672,033 3,674,078,886 3,783,480,089 839,247,872	23.0
Other Investments 5-10 yrs Other Investments 3-10 yrs Other Investments > 10 yrs TOTAL Other Investments MATURITIES: Total Investments < 1 yr Total Investments 1-3 yrs Total Investments 3-5 yrs	1,701,262 1,463,303,718 1,340,412,722 960,563,338 989,84,722 142,486,804	N/A 2,195,544 1,350,955,265 1,251,759,850 991,833,842 789,618,924 140,308,611	29.1 -7.7 -6.6 3.3 -20.2	N/A 3,029,430 1,661,408,747 1,723,320,708 1,004,559,431 528,472,823 201,027,254	38.0 23.0 37.7 1.3 -33.1	N/A 3,264,970 2,821,920,059 3,074,871,207 1,368,588,062 588,594,297	78.4 36.2 11.4	2,672,033 3,674,078,886 3,783,480,089 839,247,872 1,208,236,816	23.0 -38.7 105.3
Other Investments 5-10 yrs Other Investments 3-10 yrs Other Investments 3-10 yrs Other Investments TOTAL Other Investments MATURITES: Total Investments 1-3 yrs Total Investments 1-3 yrs Total Investments 3-5 yrs Total Investments 3-10 yrs Total Investments 3-10 yrs Total Investments 3-10 yrs	N/A 1,701,262 1,463,303,718 1,340,412,722 960,563,338 989,884,722 142,486,804 N/A	N/A 2,195,544 1,350,955,265 1,251,759,850 991,833,842 789,618,924 140,308,611 N/A	29.1 -7.7 -6.6 3.3 -20.2 -1.5	N/A 3,029,430 1,661,408,747 1,723,320,708 1,004,559,431 528,472,823 201,027,254 N/A	38.0 23.0 37.7 1.3 -33.1 43.3	N/A 3,264,970 2,821,920,059 3,074,871,207 1,368,588,062 588,594,297 490,880,306 N/A	78.4 36.2 11.4 144.2	2,672,033 3,674,078,886 3,783,480,089 839,247,872 1,208,236,816 1,016,164,045 N/A	23.0 -38.7 105.3 107.0
Other Investments 5-10 yrs Other Investments 3-10 yrs Other Investments > 10 yrs TOTAL Other Investments MATURITIES: Total Investments - 1 yr Total Investments 1-3 yrs Total Investments 5-5 yrs Total Investments 5-10 yrs Total Investments 3-10 yrs Total Investments 3-10 yrs Total Investments 3-10 yrs Total Investments 3-10 yrs	N/A 1,701,262 1,463,303,718 1,340,412,722 960,563,338 989,884,722 142,486,804 N/A 2,893,138	N/A 2,195,544 1,350,955,265 1,251,759,850 991,833,842 789,618,924 140,308,611 N/A 6,544,061	29.1 -7.7 -6.6 3.3 -20.2 -1.5	N/A 3,029,430 1,661,408,747 1,723,320,708 1,004,559,431 528,472,823 201,027,254 N/A 4,479,131	38.0 23.0 37.7 1.3 -33.1 43.3	N/A 3,264,970 2,821,920,059 3,074,871,207 1,368,588,062 588,594,297 490,880,306 N/A 16,669,431	78.4 36.2 11.4 144.2	2,672,033 3,674,078,886 3,783,480,089 839,247,872 1,208,236,816 1,016,164,045 N/M 53,007,209	23.0 -38.7 105.3 107.0 218.0
Other Investments 5-10 yrs Other Investments 3-10 yrs Other Investments > 10 yrs TOTAL Other Investments MATURITIES: Total Investments < 1 yr Total Investments < 3 yrs Total Investments 3-5 yrs Total Investments 3-5 yrs Total Investments 3-10 yrs Total Investments 3-10 yrs Total Investments 3-10 yrs Total Investments 3-10 yrs Total Investments > 10 yrs Total Investments > 10 yrs	N/A 1,701,262 1,463,303,718 1,340,412,722 960,563,338 989,884,722 142,486,804 N/A	N/A 2,195,544 1,350,955,265 1,251,759,850 991,833,842 789,618,924 140,308,611 N/A	29.1 -7.7 -6.6 3.3 -20.2 -1.5	N/A 3,029,430 1,661,408,747 1,723,320,708 1,004,559,431 528,472,823 201,027,254 N/A	38.0 23.0 37.7 1.3 -33.1 43.3	N/A 3,264,970 2,821,920,059 3,074,871,207 1,368,588,062 588,594,297 490,880,306 N/A 16,669,431	78.4 36.2 11.4 144.2	2,672,033 3,674,078,886 3,783,480,089 839,247,872 1,208,236,816 1,016,164,045 N/A	23.0 -38.7 105.3 107.0
Other Investments 5-10 yrs Other Investments 3-10 yrs Other Investments > 10 yrs TOTAL Other Investments MATURITIES: Total Investments < 1 yr Total Investments 1-3 yrs Total Investments 3-5 yrs Total Investments 5-10 yrs Total Investments 3-10 yrs Total Investments 3-10 yrs Total Investments 3-10 yrs Total Investments 3-10 yrs	N/A 1,701,262 1,463,303,718 1,340,412,722 960,563,338 989,884,722 142,486,804 N/A 2,893,138	N/A 2,195,544 1,350,955,265 1,251,759,850 991,833,842 789,618,924 140,308,611 N/A 6,544,061	29.1 -7.7 -6.6 3.3 -20.2 -1.5	N/A 3,029,430 1,661,408,747 1,723,320,708 1,004,559,431 528,472,823 201,027,254 N/A 4,479,131	38.0 23.0 37.7 1.3 -33.1 43.3	N/A 3,264,970 2,821,920,059 3,074,871,207 1,368,588,062 588,594,297 490,880,306 N/A 16,669,431	78.4 36.2 11.4 144.2	2,672,033 3,674,078,886 3,783,480,089 839,247,872 1,208,236,816 1,016,164,045 N/A 53,007,209 6,900,136,031	23.0 -38.7 105.3 107.0

Performance			Other Investment In	formation						
Column NA										
Peer Group: NA										
Dec. 2017 Dec. 2018 %Chg Dec. 2019 %Chg					N-41 * D O	. 411 + 04-			d 11 1 d O4 - 4 -	0
New Statement New Statemen	Peer Group: N/A	Count o			Nation * Peer Group	: All ^ Sta	ite = 'MO' ^ i ype inci	uaea: Fe	derally insured State	Credit
INVESTMENT SUMMARY:		Count o	CO in Peer Group :	N/A						
	INVECTMENT CHAMADY.	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
Total Fibro-Issued Guaranteed Notes 0		2 560 525	2.021.060	21.0	1 600 015	20.9	0	100.0	0	N/A
All Other US Conventment Obligations						-				
TOTAL US. GOVERNMENT OBLIGATIONS 177.457.723 155.103.710 21.7 156.172.083 0.7 77.868.202 50.1 39.869.784 4.869.007 4.969.007 4										
Agency/GSE Debt Instruments (not backed by mortgages)										
TOTAL FUNDS A COMMON TRUST NUSTMENTS 1,159,135,770 1,140,826,342 10,12 670,573,839 -6,1 1,913,859,269 97.2 2,270,116,675 1,707.2,90,332 1,31 1,450,935,55 -7,1 2,460,15,767 70,9 2,907,948,33 1,30 1,		,,	,,		,	-	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-	20,000,00	
TOTAL FEDERAL AGENCY SECURTIES	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	636,668,158	12.1
Securities Issued by States and Political Buildvision in the U.S.	0 7 0 0									
Privately Issued Mortgage-Fealed Securities (*CLI only)** 0 0 0 NA 0 NA 0 NA 0 NA 0 NA 0 NA 0 Privately Issued Securities (*CLI only)** 0 0 0 NA 0 NA 0 NA 0 NA 0 NA 0 NA 0 N										
Privately Issued Securities (FCUs only)										
Privately Issued Mortgage-Backed Securities (FISCUS Only)										
TOTAL OTHER MORTGAGE-BACKED SECURITIES 425,001 246,402 42.1 39,386 -84.0 30,000 2-3.8 28,103 -10.0										
Multual Funds										+
Common Trusts	The state of the s	720,301	270,402	72.1	33,300	07.0	30,000	20.0	20,193	-0.0
Common Trusts 3,524,192 3,433,699 2,6 3,556,891 3,6 3,639,486 2,3 3,639,696 3,650,743 77 3,741 3,77 3,77	Mutual Funds	5,133,614	4,858,599	-5.4	4,901,969	0.9	7,138,810	45.6	83,918,759	1,075.5
TOTAL NUTULA FUNDS & COMMON TRUST INVESTMENTS 8,657,806 8,292,29	Common Trusts									0.0
NORTGAGE RELATED SECURITIES:		8,657,806		-4.2	8,458,550		10,778,296		87,557,413	
Collateralized Mortgage Chilogations		0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Mortgage Backed Securities 231,697,664 248,663,099 7.4 241,303,057 -3.0 459,896,600 90.6 504,074,453										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas		231,697,664	248,863,099	7.4	241,303,057	-3.0	459,896,600	90.6	504,074,453	9.6
O										
Non-Morgage Related Securities With Maturities > 3 Yrs		0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)				14/71		14// (-	14/71		14//
Deposits/Shares per 703.10(a) Market Value of Investments Purchased Under Investment Pliot Program (703.19) 0 0 N/A	Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)						+				+
Investment Pilot Program (703.19)		0	C	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 6,901,483,527 2 Investment Repurchase Agreements 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 0 Investment Repurchase Agreements Placed in Investments for Positive Arbitrage 0 0 N/A 0 Investments for Positive Arbitrage 0 N/A 0 N/		•								
Investment Repurchase Agreements							·			
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage										
For Positive Arbitrage		0		19/73	0	11//	0	19/73	0	18/7-3
Cash on Deposit in Other Financial Institutions 604,075,196 555,381,885 -8.1 386,712,285 -30.4 536,953,877 38.9 522,115,820 - CUSO INFORMATION		0	0	N/A	0	N/A	0	N/A	0	N/A
CUSO INFORMATION Value of Investments in CUSO 46,887,762 41,502,091 -11.5 45,619,404 9.9 58,047,408 27.2 62,356,521 CUSO loans 300,000 9,999,994 3,233.3 6,936,811 -30.6 3,584,109 -48.3 5,383,276 5 7,382,276 7,383,2		125,494,471	109,190,803	-13.0	156,891,558	43.7	377,611,421	140.7	548,673,768	45.3
Value of Investments in CUSO 46,887,762 41,502,091 -11.5 45,619,404 9.9 58,047,408 27.2 62,356,521 CUSO loans 300,000 9,999,994 3,233.3 6,936,811 -30.6 3,584,109 -48.3 5,383,276 5 300,000 9,999,994 3,233.3 6,936,811 -30.6 3,584,109 -48.3 5,383,276 5 300,000 9,999,994 3,233.3 6,936,811 -30.6 3,584,109 -48.3 5,383,276 5 30,000,997 1.6 32,103,798 Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) 0 1,281,748 N/A 1,319,011 2.9 0 -100.0 1,366,160 0 0 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 30.3 227,528,874 -1 CREDIT UNION INVESTMENT PROGRAMS Nortgage Processing 23 22 -4.3 21 -4.5 21 0.0 21 Approved Mortgage Seller 20 20 0.0 21 5.0 22 Borrowing Repurchase Agreements 0 1 N/A 1 N/A 1 0.0 1 D.0 1 Brokered Deposits (all deposits acquired through 3rd party) 2 4 100.0 4 0.0 4 0.0 4 0.0 4 0.0 1 Investments Not Authorized by FCU Act (SCU only) 2 2 2 0.0 3 0.0 3	,	604,075,196	555,381,885	-8.1	386,712,285	-30.4	536,953,877	38.9	522,115,820	-2.8
CUSO loans 300,000 9,999,994 3,233.3 6,936,811 -30.6 3,584,109 -48.3 5,383,276 5 Aggregate cash outlays in CUSO 22,795,773 22,593,065 -0.9 31,501,582 39.4 32,008,987 1.6 32,103,798 Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) [†] 0 1,281,748 N/A 1,319,011 2.9 0 -100.0 1,366,160 I 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 30.3 227,528,874 -1 CREDIT UNION INVESTMENT PROGRAMS Mortgage Processing 23 22 -4.3 21 -4.5 21 0.0 21 Approved Mortgage Seller 20 20 0.0 20 0.0 21 5.0 22 Borrowing Repurchase Agreements 0 1 N/A 1 0.0 1 0.0 1 Brokered Deposits (all deposits acquired through 3rd party) 2 4 100.0 4 0.0 4 0.0 4 Investment Pilot Program 0 0 N/A 0 N/										
Aggregate cash outlays in CUSO 22,795,773 22,593,065 -0.9 31,501,582 39.4 32,008,987 1.6 32,103,798 Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹ 0 1,281,748 N/A 1,319,011 2.9 0 -100.0 1,366,160 II 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 30.3 227,528,874 -1 CREDIT UNION INVESTMENT PROGRAMS 30.9 266,788,142 30.3 227,528,874 -1 Approved Mortgage Processing 23 22 -4.3 21 -4.5 21 0.0 21 Approved Mortgage Seller 20 20 0.0 20 0.0 21 5.0 22 Borrowing Repurchase Agreements 0 1 N/A 1 0.0 1 0.0 1 0.0 1 Brokered Deposits (all deposits acquired through 3rd party) 2 4 100.0 4 0.0 4 0.0 4 0.0 4 0.0 4 0.0 4 0.0 1 Investment Pilot Program 0 0 N/A 0 N/										7.4
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹					-,,-					
Outstanding Balance of Brokered CDs and Share 158,639,065 156,482,012 -1.4 204,814,345 30.9 266,788,142 30.3 227,528,874 -1 CREDIT UNION INVESTMENT PROGRAMS Borrowing Processing 23 22 -4.3 21 -4.5 21 0.0 21 Approved Mortgage Seller 20 20 20 0.0 20 0.0 21 5.0 22 Borrowing Repurchase Agreements 0 1 N/A 1 0.0 1 0.0 1 Brokered Deposits (all deposits (all deposits acquired through 3rd party) 2 4 100.0 4 0.0 4 0.0 4 Investment Pilot Program 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 0 0 0 0 N/A 0 N	Aggregate cash outlays in COSO	22,795,773	22,593,065	-0.9	31,501,582	39.4	32,008,987	1.6	32,103,798	0.3
Outstanding Balance of Brokered CDs and Share 158,639,065 156,482,012 -1.4 204,814,345 30.9 266,788,142 30.3 227,528,874 -1 CREDIT UNION INVESTMENT PROGRAMS Borrowing Processing 23 22 -4.3 21 -4.5 21 0.0 21 Approved Mortgage Seller 20 20 20 0.0 20 0.0 21 5.0 22 Borrowing Repurchase Agreements 0 1 N/A 1 0.0 1 0.0 1 Brokered Deposits (all deposits (all deposits acquired through 3rd party) 2 4 100.0 4 0.0 4 0.0 4 Investment Pilot Program 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 0 0 0 0 N/A 0 N	Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY)1	n	1.281.748	N/A	1.319.011	29	n	-100 0	1.366.160	N/A
Certificates Purchased 158,639,065 156,482,012 -1,4 204,814,345 30.9 266,788,142 30.3 227,528,874 -1	, ,		.,201,140	13/73	.,510,011	2.3		150.0	.,000,100	14//
Mortgage Processing 23 22 -4.3 21 -4.5 21 0.0 21	Certificates Purchased	158,639,065	156,482,012	-1.4	204,814,345	30.9	266,788,142	30.3	227,528,874	-14.7
Approved Mortgage Seller 20 20 0.0 20 0.0 21 5.0 22										
Borrowing Repurchase Agreements 0 1 N/A 1 0.0 1 0.0 1										
Brokered Deposits (all deposits acquired through 3rd party) 2 4 100.0 4 0.0 4 0.0 4 Investment Pilot Program 0 0 N/A 0 N/A 0 N/A 0 N/A 0 Investments Not Authorized by FCU Act (SCU only) 2 2 0.0 2 0.0 2 0.0 2 0.0 2 0.0 2 0.0 0 N/A 0<	11 00									
Investment Pilot Program 0 0 N/A 0 N/A 0 N/A 0 I Investments Not Authorized by FCU Act (SCU only) 2 2 0.0 2 0.0 2 0.0 2 Deposits and Shares Meeting 703.10(a) 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 Deposits and Shares Meeting 703.10(a) 0 0 N/A 0 N/A 0 N/A 0 N/A 0 II										
Deposits and Shares Meeting 703.10(a) 0 0 N/A 0 N/A 0 N/A 0 I										
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE										
BENEFIT PLANS OR DEFERRED COMPENSATION PLANS						-		_		
Other Assets 116,433,115 141,546,506 21.6 141,348,411 -0.1 168,694,979 19.3 176,650,836 Total Assets Used to Fund Employee Benefit Plans or Deferred 100,433,115 141,546,506 21.6 141,348,411 -0.1 168,694,979 19.3 176,650,836		110,433,115	141,546,506	21.6	141,348,411	-0.1	108,094,979	19.3	176,050,836	4.7
		159.739.543	189.503.195	18.6	215.490.583	13.7	257.524.409	19.5	278.319.986	8.1
	· •	,,510	22,222,100	12.3	2, 122,000		31,121,100	12.0	2,212,300	
1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.	1/ Prior to March 31, 2014, this item included investments purchased for employee	e benefit/deferred comp	pensation plans.							
# Means the number is too large to display in the cell	# Means the number is too large to display in the cell									
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	Supplemental Shar	e Information, Off Ba	alanca Sh	not & Borrowings					
Return to cover	Supplemental Shar	For Charter :		leet, & borrowings					
06/07/2021		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * Sta	te = 'MO' * Type Inclu	uded: Fed	derally Insured State	Credit
	Count o	f CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Ch
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	3,400,600	1,409,589	-58.5		226.9	1,978,037	-57.1	1,740,351	-12.
Accounts Held by Nonmember Public Units	8,222,612	1,914,394	-76.7	2,086,039	9.0	2,481,798	19.0	3,505,838	41.3
Employee Benefit Member Shares	22,081,557	34,627,568	56.8	27,730,953	-19.9	30,514,118	10.0	30,838,140	1.1
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	46,902,666	11.8
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	717,361,845	-3.9
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	322,446,130	0.
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	862,248,941	15.
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	4,642,681	-16.
SAVING MATURITIES									
< 1 year	10,327,540,539	10,787,724,381	4.5	11,570,744,577	7.3	14,599,106,951	26.2	15,993,485,636	9.0
1 to 3 years	767,627,235	738,512,658	-3.8		8.4	704,892,724	-11.9	747,643,164	
> 3 years	389,395,697	402,171,311	3.3		22.9	472,560,334	-4.4	453,313,735	
Total Shares & Deposits	11,484,563,471	11,928,408,350	3.9		7.9		22.6	17,194,442,535	_
INSURANCE COVERAGE OTHER THAN NOUSIF	. ,,,,,,,	, .,,,,,,,,		,,		,,		. , ,,,,,,,,	
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		34.6	62,366,616		60,457,793	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR	. ,,	. , ,		-,,		. , ,			
COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	15,570,012	44,595,368	186.4	69,804,507	56.5	70.550.038	1.1	84,999,113	20.
Miscellaneous Commercial Loan Unfunded Commitments (Included In	.,,.	, ,		,		.,,		,,,,,	
Categories Above)									
Agricultural Related Commercial Loans	169,646	59,899	-64.7	233,281	289.5	213,575	-8.4	174,991	-18.
Construction & Land Development	3,570,088	30,887,136	765.2	49,831,183	61.3	31,993,686	-35.8	33,593,175	5.0
Outstanding Letters of Credit	181,000	482,070	166.3	260,580	-45.9	310,511	19.2	330,036	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL	,,,,,	. ,		,		,.		,	
REMAINING LOANS (NON-COMMERCIAL)									
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	731,249,713	2.
Credit Card Line	996,166,663	1,046,762,663	5.1		3.6	1,235,977,636	14.0	1,272,554,108	
Unsecured Share Draft Lines of Credit	118,574,917	111,464,089	-6.0		4.6	130,087,698	11.6	136,816,985	
Overdraft Protection Programs	284,026,006	305,875,289	7.7		4.7	333,552,184	4.1	334,527,039	
Residential Construction Loans-Excluding Commercial Purpose	2,693,939	4,790,457	77.8		30.8	14,418,578	130.1	14,666,942	1.7
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0				0		0	_
Proprietary Reverse Mortgage Products	0	0				0		0	
Other Unused Commitments	27,517,022	29,547,835	7.4		-15.1	54,777,114	118.3	89,130,899	
Total Unfunded Commitments for Non-Commercial Loans	1,948,699,174	2,068,377,344	6.1	2,161,413,754	4.5	2,481,100,375	14.8	2,578,945,686	3.
Total Unused Commitments	1,964,269,186	2,112,972,712	7.6		5.6	2,551,650,413	14.4	2,663,944,799	4.4
%(Unused Commitments / Cash & ST Investments)		149.11							
	130.89		13.9		-21.2	76.61	-34.8	66.13	
Unfunded Commitments Committed by Credit Union	1,963,730,475	2,112,546,546	7.6		5.6		14.4	2,663,461,214	4.4
Unfunded Commitments Through Third Party	538,711	426,166	-20.9		55.1	465,157	-29.6	483,585	_
Loans Transferred with Recourse 1	376,837,079	513,855,555	36.4		30.2	438,665,377	-34.4	382,514,895	
Pending Bond Claims	1,150,733	320,394	-72.2		-67.4	1,324,500		1,151,152	-13.
Other Contingent Liabilities	22,140,378	15,923,424	-28.1	9,296,398	-41.6	9,617,507	3.5	9,601,007	-0.:
CREDIT AND BORROWING ARRANGEMENTS:	1		_		_				l .
Num FHLB Members	27	27	0.0	27	0.0	29	7.4	29	0.0
LINES OF CREDIT (Borrowing)									<u> </u>
Total Credit Lines	1,909,671,610	1,960,730,193	2.7		10.8	2,611,906,704	20.2	2,661,201,404	1.9
Total Committed Credit Lines	55,894,849	53,914,250	-3.5		41.4	88,364,262	15.9	84,930,231	-3.
Total Credit Lines at Corporate Credit Unions	299,050,652	310,341,000	3.8		1.5				
Draws Against Lines of Credit	206,089,643	232,511,178	12.8	184,501,548	-20.6	194,540,940	5.4	171,791,489	-11.
BORROWINGS OUTSTANDING FROM CORPORATE									
CREDIT UNIONS									1
Line of Credit Outstanding from Corporate Cus	2,881,125	8,782,576			-84.9	0		0	_
Term Borrowings Outstanding from Corporate Cus	0	0	N/A	2,000,000	N/A	0	-100.0	0	N/A
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	1,751,877,050	1,856,055,172	5.9	2,157,510,276	16.2	2,433,802,339	12.8	2,608,461,963	7.:
Amount of Borrowings Subject to Early Repayment at									
	0	0	N/A	0	N/A	129,849,637	N/A	0	
Lenders Option									
Uninsured Secondary Capital ²	0	500,000	N/A	500,000	0.0	500,000	0.0	500,000	0.0
	0	500,000	N/A	500,000	0.0	500,000	0.0	500,000	0.0

MEMOREPSIDE		Miccollan	ague Information D	roarame	Sarvicas					
George Count of CU Set Acet Custom C	Return to cover	Wilscellali			Jei vices					
Common March Common Co										
Present Pres										
Name Count of Cu in Peer Group: INA Dec-2017 No. The Dec-2017					Nation * Peer Group:	All * State	e = 'MO' * Type Inclu	ded: Fede	erally Insured State C	redit
Package Pack	100.0.00	Count o				/ UII Olul	·•		orany mourou otato o	- Cuit
MEMBERSHEP 1,452,862 1,557,778 3.8 1,552,462 1,68 3,572,681 2,5 1,569,260 1,452,862 1,567,778 3.8 1,552,462 1,68 3,506,878 1,452,861 1,452,		Count	i oo iii i cci oloup .	IWA						
MEMBERSHEP 1,452,862 1,557,778 3.8 1,552,462 1,68 3,572,681 2,5 1,569,260 1,452,862 1,567,778 3.8 1,552,462 1,68 3,506,878 1,452,861 1,452,		Dec-2017	Dec-2018	% Cha	Dec-2019	% Cha	Dec-2020	% Cha	Mar-2021	% Chg
Sum Control Members 1,452,862 1,567,776 3,8 1,534,442 1,6 1,572,861 2,5 1,586,260 3,00,869	MEMBERSHIP:	200 2011	200 20 10	70 U.I.g	200 2010	/0 U.i.g	200 2020	/0 U.i.g		/0 U.I.g
Num Perform to Departed Members		1 /52 802	1 507 778	3.8	1 534 442	1.8	1 572 681	2.5	1 588 200	1.0
S. Current Members to Potential Mambers										0.2
S Membershine Growth **S Agriculture Street Control of Contro										0.2
Total Num Serrige Accis Per Provides 1,000 2,837,355 3,6 2,80,102 1,5 2,906,342 4,0 3,032,700				+						59.3
EMPLOYEES:										1.2
Num Full-Time Employees 3.779 3.066 4.9 4.116 3.8 4.243 3.1 4.247		2,739,099	2,037,333	3.0	2,000,122	1.5	2,990,342	4.0	3,032,700	1.2
Num Part Time Employees 352 340 -34 287 -16.6 260 -6.3 282 -18.		2 770	2.000	4.0	4 115	2.0	4 242	2.1	4 247	0.1
BRANCHES				+						
Num of CUB responsing Sharmed Branches 321 322 0.3 324 0.6 356 1.9 318		332	340	-3.4	287	-15.6	209	-0.3	232	-6.3
Name of CUs Reporting Shared Branches 30 31 33 29 6.5 29 0.0 29	-						0.10		0.10	
Piles to aid new branches or expand existing facilities 14 15 7,1 19 287 17 10.5 15 1										
MISCELLANEOUS LOAN INFORMATION:										
"Total Arborator of Learns Granted YTD "Total Paylody Allerandrie Colore (PAL Learns) Granted Year to Date (PCUs Only)		14	15	7.1	19	26.7	17	-10.5	15	-11.8
Trotal Physical Attendance (PALL Lorans) Granted Year to Date (FCUs Only) 0 NA 0 N				<u> </u>		— —				
RECUIS Only)		4,392,465,382	4,782,698,439	8.9	5,438,555,196	13.7	7,214,210,536	32.6	1,864,026,757	3.4
MEMBER SERVICE AND PRODUCT OFFERINGS Confedit Page 1 Confedit Page 2 Confedit Page 2 Confedit Page 2 Confedit Page 3 Confedi										
Confide Programs :		0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Loans										
Detail Consider 27										
Debt Cancellation/Suspension 4 5 25,0 5 0,0 4 20,0 4 20,0 4 1 1 N/A 1 N										_
Direct Financing Leases 0 0 N/A 0 N/A 1 N/A 0										
Indirect Commercial Loans										
Indirect Consumer Loans 33 32 3.0 32 0.0 32 0.0 32				+						
Indirect Mortgage Loans										
Interest Only or Payment Option 1st Mortgage Loans 11				+						
Micro Business Loans										
Micro Consumer Loans				+						
Overdraft Lines of Credit 57										
Overdraft Protection										
Participation Loans										
Pay Day Loans	Overdraft Protection	52	51	-1.9			49	-2.0	49	0.0
Real Estate Loans 74 69 -6.8 67 -2.9 67 0.0 67 Refund Anticipation Loans 2 2 2 0.0 2 0.0 1 -50.0 1 Risk Based Loans 76 73 -3.9 71 -2.7 69 -2.8	Participation Loans	39	44	12.8	44	0.0	47	6.8	47	0.0
Refund Anticipation Loans 2 2 0.0 2 0.0 1 -50.0 1	Pay Day Loans	16	16	0.0	16	0.0	14	-12.5	14	0.0
Risk Based Loans Risk Based Loans Raceured Credit C	Real Estate Loans	74	69	-6.8	67	-2.9	67	0.0	67	0.0
Share Secured Credit Cards 29 30 3.4 30 0.0	Refund Anticipation Loans	2	2	0.0	2	0.0	1	-50.0	1	0.0
Payday Alternative Loans (PAL Loans)	Risk Based Loans	76	73	-3.9	71	-2.7	69	-2.8	69	0.0
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs): ATM/Debit Card Programs	Share Secured Credit Cards	29	30	3.4	30	0.0	30	0.0	30	0.0
Cother Programs):	Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0	N/A
ATM/Debit Card Program 77 77 77 0.0 76 -1.3 75 -1.3 75 Commercial Share Accounts 44 43 -2.3 43 0.0 42 -2.3 42 Check Cashing 60 61 1.7 61 0.0 61 0.0 61 First Time Homebuyer Program 14 16 14.3 16 0.0 17 6.3 17 Health Savings Accounts 12 13 8.3 13 0.0 13 0.0 13 0.0 13 In-School Branches 11 1 1 0.0 1 1 0.0 1 1 0.0 1 1 0.0 1 1 Insurance/Investment Sales 35 35 0.0 35 0.0 34 -2.9 34 International Remittances 20 20 0.0 20 0.0 21 5.0 21 Low Cost Wire Transfers 75 73 -2.7 72 -1.4 70 -2.8 71 Investment Gales MERGERS/ACQUISTIONS: MERGERS/ACQUISTIONS:	MEMBER SERVICE AND PRODUCT OFFERINGS									
Commercial Share Accounts	(Other Programs):									
Commercial Share Accounts		77	77	0.0	76	-1.3	75	-1.3	75	0.0
Check Cashing	Commercial Share Accounts									
First Time Homebuyer Program 14 16 14.3 16 0.0 17 6.3 17 Health Savings Accounts 12 13 8.3 13 0.0 13 0.0 13 In-School Branches 1 1 1 0.0 1 1 0.0 1 1 0.0 1 1 Insurance/Investment Sales 35 35 0.0 35 0.0 34 -2.9 34 International Remittances 20 20 0.0 20 0.0 20 0.0 21 5.0 21 Low Cost Wire Transfers 75 73 -2.7 72 -1.4 70 -2.8 71 **Mumber of International Remittances Originated YTD 4,162 4,461 7.2 4,250 -4.7 3,800 -10.6 1,095 1 **MERGERS/ACQUISITIONS: Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R) 8 13 13 0.0 14 7.7 14 0.0 14 Adjusted Retained Earnings Obtained through Business Combinations 17,042,824 19,237,034 12.9 22,413,114 16.5 22,665,750 1.1 22,665,750 **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)	Check Cashing	60								0.0
Health Savings Accounts	First Time Homebuyer Program									
Individual Development Accounts 2 3 50.0 3 0.0 3 0.0 3 0.0 1 In-School Branches 1 1 1 1 0.0 1 1 0.0 1 1 0.0 1 1 0.0 1 1 Insurance/Investment Sales 3 5 35 0.0 35 0.0 35 0.0 34 -2.9 34 International Remittances 2 0 20 0.0 20 0.0 21 5.0 21 International Remittances 3 75 73 -2.7 72 -1.4 70 -2.8 71 **Number of International Remittances Originated YTD 4,162 4,461 7.2 4,250 -4.7 3,800 -10.6 1,095 1 MERGERS/ACQUISITIONS:										
In-School Branches 1 1 1 0.0 1 1 0.0 1 1 0.0 1 1 0.0 1 1 Insurance/Investment Sales 35 35 0.0 35 0.0 35 0.0 34 2.9 34 International Remittances 20 20 0.0 20 0.0 20 0.0 21 5.0 21 East 71 1 1 20 20 East 71 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Ţ									
Insurance/Investment Sales 35 35 0.0 35 0.0 34 -2.9 34 International Remittances 20 20 0.0 20 0.0 20 0.0 21 5.0 21 Low Cost Wire Transfers 75 73 -2.7 72 -1.4 70 -2.8 71 **Number of International Remittances Originated YTD 4,162 4,461 7.2 4,250 -4.7 3,800 -10.6 1,095 1 MERGERS/ACQUISITIONS:										
International Remittances 20 20 0.0 20 0.0 21 5.0 21 Low Cost Wire Transfers 75 73 -2.7 72 -1.4 70 -2.8 71 **Number of International Remittances Originated YTD 4,162 4,461 7.2 4,250 -4.7 3,800 -10.6 1,095 1 **MERGERS/ACQUISITIONS:				+						
Low Cost Wire Transfers 75 73 -2.7 72 -1.4 70 -2.8 71 **Number of International Remittances Originated YTD 4,162 4,461 7.2 4,250 -4.7 3,800 -10.6 1,095 1 MERGERS/ACQUISITIONS: MERGERS/ACQUISITIONS:										0.0
**Number of International Remittances Originated YTD										
MERGERS/ACQUISITIONS:	-			_				_		
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R) 13 13 0.0 14 7.7 14 0.0 14 Adjusted Retained Earnings Obtained through Business Combinations 17,042,824 19,237,034 12.9 22,413,114 16.5 22,665,750 1.1 22,665,750 Fixed Assets - Capital & Operating Lease S 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 32,574,871 -4 Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)		7,102	7,701	7.2	7,230	7.7	0,000	10.0	1,000	10.0
Business Combo Accting (FAS 141R) 13 1 0.0 14 7.7 14 0.0 14 Adjusted Retained Earnings Obtained through Business Combinations 17,042,824 19,237,034 12.9 22,413,114 16.5 22,665,750 1.1 22,665,750 Fixed Assets - Capital & Operating Lease 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 32,574,871 *Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)				†						
Adjusted Retained Earnings Obtained through Business Combinations 17,042,824 19,237,034 12.9 22,413,114 16.5 22,665,750 1.1 22,665,750 1.1 22,665,750 Sixed Assets - Capital & 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 32,574,871 *Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)		13	13	0.0	14	77	14	0.0	14	0.0
Business Combinations 17,042,824 19,237,034 12.9 22,413,114 16.5 22,665,750 1.1 22,665,750 Fixed Assets - Capital & Operating Leases Image: 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 32,574,871 *Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) Image: Capital Assets (not discounted to PV) 33,763,523 -0.3 32,574,871		10	10	0.0	17	7.7		0.0		0.0
Fixed Assets - Capital & Operating Leases Segregate 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 32,574,871 -11.9 * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) 50,000		17.042.824	19.237 034	12.9	22,413 114	16.5	22,665,750	11	22,665,750	0.0
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 32,574,871 -1.9 4. Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) 33,854,037 15.7 33,763,523 -0.3 32,574,871 -1.9 4. Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)		11,012,024	.0,207,004	0	22,1.0,114	.0.0	22,000,100		22,000,100	0.0
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 32,574,871 -11.9 4.0 Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)										
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)		33.195.608	29.249.548	-11.9	33.854.037	15.7	33.763.523	-0.3	32.574.871	-3.5
	,		20,2 10,040		30,001,007	.0.7	30,1 00,020	0.0	52,5. 1,571	0.0
Amount is year-to-date and the related % change ratio is annualized.	·	uunziigj								
# Means the number is too large to display in the cell 18.MiscInfoAndServi		Т		1						

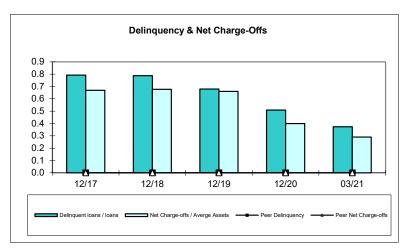
	Inform	nation System	s & Tech	nology					
Return to cover		For Charter :	N/A						
06/07/2021		Count of CU:	94						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer	Group: A	III * State = 'M	О' * Туре	Included: Fe	derally
	Count of CU in	Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Ch
	200 2011	200 2010	/0 U.i.g	200 20.0	/0 G.i.g	200 2020	/0 U.I.g	2021	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Vendor Supplied In-House System	54				-5.9	42	-12.5	42	0.
Vendor On-Line Service Bureau	44				4.7	48	6.7	48	0.0
CU Developed In-House System	0					0	N/A	0	
Other	5					4	0.0	4	
Otilei	3	3	0.0	4	-20.0	- 4	0.0	4	0.0
Electronic Einensial Comissa									
Electronic Financial Services Home Banking Via Internet Website	81	78	2.7	78	0.0	77	1.0	77	0.0
<u> </u>	56				0.0	77 54	-1.3	77	0.0
Automatic Toller Machine (ATM)					-1.8		-1.8	54	
Automatic Teller Machine (ATM)	74				0.0	73	-1.4	73	
Kiosk	5				16.7	7	0.0	7	0.
Mobile Banking	53				7.3	59	0.0	60	
Other	4	6	50.0	6	0.0	6	0.0	8	33.3
Services Offered Electronically									
Member Application	42				2.4	43	0.0	43	0.0
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	78	0.0
Share Draft Orders	62	60	-3.2	59	-1.7	58	-1.7	58	0.0
New Share Account	25	26	4.0	27	3.8	29	7.4	29	0.0
Loan Payments	75	73	-2.7	72	-1.4	72	0.0	73	1.4
Account Aggregation	17	18	5.9	17	-5.6	16	-5.9	16	0.0
Internet Access Services	33	32	-3.0		6.3	34	0.0	34	0.0
e-Statements	74	73			-2.7	70	-1.4	70	0.0
External Account Transfers	31	35			0.0	37	5.7	37	0.0
View Account History	81	78			0.0	77	-1.3	77	0.0
Merchandise Purchase	6					3	0.0	3	
Merchant Processing Services	6					8	-11.1	8	
Remote Deposit Capture	35				12.2	50	8.7	52	4.0
Share Account Transfers	79				1.3	76	-1.3	76	
Bill Payment	66				0.0	63	0.0	63	0.0
Download Account History	72				-2.9	66	-1.5	66	0.0
Electronic Cash	5					5	0.0	5	
Electronic Cash Electronic Signature Authentication/Certification									0.0
_	25				6.3	35	2.9	35	
Mobile Payments	26	31	19.2	34	9.7	38	11.8	38	0.0
Type of World Wide Website Address	_	_		_	10 -			=	
Informational	9					6	-14.3	5	
Interactive	2				0.0	1	0.0	1	0.0
Transactional	79				-1.3	75	-1.3	76	
Number of Members That Use Transactional Website	730,252			, -	8.4	947,660	9.2	952,884	0.0
No Website, But Planning to Add in the Future	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Type of Website Planned for Future									
Informational	0				N/A	0	N/A	0	
Interactive	0				N/A	0	N/A	0	
Transactional	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Miscellaneous									
Internet Access	100	97	-3.0	95	-2.1	93	-2.1	93	0.
									19.IS&

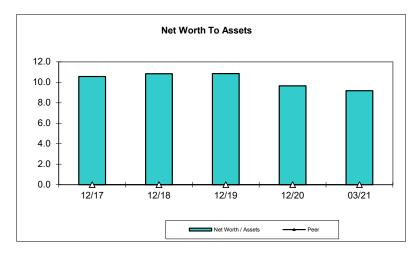
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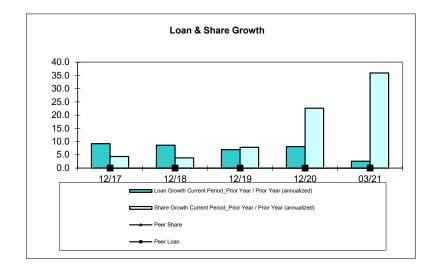
06/07/2021 CU Name: N/A Peer Group: N/A Graphs 1 For Charter : N/A Count of CU : 94 Asset Range : N/A

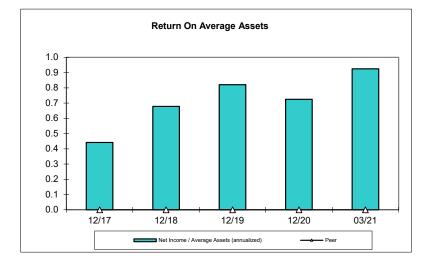
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A









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

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06/07/2021 CU Name: N/A Peer Group: N/A Graphs 2 For Charter: N/A Count of CU: 94 Asset Range: N/A

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

Count of CU in Peer Group: N/A

