

Cycle Date: September-2018
 Run Date: 12/14/2018
 Interval: Annual

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

Count of CU : 99
 Asset Range : N/A
 Peer Group Number : N/A
 Count of CU in Peer Group : N/A

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

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

Summary Financial Information									
Return to cover	For Charter : N/A								
12/14/2018	Count of CU : 99								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union								
	Count of CU in Peer Group : N/A								
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Sep-2018	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents	707,429,983	1,060,689,548	49.9	937,036,001	-11.7	915,153,222	-2.3	898,537,625	-1.8
TOTAL INVESTMENTS	2,809,467,285	2,717,118,667	-3.3	2,836,885,659	4.4	2,681,410,844	-5.5	2,566,360,738	-4.3
Loans Held for Sale	33,845,110	40,725,105	20.3	48,014,833	17.9	46,919,709	-2.3	45,770,052	-2.5
Real Estate Loans	3,182,489,668	3,277,490,200	3.0	3,407,206,098	4.0	3,665,500,835	7.6	3,902,797,967	6.5
Unsecured Loans	748,590,201	775,218,409	3.6	818,749,009	5.6	858,307,592	4.8	871,665,595	1.6
Other Loans	3,428,152,776	3,681,466,156	7.4	4,065,627,976	10.4	4,532,082,913	11.5	4,964,703,533	9.5
TOTAL LOANS	7,359,232,645	7,734,174,765	5.1	8,291,583,083	7.2	9,055,891,340	9.2	9,739,167,095	7.5
(Allowance for Loan & Lease Losses)	(70,894,092)	(68,932,793)	-2.8	(73,086,629)	6.0	(79,377,054)	8.6	(80,442,118)	1.3
Land And Building	281,738,588	288,617,790	2.4	304,566,250	5.5	322,114,034	5.8	337,181,005	4.7
Other Fixed Assets	43,415,506	53,890,730	24.1	54,958,821	2.0	53,818,227	-2.1	58,553,821	8.8
NCUSIF Deposit	95,405,560	97,978,129	2.7	103,094,489	5.2	109,835,275	6.5	109,433,496	-0.4
All Other Assets	249,913,812	266,185,670	6.5	333,078,623	25.1	361,134,605	8.4	357,954,919	-0.9
TOTAL ASSETS	11,509,554,397	12,190,447,611	5.9	12,836,131,130	5.3	13,466,900,202	4.9	14,032,516,633	4.2
LIABILITIES & CAPITAL:									
Dividends Payable	12,378,843	12,300,571	-0.6	12,616,088	2.6	12,810,880	1.5	11,334,407	-11.5
Notes & Interest Payable	215,232,051	257,426,676	19.6	315,907,986	22.7	370,972,153	17.4	448,956,173	21.0
Accounts Payable & Other Liabilities ³	159,449,399	158,905,364	-0.3	186,248,564	17.2	229,198,273	23.1	213,018,431	-7.1
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ⁴	0	0	N/A	0	N/A	0	N/A	500,000	N/A
TOTAL LIABILITIES	387,060,293	428,632,611	10.7	514,772,638	20.1	612,981,306	19.1	673,809,011	9.9
Share Drafts	1,690,759,847	1,969,457,422	16.5	2,094,747,630	6.4	2,269,797,210	8.4	2,426,612,616	6.9
Regular shares	3,121,721,491	3,412,003,948	9.3	3,702,045,188	8.5	3,937,724,337	6.4	4,178,483,231	6.1
All Other Shares & Deposits	5,103,577,216	5,129,788,561	0.5	5,206,795,097	1.5	5,277,041,924	1.3	5,332,150,859	1.0
TOTAL SHARES & DEPOSITS	9,916,058,554	10,511,249,931	6.0	11,003,587,915	4.7	11,484,563,471	4.4	11,937,246,706	3.9
Regular Reserve	213,815,398	212,019,644	-0.8	211,248,468	-0.4	211,447,356	0.1	211,039,884	-0.2
Other Reserves	213,615,611	219,339,262	2.7	219,959,149	0.3	231,738,187	5.4	224,395,270	-3.2
Undivided Earnings	779,004,541	819,206,163	5.2	886,562,960	8.2	926,169,882	4.5	986,025,762	6.5
TOTAL EQUITY	1,206,435,550	1,250,565,069	3.7	1,317,770,577	5.4	1,369,355,425	3.9	1,421,460,916	3.8
TOTAL LIABILITIES, SHARES, & EQUITY	11,509,554,397	12,190,447,611	5.9	12,836,131,130	5.3	13,466,900,202	4.9	14,032,516,633	4.2
INCOME & EXPENSE									
Loan Income*	338,157,662	354,621,240	4.9	372,151,892	4.9	401,339,528	7.8	330,999,031	10.0
Investment Income*	45,091,281	40,993,621	-9.1	49,944,927	21.8	54,780,096	9.7	48,122,434	17.1
Other Income*	236,447,349	254,022,410	7.4	278,859,009	9.8	278,240,106	-0.2	223,947,703	7.3
Total Employee Compensation & Benefits*	224,274,522	241,284,892	7.6	252,268,431	4.6	264,309,396	4.8	213,146,935	7.5
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums ²	99,901	46	-100.0	271	489.1	0	-100.0	975	N/A
Total Other Operating Expenses*	229,716,267	243,605,349	6.0	255,603,747	4.9	263,880,478	3.2	212,615,277	7.4
Non-operating Income & (Expense)*	-2,575,274	806,637	131.3	6,556,729	712.8	-18,381,245	-380.3	6,149,592	144.6
NCUSIF Stabilization Income*	N/A	N/A		N/A		N/A		N/A	
Provision for Loan/Lease Losses*	41,662,765	43,892,129	5.4	55,575,715	26.6	64,742,083	16.5	48,902,627	0.7
Cost of Funds*	60,290,462	58,699,398	-2.6	62,265,528	6.1	64,596,504	3.7	60,098,346	24.0
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM¹	61,177,002	62,962,140	2.9	81,799,136	29.9	58,450,024	-28.5	74,455,575	69.8
Net Income (Loss)*	61,077,101	62,962,094	3.1	81,798,865	29.9	58,450,024	-28.5	74,454,600	69.8
TOTAL CU's	116	112	-3.4	107	-4.5	103	-3.7	99	-3.9
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
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¹ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.									
² Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.									
³ March 2014 and forward includes "Non-Trading Derivative Liabilities, net."									
⁴ December 2011 and forward includes "Subordinated Debt Included in Net Worth."									

Ratio Analysis									
Return to cover	For Charter : N/A								
12/14/2018	Count of CU : 99								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
Count of CU in Peer Group : N/A					Dec-2017		Sep-2018		
	Dec-2014	Dec-2015	Dec-2016	Dec-2017	PEER Avg	Percentile**	Sep-2018	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	10.65	10.51	10.67	10.57	N/A	N/A	10.68	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	10.66	10.52	10.68	10.58	N/A	N/A	10.69	N/A	N/A
Total Delinquent Loans / Net Worth ³	5.95	5.07	4.69	5.04	N/A	N/A	4.40	N/A	N/A
Solvency Evaluation (Estimated)	112.17	111.89	111.98	111.92	N/A	N/A	111.91	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.78	5.46	5.34	5.58	N/A	N/A	5.37	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans ³	0.99	0.84	0.77	0.79	N/A	N/A	0.68	N/A	N/A
* Net Charge-Offs / Average Loans	0.56	0.62	0.65	0.67	N/A	N/A	0.67	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	102.52	103.05	100.36	98.85	N/A	N/A	97.71	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.05	-0.37	-1.09	-1.16	N/A	N/A	-2.54	N/A	N/A
Delinquent Loans / Assets ³	0.63	0.53	0.50	0.53	N/A	N/A	0.47	N/A	N/A
EARNINGS									
* Return On Average Assets	0.54	0.53	0.65	0.44	N/A	N/A	0.72	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²	0.54	0.53	0.65	0.44	N/A	N/A	0.72	N/A	N/A
* Gross Income/Average Assets	5.48	5.48	5.60	5.58	N/A	N/A	5.85	N/A	N/A
* Yield on Average Loans	4.78	4.70	4.64	4.63	N/A	N/A	4.70	N/A	N/A
* Yield on Average Investments	1.29	1.17	1.37	1.55	N/A	N/A	1.90	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	2.09	2.14	2.23	2.12	N/A	N/A	2.17	N/A	N/A
* Cost of Funds / Avg. Assets	0.53	0.50	0.50	0.49	N/A	N/A	0.58	N/A	N/A
* Net Margin / Avg. Assets	4.95	4.99	5.10	5.09	N/A	N/A	5.27	N/A	N/A
* Operating Exp./ Avg. Assets	4.01	4.09	4.06	4.02	N/A	N/A	4.13	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.37	0.37	0.44	0.49	N/A	N/A	0.47	N/A	N/A
* Net Interest Margin/Avg. Assets	2.86	2.84	2.88	2.98	N/A	N/A	3.09	N/A	N/A
Operating Exp./Gross Income	73.28	74.64	72.45	71.93	N/A	N/A	70.60	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹	3.15	3.11	3.13	3.13	N/A	N/A	3.13	N/A	N/A
* Net Operating Exp. /Avg. Assets	3.02	3.11	3.07	3.04	N/A	N/A	3.17	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	31.17	29.43	29.55	28.69	N/A	N/A	27.87	N/A	N/A
Reg. Shares / Total Shares & Borrowings	30.81	31.71	32.74	33.21	N/A	N/A	33.73	N/A	N/A
Total Loans / Total Shares	74.22	73.58	75.35	78.85	N/A	N/A	81.59	N/A	N/A
Total Loans / Total Assets	63.94	63.44	64.60	67.25	N/A	N/A	69.40	N/A	N/A
Cash + Short-Term Investments / Assets	9.97	13.12	12.32	11.14	N/A	N/A	10.26	N/A	N/A
Total Shares, Dep. & Borr. / Earning Assets	94.27	94.64	94.95	94.90	N/A	N/A	94.95	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borr	47.50	50.02	51.27	52.36	N/A	N/A	53.32	N/A	N/A
Borrowings / Total Shares & Net Worth	1.93	2.10	2.45	2.87	N/A	N/A	3.35	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	3.95	4.12	3.80	4.38	N/A	N/A	4.51	N/A	N/A
Borrowers / Members	47.82	47.07	48.75	49.48	N/A	N/A	49.47	N/A	N/A
Members / Full-Time Employees	365.69	363.51	362.92	367.48	N/A	N/A	369.26	N/A	N/A
Avg. Shares Per Member	\$7,326	\$7,564	\$7,773	\$7,902	N/A	N/A	\$7,951	N/A	N/A
Avg. Loan Balance	\$11,370	\$11,823	\$12,016	\$12,593	N/A	N/A	\$13,114	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$60,590	\$63,114	\$64,676	\$66,829	N/A	N/A	\$69,896	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	5.24	4.58	6.82	4.00	N/A	N/A	6.95	N/A	N/A
* Market (Share) Growth	2.70	6.00	4.68	4.37	N/A	N/A	5.26	N/A	N/A
* Loan Growth	8.48	5.09	7.21	9.22	N/A	N/A	10.06	N/A	N/A
* Asset Growth	3.57	5.92	5.30	4.91	N/A	N/A	5.60	N/A	N/A
* Investment Growth	-5.66	7.27	-0.46	-5.00	N/A	N/A	-5.03	N/A	N/A
* Membership Growth	2.53	2.67	1.86	2.67	N/A	N/A	4.40	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
² Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.									
³ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

	Supplemental Ratio Analysis				
Return to cover	For Charter : N/A				
12/14/2018	Count of CU : 99				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State				
	Count of CU in Peer Group : N/A				
	Dec-2014	Dec-2015	Dec-2016	Dec-2017	Sep-2018
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.99	0.83	0.92	1.18	0.99
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	3.21	1.98	1.28	1.09	1.32
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.86	0.63	0.54	0.62	0.56
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.98	1.07	1.00	0.97	0.78
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.94	0.94	0.87	0.87	0.71
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	1.43	1.03	0.98	1.35	0.91
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	9.01	14.30	12.66	18.75	30.21
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.40	1.25	1.14	1.10	0.79
Participation Loans Delinquent >= 60 Days / Total Participation Loans	2.19	0.62	0.55	0.61	0.63
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans ²	3.19	1.16	1.54	1.70	0.87
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ²	1.73	0.63	0.44	0.77	0.31
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE ²	13.07	76.57	76.97	79.79	100.00
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.27	0.00	0.00	0.00	0.00
Allowance for Loan & Lease Losses to Delinquent Loans	97.18	106.03	113.84	110.60	122.11
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.09	0.76	0.67	0.58	0.57
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	1.10	0.94	0.87	0.54	0.71
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.85	0.52	0.32	0.95	0.46
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.32	0.32	0.28	0.22	0.34
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.00	0.00	0.02	0.18	0.50
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	11.29	10.53	11.58	12.39	13.75
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans	7.00	5.68	11.89	14.70	0.00
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	2.39	1.97	1.78	1.73	1.31
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.92	0.69	0.60	0.54	0.54
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	19.43	18.81	17.45	16.91	15.74
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.09	1.99	2.11	2.36	2.47
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally	0.01	0.02	0.02	0.05	0.12
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.60	0.73	0.78	0.77	0.75
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.18	0.09	0.06	0.02	0.03
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.13	0.06	0.04	0.01	0.01
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.29	0.14	0.11	0.06	0.07
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.00	0.04	0.00	0.09	0.10
* 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	0.99	1.30	1.18	1.04	0.96
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.16	0.22	0.23	0.77	2.05
* Net Charge Offs - Commercial Loans / Avg Commercial Loans ²	-0.10	0.01	0.11	0.26	0.01
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	19.53	19.86	21.20	23.40	25.29
Participation Loans Outstanding / Total Loans	2.74	3.00	2.92	2.82	2.32
Participation Loans Purchased YTD / Total Loans Granted YTD	2.59	2.46	1.71	1.97	0.73
* Participation Loans Sold YTD / Total Assets	0.27	0.38	0.13	0.34	0.32
Total Commercial Loans / Total Assets ²	2.86	2.80	2.98	2.54	2.81
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.03	0.00	0.14	0.01	0.06
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	35.69	39.12	35.29	33.22	36.08
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	16.33	15.91	15.50	15.87	15.16
Total Fixed Rate Real Estate / Total Loans	25.55	25.07	24.00	23.61	21.84
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	23.05	31.01	30.12	26.56	26.13
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	59.05	65.40	76.72	61.94	54.47
Interest Only & Payment Option First & Other RE / Total Assets	0.27	0.35	0.45	0.65	0.70
Interest Only & Payment Option First & Other RE / Net Worth	2.50	3.37	4.20	6.17	6.55
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	1.19	1.26	1.33	1.30	1.29
Unused Commitments / Cash & ST Investments	157.81	112.68	120.91	130.89	145.88
Complex Assets / Total Assets	20.93	21.27	22.14	21.00	21.67
Short Term Liabilities / Total Shares and Deposits plus Borrowings	39.70	38.12	37.44	35.21	35.17
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.					
3. Supplemental Ratios					

	Assets								
Return to cover									
12/14/2018	For Charter : N/A								
CU Name: N/A	Count of CU : 99								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union								
	Count of CU in Peer Group : N/A								
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Sep-2018	% Chg
ASSETS									
CASH:									
Cash On Hand	129,560,659	133,961,002	3.4	144,057,014	7.5	160,323,342	11.3	158,409,674	-1.2
Cash On Deposit	558,363,794	897,110,859	60.7	764,193,146	-14.8	729,569,667	-4.5	708,828,263	-2.8
Cash Equivalents	19,505,530	29,617,687	51.8	28,785,841	-2.8	25,260,213	-12.2	31,299,688	23.9
TOTAL CASH & EQUIVALENTS	707,429,983	1,060,689,548	49.9	937,036,001	-11.7	915,153,222	-2.3	898,537,625	-1.8
INVESTMENTS:									
Trading Securities	21,159,784	20,002,670	-5.5	20,371,499	1.8	18,421,102	-9.6	0	-100.0
Available for Sale Securities	1,790,600,456	1,785,727,679	-0.3	1,931,942,348	8.2	1,845,320,883	-4.5	1,758,908,254	-4.7
Held-to-Maturity Securities	134,689,104	115,128,034	-14.5	118,621,810	3.0	109,195,021	-7.9	121,266,900	11.1
Deposits in Commercial Banks, S&Ls, Savings Banks	711,282,001	624,084,317	-12.3	581,335,263	-6.8	489,840,225	-15.7	450,843,679	-8.0
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²	43,422,159	59,395,841	36.8	76,692,317	29.1	98,340,915	28.2	100,050,681	1.7
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	17,063,147	16,987,247	-0.4	16,976,442	-0.1	17,022,728	0.3	17,022,753	0.0
All Other Investments in Corporate Cus	1,827,074	811,990	-55.6	1,113,804	37.2	1,717,669	54.2	5,163,039	200.6
All Other Investments ²	89,423,560	94,980,889	6.2	89,832,176	-5.4	101,552,301	13.0	113,105,432	11.4
TOTAL INVESTMENTS	2,809,467,285	2,717,118,667	-3.3	2,836,885,659	4.4	2,681,410,844	-5.5	2,566,360,738	-4.3
LOANS HELD FOR SALE	33,845,110	40,725,105	20.3	48,014,833	17.9	46,919,709	-2.3	45,770,052	-2.5
LOANS AND LEASES:									
Unsecured Credit Card Loans	425,615,887	435,434,150	2.3	448,618,775	3.0	455,285,499	1.5	456,523,839	0.3
All Other Unsecured Loans/Lines of Credit	278,239,062	291,742,231	4.9	318,870,889	9.3	348,413,410	9.3	357,562,222	2.6
Payday Alternative Loans (PAL Loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans	44,735,252	48,042,028	7.4	51,259,345	6.7	54,608,683	6.5	57,579,534	5.4
New Vehicle Loans	921,485,406	974,855,129	5.8	1,065,647,781	9.3	1,219,829,664	14.5	1,395,423,768	14.4
Used Vehicle Loans	2,165,634,310	2,336,105,459	7.9	2,603,766,552	11.5	2,873,782,483	10.4	3,106,712,199	8.1
Leases Receivable	0	0	N/A	1,862	N/A	0	-100.0	0	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit ³	341,033,060	370,505,568	8.6	396,211,781	6.9	400,817,622	1.2	424,389,782	5.9
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family Residential Properties ³	2,300,269,179	2,365,099,297	2.8	2,449,610,699	3.6	2,312,434,635	-5.6	2,445,382,433	5.7
Total Loans/Lines of Credit Secured by Junior Lien 1-4 Family Residential Properties ³	882,220,489	912,390,903	3.4	957,595,399	5.0	566,939,762	-40.8	973,125,033	71.6
All Other Real Estate Loans/Lines of Credit ³	N/A	N/A		N/A		482,307,678		128,001,757	-73.5
Commercial Loans/Lines of Credit Real Estate Secured ³	N/A	N/A		N/A		303,818,760		356,288,744	17.3
Commercial Loans/Lines of Credit Not Real Estate Secured ³	N/A	N/A		N/A		37,653,144		38,177,784	1.4
TOTAL LOANS & LEASES	7,359,232,645	7,734,174,765	5.1	8,291,583,083	7.2	9,055,891,340	9.2	9,739,167,095	7.5
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(70,894,092)	(68,932,793)	-2.8	(73,086,629)	6.0	(79,377,054)	8.6	(80,442,118)	1.3
Foreclosed Real Estate	11,287,220	6,313,594	-44.1	9,097,988	44.1	8,676,260	-4.6	9,626,667	11.0
Repossessed Autos	1,603,938	2,097,080	30.7	3,042,271	45.1	2,457,656	-19.2	2,446,642	-0.4
Foreclosed and Repossessed Other Assets	1,086,780	570,622	-47.5	830,458	45.5	646,321	-22.2	802,167	24.1
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹	13,977,938	8,981,296	-35.7	12,970,717	44.4	11,780,237	-9.2	12,875,476	9.3
Land and Building	281,738,588	288,617,790	2.4	304,566,250	5.5	322,114,034	5.8	337,181,005	4.7
Other Fixed Assets	43,415,506	53,890,730	24.1	54,958,821	2.0	53,818,227	-2.1	58,553,821	8.8
NCUA Share Insurance Capitalization Deposit	95,405,560	97,978,129	2.7	103,094,489	5.2	109,835,275	6.5	109,433,496	-0.4
Identifiable Intangible Assets	0	0	N/A	0	N/A	987,987	N/A	815,105	-17.5
Goodwill	1,582,360	1,582,360	0.0	2,042,182	29.1	2,042,182	0.0	1,582,360	-22.5
TOTAL INTANGIBLE ASSETS	1,582,360	1,582,360	0.0	2,042,182	29.1	3,030,169	48.4	2,397,465	-20.9
Accrued Interest on Loans	22,044,555	22,020,881	-0.1	23,272,938	5.7	25,901,491	11.3	26,474,401	2.2
Accrued Interest on Investments	6,405,447	7,187,629	12.2	7,149,781	-0.5	7,475,979	4.6	9,253,898	23.8
Non-Trading Derivative Assets, net	65,796	39,972	-39.2	89	-99.8	0	-100.0	609,291	N/A
All Other Assets	205,837,716	226,373,532	10.0	287,642,916	27.1	312,946,729	8.8	306,344,388	-2.1
TOTAL OTHER ASSETS	234,353,514	255,622,014	9.1	318,065,724	24.4	346,324,199	8.9	342,681,978	-1.1
TOTAL ASSETS	11,509,554,397	12,190,447,611	5.9	12,836,131,130	5.3	13,466,900,202	4.9	14,032,516,633	4.2
TOTAL CU's	116	112	-3.4	107	-4.5	103	-3.7	99	-3.9
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¹ OTHER RE OWNED PRIOR TO 2004									
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS									
³ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									

	Liabilities, Shares & Equity									
Return to cover										
12/14/2018										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group: N/A									
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Sep-2018	% 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	215,232,051	247,313,395	14.9	302,917,070	22.5	370,972,153	22.5	429,936,743	15.9	
Borrowing Repurchase Transactions	0	10,113,281	N/A	12,990,916	28.5	0	-100.0	19,019,430	N/A	
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A	
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	N/A	500,000	N/A	
Non-Trading Derivative Liabilities, net	0	0	N/A	0	N/A	0	N/A	74,651	N/A	
Accrued Dividends and Interest Payable	12,378,843	12,300,571	-0.6	12,616,088	2.6	12,810,880	1.5	11,334,407	-11.5	
Accounts Payable & Other Liabilities	159,449,399	158,905,364	-0.3	186,248,564	17.2	229,198,273	23.1	212,943,780	-7.1	
TOTAL LIABILITIES	387,060,293	428,632,611	10.7	514,772,638	20.1	612,981,306	19.1	673,809,011	9.9	
SHARES AND DEPOSITS										
Share Drafts	1,690,759,847	1,969,457,422	16.5	2,094,747,630	6.4	2,269,797,210	8.4	2,426,612,616	6.9	
Regular Shares	3,121,721,491	3,412,003,948	9.3	3,702,045,188	8.5	3,937,724,337	6.4	4,178,483,231	6.1	
Money Market Shares	2,418,108,558	2,519,855,623	4.2	2,664,723,468	5.7	2,695,264,756	1.1	2,754,624,451	2.2	
Share Certificates	1,687,626,877	1,638,734,315	-2.9	1,603,889,088	-2.1	1,657,146,004	3.3	1,663,029,990	0.4	
IRA/KEOGH Accounts	952,388,751	922,166,317	-3.2	891,027,856	-3.4	849,450,195	-4.7	823,274,997	-3.1	
All Other Shares ¹	31,838,239	32,074,972	0.7	35,948,000	12.1	39,509,264	9.9	51,187,614	29.6	
Non-Member Deposits	13,614,791	16,957,334	24.6	11,206,685	-33.9	35,671,705	218.3	40,033,807	12.2	
TOTAL SHARES AND DEPOSITS	9,916,058,554	10,511,249,931	6.0	11,003,587,915	4.7	11,484,563,471	4.4	11,937,246,706	3.9	
EQUITY:										
Undivided Earnings	779,004,541	819,206,163	5.2	886,562,960	8.2	926,169,882	4.5	968,942,058	4.6	
Regular Reserves	213,815,398	212,019,644	-0.8	211,248,468	-0.4	211,447,356	0.1	211,039,884	-0.2	
Appropriation For Non-Conforming Investments (SCU Only)	0	1,136,101	N/A	0	-100.0	66,018	N/A	50,795	-23.1	
Other Reserves	230,930,152	243,829,924	5.6	256,366,145	5.1	269,821,767	5.2	283,300,776	5.0	
Equity Acquired in Merger	2,378,003	6,119,825	157.4	13,973,856	128.3	15,002,815	7.4	15,853,930	5.7	
Miscellaneous Equity	1,188,480	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0	1,189,057	0.0	
Accumulated Unrealized G/L on AFS Securities	814,696	-6,680,526	-920.0	-21,288,641	-218.7	-21,697,137	-1.9	-45,795,490	-111.1	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A	
Accumulated Unrealized G/L on Cash Flow Hedges	-271,963	0	100.0	0	N/A	0	N/A	865,369	N/A	
Other Comprehensive Income	-21,423,757	-26,254,542	-22.5	-30,280,691	-15.3	-32,643,756	-7.8	-31,069,167	4.8	
Net Income	0	0	N/A	0	N/A	0	N/A	17,083,704	N/A	
EQUITY TOTAL	1,206,435,550	1,250,565,069	3.7	1,317,770,577	5.4	1,369,355,425	3.9	1,421,460,916	3.8	
TOTAL SHARES & EQUITY	11,122,494,104	11,761,815,000	5.7	12,321,358,492	4.8	12,853,918,896	4.3	13,358,707,622	3.9	
TOTAL LIABILITIES, SHARES, & EQUITY	11,509,554,397	12,190,447,611	5.9	12,836,131,130	5.3	13,466,900,202	4.9	14,032,516,633	4.2	
NCUA INSURED SAVINGS ²										
Uninsured Shares	411,834,668	492,759,231	19.6	495,140,679	0.5	524,340,657	5.9	488,799,542	-6.8	
Uninsured Non-Member Deposits	1,990,392	2,473,218	24.3	1,671,161	-32.4	7,960,219	376.3	5,057,876	-36.5	
Total Uninsured Shares & Deposits	413,825,060	495,232,449	19.7	496,811,840	0.3	532,300,876	7.1	493,857,418	-7.2	
Insured Shares & Deposits	9,502,233,494	10,016,017,482	5.4	10,506,776,075	4.9	10,952,262,595	4.2	11,443,389,288	4.5	
TOTAL NET WORTH	1,226,128,094	1,282,311,657	4.6	1,369,744,942	6.8	1,424,547,847	4.0	1,498,749,029	5.2	
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS										
² October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts.										
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."										

	Income Statement									
Return to cover										
12/14/2018										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union									
	Count of CU in Peer Group : N/A									
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Sep-2018	% Chg	
* INCOME AND EXPENSE										
INTEREST INCOME:										
Interest on Loans	338,684,019	355,125,600	4.9	373,410,833	5.1	401,814,363	7.6	331,223,127	9.9	
Less Interest Refund	(526,357)	(504,360)	-4.2	(1,258,941)	149.6	(474,835)	-62.3	(224,096)	-37.1	
Income from Investments	44,676,917	42,250,777	-5.4	48,166,843	14.0	54,095,830	12.3	48,122,434	18.6	
Income from Trading	414,364	-1,257,156	-403.4	1,778,084	241.4	684,266	-61.5	0	-100.0	
TOTAL INTEREST INCOME	383,248,943	395,614,861	3.2	422,096,819	6.7	456,119,624	8.1	379,121,465	10.8	
INTEREST EXPENSE:										
Dividends	44,024,134	42,289,566	-3.9	45,003,328	6.4	45,701,376	1.6	42,112,670	22.9	
Interest on Deposits	11,668,792	11,086,794	-5.0	10,657,026	-3.9	11,411,353	7.1	10,678,868	24.8	
Interest on Borrowed Money	4,597,536	5,323,038	15.8	6,605,174	24.1	7,483,775	13.3	7,306,808	30.2	
TOTAL INTEREST EXPENSE	60,290,462	58,699,398	-2.6	62,265,528	6.1	64,596,504	3.7	60,098,346	24.0	
PROVISION FOR LOAN & LEASE LOSSES	41,662,765	43,892,129	5.4	55,575,715	26.6	64,742,083	16.5	48,902,627	0.7	
NET INTEREST INCOME AFTER PLL	281,295,716	293,023,334	4.2	304,255,576	3.8	326,781,037	7.4	270,120,492	10.2	
NON-INTEREST INCOME:										
Fee Income	112,937,018	116,040,777	2.7	123,940,981	6.8	127,815,428	3.1	98,992,722	3.3	
Other Operating Income	123,510,331	137,981,633	11.7	154,918,028	12.3	150,424,678	-2.9	124,954,981	10.8	
Gain (Loss) on Investments	965,075	1,526,975	58.2	2,543,420	66.6	-540,993	-121.3	-481,385	-18.6	
Gain (Loss) on Non-Trading Derivatives	0	0	N/A	284	N/A	-32,859	#####	0	100.0	
Gain (Loss) on Disposition of Assets	-2,820,948	-1,258,635	55.4	198,265	115.8	-534,749	-369.7	-1,852,342	-361.9	
Gain from Bargain Purchase (Merger)	0	2,153,974	N/A	0	-100.0	0	N/A	0	N/A	
Other Non-Oper Income/(Expense)	-719,401	-1,615,677	-124.6	3,814,760	336.1	-17,272,644	-552.8	8,483,319	165.5	
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	N/A	
TOTAL NON-INTEREST INCOME	233,872,075	254,829,047	9.0	285,415,738	12.0	259,858,861	-9.0	230,097,295	18.1	
NON-INTEREST EXPENSE										
Total Employee Compensation & Benefits	224,274,522	241,284,892	7.6	252,268,431	4.6	264,309,396	4.8	213,146,935	7.5	
Travel, Conference Expense	4,346,011	4,547,576	4.6	4,498,715	-1.1	4,638,548	3.1	4,032,585	15.9	
Office Occupancy	32,740,885	34,259,271	4.6	34,699,011	1.3	36,216,580	4.4	29,109,254	7.2	
Office Operation Expense	91,227,419	97,317,318	6.7	104,990,744	7.9	106,328,712	1.3	82,951,503	4.0	
Educational and Promotion	15,117,153	17,091,946	13.1	16,336,311	-4.4	18,614,724	13.9	15,166,065	8.6	
Loan Servicing Expense	32,180,525	36,254,997	12.7	38,722,741	6.8	37,441,949	-3.3	29,539,969	5.2	
Professional, Outside Service	32,836,557	33,567,117	2.2	34,546,711	2.9	37,649,154	9.0	31,649,949	12.1	
Member Insurance ¹	N/A	N/A		N/A		N/A		N/A		
Member Insurance - NCUSIF Premium ²	99,901	46	-100.0	271	489.1	0	-100.0	975	N/A	
Member Insurance - Temporary Corporate CU Stabilization Fund ³	0	0	N/A	0	N/A	0	N/A	0	N/A	
Member Insurance - Other	311,577	152,699	-51.0	176,686	15.7	179,644	1.7	109,037	-19.1	
Operating Fees	1,575,329	1,590,929	1.0	1,608,177	1.1	1,663,769	3.5	1,279,129	2.5	
Misc Operating Expense	19,380,811	18,823,496	-2.9	20,024,651	6.4	21,147,398	5.6	18,777,786	18.4	
TOTAL NON-INTEREST EXPENSE	454,090,690	484,890,287	6.8	507,872,449	4.7	528,189,874	4.0	425,763,187	7.5	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ⁴	61,177,002	62,962,140	2.9	81,799,136	29.9	58,450,024	-28.5	74,455,575	69.8	
NET INCOME (LOSS)	61,077,101	62,962,094	3.1	81,798,865	29.9	58,450,024	-28.5	74,454,600	69.8	
RESERVE TRANSFERS:										
Transfer to Regular Reserve	357,246	203,761	-43.0	168,319	-17.4	186,662	10.9	942,180	573.0	
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
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¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.										
² For December 2010 forward, this account includes only NCUSIF Premium Expense.										
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).										
⁴ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.										
										6. IncExp

Delinquent Loan Information 1										
Return to cover	For Charter : N/A									
12/14/2018	Count of CU : 99									
CU Name: N/A	Asset Range : N/A									
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State									
	Count of CU in Peer Group : N/A									
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Sep-2018	% Chg	
DELINQUENCY SUMMARY - ALL LOAN TYPES ¹										
30 to 59 Days Delinquent	139,314,875	118,410,492	-15.0	114,313,762	-3.5	128,932,520	12.8	100,107,121	-22.4	
60 to 179 Days Delinquent	54,491,734	49,789,259	-8.6	49,018,434	-1.5	54,066,920	10.3	49,562,366	-8.3	
180 to 359 Days Delinquent	13,713,963	11,058,544	-19.4	9,844,679	-11.0	13,194,080	34.0	10,373,301	-21.4	
> = 360 Days Delinquent	4,744,200	4,167,444	-12.2	5,337,491	28.1	4,505,673	-15.6	5,941,838	31.9	
Total Del Loans - All Types (> = 60 Days)	72,949,897	65,015,247	-10.9	64,200,604	-1.3	71,766,673	11.8	65,877,505	-8.2	
% Delinquent Loans / Total Loans	0.99	0.84	-15.2	0.77	-7.9	0.79	2.4	0.68	-14.6	
DELINQUENT LOANS BY CATEGORY:										
Unsecured Credit Card Loans										
30 to 59 Days Delinquent	6,132,734	6,976,897	13.8	6,531,434	-6.4	8,215,421	25.8	4,183,233	-49.1	
60 to 179 Days Delinquent	3,927,749	3,371,177	-14.2	3,723,996	10.5	4,911,730	31.9	4,081,337	-16.9	
180 to 359 Days Delinquent	263,675	217,898	-17.4	385,744	77.0	453,143	17.5	388,586	-14.2	
> = 360 Days Delinquent	20,241	15,643	-22.7	2,981	-80.9	19,786	563.7	29,699	50.1	
Total Del Credit Card Lns (> = 60 Days)	4,211,665	3,604,718	-14.4	4,112,721	14.1	5,384,659	30.9	4,499,622	-16.4	
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.99	0.83	-16.3	0.92	10.7	1.18	29.0	0.99	-16.7	
Payday Alternative Loans (PAL Loans) FCU Only										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Del PAL Lns (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A	
%PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
Non-Federally Guaranteed Student Loans										
30 to 59 Days Delinquent	555,520	1,294,133	133.0	526,705	-59.3	623,289	18.3	277,007	-55.6	
60 to 179 Days Delinquent	1,334,136	882,040	-33.9	611,166	-30.7	523,893	-14.3	711,968	35.9	
180 to 359 Days Delinquent	35,121	29,646	-15.6	16,086	-45.7	54,385	238.1	29,249	-46.2	
> = 360 Days Delinquent	64,702	37,552	-42.0	30,643	-18.4	19,548	-36.2	18,338	-6.2	
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	1,433,959	949,238	-33.8	657,895	-30.7	597,826	-9.1	759,555	27.1	
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	3.21	1.98	-38.4	1.28	-35.0	1.09	-14.7	1.32	20.5	
New Vehicle Loans										
30 to 59 Days Delinquent	23,518,344	16,932,181	-28.0	14,414,851	-14.9	16,110,931	11.8	14,663,646	-9.0	
60 to 179 Days Delinquent	6,365,435	5,122,826	-19.5	4,697,164	-8.3	6,410,859	36.5	6,587,892	2.8	
180 to 359 Days Delinquent	1,333,089	777,991	-41.6	756,553	-2.8	936,510	23.8	1,065,551	13.8	
> = 360 Days Delinquent	260,137	209,410	-19.5	269,700	28.8	230,330	-14.6	136,534	-40.7	
Total Del New Vehicle Lns (> = 60 Days)	7,958,661	6,110,227	-23.2	5,723,417	-6.3	7,577,699	32.4	7,789,977	2.8	
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.86	0.63	-27.4	0.54	-14.3	0.62	15.7	0.56	-10.1	
Used Vehicle Loans										
30 to 59 Days Delinquent	52,900,991	43,190,103	-18.4	43,757,951	1.3	51,920,810	18.7	42,290,791	-18.5	
60 to 179 Days Delinquent	17,734,645	20,717,604	16.8	20,875,319	0.8	21,671,087	3.8	18,869,612	-12.9	
180 to 359 Days Delinquent	2,831,631	3,694,958	30.5	4,505,950	21.9	5,223,709	15.9	4,196,706	-19.7	
> = 360 Days Delinquent	563,141	520,885	-7.5	734,713	41.1	1,027,184	39.8	1,124,430	9.5	
Total Del Used Vehicle Lns (> = 60 Days)	21,129,417	24,933,447	18.0	26,115,982	4.7	27,921,980	6.9	24,190,748	-13.4	
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.98	1.07	9.4	1.00	-6.0	0.97	-3.1	0.78	-19.9	
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans	0.94	0.94	-0.5	0.87	-7.5	0.87	-0.1	0.71	-18.1	
Leases Receivable										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A	
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
All Other Loans ²										
30 to 59 Days Delinquent	9,516,676	8,077,825	-15.1	9,100,641	12.7	8,495,874	-6.6	8,568,612	0.9	
60 to 179 Days Delinquent	5,859,589	4,671,298	-20.3	4,960,731	6.2	7,341,415	48.0	6,016,140	-18.1	
180 to 359 Days Delinquent	2,116,637	1,577,354	-25.5	1,240,462	-21.4	2,431,523	96.0	912,005	-62.5	
> = 360 Days Delinquent	881,354	571,951	-35.1	777,247	35.9	815,264	4.9	535,511	-34.3	
Total Del All Other Loans (> = 60 Days)	8,857,580	6,820,603	-23.0	6,978,440	2.3	10,588,202	51.7	7,463,656	-29.5	
%All Other Loans >= 60 Days / Total All Other Loans	1.43	1.03	-28.0	0.98	-5.2	1.35	37.9	0.91	-32.4	
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										
² As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delinquent New/Used Auto Loans are no longer included in "All Other Loans" delinquency.										

Real Estate Loan Information 1									
Return to cover	For Charter : N/A								
12/14/2018	Count of CU : 99								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Sep-2018	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	713,477,935	776,805,744	8.9	864,608,066	11.3	1,089,208,561	26.0	1,055,218,407	-3.1
Fixed Rate 15 years or less	709,217,201	670,321,253	-5.5	638,489,890	-4.7	509,050,012	-20.3	613,913,393	20.6
Other Fixed Rate	28,057,043	29,330,628	4.5	26,707,199	-8.9	32,737,037	22.6	40,316,300	23.2
Total Fixed Rate First Mortgages	1,450,752,179	1,476,457,625	1.8	1,529,805,155	3.6	1,630,995,610	6.6	1,709,448,100	4.8
Balloon/Hybrid > 5 years	172,447,184	224,442,559	30.2	242,727,198	8.1	140,602,966	-42.1	180,265,804	28.2
Balloon/Hybrid 5 years or less	521,532,577	484,674,546	-7.1	484,874,720	0.0	469,559,446	-3.2	483,472,936	3.0
Total Balloon/Hybrid First Mortgages	693,979,761	709,117,105	2.2	727,601,918	2.6	610,162,412	-16.1	663,738,740	8.8
Adjustable Rate First Mtgs 1 year or less	60,364,884	61,617,455	2.1	53,837,935	-12.6	53,920,727	0.2	50,302,035	-6.7
Adjustable Rate First Mtgs >1 year	95,172,355	117,907,112	23.9	138,365,691	17.4	292,605,738	111.5	323,920,955	10.7
Total Adjustable First Mortgages	155,537,239	179,524,567	15.4	192,203,626	7.1	346,526,465	80.3	374,222,990	8.0
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,300,269,179	2,365,099,297	2.8	2,449,610,699	3.6	2,587,684,487	5.6	2,747,409,830	6.2
Other Real Estate Loans									
Closed End Fixed Rate	237,699,234	223,338,564	-6.0	205,118,153	-8.2	354,391,943	72.8	227,378,356	-35.8
Closed End Adjustable Rate	13,683,378	8,183,053	-40.2	25,260,323	208.7	53,831,801	113.1	31,151,725	-42.1
Open End Adjustable Rate (HELOC)	611,705,187	666,161,757	8.9	715,148,617	7.4	657,868,363	-8.0	886,724,034	34.8
Open End Fixed Rate	19,132,690	14,707,529	-23.1	12,068,306	-17.9	11,724,241	-2.9	10,134,022	-13.6
TOTAL OTHER REAL ESTATE OUTSTANDING	882,220,489	912,390,903	3.4	957,595,399	5.0	1,077,816,348	12.6	1,155,388,137	7.2
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,182,489,668	3,277,490,200	3.0	3,407,206,098	4.0	3,665,500,835	7.6	3,902,797,967	6.5
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,623,199,363	1,700,900,184	4.8	1,772,532,353	4.2	1,771,598,576	-0.1	1,889,713,904	6.7
Other RE Fixed Rate	256,831,924	238,046,093	-7.3	217,186,459	-8.8	366,116,184	68.6	237,512,378	-35.1
Total Fixed Rate RE Outstanding	1,880,031,287	1,938,946,277	3.1	1,989,718,812	2.6	2,137,714,760	7.4	2,127,226,282	-0.5
%(Total Fixed Rate RE/Total Assets)	16.33	15.91	-2.6	15.50	-2.5	15.87	2.4	15.16	-4.5
%(Total Fixed Rate RE/Total Loans)	25.55	25.07	-1.9	24.00	-4.3	23.61	-1.6	21.84	-7.5
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	677,069,816	664,199,113	-1.9	677,078,346	1.9	816,085,911	20.5	857,695,926	5.1
Other RE Adj Rate	625,388,565	674,344,810	7.8	740,408,940	9.8	711,700,164	-3.9	917,875,759	29.0
Total Adj Rate RE Outstanding	1,302,458,381	1,338,543,923	2.8	1,417,487,286	5.9	1,527,786,075	7.8	1,775,571,685	16.2
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	15,029,786	24,301,452	61.7	18,836,364	-22.5	22,909,125	21.6	20,061,704	-12.4
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	15,606,470	18,894,406	21.1	38,701,224	104.8	64,980,276	67.9	78,092,299	20.2
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans	30,636,256	43,195,858	41.0	57,537,588	33.2	87,889,401	52.8	98,154,003	11.7
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.27	0.35	33.1	0.45	26.5	0.65	45.6	0.70	7.2
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	2.50	3.37	34.8	4.20	24.7	6.17	46.9	6.55	6.1
Outstanding Residential Construction (Excluding Commercial Purpose Loans) ¹	2,619,570	2,924,382	11.6	2,944,159	0.7	3,569,841	21.3	6,388,829	79.0
Allowance for Loan Losses on all RE Loans	13,477,147	10,165,491	-24.6	7,258,243	-28.6	5,290,166	-27.1	4,781,714	-9.6
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	385,091,197	734,076,530	90.6	845,639,389	15.2	776,567,901	-8.2	668,200,191	14.7
* Fixed Rate 15 years or less	201,212,194	261,636,459	30.0	296,488,041	13.3	212,978,050	-28.2	146,353,577	-8.4
* Other Fixed Rate	5,633,014	10,104,532	79.4	4,149,878	-58.9	7,375,384	77.7	9,547,990	72.6
* Total Fixed Rate First Mortgages	591,936,405	1,005,817,521	69.9	1,146,277,308	14.0	996,921,335	-13.0	824,101,758	10.2
* Balloon/Hybrid > 5 years	104,964,154	98,653,850	-6.0	63,588,612	-35.5	107,136,720	68.5	93,691,914	16.6
* Balloon/Hybrid 5 years or less	125,298,925	104,964,326	-16.2	88,137,477	-16.0	114,902,910	30.4	89,396,204	3.7
* Total Balloon/Hybrid First Mortgages	230,263,079	203,618,176	-11.6	151,726,089	-25.5	222,039,630	46.3	183,088,118	9.9
* Adjustable Rate First Mtgs 1 year or less	21,141,522	18,619,299	-11.9	19,166,101	2.9	12,313,589	-35.8	11,285,303	22.2
* Adjustable Rate First Mtgs >1 year	19,712,371	25,332,189	28.5	29,271,650	15.6	29,245,595	-0.1	20,765,435	-5.3
* Total Adjustable First Mortgages	40,853,893	43,951,488	7.6	48,437,751	10.2	41,559,184	-14.2	32,050,738	2.8
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	863,053,377	1,253,387,185	45.2	1,346,441,148	7.4	1,260,520,149	-6.4	1,039,240,614	9.9
* Amounts are year-to-date while the related %change ratios are annualized.									
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¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

Real Estate Loan Information 2									
Return to cover	For Charter : N/A								
12/14/2018	Count of CU : 99								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
Count of CU in Peer Group : N/A									
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Sep-2018	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	61,081,674	71,914,031	17.7	38,196,102	-46.9	59,081,366	54.7	58,000,608	30.9
* Closed End Adjustable Rate	3,468,718	5,234,682	50.9	3,967,305	-24.2	23,030,788	480.5	6,569,191	-62.0
* Open End Adjustable Rate (HELOC)	184,445,136	181,857,849	-1.4	239,187,719	31.5	295,132,430	23.4	196,631,760	-11.2
* Open End Fixed Rate and Other	2,401,025	1,967,325	-18.1	3,759,872	91.1	3,492,157	-7.1	4,154,271	58.6
* TOTAL OTHER REAL ESTATE GRANTED	251,396,553	260,973,887	3.8	285,110,998	9.2	380,736,741	33.5	265,355,830	-7.1
* TOTAL RE (FIRST AND OTHER) GRANTED	1,114,449,930	1,514,361,072	35.9	1,631,552,146	7.7	1,641,256,890	0.6	1,304,596,444	6.0
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	23.05	31.01	34.5	30.12	-2.9	26.56	-11.8	26.13	-1.6
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	509,615,622	819,742,782	60.9	1,032,981,830	26.0	780,774,917	-24.4	566,045,309	-3.3
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	59.05	65.40	10.8	76.72	17.3	61.94	-19.3	54.47	-12.1
AMT of Mortgage Servicing Rights	14,603,607	16,178,116	10.8	18,185,416	12.4	18,464,904	1.5	19,259,537	4.3
Outstanding RE Loans Sold But Serviced	2,820,023,394	2,902,338,423	2.9	3,490,595,520	20.3	3,719,133,801	6.5	3,861,101,816	3.8
% (Mortgage Servicing Rights / Net Worth)	1.19	1.26	5.9	1.33	5.2	1.30	-2.4	1.29	-0.9
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,260,117,270	1,263,412,349	0.3	1,335,394,097	5.7	1,460,631,759	9.4	1,510,782,026	3.4
R.E. Lns also Commercial Lns ¹	293,752,826	311,672,787	6.1	350,800,645	12.6	303,818,760	-13.4	356,288,744	17.3
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Reverse Mortgages	0	0	N/A	0	N/A	0	N/A	0	N/A
RE LOAN TDRS OUTSTANDING									
TDR First Mortgage RE Loans	49,226,763	42,030,186	-14.6	39,597,288	-5.8	33,070,119	-16.5	32,936,309	-0.4
TDR Other RE Loans	5,300,850	6,163,247	16.3	4,959,349	-19.5	4,601,826	-7.2	4,271,450	-7.2
Total TDR First and Other RE Loans	54,527,613	48,193,433	-11.6	44,556,637	-7.5	37,671,945	-15.5	37,207,759	-1.2
TDR RE Loans Also Reported as Commercial Loans ¹	5,890,554	4,843,314	-17.8	3,891,880	-19.6	1,747,245	-55.1	605,628	-65.3
REAL ESTATE LOAN DELINQUENCY									
R.E. LOANS DELINQUENT >= 60 Days ¹									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	17,714,354	12,922,406	-27.1	11,888,991	-8.0	10,251,776	-13.8	10,839,460	5.7
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	7,467,450	6,273,910	-16.0	5,909,700	-5.8	4,447,062	-24.7	6,083,756	36.8
Other R.E. Fixed Rate	2,194,685	1,242,366	-43.4	703,403	-43.4	3,461,834	392.2	1,085,211	-68.7
Other R.E. Adj. Rate	1,982,126	2,158,332	8.9	2,110,055	-2.2	1,535,635	-27.2	3,165,520	106.1
TOTAL DEL R.E. DELINQUENT >= 60 Days	29,358,615	22,597,014	-23.0	20,612,149	-8.8	19,696,307	-4.4	21,173,947	7.5
DELINQUENT 30 to 59 Days									
First Mortgage	40,436,090	36,134,704	-10.6	34,018,806	-5.9	36,379,341	6.9	23,987,084	-34.1
Other	6,254,520	5,804,649	-7.2	5,963,374	2.7	7,186,854	20.5	6,136,748	-14.6
TOTAL DEL RE 30 to 59 Days	46,690,610	41,939,353	-10.2	39,982,180	-4.7	43,566,195	9.0	30,123,832	-30.9
TOTAL DEL R.E. LOANS >= 30 Days	76,049,225	64,536,367	-15.1	60,594,329	-6.1	63,262,502	4.4	51,297,779	-18.9
RE LOAN DELINQUENCY RATIOS									
% R.E. LOANS DQ >= 30 Days	2.39	1.97	-17.6	1.78	-9.7	1.73	-3.0	1.31	-23.8
% R.E. LOANS DQ >= 60 Days	0.92	0.69	-25.3	0.60	-12.3	0.54	-11.2	0.54	1.0
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days									
TDR First Mortgage RE Loans Delinquent >= 60 Days	5,800,131	4,526,536	-22.0	4,760,275	5.2	4,099,668	-13.9	3,361,283	-18.0
TDR Other RE Loans Delinquent >= 60 Days	353,987	548,707	55.0	401,489	-26.8	567,301	41.3	1,753,105	209.0
Total TDR First and Other RE Loans Delinquent >= 60 Days	6,154,118	5,075,243	-17.5	5,161,764	1.7	4,666,969	-9.6	5,114,388	9.6
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE	11.29	10.53	-6.7	11.58	10.0	12.39	6.9	13.75	11.0
TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days ^{1,2}	412,501	274,905	-33.4	462,890	68.4	256,847	-44.5	0	-100.0
% TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans ^{1,2}	0.00	0.00	N/A	0.00	N/A	14.70	N/A	0.00	-100.0
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	3,686,478	1,764,788	-52.1	1,572,935	-10.9	936,499	-40.5	247,033	-64.8
* Total 1st Mortgage Lns Recovered	724,479	292,785	-59.6	563,107	92.3	675,834	20.0	61,597	-87.8
* NET 1st MORTGAGE LN C/Os	2,961,999	1,472,003	-50.3	1,009,828	-31.4	260,665	-74.2	185,436	-5.1
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.13	0.06	-52.2	0.04	-33.5	0.01	-75.3	0.01	-10.4
* Total Other RE Lns Charged Off	3,894,850	1,809,433	-53.5	1,412,473	-21.9	1,135,361	-19.6	940,183	10.4
* Total Other RE Lns Recovered	1,370,266	509,017	-62.9	415,150	-18.4	574,514	38.4	363,518	-15.6
* NET OTHER RE LN C/Os	2,524,584	1,300,416	-48.5	997,323	-23.3	560,847	-43.8	576,665	37.1
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.29	0.14	-50.8	0.11	-26.4	0.06	-48.3	0.07	25.0
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
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¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

	Commercial Loan Information									
Return to cover										
12/14/2018										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured									
	Count of CU in Peer Group: N/A									
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Sep-2018	% Chg	
COMMERCIAL LOANS										
Commercial Loans to Members ^{1,3}	312,112,028	328,789,402	5.3	366,443,361	11.5	306,661,554	-16.3	361,089,246	17.7	
Purchased Commercial Loans or Participations to Nonmembers ^{1,3}	29,844,043	27,090,902	-9.2	35,096,410	29.6	34,810,350	-0.8	33,377,282	-4.1	
Total Commercial Loans ^{1,3}	341,956,071	355,880,304	4.1	401,539,771	12.8	341,471,904	-15.0	394,466,528	15.5	
Unfunded Commitments ^{1,3}	12,254,104	14,838,328	21.1	18,718,057	26.1	15,570,012	-16.8	36,639,123	135.3	
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS ¹	329,701,967	341,041,976	3.4	382,821,714	12.3	341,471,904	-10.8	394,466,528	15.5	
%(Total Commercial Loans / Total Assets)	2.86	2.80	-2.3	2.98	6.6	2.54	-15.0	2.81	10.9	
NUMBER OF COMMERCIAL LOANS OUTSTANDING: ¹										
Number of Outstanding Commercial Loans to Members	1,870	2,092	11.9	2,325	11.1	1,199	-48.4	1,290	7.6	
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	159	135	-15.1	135	0.0	125	-7.4	145	16.0	
Total Number of Commercial Loans Outstanding	2,029	2,227	9.8	2,460	10.5	1,324	-46.2	1,435	8.4	
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-										
Construction and Development	6,216,610	2,855,488	-54.1	13,684,819	379.2	13,407,167	-2.0	16,787,367	25.2	
Farmland	1,358,024	1,270,958	-6.4	947,887	-25.4	3,699,434	290.3	3,663,250	-1.0	
Non-Farm Residential Property	113,578,531	125,279,942	10.3	132,272,305	5.6	N/A		N/A		
Multifamily	N/A	N/A		N/A		36,080,883		41,009,683	13.7	
Owner Occupied, Non-Farm, Non-Residential Property	80,667,492	77,327,560	-4.1	91,676,422	18.6	141,102,188	53.9	156,737,346	11.1	
Non-Owner Occupied, Non-Farm, Non-Residential Property	103,435,158	113,997,183	10.2	124,957,636	9.6	109,529,087	-12.3	138,091,098	26.1	
Total Real Estate Secured Commercial Loans	305,255,815	320,731,131	5.1	363,539,069	13.3	303,818,759	-16.4	356,288,744	17.3	
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS) ¹										
Loans to finance agricultural production and other loans to farmers	499,186	628,897	26.0	764,214	21.5	655,866	-14.2	892,194	36.0	
Commercial and Industrial Loans	33,977,269	31,668,269	-6.8	34,193,124	8.0	34,877,580	2.0	35,212,651	1.0	
Unsecured Commercial Loans	855,551	1,122,205	31.2	922,317	-17.8	1,371,089	48.7	1,234,453	-10.0	
Unsecured Revolving Lines of Credit (Commercial Purpose)	1,368,250	1,729,802	26.4	2,121,047	22.6	748,610	-64.7	838,486	12.0	
Total Non-Real Estate Secured Commercial Loans	36,700,256	35,149,173	-4.2	38,000,702	8.1	37,653,145	-0.9	38,177,784	1.4	
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE ¹										
Number - Construction and Development	21	11	-47.6	26	136.4	23	-11.5	39	69.6	
Number - Farmland	6	6	0.0	6	0.0	14	133.3	15	7.1	
Number - Non-Farm Residential Property	925	982	6.2	1,119	14.0	N/A		N/A		
Multifamily	N/A	N/A		N/A		128		139	8.6	
Number - Owner Occupied, Non-Farm, Non-Residential Property	214	212	-0.9	234	10.4	312	33.3	341	9.3	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	271	295	8.9	307	4.1	289	-5.9	299	3.5	
Total Number of Real Estate Secured Commercial Loans	1,437	1,506	4.8	1,692	12.4	766	-54.7	833	8.7	
Number - Loans to finance agricultural production and other loans to farmers	26	23	-11.5	21	-8.7	17	-19.0	23	35.3	
Number - Commercial and Industrial Loans	291	381	30.9	463	21.5	439	-5.2	492	12.1	
Number - Unsecured Commercial Loans	33	39	18.2	35	-10.3	43	22.9	40	-7.0	
Number - Unsecured Revolving Lines of Credit (Commercial Purpose)	242	278	14.9	249	-10.4	59	-76.3	47	-20.3	
Total Number of Non-Real Estate Secured Commercial Loans	592	721	21.8	768	6.5	558	-27.3	602	7.9	
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: ¹										
* Member Commercial Loans Granted YTD	85,340,460	80,852,852	-5.3	91,637,561	13.3	95,183,300	3.9	111,947,696	56.8	
* Purchased or Participation Interests to Nonmembers	6,432,500	3,932,072	-38.9	6,180,946	57.2	6,599,551	6.8	2,409,221	-51.3	
DELINQUENCY - COMMERCIAL LOANS ²										
30 to 59 Days Delinquent	4,790,476	1,825,603	-61.9	4,213,129	130.8	3,200,996	-24.0	2,222,942	-30.6	
60 to 179 Days Delinquent	1,567,977	692,023	-55.9	773,843	11.8	2,290,001	195.9	726,342	-68.3	
180 to 359 Days Delinquent	3,496,526	984,826	-71.8	63,957	-93.5	16,918	-73.5	246,946	1,359.7	
> = 360 Days Delinquent	649,141	464,561	-28.4	856,995	84.5	312,344	-63.6	250,289	-19.9	
Total Del Loans - All Types (>= 60 Days)	5,713,644	2,141,410	-62.5	1,694,795	-20.9	2,619,263	54.5	1,223,577	-53.3	
COMMERCIAL LOAN DELINQUENCY RATIOS ¹										
% Comm Lns > = 30 Days Delinquent	3.19	1.16	-63.5	1.54	32.7	1.70	10.4	0.87	-48.7	
% Comm Lns > = 60 Days Delinquent (Reportable delinquency)	1.73	0.63	-63.8	0.44	-29.5	0.77	73.3	0.31	-59.6	
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: ¹										
*Total Comm Lns Charge Offs	1,429,569	1,007,518	-29.5	540,702	-46.3	1,485,219	174.7	143,045	-87.2	
*Total Comm Lns Recoveries	1,736,438	958,554	-44.8	136,045	-85.8	552,451	306.1	122,505	-70.4	
AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in Comm Lns above) ¹										
% Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
MISCELLANEOUS LOAN INFORMATION: ¹										
Real Estate Loans also Reported as Commercial Loans ¹	293,752,826	311,672,787	6.1	350,800,645	12.6	303,818,760	-13.4	356,288,744	17.3	
Agricultural Related Commercial Loans	1,857,210	1,899,855	2.3	1,712,101	-9.9	4,355,300	154.4	4,555,444	4.6	
Number of Outstanding Agricultural Related Loans	32	29	-9.4	27	-6.9	31	14.8	38	22.6	
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding	N/A	N/A		N/A		3,867,400		3,856,149	32.9	
*Commercial Loans and Participations Sold -no servicing rights- YTD	1,579,414	868,277	-45.0	140,000	-83.9	0	-100.0	0	N/A	
SBA Loans Outstanding	4,041,635	3,969,871	-1.8	3,804,539	-4.2	3,929,808	3.3	3,523,865	-10.3	
Number of SBA Loans Outstanding	19	19	0.0	20	5.3	24	20.0	18	-25.0	
Total Member Business Loans - (NMBLB)	312,112,028	328,789,402	5.3	366,443,361	11.5	376,096,064	2.6	412,499,824	9.7	
%(NMBLB / Total Assets)	0.03	0.03	-0.5	0.03	5.8	2.79	9,682.7	2.94	5.3	
* Amounts are year-to-date and the related % change ratios are annualized.										
¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.										
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										
³ Prior to September 2017, Member business loans were reported including unfunded commitments.										

	Investments, Cash, & Cash Equivalents								
	For Charter : N/A								
Return to cover	Count of CU : 99								
12/14/2018	Asset Range : N/A								
CU Name: N/A	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union								
Peer Group: N/A	Count of CU in Peer Group : N/A								
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Sep-2018	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
ASC 320 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	10,970,898	18,799,263	71.4	15,827,818	-15.8	22,110,901	39.7	12,492,038	-43.5
Held to Maturity 1-3 yrs	40,225,938	56,470,609	40.4	71,355,764	26.4	49,184,492	-31.1	63,185,154	28.5
Held to Maturity 3-5 yrs	54,274,442	25,070,650	-53.8	22,469,921	-10.4	29,610,711	31.8	39,958,206	34.9
Held to Maturity 5-10 yrs	24,985,023	14,787,512	-40.8	8,968,307	-39.4	8,288,917	-7.6	5,631,502	-32.1
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	4,232,803	0	-100.0	0	N/A	0	N/A	0	N/A
TOTAL HELD TO MATURITY	134,689,104	115,128,034	-14.5	118,621,810	3.0	109,195,021	-7.9	121,266,900	11.1
Available for Sale < 1 yr	129,604,506	195,458,945	50.8	261,845,175	34.0	257,113,685	-1.8	226,958,109	-11.7
Available for Sale 1-3 yrs	720,904,062	685,699,284	-4.9	601,525,640	-12.3	605,087,015	0.6	685,024,947	13.2
Available for Sale 3-5 yrs	747,526,186	770,726,758	3.1	919,306,479	19.3	875,587,477	-4.8	711,414,478	-18.8
Available for Sale 5-10 yrs	168,248,909	115,815,282	-31.2	143,662,262	24.0	106,340,830	-26.0	134,157,371	26.2
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	24,316,793	18,027,410	-25.9	5,602,792	-68.9	1,191,876	-78.7	1,353,349	13.5
TOTAL AVAILABLE FOR SALE	1,790,600,456	1,785,727,679	-0.3	1,931,942,348	8.2	1,845,320,883	-4.5	1,758,908,254	-4.7
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	21,159,784	20,002,670	-5.5	20,371,499	1.8	18,421,102	-9.6	0	-100.0
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	21,159,784	20,002,670	-5.5	20,371,499	1.8	18,421,102	-9.6	0	-100.0
Other Investments < 1 yr	877,675,989	1,251,214,869	42.6	1,159,458,097	-7.3	1,061,188,136	-8.5	1,042,036,639	-1.8
Other Investments 1-3 yrs	399,635,329	331,907,106	-16.9	292,691,815	-11.8	306,291,831	4.6	301,987,598	-1.4
Other Investments 3-5 yrs	115,148,631	99,762,513	-13.4	96,153,920	-3.6	84,686,534	-11.9	72,959,096	-13.8
Other Investments 5-10 yrs	47,007,169	38,456,725	-18.2	10,138,433	-73.6	9,435,955	-6.9	7,130,796	-24.4
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	1,420,147	1,647,617	16.0	486,724	-70.5	1,701,262	249.5	2,199,406	29.3
TOTAL Other Investments	1,440,887,265	1,722,988,830	19.6	1,558,928,989	-9.5	1,463,303,718	-6.1	1,426,313,535	-2.5
MATURITIES :									
Total Investments < 1 yr	1,018,251,393	1,465,473,077	43.9	1,437,131,090	-1.9	1,340,412,722	-6.7	1,281,486,786	-4.4
Total Investments 1-3 yrs	1,160,765,329	1,074,076,999	-7.5	965,573,219	-10.1	960,563,338	-0.5	1,050,197,699	9.3
Total Investments 3-5 yrs	916,949,259	895,559,921	-2.3	1,037,930,320	15.9	989,884,722	-4.6	824,331,780	-16.7
Total Investments 5-10 yrs	261,400,885	189,062,189	-27.7	183,140,501	-3.1	142,486,804	-22.2	146,919,669	3.1
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	29,969,743	19,675,027	-34.4	6,089,516	-69.0	2,893,138	-52.5	3,552,755	22.8
Total	3,387,336,609	3,643,847,213	7.6	3,629,864,646	-0.4	3,436,240,724	-5.3	3,306,488,689	-3.8
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	Other Investment Information									
Return to cover										
12/14/2018										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group: N/A									
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Sep-2018	% Chg	
INVESTMENT SUMMARY:										
NCUA Guaranteed Notes (included in US Gov't Obligations)	26,131,997	17,258,983	-34.0	10,742,475	-37.8	2,569,535	-76.1	2,125,225	-17.3	
Total FDIC-Issued Guaranteed Notes	0	0	N/A	0	N/A	0	N/A	0	N/A	
All Other US Government Obligations	59,608,241	60,944,858	2.2	94,364,175	54.8	124,888,188	32.3	149,121,580	19.4	
TOTAL U.S. GOVERNMENT OBLIGATIONS	85,740,238	78,203,841	-8.8	105,106,650	34.4	127,457,723	21.3	151,246,805	18.7	
Agency/GSE Debt Instruments (not backed by mortgages)	871,146,157	729,081,154	-16.3	717,788,374	-1.5	603,224,562	-16.0	527,100,923	-12.6	
Agency/GSE Mortgage-Backed Securities	932,657,307	1,028,966,096	10.3	1,180,963,746	14.8	1,159,135,770	-1.8	1,084,692,746	-6.4	
TOTAL FEDERAL AGENCY SECURITIES	1,803,803,464	1,758,047,250	-2.5	1,898,752,120	8.0	1,762,360,332	-7.2	1,611,793,669	-8.5	
Securities Issued by States and Political Subdivision in the U.S.	9,193,306	9,342,933	1.6	4,857,942	-48.0	2,673,051	-45.0	2,599,501	-2.8	
Privately Issued Mortgage-Related Securities	98	32	-67.3	0	-100.0	0	N/A	0	N/A	
Privately Issued Securities (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	1,300,361	940,680	-27.7	695,874	-26.0	425,901	-38.8	250,865	-41.1	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	1,300,459	940,712	-27.7	695,874	-26.0	425,901	-38.8	250,865	-41.1	
Mutual Funds	28,381,953	27,137,987	-4.4	220,171	-99.2	5,133,614	2,231.6	5,081,386	-1.0	
Common Trusts	3,528,592	3,524,702	-0.1	3,510,271	-0.4	3,524,192	0.4	3,505,350	-0.5	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	31,910,545	30,662,689	-3.9	3,730,442	-87.8	8,657,806	132.1	8,586,736	-0.8	
Bank Issued FDIC-Guaranteed Bonds	0	0	N/A	0	N/A	0	N/A	0	N/A	
MORTGAGE RELATED SECURITIES:										
Collateralized Mortgage Obligations	329,226,367	405,298,265	23.1	456,348,742	12.6	457,469,685	0.2	320,727,941	-29.9	
Commercial Mortgage Backed Securities	46,172,707	68,696,412	48.8	182,461,623	165.6	231,697,664	27.0	254,132,704	9.7	
OTHER INVESTMENT INFORMATION:										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Fair Value of Total Investments	3,390,724,445	3,647,364,271	7.6	3,630,295,808	-0.5	3,434,984,459	-5.4	3,303,715,256	-3.8	
Investment Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A	
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	10,085,300	N/A	12,820,488	27.1	0	-100.0	0	N/A	
Cash on Deposit in Corporate Credit Unions	102,511,818	152,751,399	49.0	138,861,044	-9.1	125,494,471	-9.6	113,334,983	-9.7	
Cash on Deposit in Other Financial Institutions	455,851,976	744,359,460	63.3	625,332,102	-16.0	604,075,196	-3.4	595,493,280	-1.4	
CUSO INFORMATION										
Value of Investments in CUSO	42,536,947	44,019,976	3.5	49,550,647	12.6	46,887,762	-5.4	49,602,102	5.8	
CUSO loans	8,970,301	489,422	-94.5	581,277	18.8	300,000	-48.4	8,099,994	2,600.0	
Aggregate cash outlays in CUSO	23,694,789	23,809,389	0.5	23,730,960	-0.3	22,795,773	-3.9	22,956,277	0.7	
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	2,330,265	2,430,200	4.3	0	-100.0	0	N/A	0	N/A	
Outstanding Balance of Brokered CDs and Share Certificates Purchased	163,791,429	185,526,154	13.3	181,543,795	-2.1	158,639,065	-12.6	179,417,340	13.1	
CREDIT UNION INVESTMENT PROGRAMS										
Mortgage Processing	20	21	5.0	22	4.8	23	4.5	23	0.0	
Approved Mortgage Seller	18	19	5.6	18	-5.3	20	11.1	20	0.0	
Borrowing Repurchase Agreements	0	1	N/A	1	0.0	0	-100.0	1	N/A	
Brokered Deposits (all deposits acquired through 3rd party)	3	4	33.3	3	-25.0	2	-33.3	3	50.0	
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A	
Investments Not Authorized by FCU Act (SCU only)	1	2	100.0	2	0.0	2	0.0	2	0.0	
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Brokered Certificates of Deposit (investments)	30	35	16.7	33	-5.7	32	-3.0	31	-3.1	
Charitable Donation Accounts	0	0	N/A	0	N/A	0	N/A	0	N/A	
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS										
Securities	27,533,268	24,477,304	-11.1	21,751,020	-11.1	18,965,463	-12.8	45,877,951	141.9	
Other Investments	5,364,888	3,818,207	-28.8	6,655,608	74.3	24,340,965	265.7	23,470,801	-3.6	
Other Assets	78,631,485	108,514,410	38.0	126,865,370	16.9	116,433,115	-8.2	121,545,608	4.4	
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	111,529,641	136,809,921	22.7	155,271,998	13.5	159,739,543	2.9	190,894,360	19.5	
1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.										
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		Supplemental Share Information, Off Balance Sheet, & Borrowings								
Return to cover		For Charter :		N/A						
12/14/2018		Count of CU :		99						
CU Name:	N/A	Asset Range :		N/A						
Peer Group:	N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Sep-2018	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):										
Accounts Held by Member Government Depositors		779,429	788,500	1.2	1,393,985	76.8	3,400,600	143.9	1,406,884	-58.6
Accounts Held by Nonmember Government Depositors		1,832,149	1,955,200	6.7	1,729,535	-11.5	8,222,612	375.4	5,384,098	-34.5
Employee Benefit Member Shares		20,280,028	21,006,162	3.6	22,191,319	5.6	22,081,557	-0.5	33,403,091	51.3
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		18,983,575	22,568,930	18.9	26,265,171	16.4	29,762,725	13.3	33,448,272	12.4
Dollar Amount of Share Certificates >= \$100,000		443,852,027	450,700,395	1.5	480,272,569	6.6	544,188,997	13.3	501,492,038	-7.8
Dollar Amount of IRA/Keogh >= \$100,000		314,817,700	309,151,688	-1.8	293,622,367	-5.0	276,532,323	-5.8	269,498,803	-2.5
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		165,889,680	203,968,221	23.0	210,176,031	3.0	308,237,597	46.7	342,445,558	11.1
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit		13,148,967	6,183,580	-53.0	6,263,090	1.3	6,517,312	4.1	7,223,803	10.8
SAVING MATURITIES										
< 1 year		8,770,279,400	9,436,412,014	7.6	9,969,904,623	5.7	10,327,540,539	3.6	10,809,359,364	4.7
1 to 3 years		747,318,036	724,081,317	-3.1	671,100,197	-7.3	767,627,235	14.4	728,937,769	-5.0
> 3 years		398,461,118	350,756,600	-12.0	362,583,095	3.4	389,395,697	7.4	398,949,573	2.5
Total Shares & Deposits		9,916,058,554	10,511,249,931	6.0	11,003,587,915	4.7	11,484,563,471	4.4	11,937,246,706	3.9
INSURANCE COVERAGE OTHER THAN NCUSIF										
Share/Deposit Insurance Other than NCUSIF		8	8	0.0	7	-12.5	7	0.0	7	0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance		37,607,258	37,599,593	0.0	33,651,660	-10.5	32,548,467	-3.3	33,228,128	2.1
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS										
Total Unfunded Commitments for Commercial Loans		12,254,104	14,838,328	21.1	18,718,057	26.1	15,570,012	-16.8	36,639,123	135.3
Miscellaneous Commercial Loan Unfunded Commitments (Included In Categories Above)										
Agricultural Related Commercial Loans		481,860	29,760	-93.8	97,892	228.9	169,646	73.3	169,847	0.1
Construction & Land Development		781,790	621,560	-20.5	3,023,698	386.5	3,570,088	18.1	21,817,242	511.1
Outstanding Letters of Credit		56,000	341,976	510.7	92,000	-73.1	181,000	96.7	178,307	-1.5
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL)										
Revolving O/E Lines 1-4 Family		394,744,353	420,889,088	6.6	463,245,563	10.1	519,720,627	12.2	559,812,510	7.7
Credit Card Line		992,241,726	936,065,206	-5.7	1,021,715,455	9.2	996,166,663	-2.5	1,052,020,312	5.6
Unsecured Share Draft Lines of Credit		115,532,892	114,714,998	-0.7	115,169,956	0.4	118,574,917	3.0	112,497,835	-5.1
Overdraft Protection Programs		237,648,280	252,476,221	6.2	265,179,159	5.0	284,026,006	7.1	303,842,908	7.0
Residential Construction Loans-Excluding Commercial Purpose		1,260,038	1,028,671	-18.4	2,021,104	96.5	2,693,939	33.3	4,889,211	81.5
Federally Insured Home Equity Conversion Mortgages (HECM)		0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products		0	0	N/A	0	N/A	0	N/A	0	N/A
Other Unused Commitments		57,698,155	62,228,479	7.9	25,771,454	-58.6	27,517,022	6.8	30,878,958	12.2
Total Unfunded Commitments for Non-Commercial Loans		1,799,125,444	1,787,402,663	-0.7	1,893,102,691	5.9	1,948,699,174	2.9	2,063,941,734	5.9
Total Unused Commitments		1,811,379,548	1,802,240,991	-0.5	1,911,820,748	6.1	1,964,269,186	2.7	2,100,580,857	6.9
%(Unused Commitments / Cash & ST Investments)		157.81	112.68	-28.6	120.91	7.3	130.89	8.3	145.88	11.5
Unfunded Commitments Committed by Credit Union		1,810,216,023	1,802,240,991	-0.4	1,911,748,778	6.1	1,963,730,475	2.7	2,100,153,507	6.9
Unfunded Commitments Through Third Party		1,163,525	0	-100.0	71,970	N/A	538,711	648.5	427,350	-20.7
Loans Transferred with Recourse ¹		239,615,341	254,195,432	6.1	297,567,906	17.1	376,837,079	26.6	474,598,204	25.9
Pending Bond Claims		426,299	607,516	42.5	1,237,869	103.8	1,150,733	-7.0	1,657,748	44.1
Other Contingent Liabilities		884,846	1,134,868	28.3	21,693,808	1,811.6	22,140,378	2.1	22,809,222	3.0
CREDIT AND BORROWING ARRANGEMENTS:										
Num FHLB Members		27	27	0.0	26	-3.7	27	3.8	27	0.0
LINES OF CREDIT (Borrowing)										
Total Credit Lines		1,714,643,994	1,939,240,105	13.1	2,045,223,332	5.5	1,909,671,610	-6.6	1,885,517,500	-1.3
Total Committed Credit Lines		365,899,287	377,231,079	3.1	441,213,776	17.0	55,894,849	-87.3	53,559,961	-4.2
Total Credit Lines at Corporate Credit Unions		273,977,387	274,538,800	0.2	294,195,000	7.2	299,050,652	1.7	302,960,500	1.3
Draws Against Lines of Credit		22,937,417	9,280,788	-59.5	45,242,176	387.5	206,089,643	355.5	238,005,879	15.5
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS										
Line of Credit Outstanding from Corporate Cus		8,179,546	0	-100.0	1,631,289	N/A	2,881,125	76.6	3,797,614	31.8
Term Borrowings Outstanding from Corporate Cus		0	0	N/A	0	N/A	0	N/A	0	N/A
MISCELLANEOUS BORROWING INFORMATION:										
Assets Pledged to Secure Borrowings		1,211,001,596	1,231,550,343	1.7	1,652,201,306	34.2	1,751,877,050	6.0	1,836,207,563	4.8
Amount of Borrowings Subject to Early Repayment at Lenders Option		10,000,000	10,000,000	0.0	0	-100.0	0	N/A	0	N/A
Uninsured Secondary Capital ²		0	0	N/A	0	N/A	0	N/A	500,000	N/A
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¹ Included MBL construction and land development prior to 03/31/09.										
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward										

	Miscellaneous Information, Programs, Services								
Return to cover		For Charter :	N/A						
12/14/2018		Count of CU :	99						
CU Name:	N/A	Asset Range :	N/A						
Peer Group:	N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union							
	Count of CU in Peer Group : N/A								
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Sep-2018	% Chg
MEMBERSHIP:									
Num Current Members	1,353,587	1,389,705	2.7	1,415,570	1.9	1,453,386	2.7	1,501,400	3.3
Num Potential Members	34,288,419	33,715,033	-1.7	37,227,328	10.4	33,190,253	-10.8	33,285,718	0.3
% Current Members to Potential Members	3.95	4.12	4.4	3.80	-7.7	4.38	15.2	4.51	3.0
* % Membership Growth	2.53	2.67	5.5	1.86	-30.2	2.67	43.5	4.40	64.9
Total Num Savings Accts	2,527,354	2,621,112	3.7	2,657,678	1.4	2,739,099	3.1	2,822,642	3.1
EMPLOYEES:									
Num Full-Time Employees	3,482	3,612	3.7	3,708	2.7	3,779	1.9	3,902	3.3
Num Part-Time Employees	439	422	-3.9	385	-8.8	352	-8.6	328	-6.8
BRANCHES:									
Num of CU Branches	315	313	-0.6	310	-1.0	321	3.5	320	-0.3
Num of CUs Reporting Shared Branches	30	30	0.0	30	0.0	30	0.0	31	3.3
Plan to add new branches or expand existing facilities	11	11	0.0	15	36.4	14	-6.7	11	-21.4
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	3,298,350,353	3,799,506,715	15.2	4,156,782,511	9.4	4,392,465,382	5.7	3,750,417,334	13.8
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date (FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs):									
Commercial Loans	33	32	-3.0	32	0.0	32	0.0	32	0.0
Credit Builder	24	28	16.7	27	-3.6	27	0.0	26	-3.7
Debt Cancellation/Suspension	6	5	-16.7	5	0.0	4	-20.0	5	25.0
Direct Financing Leases	0	0	N/A	0	N/A	0	N/A	0	N/A
Indirect Commercial Loans	9	9	0.0	8	-11.1	8	0.0	8	0.0
Indirect Consumer Loans	35	34	-2.9	35	2.9	33	-5.7	32	-3.0
Indirect Mortgage Loans	10	9	-10.0	9	0.0	8	-11.1	11	37.5
Interest Only or Payment Option 1st Mortgage Loans	10	11	10.0	11	0.0	11	0.0	11	0.0
Micro Business Loans	11	13	18.2	12	-7.7	12	0.0	12	0.0
Micro Consumer Loans	14	14	0.0	12	-14.3	11	-8.3	11	0.0
Overdraft Lines of Credit	64	64	0.0	59	-7.8	57	-3.4	55	-3.5
Overdraft Protection	58	57	-1.7	55	-3.5	52	-5.5	51	-1.9
Participation Loans	45	43	-4.4	40	-7.0	39	-2.5	42	7.7
Pay Day Loans	15	15	0.0	15	0.0	16	6.7	16	0.0
Real Estate Loans	83	80	-3.6	78	-2.5	74	-5.1	69	-6.8
Refund Anticipation Loans	2	2	0.0	2	0.0	2	0.0	2	0.0
Risk Based Loans	83	82	-1.2	80	-2.4	76	-5.0	73	-3.9
Share Secured Credit Cards	31	30	-3.2	31	3.3	29	-6.5	30	3.4
Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	86	82	-4.7	79	-3.7	77	-2.5	76	-1.3
Commercial Share Accounts	45	44	-2.2	42	-4.5	44	4.8	43	-2.3
Check Cashing	63	60	-4.8	60	0.0	60	0.0	60	0.0
First Time Homebuyer Program	12	13	8.3	14	7.7	14	0.0	16	14.3
Health Savings Accounts	12	12	0.0	12	0.0	12	0.0	13	8.3
Individual Development Accounts	2	2	0.0	2	0.0	2	0.0	3	50.0
In-School Branches	1	1	0.0	1	0.0	1	0.0	1	0.0
Insurance/Investment Sales	36	36	0.0	36	0.0	35	-2.8	35	0.0
International Remittances	20	19	-5.0	20	5.3	20	0.0	20	0.0
Low Cost Wire Transfers	83	81	-2.4	77	-4.9	75	-2.6	73	-2.7
**Number of International Remittances Originated YTD	3,825	3,922	2.5	4,008	2.2	4,162	3.8	3,373	8.1
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	5	7	40.0	10	42.9	13	30.0	13	0.0
Adjusted Retained Earnings Obtained through Business Combinations	2,378,003	6,119,825	157.4	15,567,369	154.4	17,042,824	9.5	17,831,812	4.6
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	23,176,926	27,327,327	17.9	28,683,342	5.0	33,195,608	15.7	29,978,168	-9.7
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
** Amount is year-to-date and the related % change ratio is annualized.									
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12/14/2018

CU Name: N/A

Peer Group: N/A

Graphs 1

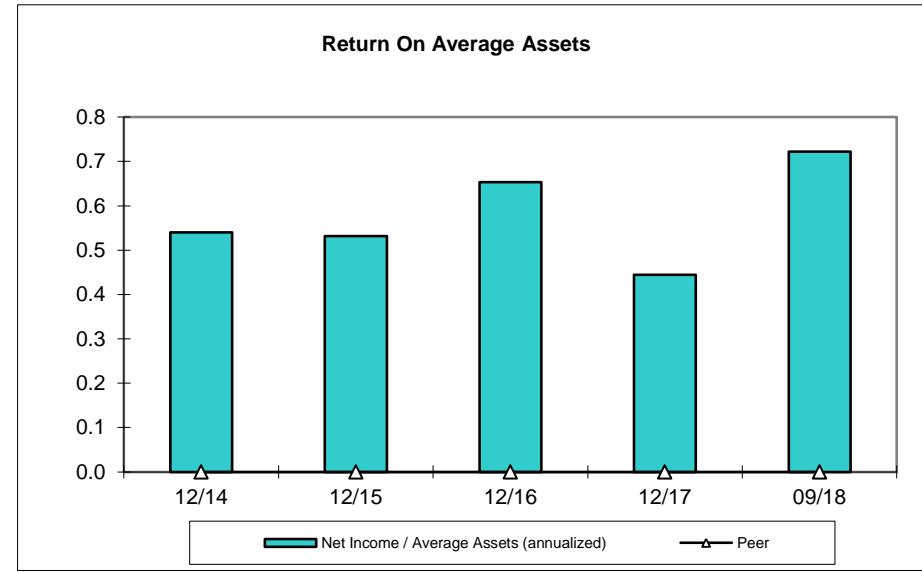
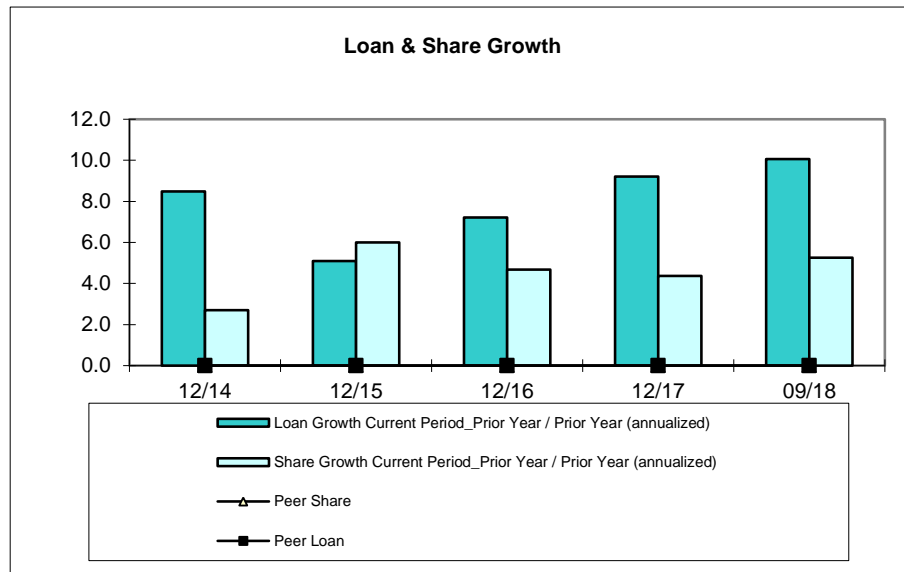
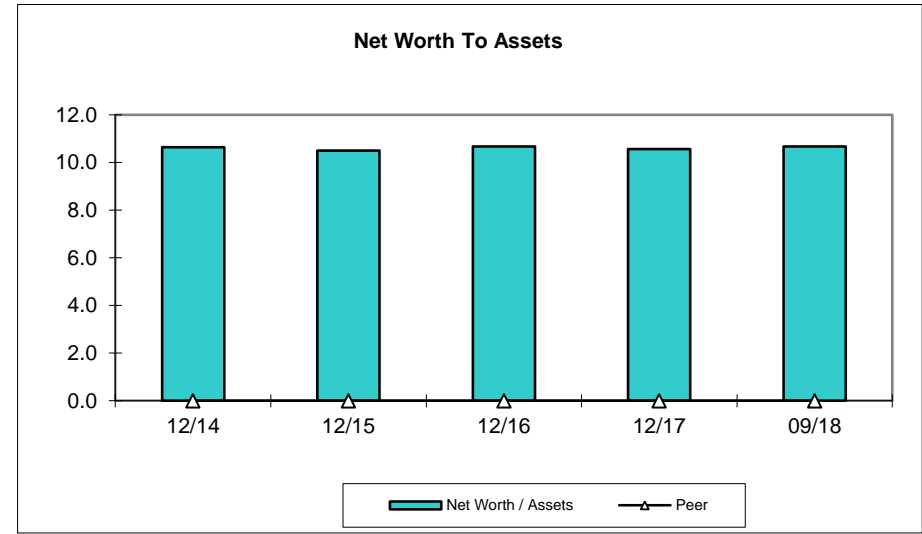
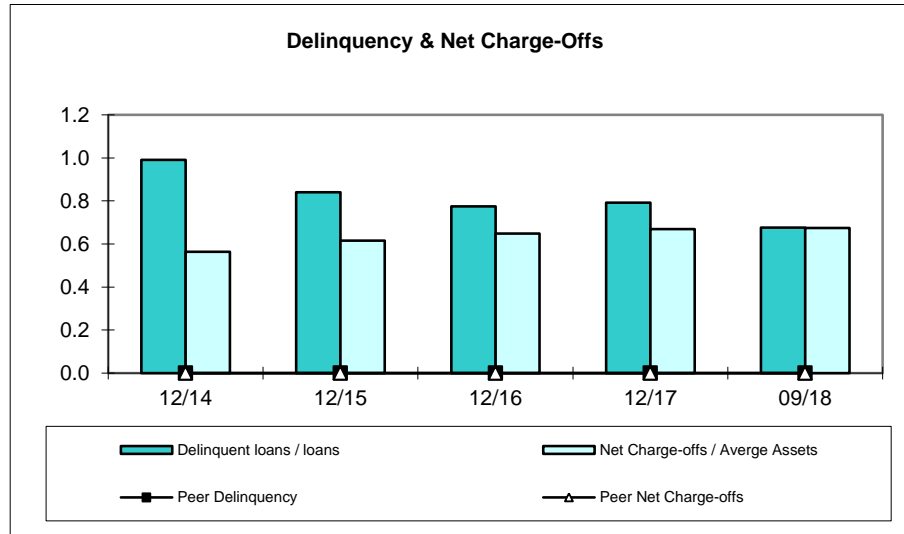
For Charter : N/A

Count of CU : 99

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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 12/14/2018
 CU Name: N/A
 Peer Group: N/A

Graphs 2
 For Charter : N/A
 Count of CU : 99
 Asset Range : N/A
 Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally
 Count of CU in Peer Group : N/A

