

Cycle Date: September-2019  
 Run Date: 12/10/2019  
 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 : 97  
 Asset Range : N/A  
 Peer Group Number : N/A  
 Count of CU in Peer Group : N/A

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

Data prior to March 2019 is based on the former regional structure (Albany, Capital, Atlanta, Austin, Tempe, and ONES). March 2019 and afterward is based on the current regional structure (Eastern, Southern, Western, and ONES).

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.



Ratio Analysis										
Return to cover	For Charter : N/A									
12/10/2019	Count of CU : 97									
CU Name: N/A	Asset Range : N/A									
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group : N/A				Dec-2018			Sep-2019		
	Dec-2015	Dec-2016	Dec-2017	Dec-2018	PEER Avg	Percentile**	Sep-2019	PEER Avg	Percentile**	
<b>CAPITAL ADEQUACY</b>										
Net Worth/Total Assets	10.51	10.67	10.57	10.84	N/A	N/A	10.75	N/A	N/A	
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	10.75	N/A	N/A	
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	10.52	10.68	10.58	10.85	N/A	N/A	10.76	N/A	N/A	
Total Delinquent Loans / Net Worth <sup>3</sup>	5.07	4.69	5.04	5.11	N/A	N/A	4.25	N/A	N/A	
Solvency Evaluation (Estimated)	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A	
Classified Assets (Estimated) / Net Worth	5.46	5.34	5.61	5.41	N/A	N/A	4.62	N/A	N/A	
<b>ASSET QUALITY</b>										
Delinquent Loans / Total Loans <sup>3</sup>	0.84	0.77	0.79	0.79	N/A	N/A	0.66	N/A	N/A	
* Net Charge-Offs / Average Loans	0.62	0.65	0.67	0.68	N/A	N/A	0.69	N/A	N/A	
Fair (Market) HTM Invest Value/Book Value HTM Invest.	103.05	100.36	98.85	98.02	N/A	N/A	100.37	N/A	N/A	
Accum Unreal G/L On AFS/Cost Of AFS	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A	
Delinquent Loans / Assets <sup>3</sup>	0.53	0.50	0.53	0.55	N/A	N/A	0.46	N/A	N/A	
<b>EARNINGS</b>										
* Return On Average Assets	0.53	0.65	0.44	0.68	N/A	N/A	0.83	N/A	N/A	
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium <sup>2</sup>	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	N/A	N/A	N/A	
* Gross Income/Average Assets	5.48	5.60	5.58	5.94	N/A	N/A	6.07	N/A	N/A	
* Yield on Average Loans <sup>4</sup>	4.70	4.64	4.63	4.77	N/A	N/A	4.88	N/A	N/A	
* Yield on Average Investments	1.17	1.37	1.55	1.97	N/A	N/A	2.31	N/A	N/A	
* Fee & Other Op. Income / Avg. Assets	2.14	2.23	2.12	2.18	N/A	N/A	2.11	N/A	N/A	
* Cost of Funds / Avg. Assets	0.50	0.50	0.49	0.63	N/A	N/A	0.82	N/A	N/A	
* Net Margin / Avg. Assets	4.99	5.10	5.09	5.31	N/A	N/A	5.25	N/A	N/A	
* Operating Exp./ Avg. Assets	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A	
* Provision For Loan & Lease Losses / Average Assets	0.37	0.44	0.50	0.48	N/A	N/A	0.39	N/A	N/A	
* Net Interest Margin/Avg. Assets	2.84	2.88	2.98	3.13	N/A	N/A	3.14	N/A	N/A	
Operating Exp./Gross Income	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A	
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets <sup>1</sup>	3.11	3.13	3.13	3.10	N/A	N/A	3.20	N/A	N/A	
* Net Operating Exp. /Avg. Assets	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A	
<b>ASSET / LIABILITY MANAGEMENT</b>										
Net Long-Term Assets / Total Assets	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A	
Reg. Shares / Total Shares & Borrowings	31.71	32.74	33.21	33.41	N/A	N/A	32.44	N/A	N/A	
Total Loans / Total Shares	73.58	75.35	78.85	82.49	N/A	N/A	81.13	N/A	N/A	
Total Loans / Total Assets	63.44	64.60	67.25	70.31	N/A	N/A	69.06	N/A	N/A	
Cash + Short-Term Investments / Assets	13.12	12.32	11.14	10.05	N/A	N/A	12.32	N/A	N/A	
Total Shares, Dep. & Borrs / Earning Assets	94.64	94.95	94.90	94.97	N/A	N/A	95.32	N/A	N/A	
Reg Shares + Share Drafts / Total Shares & Borrs	50.02	51.27	52.36	53.08	N/A	N/A	52.47	N/A	N/A	
Borrowings / Total Shares & Net Worth	2.10	2.45	2.87	3.25	N/A	N/A	3.06	N/A	N/A	
<b>PRODUCTIVITY</b>										
Members / Potential Members	4.12	3.80	4.38	4.57	N/A	N/A	4.43	N/A	N/A	
Borrowers / Members	47.07	48.75	49.50	49.45	N/A	N/A	49.46	N/A	N/A	
Members / Full-Time Employees	363.51	362.92	367.36	364.55	N/A	N/A	362.20	N/A	N/A	
Avg. Shares Per Member	\$7,564	\$7,773	\$7,905	\$7,911	N/A	N/A	\$8,317	N/A	N/A	
Avg. Loan Balance	\$11,823	\$12,016	\$12,593	\$13,198	N/A	N/A	\$13,643	N/A	N/A	
* Salary And Benefits / Full-Time Empl.	\$63,114	\$64,676	\$66,829	\$70,186	N/A	N/A	\$71,176	N/A	N/A	
<b>OTHER RATIOS</b>										
* Net Worth Growth	4.58	6.82	3.97	6.61	N/A	N/A	7.91	N/A	N/A	
* Market (Share) Growth	6.00	4.68	4.37	3.86	N/A	N/A	8.99	N/A	N/A	
* Loan Growth	5.09	7.21	9.22	8.66	N/A	N/A	6.64	N/A	N/A	
* Asset Growth	5.92	5.30	4.91	3.93	N/A	N/A	9.16	N/A	N/A	
* Investment Growth	7.27	-0.46	-5.00	-7.46	N/A	N/A	12.90	N/A	N/A	
* Membership Growth	2.67	1.86	2.64	3.78	N/A	N/A	2.04	N/A	N/A	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.										
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										
<sup>1</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.										
<sup>2</sup> Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.										
<sup>3</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										
<sup>4</sup> Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.										

Supplemental Ratio Analysis					
Return to cover	For Charter : N/A				
12/10/2019	Count of CU : 97				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State				
	Count of CU in Peer Group : N/A				
	Dec-2015	Dec-2016	Dec-2017	Dec-2018	Sep-2019
<b>OTHER DELINQUENCY RATIOS <sup>1</sup></b>					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.83	0.92	1.18	1.04	0.91
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	1.98	1.28	1.09	0.99	0.76
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.63	0.54	0.62	0.65	0.51
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	1.07	1.00	0.97	0.85	0.67
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.94	0.87	0.87	0.79	0.62
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	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	14.30	12.66	18.75	18.26	19.36
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.25	1.14	1.10	0.94	0.68
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.62	0.55	0.61	0.70	0.45
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans <sup>2</sup>	1.16	1.54	#NAME?	#NAME?	#NAME?
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans <sup>2</sup>	0.63	0.44	#NAME?	#NAME?	#NAME?
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE <sup>2</sup>	76.57	76.97	#NAME?	#NAME?	#NAME?
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.00	0.00	0.00	0.00	0.00
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
<b>REAL ESTATE LOAN DELINQUENCY <sup>1</sup></b>					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.52	0.32	0.95	0.69	0.46
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.32	0.28	0.22	0.38	0.32
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.00	0.02	0.18	0.10	0.13
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	10.53	11.58	12.39	12.53	10.08
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans	5.68	11.89	14.70	0.00	0.00
Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	1.97	1.78	1.73	1.69	1.31
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.69	0.60	0.54	0.69	0.65
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	18.81	17.45	16.91	15.29	13.82
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.99	2.11	2.36	2.52	2.64
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	0.02	0.02	0.05	0.38	21.78
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.73	0.78	0.77	0.75	0.63
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.09	0.06	0.02	0.03	0.00
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.06	0.04	0.01	0.01	0.01
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.14	0.11	0.06	0.08	-0.03
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.04	0.00	0.09	0.08	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.30	1.18	1.04	0.97	0.87
* Net Charge Offs - Participation Loans / Avg Participation Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
* Net Charge Offs - Commercial Loans / Avg Commercial Loans <sup>2</sup>	0.01	0.11	#NAME?	#NAME?	#NAME?
<b>SPECIALIZED LENDING RATIOS</b>					
Indirect Loans Outstanding / Total Loans	19.86	21.20	23.40	25.15	24.74
Participation Loans Outstanding / Total Loans	3.00	2.92	2.82	2.44	2.43
Participation Loans Purchased YTD / Total Loans Granted YTD	2.46	1.71	1.97	1.09	1.95
* Participation Loans Sold YTD / Total Assets	0.38	0.13	0.34	0.48	0.37
Total Commercial Loans / Total Assets <sup>2</sup>	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	39.12	35.29	33.22	29.33	36.04
<b>REAL ESTATE LENDING RATIOS</b>					
Total Fixed Rate Real Estate / Total Assets	15.91	15.50	15.87	15.49	15.39
Total Fixed Rate Real Estate / Total Loans	25.07	24.00	23.61	22.03	22.29
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	31.01	30.12	26.56	26.96	30.49
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	65.40	76.72	61.94	59.02	58.84
Interest Only & Payment Option First & Other RE / Total Assets	0.35	0.45	0.65	0.74	0.75
Interest Only & Payment Option First & Other RE / Net Worth	3.37	4.20	6.17	6.82	6.95
<b>MISCELLANEOUS RATIOS</b>					
Mortgage Servicing Rights / Net Worth	1.26	1.33	1.30	1.32	1.37
Unused Commitments / Cash & ST Investments	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Complex Assets / Total Assets	21.27	22.14	21.00	21.86	21.57
Short Term Liabilities / Total Shares and Deposits plus Borrowings	38.12	37.44	35.21	35.30	35.06
* Annualization factor: March = 4, June = 2, September =4/3, December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					
<sup>2</sup> Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.					

	Assets								
Return to cover									
12/10/2019									
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-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Sep-2019	% Chg
<b>ASSETS</b>									
<b>CASH:</b>									
Cash On Hand	133,961,002	144,057,014	7.5	160,323,342	11.3	155,332,550	-3.1	168,400,526	8.4
Cash On Deposit	897,110,859	764,193,146	-14.8	729,569,667	-4.5	664,572,688	-8.9	955,180,225	43.7
Cash Equivalents	29,617,687	28,785,841	-2.8	25,260,213	-12.2	28,107,746	11.3	18,036,903	-35.8
<b>TOTAL CASH &amp; EQUIVALENTS</b>	<b>1,060,689,548</b>	<b>937,036,001</b>	<b>-11.7</b>	<b>915,153,222</b>	<b>-2.3</b>	<b>848,012,984</b>	<b>-7.3</b>	<b>1,141,617,654</b>	<b>34.6</b>
<b>INVESTMENTS:</b>									
Trading Securities	20,002,670	20,371,499	1.8	18,421,102	-9.6	0	-100.0	64,537,744	N/A
Available for Sale Securities	1,785,727,679	1,931,942,348	8.2	1,845,320,883	-4.5	1,716,020,441	-7.0	1,680,802,736	-2.1
Held-to-Maturity Securities, net of Allowance for Credit Losses if ASC 326 has been adopted	115,128,034	118,621,810	3.0	109,195,021	-7.9	113,089,582	3.6	105,178,606	-7.0
Equity Securities	N/A	N/A		N/A		N/A		0	
Trading Debt Securities	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities, net of ACL if ASC 326 adopted	N/A	N/A		N/A		N/A		0	
Deposits in Commercial Banks, S&Ls, Savings Banks	624,084,317	581,335,263	-6.8	489,840,225	-15.7	425,947,396	-13.0	419,212,986	-1.6
Loans to, Deposits in, and Investments in Natural Person Credit Unions <sup>2</sup>	59,395,841	76,692,317	29.1	98,340,915	28.2	99,591,294	1.3	100,432,970	0.8
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	16,987,247	16,976,442	-0.1	17,022,728	0.3	17,055,645	0.2	17,131,728	0.4
All Other Investments in Corporate Cus	811,990	1,113,804	37.2	1,717,669	54.2	2,362,081	37.5	8,109,101	243.3
All Other Investments <sup>2</sup>	94,980,889	89,832,176	-5.4	101,552,301	13.0	113,318,415	11.6	119,225,716	5.2
<b>TOTAL INVESTMENTS</b>	<b>2,717,118,667</b>	<b>2,836,885,659</b>	<b>4.4</b>	<b>2,681,410,844</b>	<b>-5.5</b>	<b>2,487,384,854</b>	<b>-7.2</b>	<b>2,514,631,587</b>	<b>1.1</b>
<b>LOANS HELD FOR SALE</b>	<b>40,725,105</b>	<b>48,014,833</b>	<b>17.9</b>	<b>46,919,709</b>	<b>-2.3</b>	<b>34,568,595</b>	<b>-26.3</b>	<b>119,452,314</b>	<b>245.6</b>
<b>LOANS AND LEASES:</b>									
Unsecured Credit Card Loans	435,434,150	448,618,775	3.0	455,285,499	1.5	467,669,848	2.7	466,311,530	-0.3
All Other Unsecured Loans/Lines of Credit	291,742,231	318,870,889	9.3	348,413,410	9.3	368,848,006	5.9	381,320,543	3.4
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	48,042,028	51,259,345	6.7	54,608,683	6.5	56,816,727	4.0	48,825,508	-14.1
New Vehicle Loans	974,855,129	1,065,647,781	9.3	1,219,829,664	14.5	1,408,827,755	15.5	1,419,054,222	0.7
Used Vehicle Loans	2,336,105,459	2,603,766,552	11.5	2,873,782,483	10.4	3,100,604,358	7.9	3,270,439,212	5.5
Leases Receivable	0	1,862	N/A	0	-100.0	0	N/A	0	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit <sup>3</sup>	370,505,568	396,211,781	6.9	400,817,622	1.2	418,755,743	4.5	444,241,667	6.1
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family Residential Properties <sup>3</sup>	2,365,099,297	2,449,610,699	3.6	2,312,434,635	-5.6	2,468,189,606	6.7	2,602,982,817	5.5
Total Loans/Lines of Credit Secured by Junior Lien 1-4 Family Residential Properties <sup>3</sup>	912,390,903	957,595,399	5.0	566,939,762	-40.8	1,003,856,548	77.1	1,058,357,426	5.4
All Other Real Estate Loans/Lines of Credit <sup>3</sup>	N/A	N/A		482,307,678		134,544,471	-72.1	160,112,521	19.0
Commercial Loans/Lines of Credit Real Estate Secured <sup>3</sup>	N/A	N/A		303,818,760		373,249,156	22.9	428,449,466	14.8
Commercial Loans/Lines of Credit Not Real Estate Secured <sup>3</sup>	N/A	N/A		37,653,144		38,571,670	2.4	50,100,785	29.9
<b>TOTAL LOANS &amp; LEASES</b>	<b>7,734,174,765</b>	<b>8,291,583,083</b>	<b>7.2</b>	<b>9,055,891,340</b>	<b>9.2</b>	<b>9,839,933,888</b>	<b>8.7</b>	<b>10,330,195,697</b>	<b>5.0</b>
<b>(ALLOWANCE FOR LOAN &amp; LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN &amp; LEASES)</b>	<b>(68,932,793)</b>	<b>(73,086,629)</b>	<b>6.0</b>	<b>(79,779,017)</b>	<b>9.2</b>	<b>(82,092,040)</b>	<b>2.9</b>	<b>(73,130,253)</b>	<b>-10.9</b>
Foreclosed Real Estate	6,313,594	9,097,988	44.1	8,676,260	-4.6	8,904,388	2.6	9,485,207	6.5
Reposessed Autos	2,097,080	3,042,271	45.1	2,457,656	-19.2	2,252,427	-8.4	2,794,024	24.0
Foreclosed and Repossessed Other Assets	570,622	830,458	45.5	646,321	-22.2	606,612	-6.1	91,650	-84.9
<b>TOTAL FORECLOSED and REPOSSESSED ASSETS<sup>1</sup></b>	<b>8,981,296</b>	<b>12,970,717</b>	<b>44.4</b>	<b>11,780,237</b>	<b>-9.2</b>	<b>11,763,427</b>	<b>-0.1</b>	<b>12,370,891</b>	<b>5.2</b>
Land and Building	288,617,790	304,566,250	5.5	322,114,034	5.8	335,167,012	4.1	372,725,763	11.2
Other Fixed Assets	53,890,730	54,958,821	2.0	53,818,227	-2.1	57,381,070	6.6	59,355,122	3.4
NCUA Share Insurance Capitalization Deposit	97,978,129	103,094,489	5.2	109,835,275	6.5	114,716,810	4.4	114,805,399	0.1
Identifiable Intangible Assets	0	0	N/A	987,987	N/A	749,880	-24.1	556,928	-25.7
Goodwill	1,582,360	2,042,182	29.1	2,042,182	0.0	1,582,360	-22.5	1,582,360	0.0
<b>TOTAL INTANGIBLE ASSETS</b>	<b>1,582,360</b>	<b>2,042,182</b>	<b>29.1</b>	<b>3,030,169</b>	<b>48.4</b>	<b>2,332,240</b>	<b>-23.0</b>	<b>2,139,288</b>	<b>-8.3</b>
Accrued Interest on Loans	22,020,881	23,272,938	5.7	25,901,491	11.3	27,633,560	6.7	27,848,786	0.8
Accrued Interest on Investments	7,187,629	7,149,781	-0.5	7,475,979	4.6	7,996,731	7.0	8,524,704	6.6
Non-Trading Derivative Assets	39,972	89	-99.8	0	-100.0	176,244	N/A	0	-100.0
All Other Assets	226,373,532	287,642,916	27.1	312,946,729	8.8	310,541,083	-0.8	326,996,209	5.3
<b>TOTAL OTHER ASSETS</b>	<b>255,622,014</b>	<b>318,065,724</b>	<b>24.4</b>	<b>346,324,199</b>	<b>8.9</b>	<b>346,347,618</b>	<b>0.0</b>	<b>363,369,699</b>	<b>4.9</b>
<b>TOTAL ASSETS</b>	<b>12,190,447,611</b>	<b>12,836,131,130</b>	<b>5.3</b>	<b>13,466,498,239</b>	<b>4.9</b>	<b>13,995,516,458</b>	<b>3.9</b>	<b>14,957,533,151</b>	<b>6.9</b>
<b>TOTAL CU's</b>	<b>112</b>	<b>107</b>	<b>-4.5</b>	<b>103</b>	<b>-3.7</b>	<b>99</b>	<b>-3.9</b>	<b>97</b>	<b>-2.0</b>

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

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

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

4. Assets

	Liabilities, Shares & Equity								
Return to cover	For Charter : N/A								
12/10/2019	Count of CU : 97								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union								
	Count of CU in Peer Group : N/A								
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Sep-2019	% Chg
<b>LIABILITIES, SHARES AND EQUITY</b>									
<b>LIABILITIES:</b>									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	247,313,395	302,917,070	22.5	370,972,153	22.5	423,411,968	14.1	415,346,604	-1.9
Borrowing Repurchase Transactions	10,113,281	12,990,916	28.5	0	-100.0	12,539,957	N/A	23,089,408	84.1
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth <sup>3</sup>	0	0	N/A	0	N/A	500,000	N/A	500,000	0.0
Non-Trading Derivative Liabilities	0	0	N/A	0	N/A	166,000	N/A	124,283	-25.1
Accrued Dividends and Interest Payable	12,300,571	12,616,088	2.6	12,810,880	1.5	14,436,129	12.7	15,052,835	4.3
Accounts Payable & Other Liabilities	158,905,364	186,248,564	17.2	229,198,273	23.1	163,870,519	-28.5	190,455,071	16.2
Allowance for Credit Losses on Off-Balance Sheet Credit Exposure	N/A	N/A		N/A		N/A		0	
<b>SHARES AND DEPOSITS</b>									
Share Drafts	1,969,457,422	2,094,747,630	6.4	2,269,797,210	8.4	2,431,507,210	7.1	2,638,470,281	8.5
Regular Shares	3,412,003,948	3,702,045,188	8.5	3,937,724,337	6.4	4,131,668,081	4.9	4,272,170,265	3.4
Money Market Shares	2,519,855,623	2,664,723,468	5.7	2,695,264,756	1.1	2,756,387,263	2.3	2,879,547,234	4.5
Share Certificates	1,638,734,315	1,603,889,088	-2.1	1,657,146,004	3.3	1,700,306,318	2.6	1,977,826,580	16.3
IRA/KEOGH Accounts	922,166,317	891,027,856	-3.4	849,450,195	-4.7	813,876,434	-4.2	835,656,143	2.7
All Other Shares <sup>1</sup>	32,074,972	35,948,000	12.1	39,509,264	9.9	42,956,880	8.7	58,468,994	36.1
Non-Member Deposits	16,957,334	11,206,685	-33.9	35,671,705	218.3	51,706,164	45.0	70,254,435	35.9
<b>TOTAL SHARES AND DEPOSITS</b>	<b>10,511,249,931</b>	<b>11,003,587,915</b>	<b>4.7</b>	<b>11,484,563,471</b>	<b>4.4</b>	<b>11,928,408,350</b>	<b>3.9</b>	<b>12,732,393,932</b>	<b>6.7</b>
<b>TOTAL LIABILITIES <sup>4</sup></b>	<b>428,632,611</b>	<b>514,772,638</b>	<b>20.1</b>	<b>612,981,306</b>	<b>19.1</b>	<b>614,924,573</b>	<b>0.3</b>	<b>13,376,962,133</b>	<b>2,075.4</b>
<b>EQUITY:</b>									
Undivided Earnings	819,206,163	886,562,960	8.2	925,767,919	4.4	998,862,875	7.9	1,046,077,702	4.7
Regular Reserves	212,019,644	211,248,468	-0.4	211,447,356	0.1	211,149,463	-0.1	210,976,867	-0.1
Appropriation For Non-Conforming Investments (SCU Only)	1,136,101	0	-100.0	66,018	N/A	50,795	-23.1	1,186,897	2,236.6
Other Reserves	243,829,924	256,366,145	5.1	269,821,767	5.2	288,422,581	6.9	304,564,583	5.6
Equity Acquired in Merger	6,119,825	13,973,856	128.3	15,002,815	7.4	17,259,153	15.0	20,435,232	18.4
Miscellaneous Equity	1,188,480	1,188,480	0.0	1,188,480	0.0	1,188,831	0.0	1,170,106	-1.6
Accumulated Unrealized G/L on AFS Securities	-6,680,526	-21,288,641	-218.7	-21,697,137	-1.9	-32,547,230	-50.0	See 411	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	213,646	N/A	-777,832	-464.1
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities <sup>5</sup>	N/A	N/A		N/A		N/A		5,708,183	
Other Comprehensive Income	-26,254,542	-30,280,691	-15.3	-32,643,756	-7.8	-32,416,579	0.7	-31,344,534	3.3
Net Income	0	0	N/A	0	N/A	0	N/A	22,573,814	N/A
<b>EQUITY TOTAL</b>	<b>1,250,565,069</b>	<b>1,317,770,577</b>	<b>5.4</b>	<b>1,368,953,462</b>	<b>3.9</b>	<b>1,452,183,535</b>	<b>6.1</b>	<b>1,580,571,018</b>	<b>8.8</b>
<b>TOTAL SHARES &amp; EQUITY</b>	<b>11,761,815,000</b>	<b>12,321,358,492</b>	<b>4.8</b>	<b>12,853,516,933</b>	<b>4.3</b>	<b>13,380,591,885</b>	<b>4.1</b>	<b>14,312,964,950</b>	<b>7.0</b>
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<b>12,190,447,611</b>	<b>12,836,131,130</b>	<b>5.3</b>	<b>13,466,498,239</b>	<b>4.9</b>	<b>13,995,516,458</b>	<b>3.9</b>	<b>14,957,533,151</b>	<b>6.9</b>
<b>NCUA INSURED SAVINGS <sup>2</sup></b>									
Uninsured Shares	492,759,231	495,140,679	0.5	524,340,657	5.9	456,184,808	-13.0	577,180,239	26.5
Uninsured Non-Member Deposits	2,473,218	1,671,161	-32.4	7,960,219	376.3	1,870,245	-76.5	9,315,697	398.1
Total Uninsured Shares & Deposits	495,232,449	496,811,840	0.3	532,300,876	7.1	458,055,053	-13.9	586,495,936	28.0
Insured Shares & Deposits	10,016,017,482	10,506,776,075	4.9	10,952,262,595	4.2	11,470,353,297	4.7	12,145,897,996	5.9
<b>TOTAL NET WORTH</b>	<b>1,282,311,657</b>	<b>1,369,744,942</b>	<b>6.8</b>	<b>1,424,145,884</b>	<b>4.0</b>	<b>1,518,222,748</b>	<b>6.6</b>	<b>1,608,292,976</b>	<b>5.9</b>
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<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
<sup>2</sup> October 3, 2008 and forward, the NCUA coverage increased to \$250,000 for all accounts.									
<sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in Net Worth."									
<sup>4</sup> Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.									
<sup>5</sup> Includes accumulated unrealized gains / losses on AFS securities and AFS debt securities.									

		Income Statement							
Return to cover		For Charter : N/A							
12/10/2019		Count of CU : 97							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group : N/A							
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Sep-2019	% Chg
<b>* INCOME AND EXPENSE</b>									
<b>INTEREST INCOME:</b>									
Interest on Loans	355,125,600	373,410,833	5.1	401,814,363	7.6	450,775,175	12.2	372,207,911	10.1
Less Interest Refund	(504,360)	(1,258,941)	149.6	(474,835)	-62.3	(467,217)	-1.6	(198,812)	-43.3
Income from Investments	42,250,777	48,166,843	14.0	54,095,830	12.3	65,265,196	20.6	56,932,043	16.3
Income from Trading	-1,257,156	1,778,084	241.4	684,266	-61.5	0	-100.0	N/A	
Interest income on Securities held in a Trading account	N/A	N/A		N/A		N/A		906,119	
<b>TOTAL INTEREST INCOME</b>	<b>395,614,861</b>	<b>422,096,819</b>	<b>6.7</b>	<b>456,119,624</b>	<b>8.1</b>	<b>515,573,154</b>	<b>13.0</b>	<b>429,847,261</b>	<b>11.2</b>
<b>INTEREST EXPENSE:</b>									
Dividends	42,289,566	45,003,328	6.4	45,701,376	1.6	60,217,978	31.8	63,683,865	41.0
Interest on Deposits	11,086,794	10,657,026	-3.9	11,411,353	7.1	15,493,667	35.8	16,429,164	41.4
Interest on Borrowed Money	5,323,038	6,605,174	24.1	7,483,775	13.3	10,333,393	38.1	8,901,286	14.9
<b>TOTAL INTEREST EXPENSE</b>	<b>58,699,398</b>	<b>62,265,528</b>	<b>6.1</b>	<b>64,596,504</b>	<b>3.7</b>	<b>86,045,038</b>	<b>33.2</b>	<b>89,014,315</b>	<b>37.9</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES OR TOTAL CREDIT LOSS EXPENSE</b>	<b>43,892,129</b>	<b>55,575,715</b>	<b>26.6</b>	<b>65,144,046</b>	<b>17.2</b>	<b>66,264,306</b>	<b>1.7</b>	<b>42,495,116</b>	<b>-14.5</b>
<b>NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS EXPENSE</b>	<b>293,023,334</b>	<b>304,255,576</b>	<b>3.8</b>	<b>326,379,074</b>	<b>7.3</b>	<b>363,263,810</b>	<b>11.3</b>	<b>298,337,830</b>	<b>9.5</b>
<b>NON-INTEREST INCOME:</b>									
Fee Income	116,040,777	123,940,981	6.8	127,815,428	3.1	134,379,728	5.1	99,992,715	-0.8
Other Operating Income	137,981,633	154,918,028	12.3	150,424,678	-2.9	165,196,370	9.8	129,607,986	4.6
Gain (Loss) on Investments	1,526,975	2,543,420	66.6	-540,993	-121.3	4,038,696	846.5	N/A	
Gain (Loss) on Equity Securities (DO NOT include Gain (Loss) on other securities)	N/A	N/A		N/A		N/A		1,860	
Gain (Loss) on Other Securities (DO NOT include Gain or Loss on Equity Securities)	N/A	N/A		N/A		N/A		9,894,160	
Gain (Loss) on Non-Trading Derivatives	0	284	N/A	-32,859	#####	334	101.0	0	-100.0
Gain (Loss) on Disposition of Assets	-1,258,635	198,265	115.8	-534,749	-369.7	-3,297,718	-516.7	1,859,980	175.2
Gain from Bargain Purchase (Merger)	2,153,974	0	-100.0	0	N/A	0	N/A	0	N/A
Other Non-Oper Income/(Expense)	-1,615,677	3,814,760	336.1	-17,272,644	-552.8	8,530,819	149.4	7,442,318	16.3
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>TOTAL NON-INTEREST INCOME</b>	<b>254,829,047</b>	<b>285,415,738</b>	<b>12.0</b>	<b>259,858,861</b>	<b>-9.0</b>	<b>308,848,229</b>	<b>18.9</b>	<b>248,799,019</b>	<b>7.4</b>
<b>NON-INTEREST EXPENSE</b>									
Total Employee Compensation & Benefits	241,284,892	252,268,431	4.6	264,309,396	4.8	290,288,984	9.8	225,617,738	3.6
Travel, Conference Expense	4,547,576	4,498,715	-1.1	4,638,548	3.1	5,473,314	18.0	4,120,035	0.4
Office Occupancy	34,259,271	34,699,011	1.3	36,216,580	4.4	38,964,145	7.6	30,841,041	5.5
Office Operation Expense	97,317,318	104,990,744	7.9	106,328,712	1.3	113,357,810	6.6	89,702,225	5.5
Educational and Promotion	17,091,946	16,336,311	-4.4	18,614,724	13.9	20,259,834	8.8	18,833,925	23.9
Loan Servicing Expense	36,254,997	38,722,741	6.8	37,441,949	-3.3	40,472,792	8.1	31,021,712	2.2
Professional, Outside Service	33,567,117	34,546,711	2.9	37,649,154	9.0	43,243,927	14.9	34,307,069	5.8
Member Insurance <sup>1</sup>	N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium <sup>2</sup>	46	271	489.1	0	-100.0	1,300	N/A	3,728	282.4
Member Insurance - Temporary Corporate CU Stabilization Fund <sup>3</sup>	0	0	N/A	0	N/A	0	N/A	N/A	
Member Insurance - Other	152,699	176,686	15.7	179,644	1.7	131,972	-26.5	104,766	5.8
Operating Fees	1,590,929	1,608,177	1.1	1,663,769	3.5	1,723,365	3.6	1,429,329	10.6
Misc Operating Expense	18,823,496	20,024,651	6.4	21,147,398	5.6	25,102,366	18.7	20,711,671	10.0
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>484,890,287</b>	<b>507,872,449</b>	<b>4.7</b>	<b>528,189,874</b>	<b>4.0</b>	<b>579,019,809</b>	<b>9.6</b>	<b>456,693,239</b>	<b>5.2</b>
<b>NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS <sup>4</sup></b>	<b>62,962,140</b>	<b>81,799,136</b>	<b>29.9</b>	<b>58,048,061</b>	<b>-29.0</b>	<b>93,093,530</b>	<b>60.4</b>	<b>N/A</b>	
<b>NET INCOME (LOSS)</b>	<b>62,962,094</b>	<b>81,798,865</b>	<b>29.9</b>	<b>58,048,061</b>	<b>-29.0</b>	<b>93,092,230</b>	<b>60.4</b>	<b>90,443,610</b>	<b>29.5</b>
<b>RESERVE TRANSFERS:</b>									
Transfer to Regular Reserve	203,761	168,319	-17.4	186,662	10.9	939,340	403.2	269,398	-61.8
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
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<sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF Premium Expense.									
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium Expense.									
<sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).									
<sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.									









Indirect and Participation Lending									
Return to cover									
12/10/2019	For Charter : N/A								
CU Name: N/A	Count of CU : 97								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Sep-2019	% Chg
<b>INDIRECT LOANS OUTSTANDING</b>									
Indirect Loans - Point of Sale Arrangement	1,012,810,964	1,125,064,400	11.1	1,198,767,390	6.6	1,456,242,598	21.5	1,468,973,036	0.9
Indirect Loans - Outsourced Lending Relationship	523,334,971	632,540,482	20.9	920,406,947	45.5	1,018,038,569	10.6	1,086,655,574	6.7
<b>Total Outstanding Indirect Loans</b>	<b>1,536,145,935</b>	<b>1,757,604,882</b>	<b>14.4</b>	<b>2,119,174,337</b>	<b>20.6</b>	<b>2,474,281,167</b>	<b>16.8</b>	<b>2,555,628,610</b>	<b>3.3</b>
%Indirect Loans Outstanding / Total Loans	19.86	21.20	6.7	23.40	10.4	25.15	7.5	24.74	-1.6
<b>DELINQUENCY - INDIRECT LENDING <sup>1</sup></b>									
30 to 59 Days Delinquent	43,527,603	41,159,624	-5.4	45,799,234	11.3	41,643,058	-9.1	34,109,745	-18.1
60 to 179 Days Delinquent	16,152,195	16,437,721	1.8	18,483,881	12.4	19,299,796	4.4	14,992,465	-22.3
180 to 359 Days Delinquent	2,756,912	3,092,510	12.2	4,218,971	36.4	3,453,915	-18.1	2,315,003	-33.0
> = 360 Days Delinquent	355,395	440,764	24.0	685,179	55.5	573,334	-16.3	179,597	-68.7
Total Del Indirect Lns (>= 60 Days)	19,264,502	19,970,995	3.7	23,388,031	17.1	23,327,045	-0.3	17,487,065	-25.0
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.25	1.14	-9.4	1.10	-2.9	0.94	-14.6	0.68	-27.4
<b>LOAN LOSSES - INDIRECT LENDING</b>									
* Indirect Loans Charged Off	21,365,148	21,863,602	2.3	23,018,417	5.3	25,615,797	11.3	18,983,307	-1.2
* Indirect Loans Recovered	2,019,024	2,431,942	20.5	2,880,065	18.4	3,262,446	13.3	2,591,861	5.9
* NET INDIRECT LOAN C/Os	19,346,124	19,431,660	0.4	20,138,352	3.6	22,353,351	11.0	16,391,446	-2.2
***Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.30	1.18	-9.3	1.04	-11.9	0.97	-6.3	0.87	-10.7
<b>PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):</b>									
Consumer	32,480,946	46,017,164	41.7	48,443,845	5.3	41,693,507	-13.9	57,530,967	38.0
Non-Federally Guaranteed Student Loans	20,525,907	20,427,342	-0.5	21,422,417	4.9	24,191,510	12.9	11,776,230	-51.3
Real Estate	14,179,942	19,487,929	37.4	55,500,331	184.8	69,952,650	26.0	68,737,650	-1.7
Commercial Loans (excluding C&D) <sup>2</sup>	24,082,881	23,070,816	-4.2	46,045,836	99.6	46,318,812	0.6	58,590,755	26.5
Commercial Construction & Development <sup>2</sup>	1,307,124	3,733,828	185.7	3,356,179	-10.1	5,923,111	76.5	3,155,265	-46.7
Loan Pools	121,121,072	106,562,650	-12.0	80,623,655	-24.3	52,417,556	-35.0	50,810,186	-3.1
<b>TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)</b>	<b>231,904,048</b>	<b>241,883,347</b>	<b>4.3</b>	<b>255,392,263</b>	<b>5.6</b>	<b>240,497,146</b>	<b>-5.8</b>	<b>250,601,053</b>	<b>4.2</b>
%Participation Loans Outstanding / Total Loans	3.00	2.92	-2.7	2.82	-3.3	2.44	-13.3	2.43	-0.7
* Participation Loans Purchased YTD	93,368,978	70,873,971	-24.1	86,586,864	22.2	52,128,086	-39.8	76,083,254	94.6
%Participation Loans Purchased YTD / Total Loans Granted YTD	2.46	1.71	-30.6	1.97	15.6	1.09	-44.7	1.95	78.5
<b>PARTICIPATION LOANS SOLD:</b>									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	72,320,532	58,461,732	-19.2	80,673,753	38.0	114,187,481	41.5	122,878,867	7.6
Participation Loan Interests - Amount Retained (Outstanding)	26,973,775	25,826,138	-4.3	29,138,868	12.8	34,348,609	17.9	30,977,192	-9.8
* Participation Loans Sold YTD	45,856,246	17,167,306	-62.6	45,399,323	164.5	66,569,875	46.6	41,162,901	-17.6
** %Participation Loans Sold YTD / Total Assets	0.38	0.13	-64.4	0.34	152.1	0.48	41.1	0.37	-22.9
<b>WHOLE LOANS PURCHASED AND SOLD:</b>									
*Loans Purchased in Full from Other Financial Institutions YTD	60,000	5,094,732	8,391.2	0	-100.0	1,190,986	N/A	9,221,499	932.4
*Loans Purchased in Full from Other Sources YTD	5,142	725,321	#####	434,600	-40.1	2,132,494	390.7	5,194,263	224.8
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>DELINQUENCY - PARTICIPATION LENDING <sup>1</sup></b>									
30 to 59 Days Delinquent	1,166,949	1,286,592	10.3	1,008,549	-21.6	1,456,278	44.4	853,171	-41.4
60 to 179 Days Delinquent	1,105,963	972,575	-12.1	1,098,460	12.9	1,351,924	23.1	929,041	-31.3
180 to 359 Days Delinquent	101,916	124,639	22.3	227,729	82.7	135,849	-40.3	27,361	-79.9
> = 360 Days Delinquent	238,252	233,730	-1.9	244,193	4.5	189,915	-22.2	175,935	-7.4
Total Del Participation Lns (>= 60 Days)	1,446,131	1,330,944	-8.0	1,570,382	18.0	1,677,688	6.8	1,132,337	-32.5
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.62	0.55	-11.8	0.61	11.7	0.70	13.4	0.45	-35.2
<b>LOAN LOSSES - PARTICIPATION LENDING</b>									
* Participation Loans Charged Off	597,530	648,726	8.6	1,993,059	207.2	3,992,270	100.3	841,952	-71.9
* Participation Loans Recovered	123,647	108,634	-12.1	75,877	-30.2	83,637	10.2	147,581	135.3
* NET PARTICIPATION LOAN C/Os	473,883	540,092	14.0	1,917,182	255.0	3,908,633	103.9	694,371	-76.3
***Net Charge Offs - Participation Loans / Avg Participation Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
# Means the number is too large to display in the cell									
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
<sup>2</sup> Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									

Real Estate Loan Information 1									
<a href="#">Return to cover</a>									
12/10/2019	For Charter : N/A								
CU Name: N/A	Count of CU : 97								
Peer Group: N/A	Asset Range : N/A								
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
Count of CU in Peer Group : N/A									
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Sep-2019	% Chg
<b>REAL ESTATE LOANS OUTSTANDING:</b>									
<b>First Mortgages</b>									
Fixed Rate > 15 years	776,805,744	864,608,066	11.3	1,089,208,561	26.0	1,064,157,871	-2.3	1,159,485,579	9.0
Fixed Rate 15 years or less	670,321,253	638,489,890	-4.7	509,050,012	-20.3	614,043,782	20.6	548,181,624	-10.7
Other Fixed Rate	29,330,628	26,707,199	-8.9	32,737,037	22.6	41,008,336	25.3	38,009,658	-7.3
<b>Total Fixed Rate First Mortgages</b>	<b>1,476,457,625</b>	<b>1,529,805,155</b>	<b>3.6</b>	<b>1,630,995,610</b>	<b>6.6</b>	<b>1,719,209,989</b>	<b>5.4</b>	<b>1,745,676,861</b>	<b>1.5</b>
Balloon/Hybrid > 5 years	224,442,559	242,727,198	8.1	140,602,966	-42.1	205,596,947	46.2	262,025,306	27.4
Balloon/Hybrid 5 years or less	484,674,546	484,874,720	0.0	469,559,446	-3.2	494,192,797	5.2	557,151,194	12.7
<b>Total Balloon/Hybrid First Mortgages</b>	<b>709,117,105</b>	<b>727,601,918</b>	<b>2.6</b>	<b>610,162,412</b>	<b>-16.1</b>	<b>699,789,744</b>	<b>14.7</b>	<b>819,176,500</b>	<b>17.1</b>
Adjustable Rate First Mtgs 1 year or less	61,617,455	53,837,935	-12.6	53,920,727	0.2	47,821,869	-11.3	44,017,697	-8.0
Adjustable Rate First Mtgs >1 year	117,907,112	138,365,691	17.4	292,605,738	111.5	322,180,486	10.1	334,648,869	3.9
<b>Total Adjustable First Mortgages</b>	<b>179,524,567</b>	<b>192,203,626</b>	<b>7.1</b>	<b>346,526,465</b>	<b>80.3</b>	<b>370,002,355</b>	<b>6.8</b>	<b>378,666,566</b>	<b>2.3</b>
<b>TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING</b>	<b>2,365,099,297</b>	<b>2,449,610,699</b>	<b>3.6</b>	<b>2,587,684,487</b>	<b>5.6</b>	<b>2,789,002,088</b>	<b>7.8</b>	<b>2,943,519,927</b>	<b>5.5</b>
<b>Other Real Estate Loans</b>									
Closed End Fixed Rate	223,338,564	205,118,153	-8.2	354,391,943	72.8	232,309,983	-34.4	286,487,470	23.3
Closed End Adjustable Rate	8,183,053	25,260,323	208.7	53,831,801	113.1	30,878,827	-42.6	22,690,686	-26.5
Open End Adjustable Rate (HELOC)	666,161,757	715,148,617	7.4	657,868,363	-8.0	917,458,474	39.5	989,191,045	7.8
Open End Fixed Rate	14,707,529	12,068,306	-17.9	11,724,241	-2.9	10,190,409	-13.1	8,013,102	-21.4
<b>TOTAL OTHER REAL ESTATE OUTSTANDING</b>	<b>912,390,903</b>	<b>957,595,399</b>	<b>5.0</b>	<b>1,077,816,348</b>	<b>12.6</b>	<b>1,190,837,693</b>	<b>10.5</b>	<b>1,306,382,303</b>	<b>9.7</b>
<b>TOTAL RE (FIRST AND OTHER) OUTSTANDING</b>	<b>3,277,490,200</b>	<b>3,407,206,098</b>	<b>4.0</b>	<b>3,665,500,835</b>	<b>7.6</b>	<b>3,979,839,781</b>	<b>8.6</b>	<b>4,249,902,230</b>	<b>6.8</b>
<b>RE LOAN SUMMARY (FIX, ADJ):</b>									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,700,900,184	1,772,532,353	4.2	1,771,598,576	-0.1	1,924,806,936	8.6	2,007,702,167	4.3
Other RE Fixed Rate	238,046,093	217,186,459	-8.8	366,116,184	68.6	242,500,392	-33.8	294,500,572	21.4
<b>Total Fixed Rate RE Outstanding</b>	<b>1,938,946,277</b>	<b>1,989,718,812</b>	<b>2.6</b>	<b>2,137,714,760</b>	<b>7.4</b>	<b>2,167,307,328</b>	<b>1.4</b>	<b>2,302,202,739</b>	<b>6.2</b>
%(Total Fixed Rate RE/Total Assets)	15.91	15.50	-2.5	15.87	2.4	15.49	-2.4	15.39	-0.6
%(Total Fixed Rate RE/Total Loans)	25.07	24.00	-4.3	23.61	-1.6	22.03	-6.7	22.29	1.2
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	664,199,113	677,078,346	1.9	816,085,911	20.5	864,195,152	5.9	935,817,760	8.3
Other RE Adj Rate	674,344,810	740,408,940	9.8	711,700,164	-3.9	948,337,301	33.2	1,011,881,731	6.7
<b>Total Adj Rate RE Outstanding</b>	<b>1,338,543,923</b>	<b>1,417,487,286</b>	<b>5.9</b>	<b>1,527,786,075</b>	<b>7.8</b>	<b>1,812,532,453</b>	<b>18.6</b>	<b>1,947,699,491</b>	<b>7.5</b>
<b>MISCELLANEOUS RE INFORMATION:</b>									
Outstanding Interest Only & Payment Option First Mtg Loans	24,301,452	18,836,364	-22.5	22,909,125	21.6	19,864,349	-13.3	24,248,038	22.1
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	18,894,406	38,701,224	104.8	64,980,276	67.9	83,729,126	28.9	87,536,737	4.5
<b>TOTAL Outstanding Interest Only &amp; Payment Option First &amp; Other RE Loans</b>	<b>43,195,858</b>	<b>57,537,588</b>	<b>33.2</b>	<b>87,889,401</b>	<b>52.8</b>	<b>103,593,475</b>	<b>17.9</b>	<b>111,784,775</b>	<b>7.9</b>
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.35	0.45	26.5	0.65	45.6	0.74	13.4	0.75	1.0
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	3.37	4.20	24.7	6.17	46.9	6.82	10.6	6.95	1.9
Outstanding Residential Construction (Excluding Commercial Purpose Loans) <sup>1</sup>	2,924,382	2,944,159	0.7	3,569,841	21.3	6,697,127	87.6	7,285,921	8.8
Allowance for Loan Losses or Allowance for Credit Losses on all RE Loans	10,165,491	7,258,243	-28.6	5,290,166	-27.1	4,259,864	-19.5	3,922,567	-7.9
<b>* REAL ESTATE LOANS - AMOUNT GRANTED:</b>									
<b>* First Mortgages</b>									
* Fixed Rate > 15 years	734,076,530	845,639,389	15.2	776,567,901	-8.2	875,899,554	12.8	835,743,776	27.2
* Fixed Rate 15 years or less	261,636,459	296,488,041	13.3	212,978,050	-28.2	191,460,237	-10.1	174,086,974	21.2
* Other Fixed Rate	10,104,532	4,149,878	-58.9	7,375,384	77.7	13,060,244	77.1	8,688,910	-11.3
<b>* Total Fixed Rate First Mortgages</b>	<b>1,005,817,521</b>	<b>1,146,277,308</b>	<b>14.0</b>	<b>996,921,335</b>	<b>-13.0</b>	<b>1,080,420,035</b>	<b>8.4</b>	<b>1,018,519,660</b>	<b>25.7</b>
* Balloon/Hybrid > 5 years	98,653,850	63,588,612	-35.5	107,136,720	68.5	122,474,189	14.3	101,011,146	10.0
* Balloon/Hybrid 5 years or less	104,964,326	88,137,477	-16.0	114,902,910	30.4	116,481,241	1.4	118,917,981	36.1
<b>* Total Balloon/Hybrid First Mortgages</b>	<b>203,618,176</b>	<b>151,726,089</b>	<b>-25.5</b>	<b>222,039,630</b>	<b>46.3</b>	<b>238,955,430</b>	<b>7.6</b>	<b>219,929,127</b>	<b>22.7</b>
* Adjustable Rate First Mtgs 1 year or less	18,619,299	19,166,011	2.9	12,313,589	-35.8	14,208,310	15.4	7,820,441	-26.6
* Adjustable Rate First Mtgs >1 year	25,332,189	29,271,650	15.6	29,245,595	-0.1	28,115,426	-3.9	22,644,789	7.4
<b>* Total Adjustable First Mortgages</b>	<b>43,951,488</b>	<b>48,437,661</b>	<b>10.2</b>	<b>41,559,184</b>	<b>-14.2</b>	<b>42,323,736</b>	<b>1.8</b>	<b>30,465,230</b>	<b>-4.0</b>
<b>* TOTAL FIRST MORTGAGE RE LOANS GRANTED</b>	<b>1,253,387,185</b>	<b>1,346,441,148</b>	<b>7.4</b>	<b>1,260,520,149</b>	<b>-6.4</b>	<b>1,361,699,201</b>	<b>8.0</b>	<b>1,268,914,017</b>	<b>24.2</b>
* Amounts are year-to-date while the related %change ratios are annualized.									
# Means the number is too large to display in the cell									
<sup>1</sup> Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									

Real Estate Loan Information 2									
Return to cover	For Charter : N/A								
12/10/2019	Count of CU : 97								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
Count of CU in Peer Group : N/A									
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Sep-2019	% Chg
<b>* OTHER REAL ESTATE (Granted)</b>									
* Closed End Fixed Rate	71,914,031	38,196,102	-46.9	59,081,366	54.7	81,144,731	37.3	70,913,339	16.5
* Closed End Adjustable Rate	5,234,682	3,967,305	-24.2	23,030,788	480.5	8,210,297	-64.4	2,904,483	-52.8
* Open End Adjustable Rate (HELOC)	181,857,849	239,187,719	31.5	295,132,430	23.4	262,377,754	-11.1	185,475,754	-5.7
* Open End Fixed Rate and Other	1,967,325	3,759,872	91.1	3,492,157	-7.1	5,280,772	51.2	1,843,575	-53.5
<b>* TOTAL OTHER REAL ESTATE GRANTED</b>	<b>260,973,887</b>	<b>285,110,998</b>	<b>9.2</b>	<b>380,736,741</b>	<b>33.5</b>	<b>357,013,554</b>	<b>-6.2</b>	<b>261,137,151</b>	<b>-2.5</b>
<b>* TOTAL RE (FIRST AND OTHER) GRANTED</b>	<b>1,514,361,072</b>	<b>1,631,552,146</b>	<b>7.7</b>	<b>1,641,256,890</b>	<b>0.6</b>	<b>1,718,712,755</b>	<b>4.7</b>	<b>1,530,051,168</b>	<b>18.7</b>
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	31.01	30.12	-2.9	26.56	-11.8	26.96	1.5	30.49	13.1
<b>RE LOANS SOLD/SERVICED</b>									
* First Mortgage R.E. Loans Sold	819,742,782	1,032,981,830	26.0	780,774,917	-24.4	803,633,183	2.9	746,601,679	23.9
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	65.40	76.72	17.3	61.94	-19.3	59.02	-4.7	58.84	-0.3
AMT of Mortgage Servicing Rights	16,178,116	18,185,416	12.4	18,464,904	1.5	20,031,234	8.5	22,038,832	10.0
Outstanding RE Loans Sold But Serviced	2,902,338,423	3,490,595,520	20.3	3,719,133,801	6.5	3,934,360,190	5.8	4,094,131,488	4.1
%(Mortgage Servicing Rights / Net Worth)	1.26	1.33	5.2	1.30	-2.3	1.32	1.8	1.37	3.9
<b>MISC. RE LOAN INFORMATION</b>									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,263,412,349	1,335,394,097	5.7	1,460,631,759	9.4	1,490,384,537	2.0	1,547,398,912	3.8
R.E. Lns also Commercial Lns <sup>1</sup>	311,672,787	350,800,645	12.6	303,818,760	-13.4	373,249,156	22.9	428,449,466	14.8
<b>REVERSE MORTGAGES</b>									
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>Total Reverse Mortgages</b>	<b>0</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>
<b>RE LOAN TDRS OUTSTANDING</b>									
TDR First Mortgage RE Loans	42,030,186	39,597,288	-5.8	33,070,119	-16.5	32,760,812	-0.9	29,763,574	-9.1
TDR Other RE Loans	6,163,247	4,959,349	-19.5	4,601,826	-7.2	4,748,110	3.2	5,239,725	10.4
<b>Total TDR First and Other RE Loans</b>	<b>48,193,433</b>	<b>44,556,637</b>	<b>-7.5</b>	<b>37,671,945</b>	<b>-15.5</b>	<b>37,508,922</b>	<b>-0.4</b>	<b>35,003,299</b>	<b>-6.7</b>
<b>TDR RE Loans Also Reported as Commercial Loans<sup>1</sup></b>	<b>4,843,314</b>	<b>3,891,880</b>	<b>-19.6</b>	<b>1,747,245</b>	<b>-55.1</b>	<b>622,232</b>	<b>-64.4</b>	<b>2,923,595</b>	<b>369.9</b>
<b>REAL ESTATE LOAN DELINQUENCY</b>									
<b>R.E. LOANS DELINQUENT &gt;= 60 Days<sup>1</sup></b>									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	12,922,406	11,888,991	-8.0	10,251,776	-13.8	15,329,766	49.5	14,042,193	-8.4
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	6,273,910	5,909,700	-5.8	4,447,062	-24.7	6,798,481	52.9	8,791,179	29.3
Other R.E. Fixed Rate	1,242,366	703,403	-43.4	3,461,834	392.2	1,671,123	-51.7	1,369,382	-18.1
Other R.E. Adj. Rate	2,158,332	2,110,055	-2.2	1,535,635	-27.2	3,603,142	134.6	3,270,938	-9.2
<b>TOTAL DEL R.E. DELINQUENT &gt;= 60 Days</b>	<b>22,597,014</b>	<b>20,612,149</b>	<b>-8.8</b>	<b>19,696,307</b>	<b>-4.4</b>	<b>27,402,512</b>	<b>39.1</b>	<b>27,473,692</b>	<b>0.3</b>
<b>DELINQUENT 30 to 59 Days</b>									
First Mortgage	36,134,704	34,018,806	-5.9	36,379,341	6.9	32,670,323	-10.2	22,434,368	-31.3
Other	5,804,649	5,963,374	2.7	7,186,854	20.5	7,325,428	1.9	5,804,702	-20.8
<b>TOTAL DEL RE 30 to 59 Days</b>	<b>41,939,353</b>	<b>39,982,180</b>	<b>-4.7</b>	<b>43,566,195</b>	<b>9.0</b>	<b>39,995,751</b>	<b>-8.2</b>	<b>28,239,070</b>	<b>-29.4</b>
<b>TOTAL DEL R.E. LOANS &gt;= 30 Days</b>	<b>64,536,367</b>	<b>60,594,329</b>	<b>-6.1</b>	<b>63,262,502</b>	<b>4.4</b>	<b>67,398,263</b>	<b>6.5</b>	<b>55,712,762</b>	<b>-17.3</b>
<b>RE LOAN DELINQUENCY RATIOS</b>									
% R.E. LOANS DQ >= 30 Days	1.97	1.78	-9.7	1.73	-3.0	1.69	-1.9	1.31	-22.6
% R.E. LOANS DQ >= 60 Days	0.69	0.60	-12.3	0.54	-11.2	0.69	28.1	0.65	-6.1
<b>TDR REAL ESTATE LOANS DELINQUENT &gt;= 60 Days</b>									
TDR First Mortgage RE Loans Delinquent >= 60 Days	4,526,536	4,760,275	5.2	4,099,668	-13.9	3,674,172	-10.4	2,610,252	-29.0
TDR Other RE Loans Delinquent >= 60 Days	548,707	401,489	-26.8	567,301	41.3	1,026,282	80.9	918,436	-10.5
<b>Total TDR First and Other RE Loans Delinquent &gt;= 60 Days</b>	<b>5,075,243</b>	<b>5,161,764</b>	<b>1.7</b>	<b>4,666,969</b>	<b>-9.6</b>	<b>4,700,454</b>	<b>0.7</b>	<b>3,528,688</b>	<b>-24.9</b>
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE	10.53	11.58	10.0	12.39	6.9	12.53	1.2	10.08	-19.6
<b>TDR RE Loans Also Reported as Commercial Loans Delinquent &gt;= 60 Days<sup>1,2</sup></b>	<b>274,905</b>	<b>462,890</b>	<b>68.4</b>	<b>256,847</b>	<b>-44.5</b>	<b>0</b>	<b>-100.0</b>	<b>0</b>	<b>N/A</b>
% TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans <sup>1,2</sup>	5.68	11.89	109.5	14.70	23.6	0.00	-100.0	0.00	N/A
<b>REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:</b>									
* Total 1st Mortgage Lns Charged Off	1,764,788	1,572,935	-10.9	936,499	-40.5	306,579	-67.3	325,506	41.6
* Total 1st Mortgage Lns Recovered	292,785	563,107	92.3	675,834	20.0	67,765	-90.0	18,306	-64.0
* NET 1st MORTGAGE LN C/Os	1,472,003	1,009,828	-31.4	260,665	-74.2	238,814	-8.4	307,200	71.5
<b>** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans</b>	<b>0.06</b>	<b>0.04</b>	<b>-33.5</b>	<b>0.01</b>	<b>-75.3</b>	<b>0.01</b>	<b>-14.2</b>	<b>0.01</b>	<b>60.9</b>
* Total Other RE Lns Charged Off	1,809,433	1,412,473	-21.9	1,135,361	-19.6	1,540,353	35.7	404,822	-65.0
* Total Other RE Lns Recovered	509,017	415,150	-18.4	574,514	38.4	596,991	3.9	717,441	60.2
* NET OTHER RE LN C/Os	1,300,416	997,323	-23.3	560,847	-43.8	943,362	68.2	-312,619	-144.2
<b>** %Net Charge Offs Other RE Loans / Avg Other RE Loans</b>	<b>0.14</b>	<b>0.11</b>	<b>-26.4</b>	<b>0.06</b>	<b>-48.3</b>	<b>0.08</b>	<b>50.9</b>	<b>-0.03</b>	<b>-140.1</b>
* 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)									
# Means the number is too large to display in the cell									
# Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									
# The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

Commercial Loan Information									
Return to cover	For Charter : N/A								
12/10/2019	Count of CU : 97								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Sep-2019	% Chg
<b>COMMERCIAL LOANS</b>									
Commercial Loans to Members <sup>1,3</sup>	328,789,402	366,443,361	11.5	306,661,554	-16.3	366,954,467	19.7	420,292,311	14.5
Purchased Commercial Loans or Participations to Nonmembers <sup>1,3</sup>	27,090,902	35,096,410	29.6	34,810,350	-0.8	44,866,359	28.9	58,257,940	29.8
<b>Total Commercial Loans <sup>1,3</sup></b>	<b>355,880,304</b>	<b>401,539,771</b>	<b>12.8</b>	<b>341,471,904</b>	<b>-15.0</b>	<b>411,820,826</b>	<b>20.6</b>	<b>478,550,251</b>	<b>16.2</b>
Unfunded Commitments <sup>1,3</sup>	14,838,328	18,718,057	26.1	15,570,012	-16.8	44,595,368	186.4	51,401,516	15.3
<b>TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS <sup>1</sup></b>	<b>341,041,976</b>	<b>382,821,714</b>	<b>12.3</b>	<b>341,471,904</b>	<b>-10.8</b>	<b>411,820,826</b>	<b>20.6</b>	<b>478,550,251</b>	<b>16.2</b>
%(Total Commercial Loans / Total Assets)	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
<b>NUMBER OF COMMERCIAL LOANS OUTSTANDING: <sup>1</sup></b>									
Number of Outstanding Commercial Loans to Members	2,092	2,325	11.1	1,199	-48.4	1,349	12.5	1,563	15.9
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	135	135	0.0	125	-7.4	150	20.0	132	-12.0
<b>Total Number of Commercial Loans Outstanding</b>	<b>2,227</b>	<b>2,460</b>	<b>10.5</b>	<b>1,324</b>	<b>-46.2</b>	<b>1,499</b>	<b>13.2</b>	<b>1,695</b>	<b>13.1</b>
<b>REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS) <sup>1</sup></b>									
Construction and Development	2,855,488	13,684,819	379.2	13,407,167	-2.0	19,850,643	48.1	29,464,920	48.4
Farmland	1,270,958	947,887	-25.4	3,699,434	290.3	3,526,752	-4.7	3,670,895	4.1
Non-Farm Residential Property	125,279,942	132,272,305	5.6	N/A		N/A		N/A	
Multifamily	N/A	N/A		36,080,883		43,026,581	19.3	74,021,491	72.0
Owner Occupied, Non-Farm, Non-Residential Property	77,327,560	91,676,422	18.6	141,102,188	53.9	158,717,763	12.5	160,778,250	1.3
Non-Owner Occupied, Non-Farm, Non-Residential Property	113,997,183	124,957,636	9.6	109,529,087	-12.3	148,127,417	35.2	160,513,910	8.4
<b>Total Real Estate Secured Commercial Loans</b>	<b>320,731,131</b>	<b>363,539,069</b>	<b>13.3</b>	<b>303,818,759</b>	<b>-16.4</b>	<b>373,249,156</b>	<b>22.9</b>	<b>428,449,466</b>	<b>14.8</b>
<b>NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS) <sup>1</sup></b>									
Loans to finance agricultural production and other loans to farmers	628,897	764,214	21.5	655,866	-14.2	782,581	19.3	797,654	1.9
Commercial and Industrial Loans	31,668,269	34,193,124	8.0	34,877,580	2.0	35,710,941	2.4	47,425,172	32.8
Unsecured Commercial Loans	1,122,205	922,319	-17.8	1,371,089	48.7	1,138,169	-17.0	1,377,632	21.0
Unsecured Revolving Lines of Credit (Commercial Purpose)	1,729,802	2,121,047	22.6	748,610	-64.7	939,979	25.6	500,327	-46.8
<b>Total Non-Real Estate Secured Commercial Loans</b>	<b>35,149,173</b>	<b>38,000,702</b>	<b>8.1</b>	<b>37,653,145</b>	<b>-0.9</b>	<b>38,571,670</b>	<b>2.4</b>	<b>50,100,785</b>	<b>29.9</b>
<b>NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE <sup>1</sup></b>									
Number - Construction and Development	11	26	136.4	23	-11.5	43	87.0	52	20.9
Number - Farmland	6	6	0.0	14	133.3	14	0.0	14	0.0
Number - Non-Farm Residential Property	982	1,119	14.0	N/A		N/A		N/A	
Multifamily	N/A	N/A		128		138	7.8	187	35.5
Number - Owner Occupied, Non-Farm, Non-Residential Property	212	234	10.4	312	33.3	367	17.6	377	2.7
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	295	307	4.1	289	-5.9	302	4.5	295	-2.3
<b>Total Number of Real Estate Secured Commercial Loans</b>	<b>1,506</b>	<b>1,692</b>	<b>12.4</b>	<b>766</b>	<b>-54.7</b>	<b>864</b>	<b>12.8</b>	<b>925</b>	<b>7.1</b>
Number - Loans to finance agricultural production and other loans to farmers	23	21	-8.7	17	-19.0	21	23.5	22	4.8
Number - Commercial and Industrial Loans	381	463	21.5	439	-5.2	531	21.0	658	23.9
Number - Unsecured Commercial Loans	39	35	-10.3	43	22.9	38	-11.6	38	0.0
Number - Unsecured Revolving Lines of Credit (Commercial Purpose)	278	249	-10.4	59	-76.3	45	-23.7	52	15.6
<b>Total Number of Non-Real Estate Secured Commercial Loans</b>	<b>721</b>	<b>768</b>	<b>6.5</b>	<b>558</b>	<b>-27.3</b>	<b>635</b>	<b>13.8</b>	<b>770</b>	<b>21.3</b>
<b>AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: <sup>1</sup></b>									
* Member Commercial Loans Granted YTD	80,852,852	91,637,561	13.3	95,183,300	3.9	143,632,008	50.9	104,255,782	-3.2
* Purchased or Participation Interests to Nonmembers	3,932,072	6,180,946	57.2	6,599,551	6.8	14,495,319	119.6	21,471,738	97.5
<b>DELINQUENCY - COMMERCIAL LOANS <sup>2</sup></b>									
30 to 59 Days Delinquent	1,825,603	4,213,129	130.8	3,200,996	-24.0	3,594,576	12.3	2,790,702	-22.4
60 to 179 Days Delinquent	692,023	773,843	11.8	2,290,001	195.9	3,732,786	63.0	1,776,042	-52.4
180 to 359 Days Delinquent	984,826	63,957	-93.5	16,918	-73.5	449,549	2,557.2	2,964,284	559.4
> = 360 Days Delinquent	464,561	856,995	84.5	312,344	-63.6	247,901	-20.6	540,224	117.9
<b>Total Del Loans - All Types (&gt;= 60 Days)</b>	<b>2,141,410</b>	<b>1,694,795</b>	<b>-20.9</b>	<b>2,619,263</b>	<b>54.5</b>	<b>4,430,236</b>	<b>69.1</b>	<b>5,280,550</b>	<b>19.2</b>
<b>COMMERCIAL LOAN DELINQUENCY RATIOS <sup>1</sup></b>									
% Comm Lns >= 30 Days Delinquent	1.16	1.54	32.7	#NAME?	#####	#NAME?	#####	#NAME?	#####
% Comm Lns >= 60 Days Delinquent (Reportable delinquency)	0.63	0.44	-29.5	#NAME?	#####	#NAME?	#####	#NAME?	#####
<b>COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: <sup>1</sup></b>									
*Total Comm Lns Charge Offs	1,007,518	540,702	-46.3	1,485,219	174.7	326,085	-78.0	208,240	-14.9
*Total Comm Lns Recoveries	958,554	136,045	-85.8	552,451	306.1	209,235	-62.1	43,728	-72.1
<b>AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in Comm Lns above) <sup>1</sup></b>									
% Commercial Agricultural Related >= 60 Days Delinquent (Reportable delinquency)	0.00	0.00	N/A	#NAME?	#####	#NAME?	#####	#NAME?	#####
<b>MISCELLANEOUS LOAN INFORMATION: <sup>1</sup></b>									
Real Estate Loans also Reported as Commercial Loans <sup>1</sup>	311,672,787	350,800,645	12.6	303,818,760	-13.4	373,249,156	22.9	428,449,466	14.8
Agricultural Related Commercial Loans	1,899,855	1,712,101	-9.9	4,355,300	154.4	4,309,333	-1.1	4,468,549	3.7
Number of Outstanding Agricultural Related Loans	29	27	-6.9	31	14.8	35	12.9	36	2.9
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding	N/A	N/A		3,867,400		5,630,693	45.6	5,735,644	1.9
*Commercial Loans and Participations Sold -no servicing rights- YTD	868,277	140,000	-83.9	0	-100.0	0	N/A	0	N/A
Commercial SBA Loans Outstanding	3,969,871	3,804,539	-4.2	3,929,808	3.3	3,484,194	-11.3	4,256,401	22.2
Number of Commercial SBA Loans Outstanding	19	20	5.3	24	20.0	18	-25.0	24	33.3
Total Member Business Loans - (NMBLB)	328,789,402	366,443,361	11.5	376,096,064	2.6	431,812,680	14.8	479,645,927	11.1
%(NMBLB / Total Assets)	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####

<sup>1</sup> Amounts are year-to-date and the related % change ratios are annualized.

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

<sup>3</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.

This policy change may result in a decline in delinquent loans reported as of June 2012.

<sup>4</sup> Prior to September 2017, Member business loans were reported including unfunded commitments.

	Investments, Cash, & Cash Equivalents								
Return to cover	For Charter : N/A								
12/10/2019	Count of CU : 97								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Sep-2019	% Chg
<b>INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS</b>									
<b>ASC 320 CLASS. OF INVESTMENTS</b>									
Held to Maturity < 1 yr	18,799,263	15,827,818	-15.8	22,110,901	39.7	10,789,292	-51.2	9,103,503	-15.6
Held to Maturity 1-3 yrs	56,470,609	71,355,764	26.4	49,184,492	-31.1	52,620,938	7.0	84,978,773	61.5
Held to Maturity 3-5 yrs	25,070,650	22,469,921	-10.4	29,610,711	31.8	44,084,252	48.9	6,668,677	-84.9
Held to Maturity 5-10 yrs	14,787,512	8,968,307	-39.4	8,288,917	-7.6	5,457,112	-34.2	4,427,653	-18.9
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	0	0	N/A	0	N/A	137,988	N/A	0	-100.0
<b>TOTAL HELD TO MATURITY</b>	<b>115,128,034</b>	<b>118,621,810</b>	<b>3.0</b>	<b>109,195,021</b>	<b>-7.9</b>	<b>113,089,582</b>	<b>3.6</b>	<b>105,178,606</b>	<b>-7.0</b>
Allowance for Credit Losses on Held to Maturity Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Available for Sale < 1 yr	195,458,945	261,845,175	34.0	257,113,685	-1.8	259,726,344	1.0	386,259,333	48.7
Available for Sale 1-3 yrs	685,699,284	601,525,640	-12.3	605,087,015	0.6	643,520,817	6.4	737,905,904	14.7
Available for Sale 3-5 yrs	770,726,758	919,306,479	19.3	875,587,477	-4.8	679,422,831	-22.4	438,442,767	-35.5
Available for Sale 5-10 yrs	115,815,282	143,662,262	24.0	106,340,830	-26.0	129,139,920	21.4	116,163,025	-10.0
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	18,027,410	5,602,792	-68.9	1,191,876	-78.7	4,210,529	253.3	2,031,707	-51.7
<b>TOTAL AVAILABLE FOR SALE</b>	<b>1,785,727,679</b>	<b>1,931,942,348</b>	<b>8.2</b>	<b>1,845,320,883</b>	<b>-4.5</b>	<b>1,716,020,441</b>	<b>-7.0</b>	<b>1,680,802,736</b>	<b>-2.1</b>
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	20,002,670	20,371,499	1.8	18,421,102	-9.6	0	-100.0	64,537,744	N/A
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>TOTAL TRADING</b>	<b>20,002,670</b>	<b>20,371,499</b>	<b>1.8</b>	<b>18,421,102</b>	<b>-9.6</b>	<b>0</b>	<b>-100.0</b>	<b>64,537,744</b>	<b>N/A</b>
Equity Securities <= 1 Year	N/A	N/A		N/A		N/A		0	
Equity Securities > 1-3 Years	N/A	N/A		N/A		N/A		0	
Equity Securities > 3-5 Years	N/A	N/A		N/A		N/A		0	
Equity Securities > 5-10 Years	N/A	N/A		N/A		N/A		0	
Equity Securities > 10 Years	N/A	N/A		N/A		N/A		0	
<b>TOTAL EQUITY SECURITIES</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>N/A</b>		<b>0</b>	
Trading Debt Securities <= 1 Year	N/A	N/A		N/A		N/A		0	
Trading Debt Securities > 1-3 Years	N/A	N/A		N/A		N/A		0	
Trading Debt Securities > 3-5 Years	N/A	N/A		N/A		N/A		0	
Trading Debt Securities > 5-10 Years	N/A	N/A		N/A		N/A		0	
Trading Debt Securities > 10 Years	N/A	N/A		N/A		N/A		0	
<b>TOTAL TRADING DEBT SECURITIES</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>N/A</b>		<b>0</b>	
Available-for-Sale Debt Securities <= 1 Year	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities > 1-3 Years	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities > 3-5 Years	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities > 5-10 Years	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities > 10 Years	N/A	N/A		N/A		N/A		0	
<b>AVAILABLE-FOR-SALE-DEBT SECURITIES</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>N/A</b>		<b>0</b>	
Held-to-Maturity Debt Securities <= 1 Year	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities > 1-3 Years	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities > 3-5 Years	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities > 5-10 Years	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities > 10 Years	N/A	N/A		N/A		N/A		0	
<b>TOTAL HELD-TO-MATURITY DEBT SECURITIES</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>N/A</b>		<b>0</b>	
Allowance for Credit Losses on Held to Maturity Debt Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Investments < 1 yr	1,251,214,869	1,159,458,097	-7.3	1,061,188,136	-8.5	981,244,214	-7.5	1,279,444,445	30.4
Other Investments 1-3 yrs	331,907,106	292,691,815	-11.8	306,291,831	4.6	295,692,087	-3.5	296,190,005	0.2
Other Investments 3-5 yrs	99,762,513	96,153,920	-3.6	84,686,534	-11.9	66,111,841	-21.9	55,949,578	-15.4
Other Investments 5-10 yrs	38,456,725	10,138,433	-73.6	9,435,955	-6.9	5,711,579	-39.5	3,375,103	-40.9
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	1,647,617	486,724	-70.5	1,701,262	249.5	2,195,544	29.1	2,370,498	8.0
<b>TOTAL Other Investments</b>	<b>1,722,988,830</b>	<b>1,558,928,989</b>	<b>-9.5</b>	<b>1,463,303,718</b>	<b>-6.1</b>	<b>1,350,955,265</b>	<b>-7.7</b>	<b>1,637,329,629</b>	<b>21.2</b>
<b>MATURITIES :</b>									
Total Investments < 1 yr	1,465,473,077	1,437,131,090	-1.9	1,340,412,722	-6.7	1,251,759,850	-6.6	1,674,807,281	33.8
Total Investments 1-3 yrs	1,074,076,999	965,573,219	-10.1	960,563,338	-0.5	991,833,842	3.3	1,119,074,682	12.8
Total Investments 3-5 yrs	895,559,921	1,037,930,320	15.9	989,884,722	-4.6	789,618,924	-20.2	501,061,022	-36.5
Total Investments 5-10 yrs	189,062,189	183,140,501	-3.1	142,486,804	-22.2	140,308,611	-1.5	188,503,525	34.3
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	19,675,027	6,089,516	-69.0	2,893,138	-52.5	6,544,061	126.2	4,402,205	-32.7
<b>Total</b>	<b>3,643,847,213</b>	<b>3,629,864,646</b>	<b>-0.4</b>	<b>3,436,240,724</b>	<b>-5.3</b>	<b>3,180,065,288</b>	<b>-7.5</b>	<b>3,487,848,715</b>	<b>9.7</b>
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	Other Investment Information									
<a href="#">Return to cover</a>										
12/10/2019	For Charter :	N/A								
CU Name: N/A	Count of CU :	97								
Peer Group: N/A	Asset Range :	N/A								
	Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group :	N/A								
		Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Sep-2019	% Chg
<b>INVESTMENT SUMMARY:</b>										
NCUA Guaranteed Notes (included in US Gov't Obligations)		17,258,983	10,742,475	-37.8	2,569,535	-76.1	2,031,060	-21.0	1,757,947	-13.4
Total FDIC-Issued Guaranteed Notes		0	0	N/A	0	N/A	0	N/A	0	N/A
All Other US Government Obligations		60,944,858	94,364,175	54.8	124,888,188	32.3	153,072,110	22.6	165,678,466	8.2
<b>TOTAL U.S. GOVERNMENT OBLIGATIONS</b>		<b>78,203,841</b>	<b>105,106,650</b>	<b>34.4</b>	<b>127,457,723</b>	<b>21.3</b>	<b>155,103,170</b>	<b>21.7</b>	<b>167,436,413</b>	<b>8.0</b>
Agency/GSE Debt Instruments (not backed by mortgages)		729,081,154	717,788,374	-1.5	603,224,562	-16.0	521,607,988	-13.5	526,776,011	1.0
Agency/GSE Mortgage-Backed Securities		1,028,966,096	1,180,963,746	14.8	1,159,135,770	-1.8	1,040,820,342	-10.2	1,016,691,659	-2.3
<b>TOTAL FEDERAL AGENCY SECURITIES</b>		<b>1,758,047,250</b>	<b>1,898,752,120</b>	<b>8.0</b>	<b>1,762,360,332</b>	<b>-7.2</b>	<b>1,562,428,330</b>	<b>-11.3</b>	<b>1,543,467,670</b>	<b>-1.2</b>
<b>Securities Issued by States and Political Subdivision in the U.S.</b>		<b>9,342,933</b>	<b>4,857,942</b>	<b>-48.0</b>	<b>2,673,051</b>	<b>-45.0</b>	<b>2,629,491</b>	<b>-1.6</b>	<b>2,097,336</b>	<b>-20.2</b>
Privately Issued Mortgage-Related Securities		32	0	-100.0	0	N/A	0	N/A	0	N/A
Privately Issued Securities (FCUs only)		0	0	N/A	0	N/A	0	N/A	0	N/A
Privately Issued Mortgage-Backed Securities (FISCU's Only)		940,680	695,874	-26.0	425,901	-38.8	246,402	-42.1	122,633	-50.2
<b>TOTAL OTHER MORTGAGE-BACKED SECURITIES</b>		<b>940,712</b>	<b>695,874</b>	<b>-26.0</b>	<b>425,901</b>	<b>-38.8</b>	<b>246,402</b>	<b>-42.1</b>	<b>122,633</b>	<b>-50.2</b>
Mutual Funds		27,137,987	220,171	-99.2	5,133,614	2,231.6	4,858,599	-5.4	4,912,163	1.1
Common Trusts		3,524,702	3,510,271	-0.4	3,524,192	0.4	3,433,659	-2.6	3,507,754	2.2
<b>TOTAL MUTUAL FUNDS &amp; COMMON TRUST INVESTMENTS</b>		<b>30,662,689</b>	<b>3,730,442</b>	<b>-87.8</b>	<b>8,657,806</b>	<b>132.1</b>	<b>8,292,258</b>	<b>-4.2</b>	<b>8,419,917</b>	<b>1.5</b>
<b>Bank Issued FDIC-Guaranteed Bonds</b>		<b>0</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>
<b>MORTGAGE RELATED SECURITIES:</b>										
Collateralized Mortgage Obligations		405,298,265	456,348,742	12.6	457,469,685	0.2	302,498,237	-33.9	337,186,477	11.5
Commercial Mortgage Backed Securities		68,696,412	182,461,623	165.6	231,697,664	27.0	248,863,099	7.4	228,807,545	-8.1
<b>OTHER INVESTMENT INFORMATION:</b>										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas		0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas		0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)		0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits/Shares per 703.10(a)		0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)		0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments		3,647,364,271	3,630,295,808	-0.5	3,434,984,459	-5.4	3,177,831,215	-7.5	3,488,242,080	9.8
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		10,085,300	12,820,488	27.1	0	-100.0	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions		152,751,399	138,861,044	-9.1	125,494,471	-9.6	109,190,803	-13.0	134,719,789	23.4
Cash on Deposit in Other Financial Institutions		744,359,460	625,332,102	-16.0	604,075,196	-3.4	555,381,885	-8.1	378,187,134	-31.9
<b>CUSO INFORMATION</b>										
Value of Investments in CUSO		44,019,976	49,550,647	12.6	46,887,762	-5.4	41,502,091	-11.5	45,929,267	10.7
CUSO loans		489,422	581,277	18.8	300,000	-48.4	9,999,994	3,233.3	5,712,431	-42.9
Aggregate cash outlays in CUSO		23,809,389	23,730,960	-0.3	22,795,773	-3.9	22,593,065	-0.9	31,199,599	38.1
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) <sup>1</sup>		2,430,200	0	-100.0	0	N/A	1,281,748	N/A	1,309,584	2.2
Outstanding Balance of Brokered CDs and Share Certificates Purchased		185,526,154	181,543,795	-2.1	158,639,065	-12.6	156,482,012	-1.4	174,848,891	11.7
<b>CREDIT UNION INVESTMENT PROGRAMS</b>										
Mortgage Processing		21	22	4.8	23	4.5	22	-4.3	21	-4.5
Approved Mortgage Seller		19	18	-5.3	20	11.1	20	0.0	20	0.0
Borrowing Repurchase Agreements		1	1	0.0	0	-100.0	1	N/A	1	0.0
Brokered Deposits (all deposits acquired through 3rd party)		4	3	-25.0	2	-33.3	4	100.0	4	0.0
Investment Pilot Program		0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)		2	2	0.0	2	0.0	2	0.0	2	0.0
Deposits and Shares Meeting 703.10(a)		0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)		35	33	-5.7	32	-3.0	31	-3.1	34	9.7
Charitable Donation Accounts		0	0	N/A	0	N/A	0	N/A	0	N/A
<b>RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS</b>										
Securities		24,477,304	21,751,020	-11.1	18,965,463	-12.8	41,774,971	120.3	65,112,350	55.9
Other Investments		3,818,207	6,655,608	74.3	24,340,965	265.7	6,181,718	-74.6	8,338,243	34.9
Other Assets		108,514,410	126,865,370	16.9	116,433,115	-8.2	141,546,506	21.6	148,429,126	4.9
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements		136,809,921	155,271,998	13.5	159,739,543	2.9	189,503,195	18.6	221,879,719	17.1
1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.										
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12/10/2019

CU Name: N/A

Peer Group: N/A

**Graphs 1**

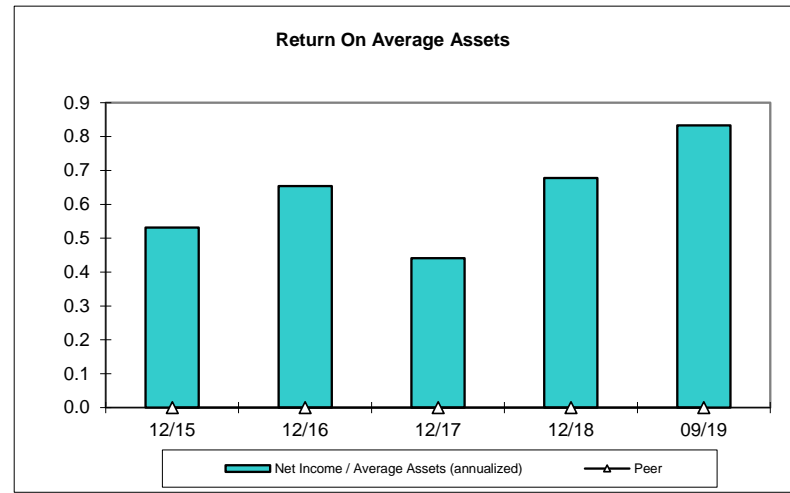
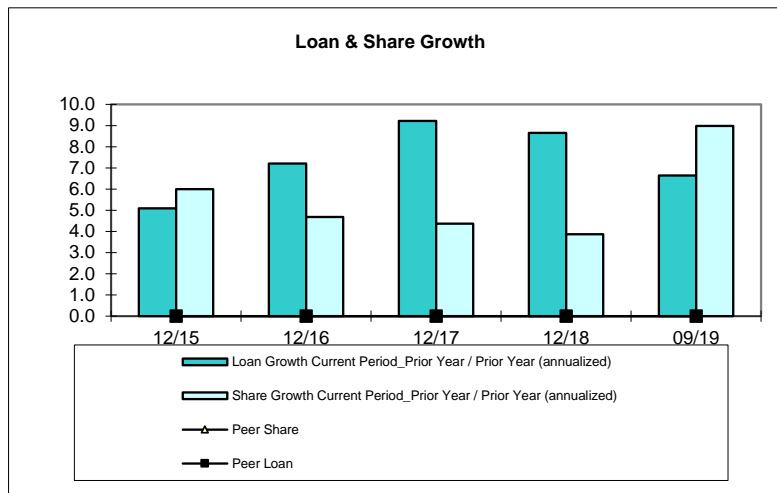
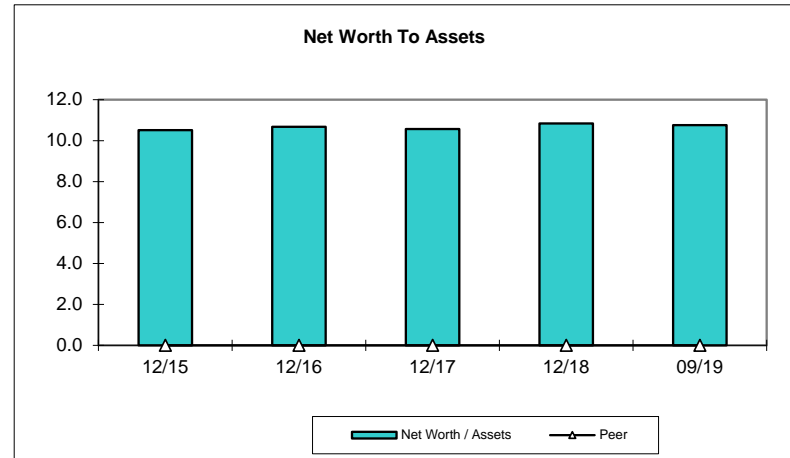
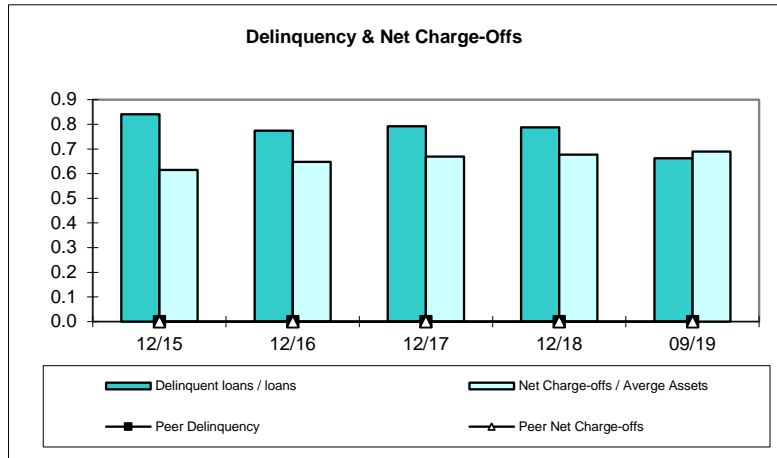
For Charter : N/A

Count of CU : 97

Asset Range : N/A

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

Count of CU in Peer Group : N/A



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

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12/10/2019

CU Name: N/A

Peer Group: N/A

### Graphs 2

For Charter : N/A

Count of CU : 97

Asset Range : N/A

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

Count of CU in Peer Group : N/A

