

Cycle Date: March-2022  
Run Date: 06/07/2022  
Interval: Annual  
Validated

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(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)

(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

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

Count of CU : 91  
Asset Range : N/A  
Peer Group Number : N/A  
Count of CU in Peer Group : N/A

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

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

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

Summary Financial Information									
<a href="#">Return to cover</a>									
06/07/2022			For Charter :	N/A					
CU Name:	N/A		Count of CU :	91					
Peer Group:	N/A		Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State					
			Count of CU in Peer Group :	N/A					
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
<a href="#">Cash &amp; Other Deposits</a> <sup>1</sup>	858,012,984	1,150,566,834	34.1	2,315,065,382	101.2	2,942,101,722	27.1	3,279,224,170	11.5
<b>Total Investments</b>	2,487,384,854	2,486,342,544	0.0	3,480,297,690	40.0	4,206,570,711	20.9	4,268,184,033	1.5
Loans Held for Sale	34,568,595	73,318,768	112.1	103,031,142	40.5	223,975,538	117.4	81,559,628	-63.6
<b>Total Loans</b>	9,839,933,888	10,522,514,296	6.9	11,375,479,018	8.1	12,016,169,703	5.6	12,252,912,905	2.0
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases )	(82,092,040)	(74,050,628)	-9.8	(89,824,348)	21.3	(85,170,802)	-5.2	(84,815,970)	-0.4
Land And Building	335,167,012	374,101,319	11.6	383,745,884	2.6	402,353,325	4.8	405,810,682	0.9
Other Fixed Assets	57,381,070	63,506,315	10.7	69,564,187	9.5	67,975,350	-2.3	67,522,913	-0.7
NCUSIF Deposit	114,716,810	120,763,133	5.3	141,228,983	16.9	162,174,271	14.8	162,288,999	0.1
All Other Assets	350,443,285	391,113,434	11.6	495,473,774	26.7	478,488,223	-3.4	558,919,983	16.8
<b>TOTAL ASSETS</b>	13,995,516,458	15,108,176,015	8.0	18,274,061,712	21.0	20,414,638,041	11.7	20,991,607,343	2.8
<b>LIABILITIES, SHARES &amp; EQUITY:</b>									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities <sup>2</sup>	164,536,519	190,878,521	16.0	305,777,786	60.2	254,571,036	-16.7	281,825,274	10.7
Accrued Dividends & Interest Payable on Shares & Deposits	14,436,129	17,572,909	21.7	16,752,124	-4.7	15,431,309	-7.9	7,832,054	-49.2
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>Borrowings Notes &amp; Interest Payable</b>	435,951,925	432,644,879	-0.8	445,037,247	2.9	326,031,042	-26.7	316,989,612	-2.8
<b>Total Shares &amp; Deposits</b>	11,928,408,350	12,865,382,478	7.9	15,776,560,009	22.6	17,965,612,286	13.9	18,637,582,587	3.7
<b>TOTAL LIABILITIES</b> <sup>3</sup>	12,543,332,923	13,506,478,787	7.7	16,544,127,166	22.5	18,561,645,673	12.2	19,244,229,527	3.7
Undivided Earnings	1,210,012,338	1,304,916,742	7.8	1,401,640,886	7.4	1,532,519,201	9.3	1,499,109,343	-2.2
Other Reserves	242,171,197	296,780,486	22.5	328,293,660	10.6	320,473,167	-2.4	248,268,473	-22.5
<b>TOTAL EQUITY</b>	1,452,183,535	1,601,697,228	10.3	1,729,934,546	8.0	1,852,992,368	7.1	1,747,377,816	-5.7
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	13,995,516,458	15,108,176,015	8.0	18,274,061,712	21.0	20,414,638,041	11.7	20,991,607,343	2.8
<b>INCOME &amp; EXPENSE</b>									
Interest Income*	515,573,154	579,096,723	12.3	585,941,577	1.2	573,190,755	-2.2	144,843,999	1.1
Interest Expense*	86,045,038	121,095,816	40.7	108,386,669	-10.5	83,500,674	-23.0	18,433,307	-11.7
Net Interest Income*	429,528,116	458,000,907	6.6	477,554,908	4.3	489,690,081	2.5	126,410,692	3.3
Provision for Loan/Lease Losses or Total Credit Loss Expense*	66,264,306	57,973,227	-12.5	59,161,317	2.0	24,475,595	-58.6	6,286,627	2.7
Non-Interest Income*	308,848,229	338,890,945	9.7	372,394,135	9.9	418,711,667	12.4	91,903,193	-12.2
Non-Interest Expense*	579,019,809	619,563,308	7.0	669,789,478	8.1	719,928,539	7.5	185,374,326	3.0
<b>NET INCOME (LOSS)*</b>	<b>93,092,230</b>	<b>119,355,317</b>	<b>28.2</b>	<b>120,998,248</b>	<b>1.4</b>	<b>163,997,614</b>	<b>35.5</b>	<b>26,652,932</b>	<b>-35.0</b>
<b>TOTAL CU's</b>	<b>99</b>	<b>97</b>	<b>-2.0</b>	<b>94</b>	<b>-3.1</b>	<b>91</b>	<b>-3.2</b>	<b>91</b>	<b>0.0</b>
* Income/Expense items 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> Prior to March 2022, Time and Other Deposits were included in Investments									
<sup>2</sup> Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
<sup>3</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									

		Key Ratios <sup>6</sup>								
<a href="#">Return to cover</a>		For Charter : N/A								
06/07/2022		Count of CU : 91								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *								
		Count of CU in Peer Group : N/A								
							Dec-2021		Mar-2022	
		Dec-2018	Dec-2019	Dec-2020	Dec-2021	PEER Avg.**	Percentile**	Mar-2022	PEER Avg.**	Percentile**
<b>CAPITAL ADEQUACY RATIOS</b>										
Net Worth / Total Assets <sup>5</sup>		10.84	10.85	9.65	9.45	N/A	N/A	9.32	N/A	N/A
Net Worth / PCA Opt. Total Assets (if applies)		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL <sup>5</sup>		11.37	11.29	10.09	9.83	N/A	N/A	9.68	N/A	N/A
Risk-Based Capital Ratio		N/A	N/A	N/A	N/A	N/A	N/A	61.62	N/A	N/A
GAAP Equity / Total Assets		10.38	10.60	9.47	9.08	N/A	N/A	8.32	N/A	N/A
Loss Coverage		16.06	15.13	10.91	9.11	N/A	N/A	9.15	N/A	N/A
<b>ASSET QUALITY RATIOS</b>										
Delinquent Loans / Total Loans		0.79	0.68	0.51	0.45	N/A	N/A	0.40	N/A	N/A
Delinquent Loans / Net Worth		5.11	4.36	3.28	2.78	N/A	N/A	2.49	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans <sup>2</sup>		0.68	0.66	0.40	0.25	N/A	N/A	0.23	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans		1.50	1.36	0.93	0.71	N/A	N/A	0.64	N/A	N/A
Other Non-Performing Assets / Total Assets		0.08	0.09	0.07	0.02	N/A	N/A	0.02	N/A	N/A
<b>MANAGEMENT RATIOS</b>										
Net Worth Growth <sup>1</sup>		6.61	8.05	7.53	9.43	N/A	N/A	5.33	N/A	N/A
Share Growth <sup>1</sup>		3.86	7.85	22.63	13.88	N/A	N/A	14.96	N/A	N/A
Loan Growth <sup>1</sup>		8.66	6.94	8.11	5.63	N/A	N/A	7.88	N/A	N/A
Asset Growth <sup>1</sup>		3.93	7.95	20.95	11.71	N/A	N/A	11.31	N/A	N/A
Investment Growth <sup>1</sup>		-7.46	8.86	60.02	24.72	N/A	N/A	21.89	N/A	N/A
Membership Growth <sup>1</sup>		3.78	1.77	2.49	1.35	N/A	N/A	2.02	N/A	N/A
<b>EARNINGS RATIOS</b>										
Net Income / Average Assets (ROAA) <sup>1</sup>		0.68	0.82	0.72	0.85	N/A	N/A	0.51	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets <sup>1</sup>		0.67	0.68	0.66	0.77	N/A	N/A	0.66	N/A	N/A
Operating Expenses / Average Assets <sup>1</sup>		4.22	4.26	4.01	3.72	N/A	N/A	3.58	N/A	N/A
PLLL or Credit Loss Expense / Average Assets <sup>1</sup>		0.48	0.40	0.35	0.13	N/A	N/A	0.12	N/A	N/A
<b>ASSET LIABILITY MANAGEMENT RATIOS<sup>7</sup></b>										
Est. NEV Tool Post Shock Ratio <sup>4</sup>		N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A
Est. NEV Tool Post Shock Sensitivity <sup>4</sup>		N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A
Total Loans / Total Assets		70.31	69.65	62.25	58.86	N/A	N/A	58.37	N/A	N/A
Cash + Short-Term Investments / Assets <sup>3</sup>		10.13	12.57	18.23	17.89	N/A	N/A	16.10	N/A	N/A
<sup>1</sup> Exam date ratios are annualized.										
<sup>2</sup> Exam Date Ratio is based on Net Charge Offs over the last 12 months										
<sup>3</sup> This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.										
<sup>4</sup> Applicable for credit unions under \$100 million.										
<sup>5</sup> For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.										
<sup>6</sup> The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.										
<sup>7</sup> Beginning April 1, 2022, Asset Liability Management Ratios are used to evaluate Liquidity and Sensitivity.										
<sup>8</sup> The ENT calculation is under revision to incorporate the new Call Report accounts that became effective with the March 31, 2022 cycle. Once this transition is complete ENT results after December 31, 2021 will populate the FPR.										
										<b>2. Key Ratios</b>

	<b>Supplemental Ratios**</b>				
<a href="#">Return to cover</a>	<b>For Charter :</b> N/A				
<b>06/07/2022</b>	<b>Count of CU :</b> 91				
<b>CU Name: N/A</b>	<b>Asset Range :</b> N/A				
<b>Peer Group: N/A</b>	<b>Criteria :</b> Region: Nation * Peer Group: All *				
	<b>Count of CU in Peer Group :</b> N/A				
	<b>Dec-2018</b>	<b>Dec-2019</b>	<b>Dec-2020</b>	<b>Dec-2021</b>	<b>Mar-2022</b>
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	105.86	103.54	155.17	158.53	173.85
<b><u>REAL ESTATE LOAN DELINQUENCY <sup>1</sup></u></b>					
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	1.69	1.63	0.94	1.00	0.94
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.69	0.59	0.40	0.41	0.26
<b><u>SPECIALIZED LENDING RATIOS</u></b>					
Indirect Loans Outstanding / Total Loans	25.15	24.16	23.15	23.60	24.50
Participation Loans Outstanding / Total Loans	2.44	2.94	3.59	4.98	5.78
Participation Loans Purchased YTD / Total Loans Granted YTD	1.09	2.48	2.58	4.31	4.89
Participation Loans Sold YTD / Total Assets *	0.48	0.49	0.37	0.19	0.33
Total Commercial Loans / Total Assets <sup>2</sup>	2.94	3.49	3.45	3.57	3.69
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.07	0.33	0.29	0.81	1.76
<b><u>REAL ESTATE LENDING RATIOS</u></b>					
Total Fixed Rate Real Estate / Total Assets	15.49	16.00	18.18	16.69	14.63
Total Fixed Rate Real Estate / Total Loans	22.03	22.97	29.20	28.36	25.06
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	26.96	32.66	46.17	37.89	24.34
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	59.02	61.51	63.26	65.60	97.61
Interest Only & Payment Option First & Other RE / Total Assets	0.74	0.74	0.57	0.61	0.17
Interest Only & Payment Option First & Other RE / Net Worth	6.82	6.84	5.90	6.43	1.87
<b><u>MISCELLANEOUS RATIOS</u></b>					
Mortgage Servicing Assets / Net Worth	1.32	1.46	2.46	2.87	3.60
Unused Commitments / Cash & ST Investments	149.11	117.53	76.61	73.54	82.32
Short Term Liabilities / Total Shares and Deposits plus Borrowings	35.30	35.70	34.67	33.91	33.85
# Means the number is too large to display in the cell					
* 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.					
<sup>1</sup> Beginning with March 2022, Commercial real estate loans are no longer reported with the non-commercial real estate loans.					
<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.					
					<b>3. Supplemental Ratios</b>

		Historical Ratios <sup>3</sup>								
<a href="#">Return to cover</a>		For Charter : N/A								
06/07/2022		Count of CU : 91								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured								
		Count of CU in Peer Group : N/A			Dec-2021		Mar-2022			
		Dec-2018	Dec-2019	Dec-2020	Dec-2021	PEER Avg	Percentile**	Mar-2022	PEER Avg	Percentile**
<b>CAPITAL ADEQUACY</b>										
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	N/A	0	0	0	N/A	N/A	0	N/A	N/A	
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) <sup>2</sup>	N/A	10.85	9.65	9.45	N/A	N/A	9.31	N/A	N/A	
Solvency Evaluation (Estimated)	112.18	112.46	110.99	110.33	N/A	N/A	109.38	N/A	N/A	
Classified Assets (Estimated) / Net Worth	5.41	4.52	5.10	4.41	N/A	N/A	4.34	N/A	N/A	
<b>ASSET QUALITY</b>										
Net Charge-Offs / Average Loans*	0.68	0.66	0.40	0.25	N/A	N/A	0.21	N/A	N/A	
Fair (Market) HTM Invest Value/Book Value HTM Invest.	98.02	100.67	101.59	99.90	N/A	N/A	94.01	N/A	N/A	
Accum Unreal G/L On AFS/Cost Of AFS	-1.86	0.21	1.16	-1.03	N/A	N/A	-4.42	N/A	N/A	
Delinquent Loans / Assets	0.55	0.47	0.32	0.26	N/A	N/A	0.23	N/A	N/A	
<b>EARNINGS</b>										
Gross Income/Average Assets*	5.94	6.13	5.67	5.03	N/A	N/A	4.69	N/A	N/A	
Yield on Average Loans * <sup>1</sup>	4.77	4.91	4.70	4.42	N/A	N/A	4.26	N/A	N/A	
Yield on Average Investments*	1.97	2.31	1.49	0.79	N/A	N/A	0.79	N/A	N/A	
Fee & Other Op.Income / Avg. Assets *	2.18	2.15	2.16	2.07	N/A	N/A	1.89	N/A	N/A	
Cost of Funds / Avg. Assets*	0.63	0.83	0.65	0.43	N/A	N/A	0.36	N/A	N/A	
Net Margin / Avg. Assets*	5.31	5.29	5.02	4.60	N/A	N/A	4.34	N/A	N/A	
Net Interest Margin/Avg. Assets*	3.13	3.15	2.86	2.53	N/A	N/A	2.44	N/A	N/A	
Operating Exp./Gross Income	71.03	69.49	70.80	73.93	N/A	N/A	76.32	N/A	N/A	
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	3.10	3.21	2.73	2.49	N/A	N/A	2.27	N/A	N/A	
Net Operating Exp. /Avg. Assets*	3.24	3.33	3.32	3.07	N/A	N/A	2.98	N/A	N/A	
<b>ASSET / LIABILITY MANAGEMENT</b>										
Net Long-Term Assets / Total Assets	28.38	27.57	28.24	33.24	N/A	N/A	32.39	N/A	N/A	
Reg. Shares / Total Shares & Borrowings	33.41	31.99	33.95	36.26	N/A	N/A	36.97	N/A	N/A	
Total Loans / Total Shares	82.49	81.79	72.10	66.88	N/A	N/A	65.74	N/A	N/A	
Total Shares, Dep. & Borrs / Earning Assets	94.97	95.10	95.90	96.67	N/A	N/A	97.01	N/A	N/A	
Reg Shares + Share Drafts / Total Shares & Borrs	53.08	51.91	55.93	59.08	N/A	N/A	59.68	N/A	N/A	
Borrowings / Total Shares & Net Worth	3.25	2.99	2.54	1.65	N/A	N/A	1.54	N/A	N/A	
<b>PRODUCTIVITY</b>										
Members / Potential Members	4.57	4.44	4.49	4.49	N/A	N/A	4.50	N/A	N/A	
Borrowers / Members	49.45	49.95	64.94	146.57	N/A	N/A	164.70	N/A	N/A	
Members / Full-Time Empl.	364.55	360.32	359.26	368.35	N/A	N/A	360.95	N/A	N/A	
Avg. Shares Per Member	\$7,911	\$8,384	\$10,032	\$11,272	N/A	N/A	\$11,635	N/A	N/A	
Avg. Loan Balance	\$13,198	\$13,729	\$11,138	\$5,144	N/A	N/A	\$4,644	N/A	N/A	
Salary And Benefits / Full-Time Empl.*	\$70,186	\$71,965	\$76,694	\$83,849	N/A	N/A	\$83,276	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> 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.										
<sup>2</sup> For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.										
<sup>3</sup> The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.										
										<b>4. Historical Ratios</b>

	Assets									
Return to cover										
06/07/2022										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State									
	Count of CU in Peer Group: N/A									
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg	
<b>ASSETS</b>										
<b>CASH AND DEPOSITS</b>										
Cash On Hand	165,332,550	175,050,031	5.9	255,759,769	46.1	239,887,867	-6.2	254,949,349	6.3	
Cash On Deposit										
Cash on Deposit in Corporate Credit Unions	109,190,803	156,891,558	43.7	377,611,421	140.7	384,032,662	1.7	407,178,390	6.0	
Cash on Deposit in a Federal Reserve Bank	N/A	407,143,384		1,103,216,693	171.0	1,837,007,643	66.5	1,709,793,042	-6.9	
Cash on Deposit in Other Financial Institutions	555,381,885	386,712,285	-30.4	536,953,877	38.9	388,651,377	-27.6	289,751,751	-25.4	
Total Cash on Deposit	664,572,688	950,747,227	43.1	2,017,781,991	112.2	2,609,691,682	29.3	2,406,723,183	-7.8	
Time and Other Deposits <sup>4</sup>	556,008,517	564,160,483	1.5	670,306,142	18.8	665,259,948	-0.8	617,551,638	-7.2	
<b>TOTAL CASH AND DEPOSITS</b>	<b>1,385,913,755</b>	<b>1,689,957,741</b>	<b>21.9</b>	<b>2,943,847,902</b>	<b>74.2</b>	<b>3,514,839,497</b>	<b>19.4</b>	<b>3,279,224,170</b>	<b>-6.7</b>	
<b>INVESTMENT SECURITIES</b>										
Equity Securities	N/A	0		29,126,327	N/A	115,070,502	295.1	212,228,747	84.4	
Trading Debt Securities	N/A	0		77,823,105	N/A	86,878,088	11.6	0	-100.0	
Available-for-Sale Debt Securities	N/A	0		2,460,987,213	N/A	3,127,880,404	27.1	3,591,910,804	14.8	
Held-to-Maturity Debt Securities	N/A	0		149,746,599	N/A	159,523,399	6.5	352,904,404	121.2	
Allowance for Credit Losses on Investment Securities	N/A	0		0	N/A	0	N/A	0	N/A	
<b>TOTAL INVESTMENT SECURITIES</b>	<b>N/A</b>	<b>0</b>		<b>2,717,683,244</b>	<b>N/A</b>	<b>3,489,352,393</b>	<b>28.4</b>	<b>4,157,043,955</b>	<b>19.1</b>	
<b>OTHER INVESTMENTS</b>										
Nonperpetual Contributed Capital	1,711,796	1,684,996	-1.6	1,684,996	0.0	1,877,296	11.4	1,780,296	-5.2	
Perpetual Contributed Capital	15,343,849	15,419,832	0.5	15,419,984	0.0	16,651,937	8.0	16,195,423	-2.7	
All Other Investments <sup>2</sup>	113,318,415	129,396,209	14.2	116,726,946	-9.8	125,951,310	7.9	93,164,359	-26.0	
<b>TOTAL OTHER INVESTMENTS</b>	<b>130,374,060</b>	<b>146,501,037</b>	<b>12.4</b>	<b>133,831,926</b>	<b>-8.6</b>	<b>144,480,543</b>	<b>8.0</b>	<b>111,140,078</b>	<b>-23.1</b>	
<b>LOANS HELD FOR SALE</b>	<b>34,568,595</b>	<b>73,318,768</b>	<b>112.1</b>	<b>103,031,142</b>	<b>40.5</b>	<b>223,975,538</b>	<b>117.4</b>	<b>81,559,628</b>	<b>-63.6</b>	
<b>LOANS AND LEASES</b>										
Consumer Loans (Non-Residential, Non-Commercial)	5,821,522,437	6,082,348,892	4.5	6,267,862,650	3.1	6,719,937,946	7.2	6,875,749,333	2.3	
1- to 4-Family Residential Property Loans/Lines of Credit <sup>3</sup>	3,472,046,154	3,753,071,202	8.1	4,398,425,065	17.2	4,483,255,176	1.9	4,499,779,216	0.4	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit <sup>3</sup>	134,544,471	159,124,770	18.3	78,256,660	-50.8	83,391,886	6.6	102,259,734	22.6	
Commercial Loans/Lines of Credit Real Estate Secured <sup>3</sup>	373,249,156	472,301,677	26.5	570,845,943	20.9	660,476,163	15.7	697,168,542	5.6	
Commercial Loans/Lines of Credit Not Real Estate Secured <sup>3</sup>	38,571,670	55,667,755	44.3	60,088,700	7.9	69,108,532	15.0	77,956,080	12.8	
<b>TOTAL LOANS &amp; LEASES</b>	<b>9,839,933,888</b>	<b>10,522,514,296</b>	<b>6.9</b>	<b>11,375,479,018</b>	<b>8.1</b>	<b>12,016,169,703</b>	<b>5.6</b>	<b>12,252,912,905</b>	<b>2.0</b>	
<b>(ALLOWANCE FOR LOAN &amp; LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN &amp; LEASES)</b>	<b>(82,092,040)</b>	<b>(74,050,628)</b>	<b>-9.8</b>	<b>(89,824,348)</b>	<b>21.3</b>	<b>(85,170,802)</b>	<b>-5.2</b>	<b>(84,815,970)</b>	<b>-0.4</b>	
<b>OTHER ASSETS</b>										
Foreclosed and Repossessed Assets <sup>1</sup>	11,763,427	12,974,591	10.3	12,551,638	-3.3	4,058,135	-67.7	3,907,301	-3.7	
Land and Building	335,167,012	374,101,319	11.6	383,745,884	2.6	402,353,325	4.8	405,810,682	0.9	
Other Fixed Assets	57,381,070	63,506,315	10.7	69,564,187	9.5	67,975,350	-2.3	67,522,913	-0.7	
NCUA Share Insurance Capitalization Deposit	114,716,810	120,763,133	5.3	141,228,983	16.9	162,174,271	14.8	162,288,999	0.1	
All Other Assets	338,679,858	378,138,843	11.7	482,922,136	27.7	474,430,088	-1.8	555,012,682	17.0	
<b>TOTAL OTHER ASSETS</b>	<b>857,708,177</b>	<b>949,484,201</b>	<b>10.7</b>	<b>1,090,012,828</b>	<b>14.8</b>	<b>1,110,991,169</b>	<b>1.9</b>	<b>1,194,542,577</b>	<b>7.5</b>	
<b>TOTAL ASSETS</b>	<b>13,995,516,458</b>	<b>15,108,176,015</b>	<b>8.0</b>	<b>18,274,061,712</b>	<b>21.0</b>	<b>20,414,638,041</b>	<b>11.7</b>	<b>20,991,607,343</b>	<b>2.8</b>	
TOTAL CU's	99	97	-2.0	94	-3.1	91	-3.2	91	0.0	
# Means the number is too large to display in the cell										
<sup>1</sup> Other Real Estate Owned prior to 2004										
<sup>2</sup> Prior to March 2022, Loans to, deposits in, and investments in natural person credit unions are included in All Other Investments prior to March 2022 and forward, loans to natural person credit unions are included in Loans and deposits and investments in natural person credit unions are included in Cash and Other Deposits.										
<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.										
<sup>4</sup> Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks, S&Ls, savings banks, Loans to and investments in natural person credit unions, and All other investments in coporate credit unions.										
										<b>5. Assets</b>

	Liabilities, Shares & Equity								
<a href="#">Return to cover</a>	For Charter : N/A								
06/07/2022	Count of CU : 91								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
<b>LIABILITIES, SHARES AND EQUITY</b>									
<b>LIABILITIES</b>									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities <sup>3</sup>	164,536,519	190,878,521	16.0	305,777,786	60.2	254,571,036	-16.7	281,825,274	10.7
Accrued Dividends and Interest Payable	14436129	17572909	21.7	16752124	-4.7	15431309	-7.9	7832054	-49.2
Other Borrowings	435,951,925	432,644,879	-0.8	445,037,247	2.9	326,031,042	-26.7	316,989,612	-2.8
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	N/A	0		0	N/A	0	N/A	0	N/A
<b>SHARES AND DEPOSITS</b>									
Share Drafts	2,431,507,210	2,649,925,821	9.0	3,565,896,436	34.6	4,175,177,724	17.1	4,304,147,772	3.1
Regular Shares	4,131,668,081	4,253,585,211	3.0	5,507,377,896	29.5	6,633,007,154	20.4	7,008,347,989	5.7
Money Market Shares	2,756,387,263	2,950,187,599	7.0	3,719,331,051	26.1	4,392,012,123	18.1	4,604,505,824	4.8
Share Certificates	1,700,306,318	2,043,957,007	20.2	1,979,879,721	-3.1	1,764,830,876	-10.9	1,703,757,767	-3.5
IRA/KEOGH Accounts	813,876,434	838,072,010	3.0	866,138,550	3.3	863,467,134	-0.3	862,776,510	-0.1
All Other Shares <sup>1</sup>	42,956,880	50,707,289	18.0	62,857,321	24.0	66,203,904	5.3	75,944,678	14.7
Non-Member Deposits	51,706,164	78,947,541	52.7	75,079,034	-4.9	70,913,371	-5.5	78,102,047	10.1
<b>TOTAL SHARES AND DEPOSITS</b>	<b>11,928,408,350</b>	<b>12,865,382,478</b>	<b>7.9</b>	<b>15,776,560,009</b>	<b>22.6</b>	<b>17,965,612,286</b>	<b>13.9</b>	<b>18,637,582,587</b>	<b>3.7</b>
<b>TOTAL LIABILITIES<sup>4</sup></b>	<b>12,543,332,923</b>	<b>13,506,478,787</b>	<b>7.7</b>	<b>16,544,127,166</b>	<b>22.5</b>	<b>18,561,645,673</b>	<b>12.2</b>	<b>19,244,229,527</b>	<b>3.7</b>
<b>EQUITY:</b>									
Undivided Earnings <sup>6</sup>	1,210,012,338	1,304,916,742	7.8	1,401,640,886	7.4	1,532,519,201	9.3	1,496,672,488	-2.3
Other Reserves	288,422,581	312,528,626	8.4	339,125,714	8.5	369,606,630	9.0	429,656,204	16.2
Appropriation For Non-Conforming Investments (SCU Only)	50,795	50,795	0.0	50,795	0.0	50,795	0.0	17,975	-64.6
Equity Acquired in Merger	17,259,153	20,435,233	18.4	20,687,868	1.2	23,283,740	12.5	24,370,410	4.7
Noncontrolling Interest in Consolidated Subsidiaries	1,188,831	1,180,460	-0.7	1,420,931	20.4	1,188,488	-16.4	0	-100.0
Accumulated Unrealized G/L on Cash Flow Hedges	213,646	-571,964	-367.7	-1,132,233	-98.0	85,091	107.5	1,369,713	1,509.7
Accumulated Unrealized G/L on AFS Securities	-32,547,230	N/A		N/A		N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	-11,271	N/A	0	100.0
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities <sup>5</sup>	N/A	3,399,942		28,247,830	730.8	-32,459,619	-214.9	-166,086,689	-411.7
Other Comprehensive Income	-32,416,579	-40,242,606	-24.1	-60,107,245	-49.4	-41,270,687	31.3	-41,059,140	0.5
Net Income	0	0	N/A	0	N/A	0	N/A	2,436,855	N/A
<b>EQUITY TOTAL</b>	<b>1,452,183,535</b>	<b>1,601,697,228</b>	<b>10.3</b>	<b>1,729,934,546</b>	<b>8.0</b>	<b>1,852,992,368</b>	<b>7.1</b>	<b>1,747,377,816</b>	<b>-5.7</b>
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<b>13,995,516,458</b>	<b>15,108,176,015</b>	<b>8.0</b>	<b>18,274,061,712</b>	<b>21.0</b>	<b>20,414,638,041</b>	<b>11.7</b>	<b>20,991,607,343</b>	<b>2.8</b>
<b>TOTAL NET WORTH</b>	<b>1,518,222,748</b>	<b>1,640,409,277</b>	<b>8.0</b>	<b>1,763,983,145</b>	<b>7.5</b>	<b>1,930,294,501</b>	<b>9.4</b>	<b>1,955,991,662</b>	<b>1.3</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>3</sup> Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and Non-Trading Derivative Liabilities"									
<sup>4</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
<sup>5</sup> Includes accumulated unrealized gains / losses on AFS securities and AFS debt securities.									
<sup>6</sup> Regular Reserves have been included in Undivided Earnings for periods prior to 3/31/22.									
									<b>6. LiabShEquity</b>





		Loans								
<a href="#">Return to cover</a>		For Charter : N/A								
06/07/2022		Count of CU : 91								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
		Count of CU in Peer Group : N/A								
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
<b>LOANS AND LEASES</b>										
Unsecured Credit Card Loans		467,669,848	473,286,319	1.2	429,556,036	-9.2	413,194,242	-3.8	399,499,808	-3.3
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)		0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans		56,816,727	47,928,796	-15.6	45,279,478	-5.5	41,810,846	-7.7	41,892,407	0.2
All Other Unsecured Loans/Lines of Credit		368,848,006	388,587,919	5.4	454,911,608	17.1	393,934,788	-13.4	376,435,174	-4.4
New Vehicle Loans		1,408,827,755	1,428,360,112	1.4	1,387,880,571	-2.8	1,422,418,508	2.5	1,449,820,232	1.9
Used Vehicle Loans		3,100,604,358	3,309,777,335	6.7	3,479,489,792	5.1	3,932,162,320	13.0	4,084,645,925	3.9
Leases Receivable		0	0	N/A	427,659	N/A	525,188	22.8	647,516	23.3
All Other Secured Non-Real Estate Loans/Lines of Credit		418,755,743	434,408,411	3.7	470,317,506	8.3	515,892,054	9.7	522,808,271	1.3
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien		2,468,189,606	2,693,251,897	9.1	3,341,513,925	24.1	3,440,566,347	3.0	3,435,205,380	-0.2
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien		1,003,856,548	1,059,819,305	5.6	1,056,911,140	-0.3	1,042,688,829	-1.3	1,064,573,836	2.1
All Other (Non-Commercial) Real Estate Loans/Lines of Credit		134,544,471	159,124,770	18.3	78,256,660	-50.8	83,391,886	6.6	102,259,734	22.6
Commercial Loans/Lines of Credit Real Estate Secured		373,249,156	472,301,677	26.5	570,845,943	20.9	660,476,163	15.7	697,168,542	5.6
Commercial Loans/Lines of Credit Not Real Estate Secured		38,571,670	55,667,755	44.3	60,088,700	7.9	69,108,532	15.0	77,956,080	12.8
<b>TOTAL LOANS &amp; LEASES</b>		<b>9,839,933,888</b>	<b>10,522,514,296</b>	<b>6.9</b>	<b>11,375,479,018</b>	<b>8.1</b>	<b>12,016,169,703</b>	<b>5.6</b>	<b>12,252,912,905</b>	<b>2.0</b>
<b>LOANS GRANTED</b>										
Number of Loans Granted Year-to-Date		248,744	259,880	4.5	457,712	76.1	1,542,655	237.0	499,671	-67.6
Amount of Loans Granted Year-to-Date		4,782,698,439	5,438,555,196	13.7	7,214,210,536	32.6	7,582,024,245	5.1	1,770,952,585	-76.6
Number of PALs I and PALs II Granted Year-to-Date		0	0	N/A	0	N/A	0	N/A	0	N/A
Amount of PALs I and PALs II Granted Year-to-Date		0	0	N/A	0	N/A	0	N/A	0	N/A
<b>MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):</b>										
First Time Homebuyer Program		16	16	0.0	17	6.3	17	0.0	17	0.0
Credit Builder		26	26	0.0	25	-3.8	12	-52.0	12	0.0
Payday Alternative Loans (PAL loans) (FCUs only)		0	0	N/A	0	N/A	0	N/A	0	N/A
<b>GOVERNMENT GUARANTEED LOANS</b>										
Non-Commercial Loans										
Small Business Administration (SBA) Outstanding Balance		N/A	137,610		99,957,412	72,538.2	32,344,594	-67.6	14,524,832	-55.1
SBA Guaranteed Portion		N/A	89,624		92,719,520	103,353.9	22,545,318	-75.7	8,897,351	-60.5
Paycheck Protection Program (PPP) Loans (included in SBA) Outstanding Balance		N/A	0		99,424,995	N/A	31,597,770	-68.2	13,751,940	-56.5
Other Government Guaranteed Outstanding Balance		N/A	0		12,356,129	N/A	12,909,215	4.5	12,437,201	-3.7
Other Government Guaranteed Guaranteed Portion		N/A	0		12,064,663	N/A	12,657,221	4.9	12,224,757	-3.4
Commercial Loans										
SBA Commercial Loans Outstanding Balance		3,484,194	4,911,347	41.0	4,237,625	-13.7	3,208,011	-24.3	3,577,509	11.5
SBA Commercial Loans Guaranteed Portion		2,729,613	3,899,500	42.9	3,303,479	-15.3	2,472,975	-25.1	2,778,294	12.3
Other Government Guaranteed Commercial Loans Outstanding Balance		0	0	N/A	0	N/A	1,512,063	N/A	1,866,655	23.5
Other Government Guaranteed Commercial Loans Guaranteed Portion		0	0	N/A	0	N/A	1,478,073	N/A	1,721,496	16.5
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Delinquent Loan Information									
<a href="#">Return to cover</a>	For Charter : N/A								
06/07/2022	Count of CU : 91								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally								
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
<b>DELINQUENCY SUMMARY - ALL LOAN TYPES</b>									
30 to 59 Days Delinquent	117,049,704	124,061,856	6.0	84,157,272	-32.2	88,621,214	5.3	87,529,156	-1.2
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		16,144,495	
90 to 179 Days Delinquent <sup>1</sup>	61,384,395	54,830,599	-10.7	45,224,957	-17.5	42,797,198	-5.4	17,090,968	-60.1
180 to 359 Days Delinquent	10,319,086	11,247,026	9.0	7,652,710	-32.0	5,934,970	-22.4	10,759,347	81.3
> = 360 Days Delinquent	5,844,932	5,439,618	-6.9	5,011,554	-7.9	4,992,483	-0.4	4,791,390	-4.0
Total Delinquent Loans - All Types (> = 60 Days)	77,548,413	71,517,243	-7.8	57,889,221	-19.1	53,724,651	-7.2	48,786,200	-9.2
% Delinquent Loans / Total Loans	0.79	0.68	-13.8	0.51	-25.1	0.45	-12.1	0.40	-10.9
Amount of Loans in Non-Accrual Status	N/A	80,572,848		31,816,809	-60.5	30,275,991	-4.8	32,169,445	6.3
<b>COMMERCIAL LOAN DELINQUENCY RATIOS<sup>1</sup></b>									
% Comm Lns > = 30 Days Delinquent	2	2	-18.7	1	-37.2	1	23.6	1	-7.8
% Comm Lns > = 60 Days Delinquent	1	1	-35.2	0	-78.6	1	357.8	1	28.5
<b>DELINQUENT LOANS BY CATEGORY:</b>									
<b>Unsecured Credit Card Loans</b>									
30 to 59 Days Delinquent	4,937,969	4,452,833	-9.8	3,293,500	-26.0	3,297,298	0.1	3,416,798	3.6
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		1,236,768	
90 to 179 Days Delinquent <sup>1</sup>	4,451,553	4,396,823	-1.2	3,334,923	-24.2	2,791,513	-16.3	1,371,075	-50.9
180 to 359 Days Delinquent	392,039	300,278	-23.4	151,295	-49.6	39,554	-73.9	159,579	303.4
> = 360 Days Delinquent	14,657	88,309	502.5	91,674	3.8	58,533	-36.2	53,674	-8.3
Total Delinquent Credit Card Lns (> = 60 Days)	4,858,249	4,785,410	-1.5	3,577,892	-25.2	2,889,600	-19.2	2,821,096	-2.4
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	1.04	1.01	-2.7	0.83	-17.6	0.70	-16.0	0.71	1.0
<b>Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)</b>									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent <sup>1</sup>	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 PAL I and II Loans Delinquent > = 60 Days	0	0	N/A	0	N/A	0	N/A	0	N/A
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
<b>Non-Federally Guaranteed Student Loans</b>									
30 to 59 Days Delinquent	721,294	345,615	-52.1	320,685	-7.2	498,091	55.3	482,137	-3.2
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		29,886	
90 to 179 Days Delinquent <sup>1</sup>	539,953	352,621	-34.7	404,847	14.8	50,543	-87.5	89,011	76.1
180 to 359 Days Delinquent	1,680	10,145	503.9	0	-100.0	1,434	N/A	1,368	-4.6
> = 360 Days Delinquent	18,338	0	-100.0	0	N/A	0	N/A	0	N/A
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	559,971	362,766	-35.2	404,847	11.6	51,977	-87.2	120,265	131.4
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-Federally Guaranteed Student Loans %	0.99	0.76	-23.2	0.89	18.1	0.12	-86.1	0.29	130.9
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									

Delinquent Loan Information (continued)										
<a href="#">Return to cover</a>	For Charter :		N/A							
06/07/2022	Count of CU :		91							
CU Name: N/A	Asset Range :		N/A							
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally									
Count of CU in Peer Group : N/A										
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg	
<b>DELINQUENT LOANS BY CATEGORY (continued)</b>										
<b>All Other Unsecured Loans/Lines of Credit</b>										
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		3,023,156		
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		965,171		
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		1,303,090		
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		165,449		
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		39,127		
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A		N/A		N/A		2,472,837		
<b>All Other Unsecured Loans/Lines of Credit &gt;=60 Days/Total All Other Unsecured Loans/Lines of Credit %</b>	0	0	N/A	0	N/A	0	N/A	1	N/A	
<b>New Vehicle Loans</b>										
30 to 59 Days Delinquent	17,144,506	16,255,880	-5.2	10,768,591	-33.8	9,790,168	-9.1	10,409,580	6.3	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		1,840,744		
90 to 179 Days Delinquent <sup>1</sup>	7,710,929	6,903,799	-10.5	5,367,942	-22.2	4,421,762	-17.6	1,918,433	-56.6	
180 to 359 Days Delinquent	1,164,607	744,085	-36.1	612,624	-17.7	625,186	2.1	665,236	6.4	
> = 360 Days Delinquent	245,922	124,105	-49.5	162,067	30.6	217,598	34.3	241,292	10.9	
Total Del New Vehicle Lns (> = 60 Days)	9,121,458	7,771,989	-14.8	6,142,633	-21.0	5,264,546	-14.3	4,665,705	-11.4	
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	1	1	-16.0	0	-18.7	0	-16.4	0	-13.0	
<b>Used Vehicle Loans</b>										
30 to 59 Days Delinquent	45,905,226	46,596,833	1.5	34,582,296	-25.8	35,282,890	2.0	33,083,216	-6.2	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		6,646,015		
90 to 179 Days Delinquent <sup>1</sup>	20,735,621	21,111,749	1.8	17,601,113	-16.6	15,794,840	-10.3	7,498,050	-52.5	
180 to 359 Days Delinquent	4,819,628	3,214,353	-33.3	2,828,918	-12.0	2,072,999	-26.7	3,231,837	55.9	
> = 360 Days Delinquent	820,952	359,953	-56.2	561,285	55.9	206,197	-63.3	197,533	-4.2	
Total Del Used Vehicle Lns (> = 60 Days)	26,376,201	24,686,055	-6.4	20,991,316	-15.0	18,074,036	-13.9	17,573,435	-2.8	
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	1	1	-12.3	1	-19.1	0	-23.8	0	-6.4	
<b>Total New &amp; Used Vehicle Loans &gt; = 60 Days/ Total New &amp; Used Vehicle Loans %</b>	1	1	-13.0	1	-18.6	0	-21.8	0	-7.8	
<b>Leases Receivable</b>										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0		
90 to 179 Days Delinquent <sup>1</sup>	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	0	N/A	0	N/A	0	N/A	0	N/A	
<b>All Other Secured Non-Real Estate Loans/Lines of Credit</b>										
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		3,392,262		
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		763,828		
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		929,793		
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		476,453		
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		81,025		
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A		N/A		N/A		2,251,099		
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A		N/A		N/A		0		
<b>Outstanding balances of loans affected by bankruptcy claims</b>	40,087,290	38,299,780	-4.5	27,104,262	-29.2	18,359,436	-32.3	51,815,817	182.2	
<b>Outstanding Troubled Debt Restructured loans</b>	57,173,400	55,497,697	-2.9	50,764,058	-8.5	37,124,070	-26.9	39,438,622	6.2	
# Means the number is too large to display in the cell										
1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.										
<b>10. Delinquent Loans (con't)</b>										

Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans <sup>1</sup>										
<a href="#">Return to cover</a>										
06/07/2022		For Charter :		N/A						
CU Name: N/A		Count of CU :		91						
Peer Group: N/A		Asset Range :		N/A						
		Criteria :		Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally						
		Count of CU in Peer Group :		N/A						
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
<b>DELINQUENT REAL ESTATE LOANS BY CATEGORY</b>										
<b>Secured by a 1st Lien on a single 1- to 4-Family Residential Property</b>										
30 to 59 Days Delinquent		N/A	N/A		N/A		N/A		27,283,715	
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		N/A		1,489,356	
90 to 179 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		N/A		1,840,207	
180 to 359 Days Delinquent		N/A	N/A		N/A		N/A		1,935,514	
> = 360 Days Delinquent		N/A	N/A		N/A		N/A		3,070,147	
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent > = 60 Days		N/A	N/A		N/A		N/A		8,335,224	
1- to 4-Family Residential Property Secured by a 1st Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a 1st Lien loans %		N/A	N/A		N/A		N/A		0	
<b>Secured by Junior Lien on a single 1- to 4-Family Residential Property</b>										
30 to 59 Days Delinquent		N/A	N/A		N/A		N/A		4,095,259	
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		N/A		735,736	
90 to 179 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		N/A		862,947	
180 to 359 Days Delinquent		N/A	N/A		N/A		N/A		768,538	
> = 360 Days Delinquent		N/A	N/A		N/A		N/A		955,821	
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days		N/A	N/A		N/A		N/A		3,323,042	
1- to 4-Family Residential Property Secured by a Junior Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a Junior Lien loans %		N/A	N/A		N/A		N/A		0	
<b>All Other (Non-Commercial) Real Estate Loans/Lines of Credit</b>										
30 to 59 Days Delinquent		N/A	N/A		N/A		N/A		344,365	
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		N/A		33,901	
90 to 179 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		N/A		379,881	
180 to 359 Days Delinquent		N/A	N/A		N/A		N/A		22,056	
> = 360 Days Delinquent		N/A	N/A		N/A		N/A		0	
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days		N/A	N/A		N/A		N/A		435,838	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60 Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %		N/A	N/A		N/A		N/A		0	
# Means the number is too large to display in the cell										
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.										
									<b>11. Delinquent RE Loans</b>	

	Delinquent Commercial Loans								
<a href="#">Return to cover</a>									
06/07/2022									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured								
	Count of CU in Peer Group: N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
<b>DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY</b>									
<b>Construction and Development Loans</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		52,064	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		395,752	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total Construction and Development loans delinquent > = 60 Days	N/A	N/A		N/A		N/A		395,752	
Construction and Development loans >= 60 Days / Total Construction and Development loans %	N/A	N/A		N/A		N/A		0	
<b>Secured by Farmland</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		185,654	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total loans Secured by Farmland delinquent > = 60 Days	N/A	N/A		N/A		N/A		0	
Loans Secured by Farmland >= 60 Days Del / Total loans Secured by Farmland %	N/A	N/A		N/A		N/A		0	
<b>Secured by Multifamily</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		1,232,463	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		143,398	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total loans Secured by Multifamily delinquent > = 60 Days	N/A	N/A		N/A		N/A		143,398	
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	N/A	N/A		N/A		N/A		0	
<b>Secured by Owner Occupied, Non-Farm, Non-Residential Property</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		90,080	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		636,000	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		685,179	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		2,632,171	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A		N/A		N/A		3,953,350	
Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		N/A		N/A		2	
<b>Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		0	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		145,600	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A		N/A		N/A		145,600	
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
								<b>12. Del Comm Loans</b>	

		Delinquent Commercial Loans								
<a href="#">Return to cover</a>		For Charter : N/A								
06/07/2022		Count of CU : 91								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
		Count of CU in Peer Group : N/A								
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
<b>DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)</b>										
<b>Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)</b>										
Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property %		N/A	N/A		N/A		N/A		0	
<b>Loans to finance agricultural production and other loans to farmers</b>										
30 to 59 Days Delinquent		N/A	N/A		N/A		N/A		0	
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent		N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent		N/A	N/A		N/A		N/A		0	
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days		N/A	N/A		N/A		N/A		0	
Loans to finance agricultural production and other loans to farmers delinquent >= 60 Days / Total Loans to finance agricultural production and other loans to farmers %		N/A	N/A		N/A		N/A		0	
<b>Commercial and Industrial Loans</b>										
30 to 59 Days Delinquent		N/A	N/A		N/A		N/A		31,730	
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		N/A		1,144,241	
90 to 179 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		N/A		35,632	
180 to 359 Days Delinquent		N/A	N/A		N/A		N/A		161,996	
> = 360 Days Delinquent		N/A	N/A		N/A		N/A		152,771	
Total Commercial and Industrial Loans delinquent > = 60 Days		N/A	N/A		N/A		N/A		1,494,640	
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %		N/A	N/A		N/A		N/A		2	
<b>Unsecured Commercial Loans</b>										
30 to 59 Days Delinquent		N/A	N/A		N/A		N/A		406,677	
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		N/A		477,249	
90 to 179 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		N/A		177,670	
180 to 359 Days Delinquent		N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent		N/A	N/A		N/A		N/A		0	
Total Unsecured Commercial Loans delinquent > = 60 Days		N/A	N/A		N/A		N/A		654,919	
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %		N/A	N/A		N/A		N/A		54	
<b>Unsecured Revolving Lines of Credit for Commercial Purposes</b>										
30 to 59 Days Delinquent		N/A	N/A		N/A		N/A		0	
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent		N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent		N/A	N/A		N/A		N/A		0	
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days		N/A	N/A		N/A		N/A		0	
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %		N/A	N/A		N/A		N/A		0	
* Amounts are year-to-date and the related % change ratios are annualized.										
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.										

		Loan Losses								
<a href="#">Return to cover</a>		For Charter : N/A								
06/07/2022		Count of CU : 91								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured								
		Count of CU in Peer Group : N/A								
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
<b>LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)</b>										
Total Loans Charged Off Year-to-Date*		75,781,423	80,104,803	5.7	58,226,703	-27.3	45,078,900	-22.6	10,526,280	-6.6
Total Loans Recovered Year-to-Date*		11,763,659	12,868,486	9.4	14,543,545	13.0	16,197,639	11.4	4,042,543	-0.2
<b>NET CHARGE OFFS (\$\$)*</b>		64,017,764	67,236,317	5.0	43,683,158	-35.0	28,881,261	-33.9	6,483,737	-10.2
<b>Net Charge-Offs / Average Loans %**</b>		0.68	0.66	-2.5	0.40	-39.6	0.25	-38.1	0.21	-13.4
<b>Total Delinquent Loans &amp; Year-to-Date Net Charge-Offs</b>		141,566,177	138,753,560	-2.0	101,572,379	-26.8	82,605,912	-18.7	55,269,937	-33.1
<b>Combined Delinquency and Net Charge Off Ratio</b>		1.47	1.34	-8.6	0.91	-32.3	0.69	-23.6	0.61	-11.8
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>										
Unsecured Credit Card Lns Charged Off*		13,677,740	14,947,985	9.3	11,877,492	-20.5	9,624,588	-19.0	2,391,610	-0.6
Unsecured Credit Card Lns Recovered*		2,060,757	2,392,491	16.1	2,383,215	-0.4	2,835,208	19.0	740,181	4.4
Unsecured Credit Card Net Charge Offs*		11,616,983	12,555,494	8.1	9,494,277	-24.4	6,789,380	-28.5	1,651,429	-2.7
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**		2.52	2.67	6.0	2.10	-21.2	1.61	-23.4	1.63	0.9
PALs I and PALs II Charged Off (FCU Only)*		0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Recovered (FCU Only)*		0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs (FCU Only)*		0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans Charged Off*		217,007	8,799,744	3,955.1	375,349	-95.7	211,444	-43.7	57,957	9.6
Non-Federally Guaranteed Student Loans Recovered*		6,899	17,200.00	149.3	47,181.00	174.3	22,932.00	-51.4	6,596.00	15.1
Non-Federally Guaranteed Student Loans Net Charge Offs*		210,108	8,782,544	4,080.0	328,168	-96.3	188,512	-42.6	51,361	9.0
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed Student Loans**		0.38	16.77	4,346.6	0.70	-95.8	0.43	-38.5	0.49	13.4
All Other Unsecured Loans/Lines of Credit Charged Off*		N/A	N/A		N/A		N/A		3,042,838	
All Other Unsecured Loans/Lines of Credit Recovered*		N/A	N/A		N/A		N/A		977,944.00	
All Other Unsecured Loans/Lines of Credit Net Charge Offs*		N/A	N/A		N/A		N/A		2,064,894	
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured Loans/Lines of Credit**		N/A	N/A		N/A		N/A		2.14	
New Vehicle Loans Charged Off*		7,544,274	7,955,351	5.4	6,371,873	-19.9	4,055,389	-36.4	961,864	-5.1
New Vehicle Loans Recovered*		699,003	931,432.00	33.3	1,385,947.00	48.8	1,221,746.00	-11.8	483,337.00	58.2
New Vehicle Loans Net Charge Offs*		6,845,271	7,023,919	2.6	4,985,926	-29.0	2,833,643	-43.2	478,527	-32.5
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**		0.52	0.50	-4.9	0.35	-28.5	0.20	-43.0	0.13	-33.9
Used Vehicle Loans Charged Off*		29,055,443	25,907,804	-10.8	20,980,950	-19.0	14,035,179	-33.1	3,631,109	3.5
Used Vehicle Loans Recovered*		3,740,200	3,951,751.00	5.7	5,533,158.00	40.0	5,578,328.00	0.8	#####	6.2
Used Vehicle Loans Net Charge Offs*		25,315,243	21,956,053	-13.3	15,447,792	-29.6	8,456,851	-45.3	2,150,147	1.7
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**		0.85	0.69	-19.2	0.46	-33.6	0.23	-49.9	0.21	-6.0
Leases Receivable Charged Off*		0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Recovered*		0	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Leases Receivable Net Charge Offs*		0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Net Charge Offs / Avg Leases Receivable**		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*		N/A	N/A		N/A		N/A		277,148	
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*		N/A	N/A		N/A		N/A		181,852.00	
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*		N/A	N/A		N/A		N/A		95,296.00	
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other Secured Non-Real Estate Loans/Lines of Credit**		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.02	N/A
<b>COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES:</b>										
Total Comm Lns Charge-Offs*		326,085	233,092	-28.5	632,056	171.2	189,535	-70.0	19,211	-59.5
Total Comm Lns Recoveries*		209,235	44,328	-78.8	16,478	-62.8	26,016	57.9	4,254	-34.6
*Amounts are year-to-date while the related percent change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
										14. Loan Loss

	Indirect and Participation Lending									
<a href="#">Return to cover</a>										
06/07/2022										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * Reporting State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group: N/A									
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg	
<b>INDIRECT LOANS OUTSTANDING</b>										
New and Used Vehicle Indirect Loans	N/A	N/A		N/A		N/A		2,771,318,631		
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		N/A		N/A		57,488,697		
Commercial Indirect Loans	N/A	N/A		N/A		N/A		10,836,575		
All Other Indirect Loans	N/A	N/A		N/A		N/A		162,138,544		
<b>Total Outstanding Indirect Loans</b>	2,474,281,167	2,542,337,567	2.8	2,633,574,100	3.6	2,835,393,335	7.7	3,001,782,447	5.9	
Indirect Loans Outstanding / Total Loans %	25.15	24.16	-3.9	23.15	-4.2	23.60	1.9	24.50	3.8	
<b>DELINQUENT INDIRECT LOANS</b>										
Total Delinquent Indirect Lns (>= 60 Days)	23,327,045	20,208,644	-13.4	19,125,928	-5.4	16,940,016	-11.4	18,065,966	6.6	
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.94	0.79	-15.7	0.73	-8.6	0.60	-17.7	0.60	0.7	
<b>INDIRECT LOAN LOSSES</b>										
Indirect Loans Charged Off*	25,615,797	25,132,757	-1.9	18,670,660	-25.7	12,344,845	-33.9	3,131,982	1.5	
Indirect Loans Recovered*	3,262,446	3,655,981	12.1	4,274,716	16.9	4,493,426	5.1	1,297,787	15.5	
Indirect Loans Net Charge Offs*	22,353,351	21,476,776	-3.9	14,395,944	-33.0	7,851,419	-45.5	1,834,195	-6.6	
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.97	0.86	-12.0	0.56	-35.0	0.29	-48.4	0.25	-12.4	
<b>LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23</b>										
<b>LOANS PURCHASED</b>										
Loans Purchased from Other Financial Institutions*	1,190,986	10,926,841	817.5	8,341,675	-23.7	23,835,683	185.7	17,840,998	199.4	
Loans Purchased from Other Sources*	2,132,494	6,797,872	218.8	12,496,701	83.8	37,633,629	201.1	13,321,068	41.6	
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.07	0.33	369.0	0.29	-11.4	0.81	180.7	1.76	117.0	
<b>LOANS SOLD Year-to-date</b>										
Loans Sold	0	0	N/A	0	N/A	27,213,731	N/A	47,624,376	75.0	
First mortgage loans sold on the secondary market	803,633,183	1,157,198,144	44.0	2,149,578,745	85.8	1,938,111,817	-9.8	468,546,668	-75.8	
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	513,855,555	669,043,347	30.2	438,665,377	-34.4	338,714,388	-22.8	77,257,877	-77.2	
Real Estate Loans Sold with Servicing Retained	N/A	N/A		N/A		N/A		406,229,336		
All Other Loans Sold with Servicing Retained	N/A	N/A		N/A		N/A		0		
<b>OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED</b>	3,934,360,190	4,254,913,097	8.1	4,555,414,053	7.1	4,752,192,282	4.3	4,988,803,479	5.0	
<b>LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):</b>										
Consumer	41,693,507	65,286,465	56.6	98,832,555	51.4	222,526,784	125.2	N/A		
Vehicle - Non-commercial	N/A	N/A		N/A		N/A		408,193,448		
Non-Federally Guaranteed Student Loans	24,191,510	11,101,152	-54.1	9,317,744	-16.1	7,458,224	-20.0	8,494,267	13.9	
1- to 4-Family Residential Property	69,952,650	83,764,252	19.7	94,563,174	12.9	78,339,957	-17.2	113,638,713	45.1	
Commercial Loans (excluding Construction & Development)	46,318,812	72,572,545	56.7	84,951,534	17.1	97,226,567	14.4	131,675,682	35.4	
Commercial Construction & Development	5,923,111	4,183,187	-29.4	15,108,866	261.2	28,415,750	88.1	34,696,885	22.1	
All Other Participation Loans	52,417,556	72,452,098	38.2	97,892,380	35.1	157,011,142	60.4	11,977,586	-92.4	
<b>TOTAL PARTICIPATIONS LOANS OUTSTANDING</b>	240,497,146	309,359,699	28.6	408,036,232	31.9	597,933,099	46.5	708,676,581	18.5	
Participation Loans Outstanding / Total Loans %	2.44	2.94	20.3	3.59	22.0	4.98	38.7	5.78	16.2	
<b>LOAN PARTICIPATIONS PURCHASED</b>										
Participation Loans Purchased*	52,128,086	134,686,404	158.4	186,016,431	38.1	326,578,487	75.6	86,670,224	6.2	
Participation Loans Purchased YTD / Total Loans Granted YTD %	1.09	2.48	127.2	2.58	4.1	4.31	67.0	4.89	13.6	
<b>LOAN PARTICIPATIONS SOLD</b>										
Participation Loans Sold YTD*	66,569,875	74,360,468	11.7	67,125,330	-9.7	38,669,155	-42.4	17,344,520	79.4	
%Participation Loans Sold YTD / Total Assets**	0.48	0.49	3.5	0.37	-25.4	0.19	-48.4	0.33	74.5	
<b>DELINQUENT - PARTICIPATION LOANS</b>										
Delinquent Participation Loans Purchased Under 701.22	1,677,688	1,124,885	-33.0	1,851,949	64.6	446,186	-75.9	592,647	32.8	
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		N/A		N/A		0		
Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %	N/A	N/A		N/A		N/A		0.10		
<b>LOAN LOSSES - PARTICIPATION LOANS</b>										
Participation Loans Charged Off*	3,992,270	983,393	-75.4	1,036,524	5.4	824,779	-20.4	417,865	102.7	
Participation Loans Recovered*	83,637	157,924	88.8	158,059	0.1	381,969	141.7	250,610	162.4	
Participation Loan Net Charge Offs *	3,908,633	825,469	-78.9	878,465	6.4	442,810	-49.6	167,255	51.1	
Participation Loans Net Charge Offs / Avg Participation Loans % **	1.58	0.30	-81.0	0.24	-18.4	0.09	-64.1	0.12	38.6	
* Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
								15. Indirect & Participation		





	Commercial Loan Information									
<a href="#">Return to cover</a>										
06/07/2022										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally									
	Count of CU in Peer Group : N/A									
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg	
<b>REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>										
Construction and Development	19,850,643	29,506,613	48.6	51,106,543	73.2	77,712,858	52.1	86,128,204	10.8	
Secured by Farmland	3,526,752	4,144,261	17.5	12,728,425	207.1	16,789,096	31.9	16,767,777	-0.1	
Secured by Multifamily	43,026,581	80,426,400	86.9	115,270,496	43.3	154,846,464	34.3	157,833,841	1.9	
Owner Occupied, Non-Farm, Non-Residential Property	158,717,763	178,143,579	12.2	180,550,429	1.4	177,552,851	-1.7	190,552,947	7.3	
Non-Owner Occupied, Non-Farm, Non-Residential Property	148,127,417	180,080,824	21.6	211,190,050	17.3	233,574,894	10.6	245,885,773	5.3	
<b>Total Real Estate Secured Commercial Loans</b>	<b>373,249,156</b>	<b>472,301,677</b>	<b>26.5</b>	<b>570,845,943</b>	<b>20.9</b>	<b>660,476,163</b>	<b>15.7</b>	<b>697,168,542</b>	<b>5.6</b>	
<b>NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>										
Loans to finance agricultural production and other loans to farmers	782,581	862,670	10.2	889,673	3.1	248,055	-72.1	224,059	-9.7	
Commercial and Industrial Loans	35,710,941	53,273,192	49.2	56,634,781	6.3	66,895,058	18.1	75,719,370	13.2	
Unsecured Commercial Loans	1,138,169	1,093,495	-3.9	2,265,744	107.2	1,063,201	-53.1	1,218,114	14.6	
Unsecured Revolving Lines of Credit (Commercial Purpose)	939,979	438,398	-53.4	298,502	-31.9	902,218	202.2	794,537	-11.9	
<b>Total Non-Real Estate Secured Commercial Loans</b>	<b>38,571,670</b>	<b>55,667,755</b>	<b>44.3</b>	<b>60,088,700</b>	<b>7.9</b>	<b>69,108,532</b>	<b>15.0</b>	<b>77,956,080</b>	<b>12.8</b>	
<b>TOTAL COMMERCIAL LOANS:</b>										
Commercial Loans to Members	366,954,467	474,471,166	29.3	538,121,400	13.4	610,344,727	13.4	651,487,437	6.7	
Purchased Commercial Loans or Participations to Nonmembers	44,866,359	53,498,266	19.2	92,813,243	73.5	119,239,968	28.5	123,637,185	3.7	
<b>Total Commercial Loans</b>	<b>411,820,826</b>	<b>527,969,432</b>	<b>28.2</b>	<b>630,934,643</b>	<b>19.5</b>	<b>729,584,695</b>	<b>15.6</b>	<b>775,124,622</b>	<b>6.2</b>	
<b>NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE</b>										
Construction and Development	43	52	20.9	54	3.8	83	53.7	86	3.6	
Farmland	14	16	14.3	35	118.8	47	34.3	44	-6.4	
Secured by Multifamily	138	187	35.5	249	33.2	314	26.1	304	-3.2	
Owner Occupied, Non-Farm, Non-Residential Property	367	395	7.6	430	8.9	421	-2.1	433	2.9	
Non-Owner Occupied, Non-Farm, Non-Residential Property	302	314	4.0	363	15.6	376	3.6	386	2.7	
<b>Total Number of Real Estate Secured Commercial Loans</b>	<b>864</b>	<b>964</b>	<b>11.6</b>	<b>1,131</b>	<b>17.3</b>	<b>1,241</b>	<b>9.7</b>	<b>1,253</b>	<b>1.0</b>	
Loans to finance agricultural production and other loans to farmers	21	24	14.3	25	4.2	7	-72.0	5	-28.6	
Commercial and Industrial Loans	531	672	26.6	664	-1.2	757	14.0	794	4.9	
Unsecured Commercial Loans	38	38	0.0	78	105.3	22	-71.8	20	-9.1	
Unsecured Revolving Lines of Credit (Commercial Purpose)	45	51	13.3	54	5.9	54	0.0	53	-1.9	
<b>Total Number of Non-Real Estate Secured Commercial Loans</b>	<b>635</b>	<b>785</b>	<b>23.6</b>	<b>821</b>	<b>4.6</b>	<b>840</b>	<b>2.3</b>	<b>872</b>	<b>3.8</b>	
<b>TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING</b>										
Number of Outstanding Commercial Loans to Members	1,349	1,640	21.6	1,802	9.9	1,863	3.4	1,905	2.3	
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	150	109	-27.3	150	37.6	218	45.3	220	0.9	
<b>Total Number of Commercial Loans Outstanding</b>	<b>1,499</b>	<b>1,749</b>	<b>16.7</b>	<b>1,952</b>	<b>11.6</b>	<b>2,081</b>	<b>6.6</b>	<b>2,125</b>	<b>2.1</b>	
<b>TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS</b>	<b>411,820,826</b>	<b>527,969,432</b>	<b>28.2</b>	<b>630,934,643</b>	<b>19.5</b>	<b>729,584,695</b>	<b>15.6</b>	<b>775,124,622</b>	<b>6.2</b>	
<b>(Total Commercial Loans / Total Assets)%</b>	<b>2.94</b>	<b>3.49</b>	<b>18.8</b>	<b>3.45</b>	<b>-1.2</b>	<b>3.57</b>	<b>3.5</b>	<b>3.69</b>	<b>3.3</b>	
<b>AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED</b>										
Member Commercial Loans Granted YTD*	143,632,008	217,359,822	51.3	184,883,315	-14.9	186,547,309	0.9	69,196,154	48.4	
Purchased or Participation Interests to Nonmembers*	14,495,319	25,887,143	78.6	39,110,853	51.1	46,813,541	19.7	6,048,055	-48.3	
<b>MISCELLANEOUS LOAN INFORMATION</b>										
Agricultural Related Commercial Loans Outstanding Balance	4,309,333	5,006,931	16.2	13,618,098	172.0	17,037,151	25.1	16,991,836	-0.3	
Outstanding Agricultural Related Loans - Number	35	40	14.3	60	50.0	54	-10.0	49	-9.3	
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*	5,630,693	12,386,299	120.0	14,823,977	19.7	15,838,863	6.8	18,303,449	362.2	
Commercial Loans and Participations Sold -no servicing rights- YTD	0	1,600,000	N/A	16,425	-99.0	0	-100.0	5,244,885	N/A	
<b>Total Member Business Loans - (NMBLB)</b>										
(NMBLB / Total Assets)%	3.09	3.58	16.2	3.41	-4.8	3.30	-3.3	3.50	6.1	

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

17. Commercial Loans

	Investments									
<a href="#">Return to cover</a>	For Charter : N/A									
06/07/2022	Count of CU : 91.0									
CU Name: N/A	Asset Range : N/A									
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured									
	Count of CU in Peer Group : N/A									
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg	
<b>INVESTMENT SECURITIES</b>										
<b>EQUITY SECURITIES</b>										
Common Stock	N/A	N/A		N/A		N/A		3,586,583		
Registered Investment Companies	N/A	N/A		N/A		N/A		157,876,634		
Other Equities	N/A	N/A		N/A		N/A		50,765,530		
<b>TOTAL EQUITY SECURITIES</b>	N/A	-		29,126,327	N/A	115,070,502	295.1	212,228,747	84.4	
<b>TRADING DEBT SECURITIES</b>										
US Government Obligations	N/A	N/A		N/A		N/A		-		
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		-		
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		-		
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		-		
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		-		
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		-		
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		-		
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		-		
All Other Trading Debt Securities	N/A	N/A		N/A		N/A		-		
<b>TOTAL TRADING DEBT SECURITIES</b>	N/A	N/A		N/A		N/A		-		
<b>AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST</b>										
US Government Obligations	N/A	N/A		N/A		N/A		165,402,640		
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		1,298,604,572		
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		2,132,041,137		
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		40,946,907		
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		86,532		
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		-		
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		32,318,160		
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		50,174,055		
All Other Available-for-Sale Debt Securities at Amortized Cost	N/A	N/A		N/A		N/A		12,965,297		
<b>TOTAL AFS DEBT SECURITIES AT AMORTIZED COST</b>	N/A	N/A		N/A		N/A		3,732,539,300		
<b>AFS DEBT SECURITIES AT FAIR VALUE</b>										
US Government Obligations	N/A	N/A		N/A		N/A		165,421,400		
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		1,250,358,860		
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		2,029,402,813		
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		38,790,934		
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		1,282,310		
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		-		
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		30,368,914		
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		49,368,919		
All Other Available-for-Sale Debt Securities at Fair Value	N/A	N/A		N/A		N/A		12,127,555		
<b>TOTAL AFS DEBT SECURITIES AT FAIR VALUE</b>	N/A	N/A		N/A		N/A		3,577,121,705		
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		Investments							
<a href="#">Return to cover</a>		For Charter :		N/A					
06/07/2022		Count of CU :		91					
CU Name: N/A		Asset Range :		N/A					
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group :		N/A					
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
<b>INVESTMENT SECURITIES (continued)</b>									
<b>HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST</b>									
US Government Obligations	N/A	N/A		N/A		N/A		11,165,014	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		92,612,893	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		213,081,558	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		8,199,995	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		0	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		0	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		1,055,046	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		21,794,995	
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		N/A		4,994,903	
<b>TOTAL HTM DEBT SECURITIES AT AMORTIZED COST</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>N/A</b>		<b>352,904,404</b>	
<b>HTM DEBT SECURITIES AT FAIR VALUE</b>									
US Government Obligations	N/A	N/A		N/A		N/A		11,129,243	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		87,881,491	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		199,196,342	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		8,006,365	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		0	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		0	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		937,884	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		19,616,843	
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		N/A		5,000,012	
<b>TOTAL HTM DEBT SECURITIES AT FAIR VALUE</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>N/A</b>		<b>331,768,180</b>	
Allowance for Credit Losses on HTM Debt Securities (if ASC 326 has been adopted)	N/A	0		0	N/A	0	N/A	0	N/A
<b>OTHER INVESTMENTS</b>									
Nonperpetual Capital Account	1,711,796	1,684,996	-1.6	1,684,996	0.0	1,877,296	11.4	1,780,296	-5.2
Perpetual Contributed Capital	15,343,849	15,419,832	0.5	15,419,984	0.0	16,651,937	8.0	16,195,423	-2.7
All other investments	113,318,415	129,396,209	14.2	116,726,946	-9.8	125,951,310	7.9	93,164,359	-26.0
<b>TOTAL OTHER INVESTMENTS</b>	<b>130,374,060</b>	<b>146,501,037</b>	<b>12.4</b>	<b>133,831,926</b>	<b>-8.6</b>	<b>144,480,543</b>	<b>8.0</b>	<b>111,140,078</b>	<b>-23.1</b>
<b>DEPOSITS</b>									
Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions	N/A	N/A		N/A		N/A		614,101,044	
<b>INVESTMENT MATURITY DISTRIBUTION</b>									
Total Investments < 1 yr	559,079,416	747,803,905	33.8	1,015,565,594	35.8	710,411,717	-30.0	717,676,689	1.0
Total Investments 1-3 yrs	991,833,842	1,004,559,431	1.3	1,368,588,062	36.2	1,159,803,934	-15.3	1,639,273,582	41.3
Total Investments 3-5 yrs	789,618,924	528,472,823	-33.1	588,594,297	11.4	1,355,515,637	130.3	1,462,626,664	7.9
Total Investments 5-10 yrs	140,308,611	201,027,254	43.3	490,880,306	144.2	929,488,890	89.4	1,011,303,911	8.8
Total Investments > 10 yrs	6,544,061	4,479,131	-31.6	16,669,431	272.2	51,350,533	208.1	49,250,144	-4.1
<b>TOTAL INVESTMENTS</b>	<b>2,487,384,854</b>	<b>2,486,342,544</b>	<b>0.0</b>	<b>3,480,297,690</b>	<b>40.0</b>	<b>4,206,570,711</b>	<b>20.9</b>	<b>4,880,130,990</b>	<b>16.0</b>
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LIQUIDITY - COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES									
<a href="#">Return to cover</a>		For Charter :	N/A						
06/07/2022		Count of CU :	91						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
		Count of CU in Peer Group :	N/A						
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022 % Chg
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS</b>									
Total Unfunded Commitments for Commercial Loans		44,595,368	69,804,507	56.5	70,550,038	1.1	86,547,683	22.7	87,884,432 1.5
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)</b>									
Revolving Open-End Lines Secured by 1- to 4-Family Residential Properties		569,937,011	608,674,310	6.8	712,287,165	17.0	823,862,814	15.7	865,726,991 5.1
Credit Card Line		1,046,762,663	1,084,385,763	3.6	1,235,977,636	14.0	1,252,523,042	1.3	1,214,286,539 -3.1
Unsecured Share Draft LOC		111,464,089	116,609,429	4.6	130,087,698	11.6	138,314,678	6.3	196,943,105 42.4
Unused Overdraft Protection Programs		305,875,289	320,384,567	4.7	333,552,184	4.1	346,317,816	3.8	362,901,291 4.8
Other Unfunded Commitments		34,338,292	31,359,685	-8.7	69,195,692	120.7	38,384,983	-44.5	54,113,062 41.0
<b>Total Unfunded Commitments for Non Commercial Loans</b>		<b>2,068,377,344</b>	<b>2,161,413,754</b>	<b>4.5</b>	<b>2,481,100,375</b>	<b>14.8</b>	<b>2,599,403,333</b>	<b>4.8</b>	<b>2,693,970,988 3.6</b>
<b>TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES</b>		<b>2,112,972,712</b>	<b>2,231,218,261</b>	<b>5.6</b>	<b>2,551,650,413</b>	<b>14.4</b>	<b>2,685,951,016</b>	<b>5.3</b>	<b>2,781,855,420 3.6</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>									
Unconditionally Cancelable Unfunded Commitments for All loan Types		N/A	N/A		N/A		N/A		69,747,991
Conditionally Cancelable Unfunded Commitments		N/A	N/A		N/A		N/A		1,784,583,470
Loans transferred with limited recourse		N/A	N/A		N/A		N/A		0
Loans Transferred under the FHLB MPF program		N/A	N/A		N/A		N/A		390,762,852
Financial Standby Letters of Credit		N/A	N/A		N/A		N/A		0
Forward Agreements that are not derivative contracts		N/A	N/A		N/A		N/A		0
Sold Credit Protection		N/A	N/A		N/A		N/A		0
Off-Balance Sheet Securitization Exposures		N/A	N/A		N/A		N/A		0
Securities Borrowing or Lending transactions		N/A	N/A		N/A		N/A		0
Off-Balance Sheet exposure of repurchase transactions		N/A	N/A		N/A		N/A		0
All other off-balance sheet exposures		N/A	N/A		N/A		N/A		26,689,545.00
Loans Transferred with Recourse		513,855,555	669,043,347	30.2	438,665,377	-34.4	338,714,388	-22.8	77,257,877 -77.2
Other Contingent Liabilities		15,923,424	9,296,398	-41.6	9,617,507	3.5	10,695,769	11.2	12,123,219 13.3
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LIQUIDITY - CONTINGENT LIABILITIES AND SOURCES OF FUNDS										
<a href="#">Return to cover</a>										
06/07/2022			For Charter :	N/A						
CU Name: N/A			Count of CU :	91						
Peer Group: N/A			Asset Range :	N/A						
			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included:						
			Count of CU in Peer Group :	N/A						
			Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	
								Mar-2022	% Chg	
<b>BORROWING ARRANGEMENTS</b>										
<b>Line Of Credit Limit</b>										
Corporate Credit Unions		310,341,000	314,963,300	1.5	324,348,000	3.0	345,301,100	6.5	350,751,000	1.6
Natural Person Credit Unions		6,000,000	0	-100.0	0	N/A	0	N/A	0	N/A
Federal Home Loan Bank		N/A	N/A		N/A		N/A	#####		
Other Sources		1,644,389,193	1,857,749,768	13.0	2,287,558,704	23.1	2,612,961,144	14.2	228,845,575	-91.2
<b>Total Line of Credit Limit</b>		<b>1,960,730,193</b>	<b>2,172,713,068</b>	<b>10.8</b>	<b>2,611,906,704</b>	<b>20.2</b>	<b>2,958,262,244</b>	<b>13.3</b>	<b>#####</b>	<b>-35.4</b>
<b>Draws Against Line of Credit</b>										
Corporate Credit Unions		8,782,576	1,322,305	-84.9	0	-100.0	0	N/A	3,743,976	N/A
Natural Person Credit Unions		782,789	0	-100.0	0	N/A	0	N/A	0	N/A
Federal Home Loan Bank		39,190,000	9,965,665	-74.6	0	-100.0	0	N/A	59,224,000	N/A
Other Sources		3,900,934	3,879,333	-0.6	4,690,940	20.9	500,000	-89.3	1,021,839	104.4
<b>Total Draws Against Lines of Credit</b>		<b>52,656,299</b>	<b>15,167,303</b>	<b>-71.2</b>	<b>4,690,940</b>	<b>-69.1</b>	<b>500,000</b>	<b>-89.3</b>	<b>63,989,815</b>	<b>#####</b>
<b>Outstanding Term &amp; Other Borrowings</b>										
Corporate Credit Unions		0	2,000,000	N/A	0	-100.0	0	N/A	0	N/A
Natural Person Credit Unions		0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Home Loan Bank		376,443,300	403,989,230	7.3	436,113,848	8.0	322,233,391	-26.1	302,559,462	-6.1
Central Liquidity Facility		0	0	N/A	0	N/A	0	N/A	123,604,732	N/A
Federal Reserve Bank		5,000	0	-100.0	0	N/A	0	N/A	0	N/A
Paycheck Protection Program Lending Facility		N/A	N/A		0		0	N/A	0	N/A
Other Sources		255,105	231,773	-9.1	402,813	73.8	182,967	-54.6	176,658	-3.4
<b>Total Outstanding Term &amp; Other Borrowings</b>		<b>376,703,405</b>	<b>406,221,003</b>	<b>7.8</b>	<b>436,516,661</b>	<b>7.5</b>	<b>322,416,358</b>	<b>-26.1</b>	<b>426,340,852</b>	<b>32.2</b>
Assets Pledged to Secure all Outstanding Borrowings		1,856,055,172	2,157,510,276	16.2	2,433,802,339	12.8	2,657,799,923	9.2	#####	-23.5
Amount of Borrowings Callable by Lender		0	0	N/A	129,849,637	N/A	0	-100.0	0	N/A
Borrowing Capacity Not Reported in Borrowing Arrangements		N/A	N/A		N/A		N/A		268,594,401	
Number of FHLB Members		27	27	0.0	29	7.4	29	0.0	29	0.0
<b>BORROWING MATURITY DISTRIBUTION</b>										
< 1 Year		140,094,630	80,426,244	-42.6	98,379,490	22.3	142,330,980	44.7	132,176,083	-7.1
1 - 3 Years		78,773,205	159,314,747	102.2	206,767,830	29.8	99,334,261	-52.0	101,249,409	1.9
> 3 Years		217,584,090	193,403,888	-11.1	140,389,927	-27.4	86,765,801	-38.2	83,564,120	-3.7
Total		436,451,925	433,144,879	-0.8	445,537,247	2.9	328,431,042	-26.3	316,989,612	-3.5
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										<b>22. LIQ - Cont Liab and Sources</b>

Share and Membership Information									
<a href="#">Return to cover</a>									
<b>06/07/2022</b>		<b>For Charter :</b>	N/A						
<b>CU Name:</b> N/A		<b>Count of CU :</b>	91						
<b>Peer Group:</b> N/A		<b>Asset Range :</b>	N/A						
		<b>Criteria :</b>	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
		<b>Count of CU in Peer Group :</b>	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
<b>MEMBERSHIP:</b>									
Number of Current Members	1,507,778	1,534,442	1.8	1,572,681	2.5	1,593,862	1.3	1,601,897	0.5
Number of Potential Members	33,019,377	34,552,290	4.6	35,026,197	1.4	35,515,189	1.4	35,595,831	0.2
% Current Members to Potential Members	4.57	4.44	-2.7	4.49	1.1	4.49	0.0	4.50	0.3
% Membership Growth*	3.78	1.77	-53.2	2.49	40.9	1.35	-46.0	2.02	498.9
Total Number of Share/Deposit Accounts	2,837,355	2,880,122	1.5	2,996,342	4.0	3,072,066	2.5	3,085,119	0.4
<b>SHARES/DEPOSITS MATURITY DISTRIBUTION</b>									
< 1 year	10,787,724,381	11,570,744,577	7.3	14,599,106,951	26.2	16,869,348,026	15.6	17,596,252,907	4.3
1 to 3 years	738,512,658	800,378,746	8.4	704,892,724	-11.9	742,171,095	5.3	755,169,926	1.8
> 3 years	402,171,311	494,259,155	22.9	472,560,334	-4.4	354,093,165	-25.1	286,159,754	-19.2
<b>TOTAL SHARES/DEPOSITS</b>	<b>11,928,408,350</b>	<b>12,865,382,478</b>	<b>7.9</b>	<b>15,776,560,009</b>	<b>22.6</b>	<b>17,965,612,286</b>	<b>13.9</b>	<b>18,637,582,587</b>	<b>3.7</b>
<b>NCUA INSURED SAVINGS</b>									
Uninsured Member Shares	456,184,808	583,479,989	27.9	909,231,337	55.8	1,211,911,757	33.3	839,683,119	-30.7
Uninsured NonMember Deposits	1,870,245	5,526,355	195.5	5,927,271	7.3	3,735,707	-37.0	5,827,623	56.0
Total Uninsured Shares & Deposits	458,055,053	589,006,344	28.6	915,158,608	55.4	1,215,647,464	32.8	845,510,742	-30.4
Insured Shares & Deposits	11,470,353,297	12,276,376,134	7.0	14,861,401,401	21.1	16,749,964,822	12.7	17,792,071,845	6.2
<b>SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):</b>									
Accounts Held by Member Public Units	1,409,589	4,608,075	226.9	1,978,037	-57.1	958,903	-51.5	959,712	0.1
Accounts Held by Nonmember Public Units	1,914,394	2,086,039	9.0	2,481,798	19.0	1,843,302	-25.7	3,506,800	90.2
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Dollar Amount of Share Certificates >= \$100,000	531,588,965	716,791,374	34.8	746,667,042	4.2	660,653,864	-11.5	644,877,559	-2.4
Dollar Amount of IRA/Keogh >= \$100,000	266,674,751	325,883,457	22.2	320,108,811	-1.8	332,167,692	3.8	337,835,674	1.7
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	0	N/A	10,443,862	N/A
Dollar Amount of Commercial Deposit Accounts	352,975,706	451,649,775	28.0	744,454,794	64.8	1,024,185,883	37.6	1,083,867,579	5.8
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	7,649,812	7,564,096	-1.1	5,541,977	-26.7	6,838,319	23.4	7,161,983	4.7
<b>INSURANCE COVERAGE OTHER THAN NCUSIF</b>									
Share/Deposit Insurance Other than NCUSIF	7	9	28.6	9	0.0	9	0.0	9	0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	34,045,218	45,839,568	34.6	62,366,616	36.1	69,029,806	10.7	71,931,289	4.2
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									



		Supplemental Information							
<a href="#">Return to cover</a>									
06/07/2022		For Charter : N/A							
CU Name: N/A		Count of CU : 91							
Peer Group: N/A		Asset Range : N/A							
		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group : N/A							
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
<b>GRANTS</b>									
Amount of Grants Awarded to your credit union, YTD	1,022,186	269,729	-74	1,721,657	538	6,002,686	249	10,000	-100
Amount of Grants Received by your credit union, YTD	3,532,076	209,702	-94	816,900	290	3,843,873	371	1,178,825	-69
<b>EMPLOYEES:</b>									
Number of Full-Time Employees	3,966	4,115	4	4,243	3	4,209	-1	4,325	3
Number of Part-Time Employees	340	287	-16	269	-6	236	-12	226	-4
<b>BRANCHES:</b>									
Number of CU Branches	322	324	1	318	-2	319	0	314	-2
Number of CUs Reporting Shared Branches	31	29	-6	29	0	27	-7	27	0
Plan to add new branches or expand existing facilities	15	19	27	17	-11	13	-24	11	-15
<b>CUSO INFORMATION</b>									
Value of Investments in CUSO	41,502,091	45,619,404	10	57,360,408	26	60,676,057	6	61,102,640	1
CUSO Loans	9,999,994	6,936,811	-31	3,584,109	-48	3,580,772	0	3,889,959	9
Aggregate Cash Outlays in CUSO	22,593,065	31,501,582	39	31,321,987	-1	32,662,205	4	32,591,150	0
<b>MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):</b>									
International Remittances	20	20	0	21	5	23	10	23	0
Number of International Remittances Originated YTD	4,461	4,250	-5	3,800	-11	4,546	20	1,293	-72
Low Cost Wire Transfers	73	72	-1	70	-3	67	-4	68	1
<b>MERGERS/ACQUISITIONS:</b>									
Adjusted Retained Earnings Obtained through Business Combinations	19,237,034	22,413,114	17	22,665,750	1	25,717,875	13	26,908,140	5
<b>System Used to Maintain Share/Loan Records</b>									
Manual System (No Automation)	0	0	N/A	0	N/A	0	N/A	0	N/A
Vendor Supplied In-House System	51	48	-6	42	-13	45	7	45	0
Vendor On-Line Service Bureau	43	45	5	48	7	46	-4	46	0
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>Services Offered Electronically</b>									
Member Application	42	43	2	43	0	44	2	44	0
New Loan	50	49	-2	50	2	50	0	50	0
New Share Account	26	27	4	29	7	30	3	31	3
Loan Payments	73	72	-1	72	0	71	-1	71	0
Account Aggregation	18	17	-6	16	-6	14	-13	14	0
e-Statements	73	71	-3	70	-1	69	-1	69	0
External Account Transfers	35	35	0	37	6	39	5	39	0
Merchant Processing Services	7	9	29	8	-11	8	0	8	0
Remote Deposit Capture	41	46	12	50	9	52	4	53	2
Bill Payment	63	63	0	63	0	60	-5	61	2
Download Account History	69	67	-3	66	-1	65	-2	66	2
Electronic Signature Authentication/Certification	32	34	6	35	3	39	11	40	3
Mobile Payments	31	34	10	38	12	40	5	41	3
<b>Type(s) of services offered:</b>									
Informational Website	N/A	N/A		N/A		52		56	8
Mobile Application	N/A	N/A		N/A		46		51	11
Online Banking	N/A	N/A		N/A		50		55	10

# Means the number is too large to display in the cell

24. Supplemental Info

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06/07/2022

CU Name: N/A

Peer Group: N/A

**Graphs 1**

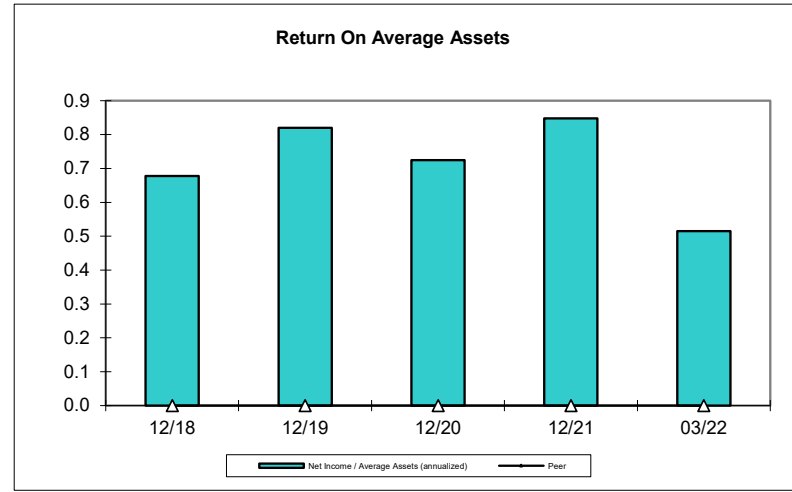
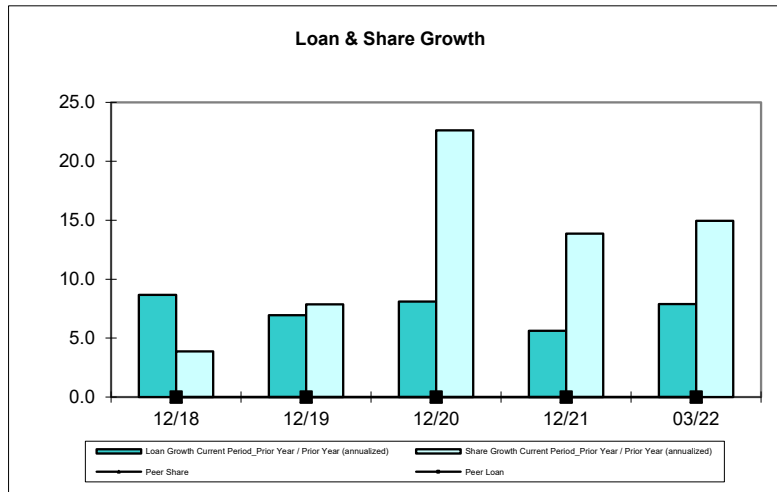
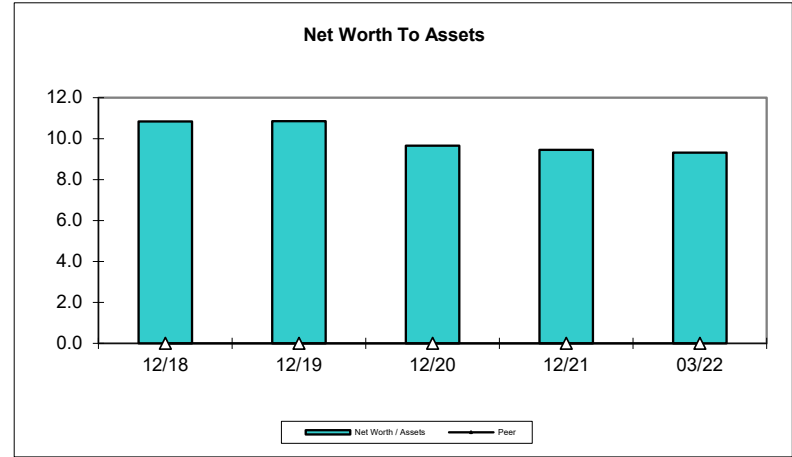
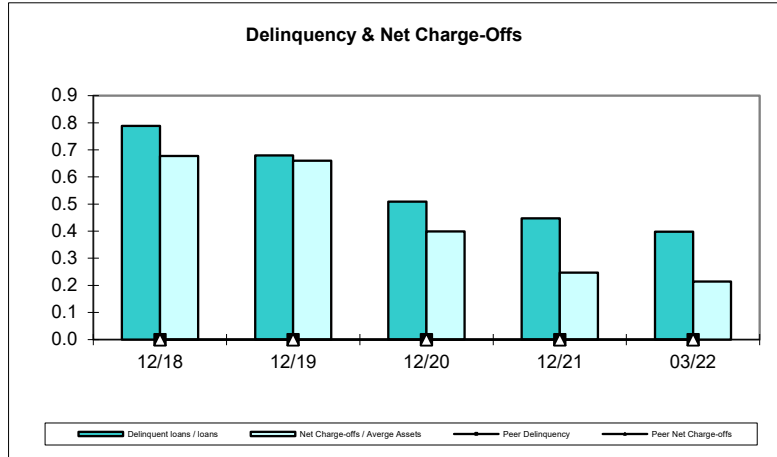
For Charter : N/A

Count of CU : 91

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* Reporting\_State = 'MO' \* Type Included:

Count of CU in Peer Group : N/A



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

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06/07/2022

CU Name: N/A

Peer Group: N/A

### Graphs 2

For Charter : N/A

Count of CU : 91

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* Reporting\_State = 'MO' \* Type Included:

Count of CU in Peer Group : N/A

