

Cycle Date: March-2023  
 Run Date: 06/14/2023  
 Interval: Annual  
 Validated

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

Count of CU : 90  
 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>	For Charter :		N/A						
06/14/2023	Count of CU :		90						
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-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
<b>ASSETS:</b>	<b>Amount</b>	<b>Amount</b>		<b>Amount</b>		<b>Amount</b>		<b>Amount</b>	
<a href="#">Cash &amp; Other Deposits<sup>1</sup></a>	1,150,566,834	2,315,065,382	101.2	2,942,101,722	27.1	1,536,647,230	-47.8	1,886,258,131	22.8
<a href="#">Total Investments</a>	2,486,342,544	3,480,297,690	40.0	4,206,570,711	20.9	3,994,469,660	-5.0	3,704,633,577	-7.3
Loans Held for Sale	73,318,768	103,031,142	40.5	223,975,538	117.4	14,949,299	-93.3	30,498,886	104.0
<a href="#">Total Loans</a>	10,522,514,296	11,375,479,018	8.1	12,016,169,703	5.6	14,616,864,103	21.6	14,998,347,477	2.6
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases )	(74,050,628)	(89,824,348)	21.3	(85,170,802)	-5.2	(95,652,039)	12.3	(122,712,705)	28.3
Land And Building	374,101,319	383,745,884	2.6	402,353,325	4.8	423,767,548	5.3	425,824,849	0.5
Other Fixed Assets	63,506,315	69,564,187	9.5	67,975,350	-2.3	69,810,464	2.7	70,254,049	0.6
NCUSIF Deposit	120,763,133	141,228,983	16.9	162,174,271	14.8	176,747,046	9.0	178,556,981	1.0
All Other Assets	391,113,434	495,473,774	26.7	478,488,223	-3.4	634,553,035	32.6	580,780,037	-8.5
<b>TOTAL ASSETS</b>	<b>15,108,176,015</b>	<b>18,274,061,712</b>	<b>21.0</b>	<b>20,414,638,041</b>	<b>11.7</b>	<b>21,372,156,346</b>	<b>4.7</b>	<b>21,752,441,282</b>	<b>1.8</b>
<b>LIABILITIES, SHARES &amp; EQUITY:</b>									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities <sup>2</sup>	190,878,521	305,777,786	60.2	254,571,036	-16.7	327,360,563	28.6	260,188,298	-20.5
Accrued Dividends & Interest Payable on Shares & Deposits	17,572,909	16,752,124	-4.7	15,431,309	-7.9	15,508,657	0.5	10,599,195	-31.7
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	0	N/A	135,504	N/A
<a href="#">Borrowings Notes &amp; Interest Payable</a>	432,644,879	445,037,247	2.9	326,031,042	-26.7	816,077,551	150.3	858,348,366	5.2
<a href="#">Total Shares &amp; Deposits</a>	12,865,382,478	15,776,560,009	22.6	17,965,612,286	13.9	18,524,043,473	3.1	18,893,382,807	2.0
<b>TOTAL LIABILITIES<sup>3</sup></b>	<b>13,506,478,787</b>	<b>16,544,127,166</b>	<b>22.5</b>	<b>18,561,645,673</b>	<b>12.2</b>	<b>19,682,990,244</b>	<b>6.0</b>	<b>20,022,654,170</b>	<b>1.7</b>
Undivided Earnings	1,304,916,742	1,401,640,886	7.4	1,532,519,201	9.3	1,840,032,987	20.1	1,838,490,003	-0.1
Other Reserves	296,780,486	328,293,660	10.6	320,473,167	-2.4	-150,866,885	-147.1	-108,702,891	27.9
<b>TOTAL EQUITY</b>	<b>1,601,697,228</b>	<b>1,729,934,546</b>	<b>8.0</b>	<b>1,852,992,368</b>	<b>7.1</b>	<b>1,689,166,102</b>	<b>-8.8</b>	<b>1,729,787,112</b>	<b>2.4</b>
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<b>15,108,176,015</b>	<b>18,274,061,712</b>	<b>21.0</b>	<b>20,414,638,041</b>	<b>11.7</b>	<b>21,372,156,346</b>	<b>4.7</b>	<b>21,752,441,282</b>	<b>1.8</b>
<b>INCOME &amp; EXPENSE</b>									
Interest Income*	579,096,723	585,941,577	1.2	573,190,755	-2.2	688,148,577	20.1	213,308,952	24.0
Interest Expense*	121,095,816	108,386,669	-10.5	83,500,674	-23.0	106,961,205	28.1	57,378,059	114.6
Net Interest Income*	458,000,907	477,554,908	4.3	489,690,081	2.5	581,187,372	18.7	155,930,893	7.3
Provision for Loan/Lease Losses or Total Credit Loss Expense*	57,973,227	59,161,317	2.0	24,475,595	-58.6	44,698,776	82.6	17,881,115	60.0
Non-Interest Income*	338,890,945	372,394,135	9.9	418,711,807	12.4	357,083,464	-14.7	85,741,128	-4.0
Non-Interest Expense*	619,563,308	669,789,478	8.1	719,972,810	7.5	767,957,920	6.7	200,844,278	4.6
<b>NET INCOME (LOSS)*</b>	<b>119,355,317</b>	<b>120,998,248</b>	<b>1.4</b>	<b>163,953,483</b>	<b>35.5</b>	<b>125,614,140</b>	<b>-23.4</b>	<b>22,946,628</b>	<b>-26.9</b>
<b>TOTAL CU's</b>	<b>97</b>	<b>94</b>	<b>-3.1</b>	<b>91</b>	<b>-3.2</b>	<b>90</b>	<b>-1.1</b>	<b>90</b>	<b>0.0</b>
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
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<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								
06/14/2023		Count of CU : 90								
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								
		Count of CU in Peer Group : N/A								
		Dec-2022					Mar-2023			
		Dec-2019	Dec-2020	Dec-2021	Dec-2022	PEER Avg.**	Percentile**	Mar-2023	PEER Avg.**	Percentile**
<b>CAPITAL ADEQUACY RATIOS</b>										
Net Worth/Total Assets for Prompt Corrective Action <sup>8</sup>		10.87	9.68	9.46	9.62	N/A	N/A	9.57	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL		11.29	10.09	9.83	10.02	N/A	N/A	10.08	N/A	N/A
Risk-Based Capital Ratio		N/A	N/A	N/A	13.63	N/A	N/A	13.96	N/A	N/A
GAAP Equity / Total Assets		10.60	9.47	9.08	7.90	N/A	N/A	7.95	N/A	N/A
Loss Coverage		15.13	10.91	9.10	12.02	N/A	N/A	10.54	N/A	N/A
<b>ASSET QUALITY RATIOS</b>										
Delinquent Loans / Total Loans		0.68	0.51	0.45	0.53	N/A	N/A	0.45	N/A	N/A
Delinquent Loans / Net Worth		4.36	3.28	2.78	3.76	N/A	N/A	3.21	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans <sup>2</sup>		0.66	0.40	0.25	0.26	N/A	N/A	0.30	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans		1.36	0.93	0.71	0.84	N/A	N/A	0.79	N/A	N/A
Other Non-Performing Assets / Total Assets		0.09	0.07	0.02	0.03	N/A	N/A	0.03	N/A	N/A
<b>MANAGEMENT RATIOS</b>										
Net Worth Growth <sup>1</sup>		8.05	7.53	9.43	6.50	N/A	N/A	5.14	N/A	N/A
Share Growth <sup>1</sup>		7.85	22.63	13.88	3.11	N/A	N/A	7.98	N/A	N/A
Loan Growth <sup>1</sup>		6.94	8.11	5.63	21.64	N/A	N/A	10.44	N/A	N/A
Asset Growth <sup>1</sup>		7.95	20.95	11.71	4.69	N/A	N/A	7.12	N/A	N/A
Investment Growth <sup>1</sup>		8.86	60.02	24.72	-24.08	N/A	N/A	7.03	N/A	N/A
Membership Growth <sup>1</sup>		1.77	2.49	1.35	3.75	N/A	N/A	5.47	N/A	N/A
<b>EARNINGS RATIOS</b>										
Net Income / Average Assets (ROAA) <sup>1</sup>		0.82	0.72	0.85	0.60	N/A	N/A	0.43	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets <sup>1</sup>		0.68	0.66	0.77	0.70	N/A	N/A	0.38	N/A	N/A
Non-Interest Expense / Average Assets <sup>1</sup>		4.26	4.01	3.72	3.68	N/A	N/A	3.73	N/A	N/A
PLLL or Credit Loss Expense / Average Assets <sup>1</sup>		0.40	0.35	0.13	0.21	N/A	N/A	0.33	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, 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, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A
Total Loans / Total Assets		69.65	62.25	58.86	68.39	N/A	N/A	68.95	N/A	N/A
Cash + Short-Term Investments / Assets <sup>3</sup>		12.57	18.23	17.89	8.71	N/A	N/A	9.69	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 \$500 million.										
<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 net worth ratio is calculated according to NCUA regulations part 702. This ratio considers optional assets elections, SBA PPP loans pledged as collateral to the FRB PPP Lending Facility, and the CECL Transition Provision, as applicable. The calculation may be found on Schedule G of the Call Report, see Account 998.										

	<b>Supplemental Ratios**</b>				
<a href="#">Return to cover</a>	<b>For Charter : N/A</b>				
<b>06/14/2023</b>	<b>Count of CU : 90</b>				
<b>CU Name: N/A</b>	<b>Asset Range : N/A</b>				
<b>Peer Group: N/A</b>	<b>Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' *</b>				
	<b>Count of CU in Peer Group : N/A</b>				
	<b>Dec-2019</b>	<b>Dec-2020</b>	<b>Dec-2021</b>	<b>Dec-2022</b>	<b>Mar-2023</b>
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	103.54	155.17	158.73	123.65	183.49
<b><u>ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)</u></b>					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	1.63	0.94	1.00	0.87	0.77
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.59	0.40	0.41	0.29	0.19
<b><u>SPECIALIZED LENDING RATIOS</u></b>					
Indirect Loans Outstanding / Total Loans	24.16	23.15	23.65	28.95	29.89
Participation Loans Outstanding / Total Loans	2.94	3.59	4.98	5.10	4.84
Participation Loans Purchased YTD / Total Loans Granted YTD	2.48	2.58	4.31	4.60	1.94
Participation Loans Sold YTD / Total Assets *	0.49	0.37	0.19	0.41	0.01
Total Commercial Loans / Total Assets	3.49	3.45	3.57	4.21	4.12
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.33	0.29	0.81	1.38	1.27
<b><u>REAL ESTATE LENDING RATIOS</u></b>					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	N/A	N/A	N/A	15.94	15.66
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	N/A	N/A	N/A	23.31	22.71
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	N/A	N/A	N/A	20.85	12.89
1- to 4-Family RE Loans secured by First Lien Sold YTD/ 1- to 4-Family RE Loans secured by First Lien Granted YTD	N/A	N/A	N/A	54.67	35.36
<b><u>MISCELLANEOUS RATIOS</u></b>					
Mortgage Servicing Assets / Net Worth	1.46	2.46	2.87	3.79	3.58
Unused Commitments / Cash & ST Investments	117.53	76.61	73.54	161.16	145.45
Short Term Liabilities / Total Shares and Deposits plus Borrowings	35.70	34.67	33.91	33.95	34.43
# 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.					
					<b>3. Supplemental Ratios</b>

	Historical Ratios <sup>3</sup>								
<a href="#">Return to cover</a>	For Charter : N/A								
06/14/2023	Count of CU : 90								
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								
	Count of CU in Peer Group : N/A				Dec-2022		Mar-2023		
	Dec-2019	Dec-2020	Dec-2021	Dec-2022	PEER Avg	Percentile**	Mar-2023	PEER Avg	Percentile**
<b>CAPITAL ADEQUACY</b>									
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	0	0	0	11	N/A	N/A	64	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 CECL Transition Provision <sup>4</sup>	10.85	9.65	9.45	9.62	N/A	N/A	9.46	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/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) <sup>2</sup>	10.85	9.65	9.45	9.61	N/A	N/A	N/A	N/A	N/A
Solvency Evaluation (Estimated)	112.46	110.99	110.33	109.14	N/A	N/A	109.17	N/A	N/A
Classified Assets (Estimated) / Net Worth	4.52	5.10	4.41	4.65	N/A	N/A	5.89	N/A	N/A
<b>ASSET QUALITY</b>									
Net Charge-Offs / Average Loans*	0.66	0.40	0.25	0.26	N/A	N/A	0.34	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.67	101.59	99.90	87.61	N/A	N/A	88.87	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.21	1.16	-1.03	-9.15	N/A	N/A	-8.73	N/A	N/A
Delinquent Loans / Assets	0.47	0.32	0.26	0.36	N/A	N/A	0.31	N/A	N/A
<b>EARNINGS</b>									
Gross Income/Average Assets*	6.13	5.67	5.03	5.08	N/A	N/A	5.51	N/A	N/A
Yield on Average Loans * <sup>1</sup>	4.91	4.70	4.42	4.39	N/A	N/A	4.83	N/A	N/A
Yield on Average Investments*	2.31	1.49	0.79	1.61	N/A	N/A	2.58	N/A	N/A
Fee & Other Op.Income / Avg. Assets*	2.15	2.16	2.07	1.79	N/A	N/A	1.56	N/A	N/A
Cost of Funds / Avg. Assets*	0.83	0.65	0.43	0.51	N/A	N/A	1.06	N/A	N/A
Net Margin / Avg. Assets*	5.29	5.02	4.60	4.57	N/A	N/A	4.45	N/A	N/A
Net Interest Margin/Avg. Assets*	3.15	2.86	2.53	2.78	N/A	N/A	2.89	N/A	N/A
Non-Interest Expense /Gross Income	69.49	70.80	73.94	72.32	N/A	N/A	67.58	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	3.21	2.73	2.49	2.34	N/A	N/A	2.31	N/A	N/A
Net Operating Exp. /Avg. Assets*	3.33	3.32	3.07	3.02	N/A	N/A	3.11	N/A	N/A
<b>ASSET / LIABILITY MANAGEMENT</b>									
Net Long-Term Assets / Total Assets	27.57	28.24	33.24	31.80	N/A	N/A	30.52	N/A	N/A
Reg. Shares / Total Shares & Borrowings	31.99	33.95	36.26	34.66	N/A	N/A	34.16	N/A	N/A
Total Loans / Total Shares	81.79	72.10	66.88	78.91	N/A	N/A	79.38	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	95.10	95.90	96.67	97.37	N/A	N/A	97.13	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	51.91	55.93	59.08	56.99	N/A	N/A	56.74	N/A	N/A
Borrowings / Total Shares & Net Worth	2.99	2.54	1.65	3.97	N/A	N/A	4.09	N/A	N/A
<b>PRODUCTIVITY</b>									
Members / Potential Members	4.44	4.49	4.49	4.45	N/A	N/A	4.50	N/A	N/A
Borrowers / Members	49.95	64.94	146.57	201.68	N/A	N/A	204.44	N/A	N/A
Members / Full-Time Empl.	360.32	359.26	368.35	368.34	N/A	N/A	371.88	N/A	N/A
Avg. Shares Per Member	\$8,384	\$10,032	\$11,272	\$11,202	N/A	N/A	\$11,271	N/A	N/A
Avg. Loan Balance	\$13,729	\$11,138	\$5,144	\$4,383	N/A	N/A	\$4,377	N/A	N/A
Salary And Benefits / Full-Time Empl.*	\$71,965	\$76,694	\$83,849	\$84,802	N/A	N/A	\$87,976	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.									
<sup>4</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. For periods after December 2022, the CECL Transition Provision is not included in either Net Worth or Assets.									
									<b>4. Historical Ratios</b>

		Assets								
<a href="#">Return to cover</a>		For Charter :	N/A							
06/14/2023		Count of CU :	90							
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-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
<b>ASSETS</b>										
<b>CASH AND DEPOSITS</b>										
Cash On Hand		175,050,031	255,759,769	46.1	239,887,867	-6.2	285,342,191	18.9	253,431,339	-11.2
Cash On Deposit										
Cash on Deposit in Corporate Credit Unions		156,891,558	377,611,421	140.7	384,032,662	1.7	173,868,095	-54.7	224,774,087	29.3
Cash on Deposit in a Federal Reserve Bank		407,143,384	1,103,216,693	171.0	1,837,007,643	66.5	335,073,334	-81.8	706,759,674	110.9
Cash on Deposit in Other Financial Institutions		386,712,285	536,953,877	38.9	388,651,377	-27.6	181,680,632	-53.3	164,550,467	-9.4
Total Cash on Deposit		950,747,227	2,017,781,991	112.2	2,609,691,682	29.3	690,622,061	-73.5	1,096,084,228	58.7
Time and Other Deposits <sup>4</sup>		564,160,483	670,306,142	18.8	665,259,948	-0.8	560,682,978	-15.7	536,742,564	-4.3
<b>TOTAL CASH AND DEPOSITS</b>		<b>1,689,957,741</b>	<b>2,943,847,902</b>	<b>74.2</b>	<b>3,514,839,497</b>	<b>19.4</b>	<b>1,536,647,230</b>	<b>-56.3</b>	<b>1,886,258,131</b>	<b>22.8</b>
<b>INVESTMENT SECURITIES</b>										
Equity Securities		0	29,126,327	N/A	115,070,502	295.1	203,975,827	77.3	134,685,770	-34.0
Trading Debt Securities		0	77,823,105	N/A	86,878,088	11.6	0	-100.0	0	N/A
Available-for-Sale Debt Securities		0	2,460,987,213	N/A	3,127,880,404	27.1	3,262,394,999	4.3	3,038,921,866	-6.8
Held-to-Maturity Debt Securities		0	149,746,599	N/A	159,523,399	6.5	401,171,435	151.5	401,028,721	0.0
Allowance for Credit Losses on Investment Securities		0	0	N/A	0	N/A	0	N/A	0	N/A
<b>TOTAL INVESTMENT SECURITIES</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>3,867,542,261</b>	<b>10.8</b>	<b>3,574,636,357</b>	<b>-7.6</b>
<b>OTHER INVESTMENTS</b>										
Nonperpetual Contributed Capital		1,684,996	1,684,996	0.0	1,877,296	11.4	1,334,396	-28.9	502,596	-62.3
Perpetual Contributed Capital		15,419,832	15,419,984	0.0	16,651,937	8.0	16,656,258	0.0	17,726,879	6.4
All Other Investments <sup>2</sup>		129,396,209	116,726,946	-9.8	125,951,310	7.9	108,936,745	-13.5	111,767,745	2.6
<b>TOTAL OTHER INVESTMENTS</b>		<b>146,501,037</b>	<b>133,831,926</b>	<b>-8.6</b>	<b>144,480,543</b>	<b>8.0</b>	<b>126,927,399</b>	<b>-12.1</b>	<b>129,997,220</b>	<b>2.4</b>
<b>LOANS HELD FOR SALE</b>										
		73,318,768	103,031,142	40.5	223,975,538	117.4	14,949,299	-93.3	30,498,886	104.0
<b>LOANS AND LEASES</b>										
Consumer Loans (Non-Residential, Non-Commercial)		6,082,348,892	6,267,862,650	3.1	6,719,937,946	7.2	8,341,176,345	24.1	8,541,242,751	2.4
1- to 4-Family Residential Property Loans/Lines of Credit <sup>3</sup>		3,753,071,202	4,398,425,065	17.2	4,483,255,176	1.9	5,307,522,860	18.4	5,476,694,871	3.2
All Other (Non-Commercial) Real Estate Loans/Lines of Credit <sup>3</sup>		159,124,770	78,256,660	-50.8	83,391,886	6.6	69,167,974	-17.1	84,166,886	21.7
Commercial Loans/Lines of Credit Real Estate Secured <sup>3</sup>		472,301,677	570,845,943	20.9	660,476,163	15.7	773,107,121	17.1	768,826,065	-0.6
Commercial Loans/Lines of Credit Not Real Estate Secured <sup>3</sup>		55,667,755	60,088,700	7.9	69,108,532	15.0	125,889,803	82.2	127,416,904	1.2
<b>TOTAL LOANS &amp; LEASES</b>		<b>10,522,514,296</b>	<b>11,375,479,018</b>	<b>8.1</b>	<b>12,016,169,703</b>	<b>5.6</b>	<b>14,616,864,103</b>	<b>21.6</b>	<b>14,998,347,477</b>	<b>2.6</b>
<b>(ALLOWANCE FOR LOAN &amp; LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN &amp; LEASES)</b>		<b>(74,050,628)</b>	<b>(89,824,348)</b>	<b>21.3</b>	<b>(85,170,802)</b>	<b>-5.2</b>	<b>(95,652,039)</b>	<b>12.3</b>	<b>(122,712,705)</b>	<b>28.3</b>
<b>OTHER ASSETS</b>										
Foreclosed and Repossessed Assets <sup>1</sup>		12,974,591	12,551,638	-3.3	4,058,135	-67.7	5,513,439	35.9	6,827,991	23.8
Land and Building		374,101,319	383,745,884	2.6	402,353,325	4.8	423,767,548	5.3	425,824,849	0.5
Other Fixed Assets		63,506,315	69,564,187	9.5	67,975,350	-2.3	69,810,464	2.7	70,254,049	0.6
NCUA Share Insurance Capitalization Deposit		120,763,133	141,228,983	16.9	162,174,271	14.8	176,747,046	9.0	178,556,981	1.0
Intangible Assets		2,074,050	1,825,754	-12.0	1,582,360	-13.3	79,528,188	4,925.9	77,287,293	-2.8
Other Assets		376,064,793	481,096,382	27.9	472,847,728	-1.7	549,511,408	16.2	496,664,753	-9.6
<b>TOTAL OTHER ASSETS</b>		<b>949,484,201</b>	<b>1,090,012,828</b>	<b>14.8</b>	<b>1,110,991,169</b>	<b>1.9</b>	<b>1,304,878,093</b>	<b>17.5</b>	<b>1,255,415,916</b>	<b>-3.8</b>
<b>TOTAL ASSETS</b>		<b>15,108,176,015</b>	<b>18,274,061,712</b>	<b>21.0</b>	<b>20,414,638,041</b>	<b>11.7</b>	<b>21,372,156,346</b>	<b>4.7</b>	<b>21,752,441,282</b>	<b>1.8</b>
TOTAL CU's		97	94	-3.1	91	-3.2	90	-1.1	90	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. 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 corporate credit unions.										
<b>5. Assets</b>										

	Liabilities, Shares & Equity									
<a href="#">Return to cover</a>										
06/14/2023										
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-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg	
<b>LIABILITIES, SHARES AND EQUITY</b>										
<b>LIABILITIES</b>										
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities <sup>3</sup>	190,878,521	305,777,786	60.2	254,571,036	-16.7	327,360,563	28.6	260,188,298	-20.5	
Accrued Dividends and Interest Payable	17572909	16752124	-4.7	15431309	-7.9	15508657	0.5	10599195	-31.7	
Other Borrowings	432,644,879	445,037,247	2.9	326,031,042	-26.7	816,077,551	150.3	858,348,366	5.2	
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	0	N/A	135,504	N/A	
<b>SHARES AND DEPOSITS</b>										
Share Drafts	2,649,925,821	3,565,896,436	34.6	4,175,177,724	17.1	4,319,251,165	3.5	4,460,421,449	3.3	
Regular Shares	4,253,585,211	5,507,377,896	29.5	6,633,007,154	20.4	6,703,613,857	1.1	6,746,268,934	0.6	
Money Market Shares	2,950,187,599	3,719,331,051	26.1	4,392,012,123	18.1	4,265,574,326	-2.9	4,137,374,921	-3.0	
Share Certificates	2,043,957,007	1,979,879,721	-3.1	1,764,830,876	-10.9	2,204,967,595	24.9	2,502,202,171	13.5	
IRA/KEOGH Accounts	838,072,010	866,138,550	3.3	863,467,134	-0.3	841,739,368	-2.5	847,975,099	0.7	
All Other Shares <sup>1</sup>	50,707,289	62,857,321	24.0	66,203,904	5.3	69,538,561	5.0	79,019,645	13.6	
Non-Member Deposits	78,947,541	75,079,034	-4.9	70,913,371	-5.5	119,358,601	68.3	120,120,588	0.6	
<b>TOTAL SHARES AND DEPOSITS</b>	<b>12,865,382,478</b>	<b>15,776,560,009</b>	<b>22.6</b>	<b>17,965,612,286</b>	<b>13.9</b>	<b>18,524,043,473</b>	<b>3.1</b>	<b>18,893,382,807</b>	<b>2.0</b>	
<b>TOTAL LIABILITIES<sup>4</sup></b>	<b>13,506,478,787</b>	<b>16,544,127,166</b>	<b>22.5</b>	<b>18,561,645,673</b>	<b>12.2</b>	<b>19,682,990,244</b>	<b>6.0</b>	<b>20,022,654,170</b>	<b>1.7</b>	
<b>EQUITY:</b>										
Undivided Earnings <sup>6</sup>	1,304,916,742	1,401,640,886	7.4	1,532,519,201	9.3	1,840,032,987	20.1	1,837,386,372	-0.1	
Other Reserves	312,528,626	339,125,714	8.5	369,606,630	9.0	185,070,687	-49.9	186,381,858	0.7	
Appropriation For Non-Conforming Investments (SCU Only)	50,795	50,795	0.0	50,795	0.0	22,255	-56.2	17,975	-19.2	
Equity Acquired in Merger	20,435,233	20,687,868	1.2	23,283,740	12.5	24,899,919	6.9	27,631,027	11.0	
Noncontrolling Interest in Consolidated Subsidiaries	1,180,460	1,420,931	20.4	1,188,488	-16.4	0	-100.0	0	N/A	
Accumulated Unrealized G/L on Cash Flow Hedges	-571,964	-1,132,233	-98.0	85,091	107.5	2,814,254	3,207.3	2,494,145	-11.4	
Accumulated Unrealized G/L on AFS Securities	N/A	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	-11,271	N/A	0	100.0	0	N/A	
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities <sup>5</sup>	3,399,942	28,247,830	730.8	-32,459,619	-214.9	-328,514,068	-912.1	-290,606,983	11.5	
Other Comprehensive Income	-40,242,606	-60,107,245	-49.4	-41,270,687	31.3	-35,159,932	14.8	-34,620,913	1.5	
Net Income	0	0	N/A	0	N/A	0	N/A	1,103,631	N/A	
<b>EQUITY TOTAL</b>	<b>1,601,697,228</b>	<b>1,729,934,546</b>	<b>8.0</b>	<b>1,852,992,368</b>	<b>7.1</b>	<b>1,689,166,102</b>	<b>-8.8</b>	<b>1,729,787,112</b>	<b>2.4</b>	
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<b>15,108,176,015</b>	<b>18,274,061,712</b>	<b>21.0</b>	<b>20,414,638,041</b>	<b>11.7</b>	<b>21,372,156,346</b>	<b>4.7</b>	<b>21,752,441,282</b>	<b>1.8</b>	
<b>TOTAL NET WORTH</b>	<b>1,640,409,277</b>	<b>1,763,983,145</b>	<b>7.5</b>	<b>1,930,294,501</b>	<b>9.4</b>	<b>2,055,759,985</b>	<b>6.5</b>	<b>2,082,154,669</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								
06/14/2023		Count of CU : 90								
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-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
<b>LOANS AND LEASES</b>										
Unsecured Credit Card Loans		473,286,319	429,556,036	-9.2	413,194,242	-3.8	457,917,041	10.8	448,793,456	-2.0
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		47,928,796	45,279,478	-5.5	41,810,846	-7.7	42,747,563	2.2	44,483,487	4.1
All Other Unsecured Loans/Lines of Credit		388,587,919	454,911,608	17.1	394,893,601	-13.2	417,842,620	5.8	423,386,336	1.3
New Vehicle Loans		1,428,360,112	1,387,880,571	-2.8	1,422,418,508	2.5	2,029,055,356	42.6	2,095,518,867	3.3
Used Vehicle Loans		3,309,777,335	3,479,489,792	5.1	3,932,162,320	13.0	4,819,959,572	22.6	4,943,219,216	2.6
Leases Receivable		0	427,659	N/A	525,188	22.8	648,693	23.5	621,419	-4.2
All Other Secured Non-Real Estate Loans/Lines of Credit		434,408,411	470,317,506	8.3	514,933,241	9.5	573,005,500	11.3	585,219,970	2.1
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien		2,693,251,897	3,341,513,925	24.1	3,440,566,347	3.0	3,944,930,419	14.7	4,043,007,412	2.5
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien		1,059,819,305	1,056,911,140	-0.3	1,042,688,829	-1.3	1,362,592,441	30.7	1,433,687,459	5.2
All Other (Non-Commercial) Real Estate Loans/Lines of Credit		159,124,770	78,256,660	-50.8	83,391,886	6.6	69,167,974	-17.1	84,166,886	21.7
Commercial Loans/Lines of Credit Real Estate Secured		472,301,677	570,845,943	20.9	660,476,163	15.7	773,107,121	17.1	768,826,065	-0.6
Commercial Loans/Lines of Credit Not Real Estate Secured		55,667,755	60,088,700	7.9	69,108,532	15.0	125,889,803	82.2	127,416,904	1.2
<b>TOTAL LOANS &amp; LEASES</b>		10,522,514,296	11,375,479,018	8.1	12,016,169,703	5.6	14,616,864,103	21.6	14,998,347,477	2.6
<b>LOANS GRANTED</b>										
Number of Loans Granted Year-to-Date		259,880	457,712	76.1	1,542,655	237.0	1,462,937	-5.2	525,990	-64.0
Amount of Loans Granted Year-to-Date		5,438,555,196	7,214,210,536	32.6	7,582,263,337	5.1	7,737,331,908	2.0	1,463,660,883	-81.1
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	17	6.3	17	0.0	16	-5.9	16	0.0
Credit Builder		26	25	-3.8	12	-52.0	13	8.3	13	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		137,610	99,957,412	#####	32,344,594	-67.6	3,544,078	-89.0	2,150,848	-39.3
SBA Guaranteed Portion		89,624	92,719,520	#####	22,545,318	-75.7	3,306,283	-85.3	1,916,537	-42.0
Paycheck Protection Program (PPP) Loans (included in SBA) Outstanding Balance		0	99,424,995	N/A	31,597,770	-68.2	1,512,660	-95.2	1,325,473	-12.4
Other Government Guaranteed Outstanding Balance		0	12,356,129	N/A	12,909,215	4.5	11,721,236	-9.2	0	-100.0
Other Government Guaranteed Guaranteed Portion		0	12,064,663	N/A	12,657,221	4.9	11,628,775	-8.1	0	-100.0
Commercial Loans										
SBA Commercial Loans Outstanding Balance		4,911,347	4,237,625	-13.7	3,208,011	-24.3	3,393,835	5.8	3,238,375	-4.6
SBA Commercial Loans Guaranteed Portion		3,899,500	3,303,479	-15.3	2,472,975	-25.1	2,671,401	8.0	2,450,715	-8.3
Other Government Guaranteed Commercial Loans Outstanding Balance		0	0	N/A	1,512,063	N/A	2,542,520	68.1	13,910,581	447.1
Other Government Guaranteed Commercial Loans Guaranteed Portion		0	0	N/A	1,478,073	N/A	2,349,566	59.0	13,691,935	482.7
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	Delinquent Loan Information									
<a href="#">Return to cover</a>										
06/14/2023										
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-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg	
<b>DELINQUENCY SUMMARY - ALL LOAN TYPES</b>										
30 to 59 Days Delinquent	124,061,856	84,157,272	-32.2	88,612,277	5.3	130,886,230	47.7	118,268,633	-9.6	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		33,563,293		21,836,770	-34.9	
90 to 179 Days Delinquent <sup>1</sup>	54,830,599	45,224,957	-17.5	42,729,157	-5.5	28,256,820	-33.9	29,513,084	4.4	
180 to 359 Days Delinquent	11,247,026	7,652,710	-32.0	5,934,970	-22.4	12,525,524	111.0	12,210,634	-2.5	
> = 360 Days Delinquent	5,439,618	5,011,554	-7.9	4,992,483	-0.4	3,010,720	-39.7	3,316,849	10.2	
Total Delinquent Loans - All Types (> = 60 Days)	71,517,243	57,889,221	-19.1	53,656,610	-7.3	77,356,357	44.2	66,877,337	-13.5	
% Delinquent Loans / Total Loans	0.68	0.51	-25.1	0.45	-12.3	0.53	18.5	0.45	-15.7	
Amount of Loans in Non-Accrual Status	80,572,848	31,816,809	-60.5	30,275,991	-4.8	37,850,385	25.0	43,979,496	16.2	
<b>COMMERCIAL LOAN DELINQUENCY RATIOS<sup>1</sup></b>										
% Comm Lns > = 30 Days Delinquent	1.58	0.99	-37.2	1.23	23.6	0.60	-51.4	1.08	80.7	
% Comm Lns > = 60 Days Delinquent	0.70	0.15	-78.6	0.68	357.8	0.31	-55.2	0.31	0.5	
<b>DELINQUENT LOANS BY CATEGORY:</b>										
<b>Unsecured Credit Card Loans</b>										
30 to 59 Days Delinquent	4,452,833	3,293,500	-26.0	3,297,298	0.1	4,592,461	39.3	3,240,054	-29.4	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		2,067,076		1,643,508	-20.5	
90 to 179 Days Delinquent <sup>1</sup>	4,396,823	3,334,923	-24.2	2,791,513	-16.3	2,224,364	-20.3	2,269,531	2.0	
180 to 359 Days Delinquent	300,278	151,295	-49.6	39,554	-73.9	88,232	123.1	188,306	113.4	
> = 360 Days Delinquent	88,309	91,674	3.8	58,533	-36.2	23,693	-59.5	17,022	-28.2	
Total Delinquent Credit Card Lns (> = 60 Days)	4,785,410	3,577,892	-25.2	2,889,600	-19.2	4,403,365	52.4	4,118,367	-6.5	
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	1.01	0.83	-17.6	0.70	-16.0	0.96	37.5	0.92	-4.6	
<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		0		0	N/A	
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	345,615	320,685	-7.2	498,091	55.3	371,476	-25.4	405,661	9.2	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		69,693		48,538	-30.4	
90 to 179 Days Delinquent <sup>1</sup>	352,621	404,847	14.8	50,543	-87.5	81,220	60.7	145,510	79.2	
180 to 359 Days Delinquent	10,145	0	-100.0	1,434	N/A	2,490	73.6	0	-100.0	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	362,766	404,847	11.6	51,977	-87.2	153,403	195.1	194,048	26.5	
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-Federally Guaranteed Student Loans %	0.76	0.89	18.1	0.12	-86.1	0.36	188.7	0.44	21.6	
# 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									
06/14/2023	Count of CU : 90									
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-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% 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		4,650,301		3,985,275	-14.3	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		1,906,206		1,578,588	-17.2	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		2,238,406		2,405,295	7.5	
180 to 359 Days Delinquent	N/A	N/A		N/A		258,365		359,470	39.1	
> = 360 Days Delinquent	N/A	N/A		N/A		41,983		36,027	-14.2	
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A		N/A		4,444,960		4,379,380	-1.5	
<b>All Other Unsecured Loans/Lines of Credit &gt;=60 Days/Total All Other Unsecured Loans/Lines of Credit %</b>	N/A	N/A		N/A		1.06		1.03	-2.8	
<b>New Vehicle Loans</b>										
30 to 59 Days Delinquent	16,255,880	10,768,591	-33.8	9,790,168	-9.1	15,553,993	58.9	12,303,392	-20.9	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		3,876,367		2,865,953	-26.1	
90 to 179 Days Delinquent <sup>1</sup>	6,903,799	5,367,942	-22.2	4,370,772	-18.6	2,802,156	-35.9	2,397,704	-14.4	
180 to 359 Days Delinquent	744,085	612,624	-17.7	625,186	2.1	624,968	0.0	1,025,314	64.1	
> = 360 Days Delinquent	124,105	162,067	30.6	217,598	34.3	196,138	-9.9	153,253	-21.9	
Total Del New Vehicle Lns (> = 60 Days)	7,771,989	6,142,633	-21.0	5,213,556	-15.1	7,499,629	43.8	6,442,224	-14.1	
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.54	0.44	-18.7	0.37	-17.2	0.37	0.8	0.31	-16.8	
<b>Used Vehicle Loans</b>										
30 to 59 Days Delinquent	46,596,833	34,582,296	-25.8	35,273,953	2.0	64,920,255	84.0	56,382,875	-13.2	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		17,000,429		11,946,616	-29.7	
90 to 179 Days Delinquent <sup>1</sup>	21,111,749	17,601,113	-16.6	15,777,789	-10.4	14,544,553	-7.8	14,434,389	-0.8	
180 to 359 Days Delinquent	3,214,353	2,828,918	-12.0	2,072,999	-26.7	5,871,503	183.2	7,424,421	26.4	
> = 360 Days Delinquent	359,953	561,285	55.9	206,197	-63.3	306,250	48.5	623,162	103.5	
Total Del Used Vehicle Lns (> = 60 Days)	24,686,055	20,991,316	-15.0	18,056,985	-14.0	37,722,735	108.9	34,428,588	-8.7	
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.75	0.60	-19.1	0.46	-23.9	0.78	70.4	0.70	-11.0	
<b>Total New &amp; Used Vehicle Loans &gt; = 60 Days/ Total New &amp; Used Vehicle Loans %</b>	0.69	0.56	-18.6	0.43	-22.0	0.66	51.9	0.58	-12.1	
<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		0		0	N/A	
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%	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	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		3,895,413		4,361,065	12.0	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		1,500,737		738,358	-50.8	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		1,516,597		1,744,298	15.0	
180 to 359 Days Delinquent	N/A	N/A		N/A		985,935		1,030,513	4.5	
> = 360 Days Delinquent	N/A	N/A		N/A		117,725		170,596	44.9	
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A		N/A		4,120,994		3,683,765	-10.6	
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A		N/A		0.72		0.63	-12.5	
Outstanding balances of loans affected by bankruptcy claims	38,299,780	27,104,262	-29.2	18,359,436	-32.3	63,645,550	246.7	62,508,893	-1.8	
Outstanding Troubled Debt Restructured loans	55,497,697	50,764,058	-8.5	37,124,070	-26.9	37,550,099	1.1	35,276,553	-6.1	
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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>									
06/14/2023			For Charter : N/A						
CU Name: N/A			Count of CU : 90						
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-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
								Mar-2023	% 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		26,827,605	24,923,398 -7.1
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A			N/A		5,271,307	1,052,865 -80.0
90 to 179 Days Delinquent <sup>1</sup>		N/A	N/A			N/A		3,709,785	2,891,890 -22.0
180 to 359 Days Delinquent		N/A	N/A			N/A		2,049,772	1,703,692 -16.9
> = 360 Days Delinquent		N/A	N/A			N/A		1,191,941	1,010,791 -15.2
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent > = 60 Days		N/A	N/A			N/A		12,222,805	6,659,238 -45.5
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		0.31	0.16 -46.8
<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		6,823,921	4,925,894 -27.8
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A			N/A		1,487,527	1,608,434 8.1
90 to 179 Days Delinquent <sup>1</sup>		N/A	N/A			N/A		737,832	1,065,881 44.5
180 to 359 Days Delinquent		N/A	N/A			N/A		618,829	286,257 -53.7
> = 360 Days Delinquent		N/A	N/A			N/A		714,731	500,948 -29.9
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days		N/A	N/A			N/A		3,558,919	3,461,520 -2.7
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		0.26	0.24 -7.6
<b>All Other (Non-Commercial) Real Estate Loans/Lines of Credit</b>									
30 to 59 Days Delinquent		N/A	N/A			N/A		624,142	813,331 30.3
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A			N/A		111,575	174,817 56.7
90 to 179 Days Delinquent <sup>1</sup>		N/A	N/A			N/A		228,118	468,558 105.4
180 to 359 Days Delinquent		N/A	N/A			N/A		136,049	79,544 -41.5
> = 360 Days Delinquent		N/A	N/A			N/A		10,194	38,970 282.3
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days		N/A	N/A			N/A		485,936	761,889 56.8
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		0.70	0.91 28.8
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days		N/A	N/A			N/A		16,267,660.00	10,882,647.00 -33.1
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days / Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial)		N/A	N/A			N/A		0.30	0.20 -35.3
# 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>									
06/14/2023									
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-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% 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		0.04		0.46	1,152.9
<b>Loans to finance agricultural production and other loans to farmers</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		0		0	N/A
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	N/A	N/A		N/A		0		0	N/A
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		0.00		0.00	N/A
<b>Commercial and Industrial Loans</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		1,300,356		925,090	-28.9
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		162,062		1,233	-99.2
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		44,726		560,413	1,153.0
180 to 359 Days Delinquent	N/A	N/A		N/A		80,502		0	-100.0
> = 360 Days Delinquent	N/A	N/A		N/A		12,313		12,313	0.0
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	N/A		N/A		299,603		573,959	91.6
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	N/A	N/A		N/A		0.25		0.46	85.6
<b>Unsecured Commercial Loans</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		336,420		86,021	-74.4
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		72,305		177,860	146.0
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		89,516		126,559	41.4
180 to 359 Days Delinquent	N/A	N/A		N/A		481,407		113,117	-76.5
> = 360 Days Delinquent	N/A	N/A		N/A		0		358,015	N/A
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A	N/A		N/A		643,228		775,551	20.6
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	N/A	N/A		N/A		93.83		27.68	-70.5
<b>Unsecured Revolving Lines of Credit for Commercial Purposes</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		8,788		12,249	39.4
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		38,009		0	-100.0
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		37,964	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		4,357		0	-100.0
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	N/A	N/A		N/A		42,366		37,964	-10.4
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		1.42		5.85	311.5
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	N/A	N/A		N/A		2,743,611		2,748,318	0.2
Total Commercial Loans to Members and Non-Members delinquent >= 60 days / Total Commercial Loans to Members and Non-Members %	N/A	N/A		N/A		0.31		0.31	0.5
* 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.									

			<b>Loan Losses</b>								
<a href="#">Return to cover</a>			<b>For Charter : N/A</b>								
<b>06/14/2023</b>			<b>Count of CU : 90</b>								
<b>CU Name: N/A</b>			<b>Asset Range : N/A</b>								
<b>Peer Group: N/A</b>			<b>Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State</b>								
			<b>Count of CU in Peer Group : N/A</b>								
			<b>Dec-2019</b>	<b>Dec-2020</b>	<b>% Chg</b>	<b>Dec-2021</b>	<b>% Chg</b>	<b>Dec-2022</b>	<b>% Chg</b>	<b>Mar-2023</b>	<b>% Chg</b>
<b>LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)</b>											
Total Loans Charged Off Year-to-Date*			80,104,803	58,226,703	-27.3	45,087,971	-22.6	50,998,824	13.1	17,403,194	36.5
Total Loans Recovered Year-to-Date*			12,868,486	14,543,545	13.0	16,201,707	11.4	16,764,642	3.5	4,834,406	15.3
<b>NET CHARGE OFFS (\$\$)*</b>			67,236,317	43,683,158	-35.0	28,886,264	-33.9	34,234,182	18.5	12,568,788	46.9
<b>Net Charge-Offs / Average Loans %**</b>			0.66	0.40	-39.6	0.25	-38.1	0.26	4.1	0.34	32.1
<b>Total Delinquent Loans &amp; Year-to-Date Net Charge-Offs</b>			138,753,560	101,572,379	-26.8	82,542,874	-18.7	111,590,539	35.2	79,446,125	-28.8
<b>Combined Delinquency and Net Charge Off Ratio</b>			1.34	0.91	-32.3	0.69	-23.6	0.79	13.4	0.79	-0.1
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>											
Unsecured Credit Card Lns Charged Off*			14,947,985	11,877,492	-20.5	9,624,588	-19.0	10,796,214	12.2	3,451,320	27.9
Unsecured Credit Card Lns Recovered*			2,392,491	2,383,215	-0.4	2,835,208	19.0	2,932,810	3.4	686,837	-6.3
Unsecured Credit Card Net Charge Offs*			12,555,494	9,494,277	-24.4	6,789,380	-28.5	7,863,404	15.8	2,764,483	40.6
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**			2.67	2.10	-21.2	1.61	-23.4	1.81	12.0	2.44	35.1
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*			8,799,744	375,349	-95.7	211,444	-43.7	106,409	-49.7	7,227	-72.8
Non-Federally Guaranteed Student Loans Recovered*			17,200	47,181	174.3	22,932	-51.4	38,156	66.4	7,314	-23.3
Non-Federally Guaranteed Student Loans Net Charge Offs*			8,782,544	328,168	-96.3	188,512	-42.6	68,253	-63.8	-87	-100.5
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed Student Loans**			16.77	0.70	-95.8	0.43	-38.5	0.16	-62.7	0.00	-100.1
All Other Unsecured Loans/Lines of Credit Charged Off*			N/A	N/A		N/A		15,092,242		4,365,202	15.7
All Other Unsecured Loans/Lines of Credit Recovered*			N/A	N/A		N/A		4,368,989		951,916	-12.8
All Other Unsecured Loans/Lines of Credit Net Charge Offs*			N/A	N/A		N/A		10,723,253		3,413,286	27.3
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured Loans/Lines of Credit**			N/A	N/A		N/A		2.64		3.25	23.0
New Vehicle Loans Charged Off*			7,955,351	6,371,873	-19.9	4,059,937	-36.3	3,757,910	-7.4	1,342,555	42.9
New Vehicle Loans Recovered*			931,432	1,385,947	48.8	1,223,734	-11.7	1,759,158	43.8	537,119	22.1
New Vehicle Loans Net Charge Offs*			7,023,919	4,985,926	-29.0	2,836,203	-43.1	1,998,752	-29.5	805,436	61.2
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**			0.50	0.35	-28.5	0.20	-43.0	0.12	-42.6	0.16	34.9
Used Vehicle Loans Charged Off*			25,907,804	20,980,950	-19.0	14,039,702	-33.1	19,245,957	37.1	7,597,873	57.9
Used Vehicle Loans Recovered*			3,951,751	5,533,158	40.0	5,580,408	0.9	6,465,674	15.9	2,467,958	52.7
Used Vehicle Loans Net Charge Offs*			21,956,053	15,447,792	-29.6	8,459,294	-45.2	12,780,283	51.1	5,129,915	60.6
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**			0.69	0.46	-33.6	0.23	-49.8	0.29	27.9	0.42	43.9
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**			0.63	0.43	-32.1	0.22	-48.1	0.24	9.6	0.34	41.2
Leases Receivable Charged Off*			0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Recovered*			0	0	N/A	0	N/A	0	N/A	0	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		1,424,410		604,267	69.7
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*			N/A	N/A		N/A		668,579		158,298	-5.3
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*			N/A	N/A		N/A		755,831		445,969	136.0
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other Secured Non-Real Estate Loans/Lines of Credit**			N/A	N/A		N/A		0.14		0.31	121.7
<b>FORECLOSED AND REPOSSESSED ASSETS</b>											
Commercial			N/A	N/A		N/A		682,560		682,560	0.0
Real Estate - Non-Commercial			N/A	N/A		N/A		1,820,233		2,646,569	45.4
Vehicle - Non-Commercial			N/A	N/A		N/A		2,917,828		3,261,289	11.8
Other - Non-Commercial			N/A	N/A		N/A		92,818		237,573	156.0
<b>Total Foreclosed and Repossessed Assets</b>			12,974,591	12,551,638	-3.3	4,058,135	-67.7	5,513,439	35.9	6,827,991	23.8
<b>*Amounts are year-to-date while the related percent change ratios are annualized.</b>											
<b>** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)</b>											

	Indirect, Purchased or Sold								
<a href="#">Return to cover</a>									
06/14/2023	For Charter : N/A								
CU Name: N/A	Count of CU : 90								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Credit Union (FISCU) *								
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
<b>INDIRECT LOANS OUTSTANDING</b>									
New and Used Vehicle Indirect Loans	N/A	N/A		N/A		3,927,137,447		4,164,239,019	6.0
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		N/A		87,840,242		90,843,590	3.4
Commercial Indirect Loans	N/A	N/A		N/A		27,838,279		25,213,259	-9.4
All Other Indirect Loans	N/A	N/A		N/A		188,219,988		202,626,386	7.7
<b>Total Outstanding Indirect Loans</b>	2,542,337,567	2,633,574,100	3.6	2,842,084,821	7.9	4,231,035,956	48.9	4,482,922,254	6.0
Indirect Loans Outstanding / Total Loans %	24.16	23.15	-4.2	23.65	2.2	28.95	22.4	29.89	3.3
<b>DELINQUENT INDIRECT LOANS</b>									
Total Delinquent Indirect Lns (>= 60 Days)	20,208,644	19,125,928	-5.4	16,943,484	-11.4	35,951,793	112.2	32,060,365	-10.8
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.79	0.73	-8.6	0.60	-17.9	0.85	42.5	0.72	-15.8
<b>INDIRECT LOAN LOSSES</b>									
Indirect Loans Charged Off*	25,132,757	18,670,660	-25.7	12,376,940	-33.7	16,288,141	31.6	6,676,602	64.0
Indirect Loans Recovered*	3,655,981	4,274,716	16.9	4,501,775	5.3	5,633,697	25.1	2,192,167	55.6
Indirect Loans Net Charge Offs*	21,476,776	14,395,944	-33.0	7,875,165	-45.3	10,654,444	35.3	4,484,435	68.4
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.86	0.56	-35.0	0.29	-48.3	0.30	4.7	0.41	36.7
<b>LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23</b>									
<b>LOANS PURCHASED YEAR-TO-DATE</b>									
Loans Purchased from Other Financial Institutions*	10,926,841	8,341,675	-23.7	23,835,683	185.7	40,467,994	69.8	9,737,823	-3.7
Loans Purchased from Other Sources*	6,797,872	12,496,701	83.8	37,633,629	201.1	66,352,973	76.3	8,901,587	-46.3
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.33	0.29	-11.4	0.81	180.7	1.38	70.3	1.27	-7.8
<b>DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23</b>									
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		N/A		0		8,504	N/A
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial Loans Purchased Under 701.23%	N/A	N/A		N/A		0.00		0.00	N/A
<b>LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23</b>									
Whole or Partial Loans Purchased Under 701.23 Charged Off*	N/A	N/A		N/A		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Recovered*	N/A	N/A		N/A		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	N/A	N/A		N/A		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs / Avg Whole or Partial Loans Purchased Under 701.23**	N/A	N/A		N/A		N/A		0.00	
<b>LOANS SOLD Year-to-date</b>									
Loans Sold	0	0	N/A	27,213,731	N/A	101,893,480	274.4	55,986,124	-45.1
First mortgage loans sold on the secondary market	1,157,198,144	2,149,578,745	85.8	1,938,111,817	-9.8	1,006,068,035	-48.1	94,292,195	-90.6
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	669,043,347	438,665,377	-34.4	338,714,388	-22.8	213,691,435	-36.9	12,235,853	-94.3
Real Estate Loans Sold with Servicing Retained	N/A	N/A		N/A		277,595,572		69,231,865	-75.1
All Other Loans Sold with Servicing Retained	N/A	N/A		N/A		0		0	N/A
<b>OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED</b>	4,254,913,097	4,555,414,053	7.1	4,752,192,282	4.3	4,970,023,993	4.6	4,892,096,404	-1.6
* 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, Purchased or Sold	



		Participation Loans								
<a href="#">Return to cover</a>		For Charter : N/A								
06/14/2023		Count of CU : 90								
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-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
<b>LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):</b>										
Consumer		65,286,465	98,832,555	51.4	222,526,784	125.2	N/A		N/A	
Vehicle - Non-commercial		N/A	N/A		N/A		469,718,038		448,440,907	-4.5
Non-Federally Guaranteed Student Loans		11,101,152	9,317,744	-16.1	7,458,224	-20.0	7,698,218	3.2	8,211,316	6.7
1- to 4-Family Residential Property		83,764,252	94,563,174	12.9	78,339,957	-17.2	66,923,061	-14.6	65,436,197	-2.2
Commercial Loans (excluding Construction & Development)		72,572,545	84,951,534	17.1	97,226,567	14.4	137,381,343	41.3	150,661,776	9.7
Commercial Construction & Development		4,183,187	15,108,866	261.2	28,415,750	88.1	45,656,816	60.7	34,427,686	-24.6
All Other Participation Loans		72,452,098	97,892,380	35.1	157,011,142	60.4	18,121,467	-88.5	18,678,535	3.1
<b>TOTAL PARTICIPATION LOANS OUTSTANDING</b>		<b>309,359,699</b>	<b>408,036,232</b>	<b>31.9</b>	<b>597,933,099</b>	<b>46.5</b>	<b>745,498,943</b>	<b>24.7</b>	<b>725,856,417</b>	<b>-2.6</b>
Participation Loans Outstanding / Total Loans %		2.94	3.59	22.0	4.98	38.7	5.10	2.5	4.84	-5.1
<b>LOAN PARTICIPATIONS PURCHASED</b>										
Participation Loans Purchased*		134,686,404	186,016,431	38.1	326,578,487	75.6	355,759,014	8.9	28,462,832	-68.0
Participation Loans Purchased YTD / Total Loans Granted YTD %		2.48	2.58	4.1	4.31	67.0	4.60	6.8	1.94	-57.7
<b>LOAN PARTICIPATIONS SOLD</b>										
Participation Loans Sold YTD*		74,360,468	67,125,330	-9.7	38,669,155	-42.4	86,638,404	124.1	502,157	-97.7
%Participation Loans Sold YTD / Total Assets**		0.49	0.37	-25.4	0.19	-48.4	0.41	114.0	0.01	-97.7
<b>DELINQUENT- PARTICIPATION LOANS (Purchased + Retained):</b>										
Delinquent Participation Loans Purchased Under 701.22		1,124,885	1,851,949	64.6	446,186	-75.9	974,518	118.4	916,576	-5.9
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %		N/A	N/A		N/A		0.14		0.14	-3.1
<b>LOAN LOSSES - PARTICIPATION LOANS</b>										
Participation Loans Charged Off*		983,393	1,036,524	5.4	831,561	-19.8	2,040,165	145.3	888,570	74.2
Participation Loans Recovered*		157,924	158,059	0.1	386,037	144.2	1,099,164	184.7	398,857	45.1
Participation Loan Net Charge Offs *		825,469	878,465	6.4	445,524	-49.3	941,001	111.2	489,713	108.2
Participation Loans Net Charge Offs / Avg Participation Loans % **		0.30	0.24	-18.4	0.09	-63.8	0.14	58.2	0.27	90.1
* Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
									16. Participation Loans	

1- to 4-Family Residential Property and All Other (Non-Commercial) Real Estate Loans									
<a href="#">Return to cover</a>				For Charter :	N/A				
06/14/2023				Count of CU :	90				
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-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
<b>1- to 4-Family Residential Property Loans</b>									
<b>Secured by 1st Lien</b>									
Fixed Rate > 15 years	N/A	N/A		N/A		1,860,071,724		1,852,728,699	-0.4
Fixed Rate 15 years or less	N/A	N/A		N/A		928,177,146		900,834,168	-2.9
Balloon/Hybrid > 5 years	N/A	N/A		N/A		385,714,040		412,185,865	6.9
Balloon/Hybrid 5 years or less	N/A	N/A		N/A		344,740,239		420,753,630	22.0
Adjustable Rate	N/A	N/A		N/A		426,227,269		456,505,050	7.1
<b>Total Secured by 1st Lien</b>	N/A	N/A		N/A		3,944,930,418		4,043,007,412	2.5
<b>Secured by Junior Lien</b>									
Closed-End Fixed Rate	N/A	N/A		N/A		189,043,964		215,381,991	13.9
Closed-End Adjustable Rate	N/A	N/A		N/A		14,895,313		35,052,884	135.3
Open-End Fixed Rate	N/A	N/A		N/A		16,595,476		6,417,991	-61.3
Open-End Adjustable Rate	N/A	N/A		N/A		1,142,057,687		1,176,834,588	3.0
<b>Total Secured by Junior Lien</b>	N/A	N/A		N/A		1,362,592,440		1,433,687,454	5.2
<b>All Other (Non-Commercial) Real Estate</b>									
Closed-End Fixed Rate	N/A	N/A		N/A		26,185,642		16,938,948	-35.3
Closed-End Adjustable Rate	N/A	N/A		N/A		28,377,059		30,985,465	9.2
Open-End Fixed Rate	N/A	N/A		N/A		864,738		1,479,341	71.1
Open-End Adjustable Rate	N/A	N/A		N/A		13,740,537		34,763,132	153.0
<b>Total All Other (Non-Commercial) Real Estate</b>	N/A	N/A		N/A		69,167,976		84,166,886	21.7
<b>Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate</b>	N/A	N/A		N/A		5,376,690,834		5,560,861,752	3.4
<b>1- to 4-Family Residential Property Loans Granted YTD</b>									
<b>Secured by 1st Lien Granted YTD</b>									
Fixed Rate > 15 Years*	N/A	N/A		N/A		984,206,960		106,261,798	-56.8
Fixed Rate 15 Years or less*	N/A	N/A		N/A		228,045,229		19,006,599	-66.7
Balloon/Hybrid > 5 Years*	N/A	N/A		N/A		237,165,749		32,884,126	-44.5
Balloon/Hybrid 5 Years or less*	N/A	N/A		N/A		225,161,714		68,516,416	21.7
Adjustable Rate*	N/A	N/A		N/A		165,525,825		39,991,353	-3.4
<b>Total Secured by 1st Lien Granted YTD*</b>	N/A	N/A		N/A		1,840,105,477		266,660,292	-42.0
<b>Secured by Junior Lien Granted YTD</b>									
Closed-End Fixed Rate*	N/A	N/A		N/A		135,787,346		24,325,359	-28.3
Closed-End Adjustable Rate*	N/A	N/A		N/A		1,911,251		2,392,403	400.7
Open-End Fixed Rate*	N/A	N/A		N/A		5,779,655		684,306	-52.6
Open-End Adjustable Rate*	N/A	N/A		N/A		595,599,922		129,160,992	-13.3
<b>Total Secured by Junior Lien Granted YTD*</b>	N/A	N/A		N/A		739,078,174		156,563,060	-15.3
<b>All Other (Non-Commercial) Real Estate Granted YTD</b>									
Closed-End Fixed Rate*	N/A	N/A		N/A		20,612,047		5,434,059	5.5
Closed-End Adjustable Rate*	N/A	N/A		N/A		12,315,075		2,212,088	-28.2
Open-End Fixed Rate*	N/A	N/A		N/A		1,828,567		0	-100.0
Open-End Adjustable Rate*	N/A	N/A		N/A		14,227,827		1,286,926	-63.8
<b>Total All Other (Non-Commercial) Real Estate Granted YTD*</b>	N/A	N/A		N/A		48,983,516		8,933,073	-27.1
<b>Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate Granted YTD*</b>	N/A	N/A		N/A		2,628,167,167		432,156,425	-34.2
Outstanding 1- to 4-Family Residential Construction Loans	7,186,692	13,322,068	85.4	14,912,956	11.9	27,207,110	82.4	36,723,667	35.0
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	N/A	N/A		N/A		1,877,946,817		2,001,258,891	6.6
Outstanding Interest Only & Payment Option First Mortgage Loans	26,149,653	19,458,963	-25.6	27,724,665	42.5	48,482,083	74.9	54,391,483	12.2
Interest Only & Payment Option First Mortgages / Total Assets %	0.74	0.57	-23.4	0.61	6.8	0.23	-62.7	0.25	10.2
Interest Only & Payment Option First Mortgages / Net Worth %	6.84	5.90	-13.8	6.43	9.0	2.36	-63.3	2.61	10.8
* Amounts are year-to-date while the related %change ratios are annualized.									
<b>17. RE Loans</b>									

	Real Estate (Non-Commercial) Loan Losses							
<a href="#">Return to cover</a>								
06/14/2023								
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-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023 % Chg
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>								
First Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		N/A		54,330		15,387 13.3
First Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		N/A		22,713		5,989 5.5
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		N/A		31,617		9,398 18.9
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg First Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		N/A		0.00		0.00 9.9
Junior Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		N/A		169,384		7,107 -83.2
Junior Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		N/A		405,948		16,053 -84.2
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		N/A		-236,564		-8,946 84.9
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg Junior Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		N/A		-0.02		0.00 87.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		40,382		2,015 -80.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		N/A		20,707		225 -95.7
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		19,675		1,790 -63.6
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit**	N/A	N/A		N/A		0.03		0.01 -63.8
Total 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loan Net Charge Offs / Avg 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loans**	N/A	N/A		N/A		N/A		0.00
*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)								
								18. RE Loan Losses

		Commercial Loan Information								
<a href="#">Return to cover</a>		For Charter : N/A								
06/14/2023		Count of CU : 90								
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-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
<b>REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>										
Construction and Development		29,506,613	51,106,543	73.2	77,712,858	52.1	108,777,258	40.0	98,021,536	-9.9
Secured by Farmland		4,144,261	12,728,425	207.1	16,789,096	31.9	15,901,645	-5.3	15,826,378	-0.5
Secured by Multifamily		80,426,400	115,270,496	43.3	154,846,464	34.3	190,738,359	23.2	190,682,388	0.0
Owner Occupied, Non-Farm, Non-Residential Property		178,143,579	180,550,429	1.4	177,552,851	-1.7	187,769,629	5.8	262,169,020	39.6
Non-Owner Occupied, Non-Farm, Non-Residential Property		180,080,824	211,190,050	17.3	233,574,894	10.6	269,920,230	15.6	202,126,743	-25.1
<b>Total Real Estate Secured Commercial Loans</b>		<b>472,301,677</b>	<b>570,845,943</b>	<b>20.9</b>	<b>660,476,163</b>	<b>15.7</b>	<b>773,107,121</b>	<b>17.1</b>	<b>768,826,065</b>	<b>-0.6</b>
<b>NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>										
Loans to finance agricultural production and other loans to farmers		862,670	889,673	3.1	248,055	-72.1	2,425,871	878.0	296,346	-87.8
Commercial and Industrial Loans		53,273,192	56,634,781	6.3	66,895,058	18.1	119,800,470	79.1	123,670,209	3.2
Unsecured Commercial Loans		1,093,495	2,265,744	107.2	1,063,201	-53.1	685,503	-35.5	2,801,888	308.7
Unsecured Revolving Lines of Credit (Commercial Purpose)		438,398	298,502	-31.9	902,218	202.2	2,977,959	230.1	648,461	-78.2
<b>Total Non-Real Estate Secured Commercial Loans</b>		<b>55,667,755</b>	<b>60,088,700</b>	<b>7.9</b>	<b>69,108,532</b>	<b>15.0</b>	<b>125,889,803</b>	<b>82.2</b>	<b>127,416,904</b>	<b>1.2</b>
<b>TOTAL COMMERCIAL LOANS:</b>										
Commercial Loans to Members		474,471,166	538,121,400	13.4	610,344,727	13.4	745,498,821	22.1	755,614,275	1.4
Purchased Commercial Loans or Participations to Nonmembers		53,498,266	92,813,243	73.5	119,239,968	28.5	153,498,103	28.7	140,628,694	-8.4
<b>Total Commercial Loans</b>		<b>527,969,432</b>	<b>630,934,643</b>	<b>19.5</b>	<b>729,584,695</b>	<b>15.6</b>	<b>898,996,924</b>	<b>23.2</b>	<b>896,242,969</b>	<b>-0.3</b>
<b>NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE</b>										
Construction and Development		52	54	3.8	83	53.7	78	-6.0	82	5.1
Farmland		16	35	118.8	47	34.3	44	-6.4	45	2.3
Secured by Multifamily		187	249	33.2	314	26.1	339	8.0	342	0.9
Owner Occupied, Non-Farm, Non-Residential Property		395	430	8.9	421	-2.1	409	-2.9	478	16.9
Non-Owner Occupied, Non-Farm, Non-Residential Property		314	363	15.6	376	3.6	433	15.2	371	-14.3
<b>Total Number of Real Estate Secured Commercial Loans</b>		<b>964</b>	<b>1,131</b>	<b>17.3</b>	<b>1,241</b>	<b>9.7</b>	<b>1,303</b>	<b>5.0</b>	<b>1,318</b>	<b>1.2</b>
Loans to finance agricultural production and other loans to farmers		24	25	4.2	7	-72.0	10	42.9	4	-60.0
Commercial and Industrial Loans		672	664	-1.2	757	14.0	950	25.5	1,013	6.6
Unsecured Commercial Loans		38	78	105.3	22	-71.8	15	-31.8	18	20.0
Unsecured Revolving Lines of Credit (Commercial Purpose)		51	54	5.9	54	0.0	54	0.0	46	-14.8
<b>Total Number of Non-Real Estate Secured Commercial Loans</b>		<b>785</b>	<b>821</b>	<b>4.6</b>	<b>840</b>	<b>2.3</b>	<b>1,029</b>	<b>22.5</b>	<b>1,081</b>	<b>5.1</b>
<b>TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING</b>										
Number of Outstanding Commercial Loans to Members		1,640	1,802	9.9	1,863	3.4	2,139	14.8	2,209	3.3
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers		109	150	37.6	218	45.3	193	-11.5	190	-1.6
<b>Total Number of Commercial Loans Outstanding</b>		<b>1,749</b>	<b>1,952</b>	<b>11.6</b>	<b>2,081</b>	<b>6.6</b>	<b>2,332</b>	<b>12.1</b>	<b>2,399</b>	<b>2.9</b>
<b>TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS</b>		<b>527,969,432</b>	<b>630,934,643</b>	<b>19.5</b>	<b>729,584,695</b>	<b>15.6</b>	<b>898,996,924</b>	<b>23.2</b>	<b>896,242,969</b>	<b>-0.3</b>
<b>(Total Commercial Loans / Total Assets)%</b>		<b>3.49</b>	<b>3.45</b>	<b>-1.2</b>	<b>3.57</b>	<b>3.5</b>	<b>4.21</b>	<b>17.7</b>	<b>4.12</b>	<b>-2.0</b>
<b>AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED</b>										
Member Commercial Loans Granted YTD*		217,359,822	184,883,315	-14.9	186,547,309	0.9	245,148,557	31.4	39,250,805	-36.0
Purchased or Participation Interests to Nonmembers*		25,887,143	39,110,853	51.1	46,813,541	19.7	51,685,650	10.4	50,000	-99.6
<b>MISCELLANEOUS LOAN INFORMATION</b>										
Agricultural Related Commercial Loans Outstanding Balance		5,006,931	13,618,098	172.0	17,037,151	25.1	18,327,516	7.6	16,122,724	-12.0
Outstanding Agricultural Related Loans - Number		40	60	50.0	54	-10.0	54	0.0	49	-9.3
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*		12,386,299	14,823,977	19.7	15,838,863	6.8	32,242,492	103.6	31,549,375	291.4
Commercial Loans and Participations Sold -no servicing rights- YTD		1,600,000	16,425	-99.0	0	-100.0	1,277,378	N/A	0	-100.0
<b>Total Member Business Loans - (NMBLB)</b>										
<b>(NMBLB / Total Assets)%</b>		<b>3.58</b>	<b>3.41</b>	<b>-4.8</b>	<b>3.30</b>	<b>-3.3</b>	<b>3.73</b>	<b>13.1</b>	<b>3.71</b>	<b>-0.7</b>
* Amounts are year-to-date and the related % change ratios are annualized.								<b>19. Commercial Loans</b>		

		Commercial Loan Losses								
<a href="#">Return to cover</a>		For Charter : N/A								
06/14/2023		Count of CU : 90								
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-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
<b>COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES:</b>										
Commercial Loans/Lines of Credit Real Estate Secured Charge-Offs*	0	511,016	N/A	19,811	-96.123	195,097	884.8	0	-100	
Commercial Loans/Lines of Credit Real Estate Secured Recoveries*	30,800	2,950	-90.422	0	-100	19,500	N/A	1,900	-61.026	
Commercial Loans/Lines of Credit Real Estate Secured Net Charge Offs*	(30,800)	508,066	1749.6	19,811	-96.101	175,597	786.4	(1,900)	-104.33	
Commercial Loans/Lines of Credit Real Estate Secured Net Charge Offs / Avg Commercial Loans/Lines of Credit Real Estate Secured**	-0.01	0.10	1437.1	0.00	-96.697	0.02	661.3	0.00	-104.02	
Commercial Loans/Lines of Credit Not Real Estate Secured Charge-Offs*	233,092	121,040	-48.072	169,724	40.221	116,489	-31.4	10,241	-64.834	
Commercial Loans/Lines of Credit Not Real Estate Secured Recoveries*	13,528	13,528	0	26,016	92.312	62,408	139.9	797	-94.892	
Commercial Loans/Lines of Credit Not Real Estate Secured Net Charge Offs*	219,564	107,512	-51.034	143,708	33.667	54,081	-62.4	9,444	-30.149	
Commercial Loans/Lines of Credit Not Real Estate Secured Net Charge Offs / Avg Commercial Loans/Lines of Credit Not Real Estate Secured**	0.47	0.19	-60.136	0.22	19.761	0.06	-75.1	0.03	-46.228	
Total Commercial Loans/Lines of Credit Charge-Offs*	233,092	632,056	171.16	189,535	-70.013	311,586	64.4	10,241	-86.853	
Total Commercial Loans/Lines of Credit Recoveries*	44,328	16,478	-62.827	26,016	57.883	81,908	214.8	2,697	-86.829	
Total Commercial Loans/Lines of Credit Net Charge Offs*	188,764	615,578	226.11	163,519	-73.437	229,678	40.5	7,544	-86.862	
Total Commercial Loans/Lines of Credit Net Charge Offs / Average Commercial Loans/Lines of Credit**	0.04	0.11	164.45	0.02	-77.373	0.03	17.3	0.00	-88.081	
*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)										
										20. Commercial Loan Losses

	Investments								
<a href="#">Return to cover</a>									
06/14/2023									
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-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
<b>INVESTMENT SECURITIES</b>									
<b>EQUITY SECURITIES</b>									
Common Stock	N/A	N/A		N/A		3,038,803		3,235,675	6.5
Registered Investment Companies	N/A	N/A		N/A		167,765,241		96,787,993	-42.3
Other Equities	N/A	N/A		N/A		33,171,783		34,662,102	4.5
<b>TOTAL EQUITY SECURITIES</b>	0	29,126,327	N/A	115,070,502	295.1	203,975,827	77.3	134,685,770	-34.0
<b>TRADING DEBT SECURITIES</b>									
US Government Obligations	N/A	N/A		N/A		0		0	N/A
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		0		0	N/A
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		0		0	N/A
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		0		0	N/A
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		0		0	N/A
All Other Trading Debt Securities	N/A	N/A		N/A		0		0	N/A
<b>TOTAL TRADING DEBT SECURITIES</b>	N/A	N/A		N/A		0		0	N/A
<b>AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST</b>									
US Government Obligations	N/A	N/A		N/A		172,657,967		170,189,343	-1.4
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		1,379,175,551		1,188,178,848	-13.8
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		1,910,914,594		1,844,762,320	-3.5
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		131,681		120,894	-8.2
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		32,496,894		32,480,498	-0.1
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		65,587,489		62,717,809	-4.4
All Other Available-for-Sale Debt Securities at Amortized Cost	N/A	N/A		N/A		17,531,884		18,999,517	8.4
<b>TOTAL AFS DEBT SECURITIES AT AMORTIZED COST</b>	N/A	N/A		N/A		3,578,496,060		3,317,449,229	-7.3
<b>AFS DEBT SECURITIES AT FAIR VALUE</b>									
US Government Obligations	N/A	N/A		N/A		168,022,067		166,969,132	-0.6
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		1,279,305,250		1,107,217,915	-13.5
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		1,708,884,612		1,659,265,280	-2.9
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		1,000,162		954,458	-4.6
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		27,803,627		28,353,878	2.0
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		61,761,159		58,925,461	-4.6
All Other Available-for-Sale Debt Securities at Fair Value	N/A	N/A		N/A		15,622,622		17,235,742	10.3
<b>TOTAL AFS DEBT SECURITIES AT FAIR VALUE</b>	N/A	N/A		N/A		3,262,399,499		3,038,921,866	-6.9
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								<b>21. Investments</b>	

	Investments								
<a href="#">Return to cover</a>									
06/14/2023									
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-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% 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		8,506,189		7,751,032	-8.9
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		99,555,788		98,586,820	-1.0
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		254,715,426		251,076,030	-1.4
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		11,579,332		16,073,888	38.8
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		1,048,187		1,045,900	-0.2
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		20,769,622		21,497,497	3.5
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		4,996,891		4,997,554	0.0
<b>TOTAL HTM DEBT SECURITIES AT AMORTIZED COST</b>	N/A	N/A		N/A		401,171,435		401,028,721	0.0
<b>HTM DEBT SECURITIES AT FAIR VALUE</b>									
US Government Obligations	N/A	N/A		N/A		8,395,234		7,670,345	-8.6
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		89,694,487		90,119,981	0.5
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		216,667,984		216,607,333	0.0
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		11,228,250		15,820,684	40.9
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		810,903		824,673	1.7
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		19,659,167		20,334,284	3.4
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		5,000,000		5,000,000	0.0
<b>TOTAL HTM DEBT SECURITIES AT FAIR VALUE</b>	N/A	N/A		N/A		351,456,025		356,377,300	1.4
Allowance for Credit Losses on Investment Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>TOTAL INVESTMENT SECURITIES</b>	98,204,197	2,717,683,244	2,667.4	3,489,352,393	28.4	3,867,542,261	10.8	3,574,636,357	-7.6
<b>OTHER INVESTMENTS</b>									
Nonperpetual Capital Account	1,684,996	1,684,996	0.0	1,877,296	11.4	1,334,396	-28.9	502,596	-62.3
Perpetual Contributed Capital	15,419,832	15,419,984	0.0	16,651,937	8.0	16,656,258	0.0	17,726,879	6.4
All other investments	129,396,209	116,726,946	-9.8	125,951,310	7.9	108,936,745	-13.5	111,767,745	2.6
<b>TOTAL OTHER INVESTMENTS</b>	146,501,037	133,831,926	-8.6	144,480,543	8.0	126,927,399	-12.1	129,997,220	2.4
<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		559,906,706		536,496,198	-4.2
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	Investment Maturity								
<a href="#">Return to cover</a>									
06/14/2023									
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-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
<b>TIME DEPOSITS MATURITY DISTRIBUTION</b>									
Total Time Deposits < 1 yr	N/A	N/A		N/A		252,072,435		249,132,164	-1.2
Total Time Deposits 1-3 yrs	N/A	N/A		N/A		230,586,244		221,076,034	-4.1
Total Time Deposits 3-5 yrs	N/A	N/A		N/A		73,797,027		64,430,000	-12.7
Total Time Deposits 5-10 yrs	N/A	N/A		N/A		3,451,000		1,858,000	-46.2
Total Time Deposits > 10 yrs	N/A	N/A		N/A		0		0	N/A
<b>TOTAL TIME DEPOSITS</b>	N/A	N/A		N/A		559,906,706		536,496,198	-4.2
<b>EQUITY SECURITIES MATURITY DISTRIBUTION</b>									
Total Equity Securities < 1 yr	0	2,165,247	N/A	15,339,613	608.4	7,903,018	-48.5	8,176,689	3.5
Total Equity Securities 1-3 yrs	0	2,231,680	N/A	1,447,334	-35.1	1,289,676	-10.9	1,271,255	-1.4
Total Equity Securities 3-5 yrs	0	0	N/A	0	N/A	24,170,668	N/A	108,893,774	350.5
Total Equity Securities 5-10 yrs	0	24,729,400	N/A	98,283,555	297.4	167,573,662	70.5	13,108,377	-92.2
Total Equity Securities > 10 yrs	0	0	N/A	0	N/A	3,038,803	N/A	3,235,675	6.5
<b>TOTAL EQUITY SECURITIES</b>	0	0	N/A	0	N/A	203,975,827	N/A	134,685,770	-34.0
<b>TRADING DEBT SECURITIES MATURITY DISTRIBUTION</b>									
Total Trading Debt Securities < 1 yr	0	0	N/A	66,881	N/A	0	-100.0	0	N/A
Total Trading Debt Securities 1-3 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Trading Debt Securities 3-5 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Trading Debt Securities 5-10 yrs	0	77,823,105	N/A	86,528,562	11.2	0	-100.0	0	N/A
Total Trading Debt Securities > 10 yrs	0	0	N/A	282,645	N/A	0	-100.0	0	N/A
<b>TOTAL TRADING DEBT SECURITIES</b>	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION</b>									
Total Available-for-Sale Debt Securities < 1 yr	0	570,401,425	N/A	355,536,115	-37.7	551,772,462	55.2	439,489,551	-20.3
Total Available-for-Sale Debt Securities 1-3 yrs	0	1,006,353,571	N/A	796,017,013	-20.9	973,777,568	22.3	1,019,219,905	4.7
Total Available-for-Sale Debt Securities 3-5 yrs	0	492,226,056	N/A	1,204,634,478	144.7	931,407,002	-22.7	719,712,720	-22.7
Total Available-for-Sale Debt Securities 5-10 yrs	0	379,577,787	N/A	726,549,656	91.4	791,003,371	8.9	830,259,459	5.0
Total Available-for-Sale Debt Securities > 10 yrs	0	12,428,374	N/A	45,143,142	263.2	12,271,320	-72.8	28,071,757	128.8
<b>TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES</b>	0	0	N/A	0	N/A	3,260,231,723	N/A	3,036,753,392	-6.9
<b>HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION</b>									
Total Held-to-Maturity Debt Securities < 1 yr	0	31,592,716	N/A	14,287,206	-54.8	41,397,489	189.8	22,462,441	-45.7
Total Held-to-Maturity Debt Securities 1-3 yrs	0	94,646,756	N/A	88,339,949	-6.7	87,438,384	-1.0	118,553,283	35.6
Total Held-to-Maturity Debt Securities 3-5 yrs	0	20,182,920	N/A	45,842,390	127.1	36,785,734	-19.8	46,915,309	27.5
Total Held-to-Maturity Debt Securities 5-10 yrs	0	2,348,120	N/A	7,850,677	234.3	230,138,586	2,831.4	211,194,733	-8.2
Total Held-to-Maturity Debt Securities > 10 yrs	0	976,087	N/A	3,203,177	228.2	7,574,518	136.5	4,071,429	-46.2
<b>TOTAL HELD-TO-MATURITY DEBT SECURITIES</b>	0	0	N/A	0	N/A	403,334,711	N/A	403,197,195	0.0
<b>OTHER INVESTMENTS MATURITY DISTRIBUTION</b>									
Total Other Investments < 1 yr	46,400,928	49,420,699	6.5	60,961,545	23.4	32,655,671	-46.4	39,075,390	19.7
Total Other Investments 1-3 yrs	90,458,156	74,125,699	-18.1	73,658,346	-0.6	82,764,005	12.4	78,272,925	-5.4
Total Other Investments 3-5 yrs	4,740,885	5,116,664	7.9	4,150,643	-18.9	4,158,226	0.2	4,794,276	15.3
Total Other Investments 5-10 yrs	1,871,638	1,903,894	1.7	2,988,440	57.0	2,830,114	-5.3	2,931,714	3.6
Total Other Investments > 10 yrs	3,029,430	3,264,970	7.8	2,721,569	-16.6	4,519,383	66.1	4,922,915	8.9
<b>TOTAL OTHER INVESTMENTS</b>	146,501,037	133,831,926	-8.6	144,480,543	8.0	126,927,399	-12.1	129,997,220	2.4
<b>TOTAL INVESTMENT MATURITY DISTRIBUTION</b>									
Total Investments < 1 yr	747,803,905	1,015,565,594	35.8	710,411,717	-30.0	885,801,075	24.7	758,336,235	-14.4
Total Investments 1-3 yrs	1,004,559,431	1,368,588,062	36.2	1,159,803,934	-15.3	1,375,855,877	18.6	1,438,393,402	4.5
Total Investments 3-5 yrs	528,472,823	588,594,297	11.4	1,355,515,637	130.3	1,070,318,657	-21.0	944,746,079	-11.7
Total Investments 5-10 yrs	201,027,254	490,880,306	144.2	929,488,890	89.4	1,194,996,733	28.6	1,059,352,283	-11.4
Total Investments > 10 yrs	4,479,131	16,669,431	272.2	51,350,533	208.1	27,404,024	-46.6	40,301,776	47.1
<b>TOTAL INVESTMENT MATURITY DISTRIBUTION</b>	2,486,342,544	3,480,297,690	40.0	4,206,570,711	20.9	4,554,376,366	8.3	4,241,129,775	-6.9
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	Other Investment Information								
<a href="#">Return to cover</a>									
06/14/2023									
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-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
<b>Investments - Memoranda</b>									
Non-Conforming Investments (State Credit Unions ONLY) <sup>1</sup>	1,319,011	0	-100.0	1,394,577	N/A	0	-100.0	0	N/A
Outstanding balance of brokered certificates of deposit and share certificates	204,814,345	266,788,142	30.3	239,280,996	-10.3	280,682,618	17.3	263,449,962	-6.1
<b>Realized Investment Gains (Losses)</b>									
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		N/A		0		4,590	N/A
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		N/A		-780,623		-3,597,303	-360.8
Realized Gain (Losses) on all other investments	N/A	N/A		N/A		742,713		-41,249	-105.6
<b>Total Gain (Loss) on Investments</b>	N/A	N/A		N/A		-37,910		-3,633,962	-9,485.8
<b>Other-Than-Temporary Impairment (OTTI)</b>									
Total OTTI Losses	0	0	N/A	0	N/A	30	N/A	43	43.3
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>OTTI Losses Recognized in Earnings</b>	0	0	N/A	0	N/A	30	N/A	43	43.3
<b>Derivatives Hedge</b>									
Gain (Loss) associated with the Hedged Item in a Fair Value Derivatives Hedge	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>Assets used to fund employee benefit or deferred compensation plans</b>									
Recorded Value of Securities	68,423,348	82,802,327	21.0	20,461,337	-75.3	124,710,655	509.5	120,057,053	-3.7
Recorded Value of Other Investments	5,718,824	6,027,103	5.4	4,486,182	-25.6	8,493,975	89.3	8,512,019	0.2
Collateral Assignment Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		N/A		823,152		713,812	-13.3
Cash Surrender Value	N/A	N/A		N/A		9,604,128		10,735,706	11.8
Recorded Value	17,046,815	22,448,168	31.7	27,447,920	22.3	30,631,615	11.6	30,448,135	-0.6
Endorsement Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		N/A		0		0	N/A
Cash Surrender Value	N/A	N/A		N/A		51,809		0	-100.0
Recorded Value	2,933,729	3,002,612	2.3	3,167,840	5.5	3,334,466	5.3	3,282,657	-1.6
Other Insurance	97,428,804	108,449,268	11.3	110,806,424	2.2	112,967,735	2.0	101,966,939	-9.7
Other Non-insurance	23,939,063	34,794,931	45.3	40,231,075	15.6	29,264,594	-27.3	38,436,468	31.3
<b>Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements</b>	215,490,583	257,524,409	19.5	206,600,778	-19.8	309,403,040	49.8	302,703,271	-2.2
<b>Charitable Donation Accounts</b>	0	0	N/A	0	N/A	487,985	N/A	491,871	0.8
<b>CREDIT UNION INVESTMENT PROGRAMS</b>									
Mortgage Processing	21	21	0.0	22	4.8	24	9.1	24	0.0
Approved Mortgage Seller	20	21	5.0	22	4.8	22	0.0	22	0.0
Borrowing Repurchase Agreements	1	1	0.0	0	-100.0	0	N/A	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	4	4	0.0	3	-25.0	5	66.7	5	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	0	-100.0	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	33	36	9.1	34	-5.6	36	5.9	36	0.0
<sup>1</sup> Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
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LIQUIDITY - COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES										
<a href="#">Return to cover</a>	For Charter :		N/A							
06/14/2023	Count of CU :		90							
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-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg	
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS</b>										
Total Unfunded Commitments for Commercial Loans	69,804,507	70,550,038	1.1	86,547,683	22.7	105,095,479	21.4	96,477,988	-8.2	
<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	608,674,310	712,287,165	17.0	823,862,814	15.7	987,510,867	19.9	1,014,645,166	2.7	
Credit Card Line	1,084,385,763	1,235,977,636	14.0	1,252,523,042	1.3	1,367,429,181	9.2	1,396,686,095	2.1	
Unsecured Share Draft LOC	116,609,429	130,087,698	11.6	138,314,678	6.3	136,720,346	-1.2	143,884,130	5.2	
Unused Overdraft Protection Programs	320,384,567	333,552,184	4.1	346,317,816	3.8	371,978,895	7.4	373,813,285	0.5	
Other Unfunded Commitments	31,359,685	69,195,692	120.7	38,384,983	-44.5	31,677,216	-17.5	40,463,499	27.7	
<b>Total Unfunded Commitments for Non Commercial Loans</b>	<b>2,161,413,754</b>	<b>2,481,100,375</b>	<b>14.8</b>	<b>2,599,403,333</b>	<b>4.8</b>	<b>2,895,316,505</b>	<b>11.4</b>	<b>2,969,492,175</b>	<b>2.6</b>	
<b>TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES</b>	<b>2,231,218,261</b>	<b>2,551,650,413</b>	<b>14.4</b>	<b>2,685,951,016</b>	<b>5.3</b>	<b>3,000,411,984</b>	<b>11.7</b>	<b>3,065,970,163</b>	<b>2.2</b>	
<b>OFF-BALANCE SHEET EXPOSURES</b>										
Unconditionally Cancelable Unfunded Commitments for All loan Types	N/A	N/A		N/A		68,337,070		172,381,134	152.3	
Conditionally Cancelable Unfunded Commitments	N/A	N/A		N/A		2,107,026,139		1,960,374,344	-7.0	
Loans transferred with limited recourse	N/A	N/A		N/A		0		0	N/A	
Loans Transferred under the FHLB MPF program	N/A	N/A		N/A		424,602,680		428,844,976	1.0	
Financial Standby Letters of Credit	N/A	N/A		N/A		0		0	N/A	
Forward Agreements that are not derivative contracts	N/A	N/A		N/A		0		0	N/A	
Sold Credit Protection	N/A	N/A		N/A		0		0	N/A	
Off-Balance Sheet Securitization Exposures	N/A	N/A		N/A		0		0	N/A	
Securities Borrowing or Lending transactions	N/A	N/A		N/A		0		0	N/A	
Off-Balance Sheet exposure of repurchase transactions	N/A	N/A		N/A		0		0	N/A	
All other off-balance sheet exposures	N/A	N/A		N/A		26,733,064		26,764,060	0.1	
Loans Transferred with Recourse	669,043,347	438,665,377	-34.4	338,714,388	-22.8	213,691,435	-36.9	12,235,853	-94.3	
Other Contingent Liabilities	9,296,398	9,617,507	3.5	10,695,769	11.2	5,349,309	-50.0	5,459,305	2.1	
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LIQUIDITY - BORROWING ARRANGEMENTS CONTINGENT LIABILITIES AND SOURCES OF FUNDS									
<a href="#">Return to cover</a>		For Charter :	N/A						
06/14/2023		Count of CU :	90						
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-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
<b>BORROWING ARRANGEMENTS</b>									
<b>Borrowing Capacity</b>									
Corporate Credit Unions	314,963,300	324,348,000	3.0	345,301,100	6.5	392,006,700	13.5	411,576,700	5.0
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	200,000	N/A
Federal Home Loan Bank	N/A	N/A		N/A		2,005,217,947		2,794,916,137	39.4
Central Liquidity Facility	N/A	N/A		N/A		N/A		0	
Federal Reserve Bank - excludes amount reported in FRB	N/A	N/A		N/A		N/A		29,407,549	
Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		N/A		0	
FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		N/A		0	
Other Sources	1,857,749,768	2,287,558,704	23.1	2,612,961,144	14.2	214,925,900	-91.8	210,876,181	-1.9
<b>Total Borrowing Capacity</b>	<b>2,172,713,068</b>	<b>2,611,906,704</b>	<b>20.2</b>	<b>2,958,262,244</b>	<b>13.3</b>	<b>2,612,150,547</b>	<b>-11.7</b>	<b>3,446,976,567</b>	<b>32.0</b>
<b>Draws Against Borrowing Capacity</b>									
Corporate Credit Unions	3,322,305	0	-100.0	0	N/A	21,321,210	N/A	6,031,435	-71.7
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	200,000	N/A
Federal Home Loan Bank	413,954,895	436,113,848	5.4	322,233,391	-26.1	895,516,029	177.9	821,909,855	-8.2
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB	0	0	N/A	0	N/A	0	N/A	24,000,000	N/A
Paycheck Protection Program Lending Facility Loans	0	0		0		0		0	
FRB Paycheck Protection Program Lending Facility Loans	N/A	0		0	N/A	0	N/A	0	N/A
Other Sources	4,111,106	5,093,753	23.9	682,967	-86.6	2,657,445	289.1	6,207,076	133.6
<b>Total Draws Against Borrowing Capacity</b>	<b>421,388,306</b>	<b>441,207,601</b>	<b>4.7</b>	<b>322,916,358</b>	<b>-26.8</b>	<b>919,494,684</b>	<b>184.7</b>	<b>858,348,366</b>	<b>-6.6</b>
<b>Assets Pledged to Secure Borrowing Capacity</b>									
Corporate Credit Unions	N/A	N/A		N/A		79,740,597		78,032,411	-2.1
Natural Person Credit Unions	N/A	N/A		N/A		0		0	N/A
Federal Home Loan Bank	N/A	N/A		N/A		2,218,195,829		2,613,530,584	17.8
Central Liquidity Facility	N/A	N/A		N/A		0		0	N/A
Federal Reserve Bank - excludes amount reported in FRB	N/A	N/A		N/A		37,691,078		61,444,078	63.0
Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		0	N/A	0	N/A
FRB Paycheck Protection Program Lending Facility Loans	N/A	0		0	N/A	0	N/A	0	N/A
Other Sources	N/A	N/A		N/A		0		0	N/A
<b>Total Assets Pledged to Secure Borrowing Capacity</b>	<b>2,157,510,276</b>	<b>2,433,802,339</b>	<b>12.8</b>	<b>2,657,799,923</b>	<b>9.2</b>	<b>2,335,627,504</b>	<b>-12.1</b>	<b>2,753,007,073</b>	<b>17.9</b>
Amount of Borrowings Callable by Lender	0	129,849,637	N/A	0	-100.0	2,500,000	N/A	0	-100.0
Number of FHLB Members (1 = Yes)	27	29	7.4	29	0.0	29	0.0	29	0.0
<b>BORROWING MATURITY DISTRIBUTION</b>									

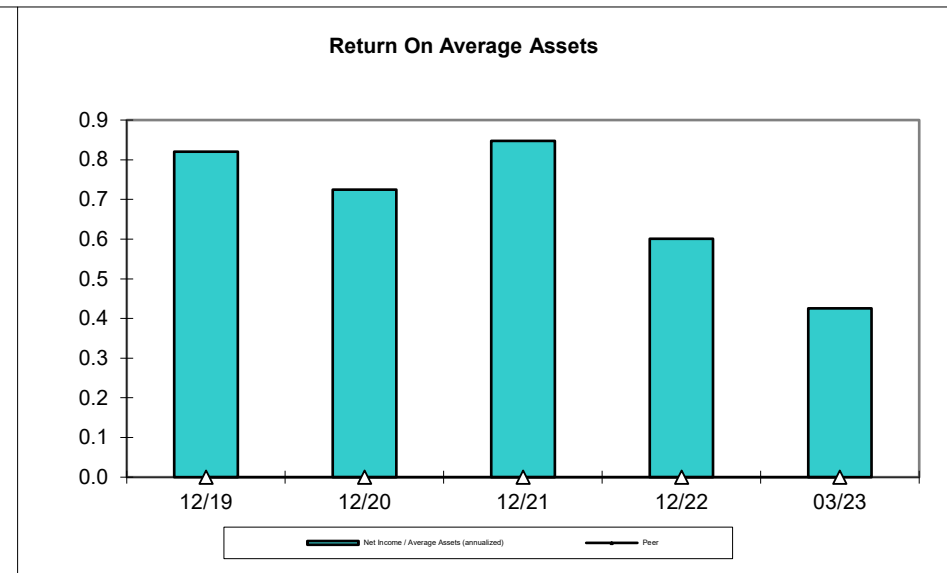
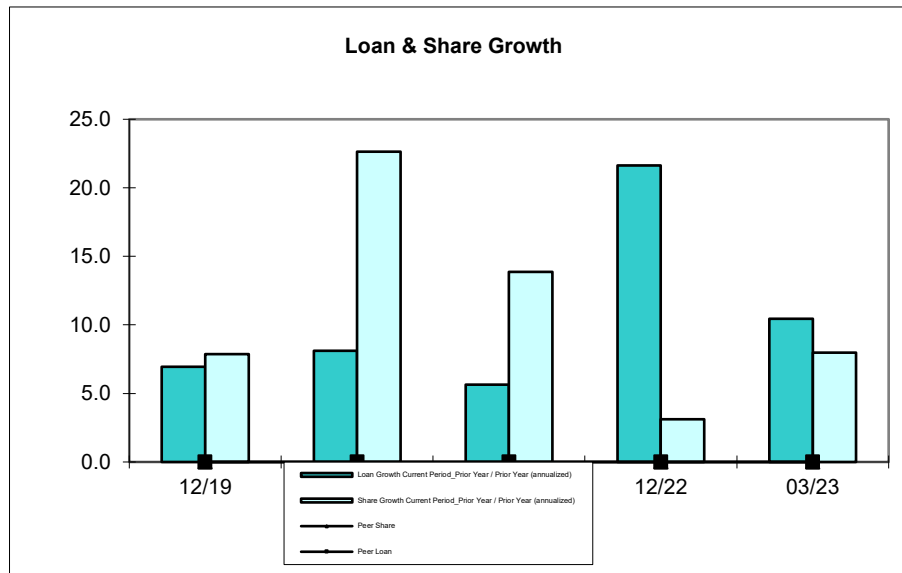
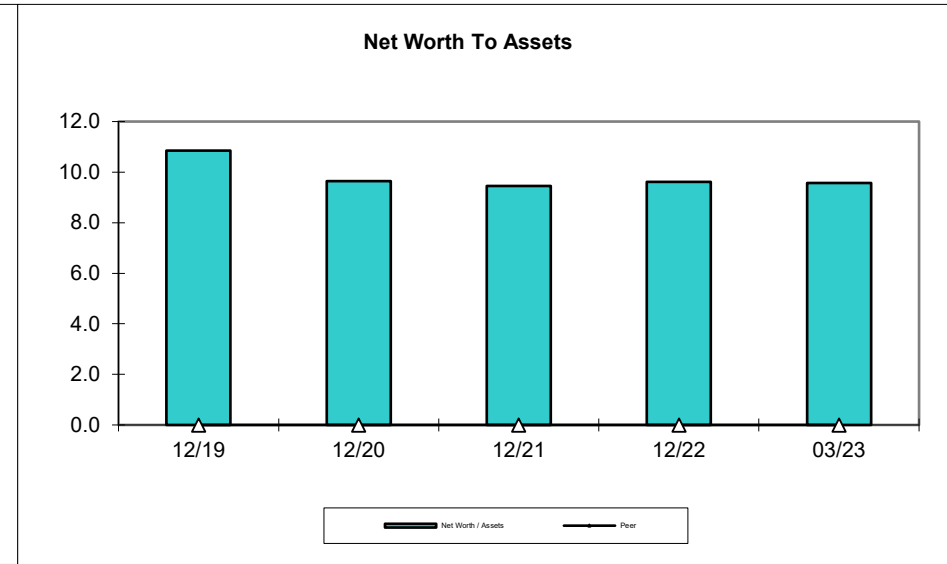
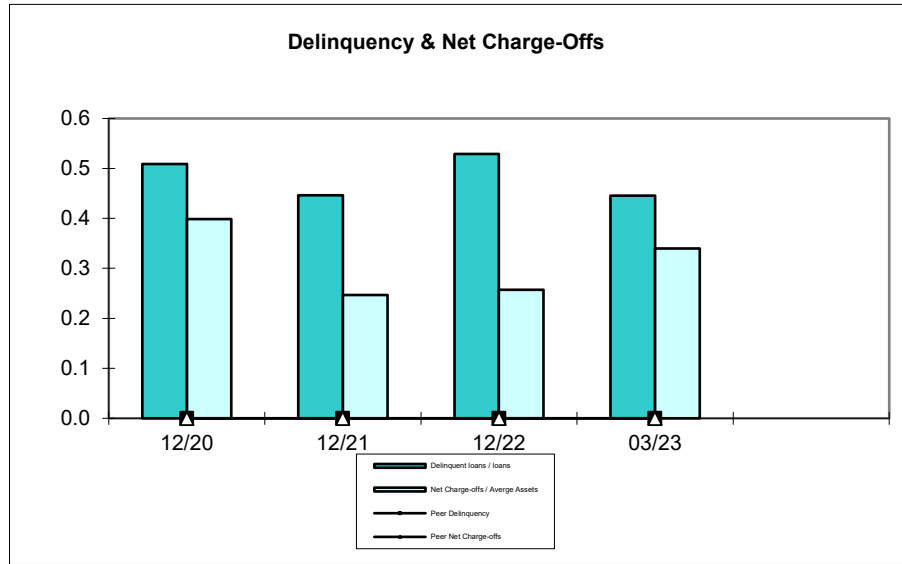
Share and Membership Information									
<a href="#">Return to cover</a>									
06/14/2023									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
<b>MEMBERSHIP:</b>									
Number of Current Members	1,534,442	1,572,681	2.5	1,593,862	1.3	1,653,663	3.8	1,676,258	1.4
Number of Potential Members	34,552,290	35,026,197	1.4	35,515,189	1.4	37,125,526	4.5	37,217,243	0.2
% Current Members to Potential Members	4.44	4.49	1.1	4.49	0.0	4.45	-0.7	4.50	1.1
% Membership Growth*	1.77	2.49	40.9	1.35	-46.0	3.75	178.6	5.47	482.7
Total Number of Share/Deposit Accounts	2,880,122	2,996,342	4.0	3,072,066	2.5	3,195,470	4.0	3,304,503	3.4
<b>SHARES/DEPOSITS MATURITY DISTRIBUTION</b>									
< 1 year	11,570,744,577	14,599,106,951	26.2	16,869,348,026	15.6	16,994,002,703	0.7	17,481,802,739	2.9
1 to 3 years	800,378,746	704,892,724	-11.9	742,171,095	5.3	1,224,321,734	65.0	1,114,225,047	-9.0
> 3 years	494,259,155	472,560,334	-4.4	354,093,165	-25.1	305,719,036	-13.7	297,355,021	-2.7
<b>TOTAL SHARES/DEPOSITS</b>	12,865,382,478	15,776,560,009	22.6	17,965,612,286	13.9	18,524,043,473	3.1	18,893,382,807	2.0
<b>NCUA INSURED SAVINGS</b>									
Uninsured Member Shares	583,479,989	909,231,337	55.8	1,211,911,757	33.3	1,362,335,426	12.4	1,376,347,321	1.0
Uninsured NonMember Deposits	5,526,355	5,927,271	7.3	3,735,707	-37.0	11,678,302	212.6	3,246,582	-72.2
Total Uninsured Shares & Deposits	589,006,344	915,158,608	55.4	1,215,647,464	32.8	1,374,013,728	13.0	1,379,593,903	0.4
Insured Shares & Deposits	12,276,376,134	14,861,401,401	21.1	16,749,964,822	12.7	17,150,029,745	2.4	17,513,788,904	2.1
<b>SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):</b>									
Accounts Held by Member Public Units	4,608,075	1,978,037	-57.1	958,903	-51.5	959,488	0.1	5,488,542	472.0
Accounts Held by Nonmember Public Units	2,086,039	2,481,798	19.0	1,843,302	-25.7	10,789,824	485.4	3,054,398	-71.7
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Dollar Amount of Share Certificates >= \$100,000	716,791,374	746,667,042	4.2	660,653,864	-11.5	1,040,760,833	57.5	1,111,502,772	6.8
Dollar Amount of IRA/Keogh >= \$100,000	325,883,457	320,108,811	-1.8	332,167,692	3.8	334,249,910	0.6	342,668,878	2.5
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	12,770,636	N/A	14,989,940	17.4
Dollar Amount of Commercial Deposit Accounts	451,649,775	744,454,794	64.8	1,024,185,883	37.6	1,073,612,484	4.8	931,821,029	-13.2
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	7,564,096	5,541,977	-26.7	6,838,319	23.4	7,223,194	5.6	5,235,148	-27.5
<b>INSURANCE COVERAGE OTHER THAN NCUSIF</b>									
Share/Deposit Insurance Other than NCUSIF	9	9	0.0	9	0.0	9	0.0	8	-11.1
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	45,839,568	62,366,616	36.1	69,029,806	10.7	65,648,514	-4.9	64,379,043	-1.9
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									

27. Shares and Membership

	Supplemental Information									
<a href="#">Return to cover</a>	For Charter : N/A									
06/14/2023	Count of CU : 90									
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-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg	
<b>GRANTS</b>										
Amount of Grants Awarded to your credit union, YTD	269,729	1,721,657	538	6,002,686	249	281,000	-95	5,181,158	1,744	
Amount of Grants Received by your credit union, YTD	209,702	816,900	290	3,843,873	371	1,564,350	-59	102,624	-93	
<b>EMPLOYEES:</b>										
Number of Full-Time Employees	4,115	4,243	3	4,209	-1	4,367	4	4,389	1	
Number of Part-Time Employees	287	269	-6	236	-12	245	4	237	-3	
<b>BRANCHES:</b>										
Number of CU Branches	324	318	-2	319	0	315	-1	320	2	
Number of CUs Reporting Shared Branches	29	29	0	27	-7	28	4	28	0	
Plan to add new branches or expand existing facilities	19	17	-11	13	-24	13	0	13	0	
<b>CUSO INFORMATION</b>										
Value of Investments in CUSO	45,619,404	57,360,408	26	60,676,057	6	56,748,433	-6	58,059,289	2	
CUSO Loans	6,936,811	3,584,109	-48	3,580,772	0	4,758,426	33	1,146,579	-76	
Aggregate Cash Outlays in CUSO	31,501,582	31,321,987	-1	32,662,205	4	36,907,176	13	36,751,138	0	
<b>MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):</b>										
International Remittances	20	21	5	23	10	23	0	23	0	
Number of International Remittances Originated YTD	4,250	3,800	-11	4,546	20	4,764	5	1,143	-76	
Low Cost Wire Transfers	72	70	-3	67	-4	67	0	67	0	
<b>MERGERS/ACQUISITIONS:</b>										
Adjusted Retained Earnings Obtained through Business Combinations	22,413,114	22,665,750	1	25,717,875	13	27,334,056	6	30,065,162	10	
<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	48	42	-13	45	7	43	-4	43	0	
Vendor On-Line Service Bureau	45	48	7	46	-4	47	2	47	0	
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A	
<b>Services Offered Electronically</b>										
Account Aggregation	17	16	-6	14	-13	14	0	14	0	
Bill Payment	63	63	0	60	-5	60	0	60	0	
Download Account History	67	66	-1	65	-2	67	3	67	0	
Electronic Signature Authentication/Certification	34	35	3	39	11	41	5	41	0	
e-Statements	71	70	-1	69	-1	69	0	69	0	
External Account Transfers	35	37	6	39	5	40	3	40	0	
Loan Payments	72	72	0	71	-1	71	0	71	0	
Member Application	43	43	0	44	2	46	5	46	0	
Merchant Processing Services	9	8	-11	8	0	8	0	8	0	
Mobile Payments	34	38	12	40	5	41	3	41	0	
New Loan	49	50	2	50	0	51	2	51	0	
New Share Account	27	29	7	30	3	32	7	32	0	
Remote Deposit Capture	46	50	9	52	4	55	6	55	0	
<b>Type(s) of services offered:</b>										
Informational Website	N/A	N/A		52		70	35	70	0	
Mobile Application	N/A	N/A		46		60	30	60	0	
Online Banking	N/A	N/A		50		72	44	72	0	
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[Return to cover](#)  
 06/14/2023  
 CU Name: N/A  
 Peer Group: N/A

**Graphs 1**  
 For Charter : N/A  
 Count of CU : 90  
 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.

[Return to cover](#)  
 06/14/2023  
 CU Name: N/A  
 Peer Group: N/A

**Graphs 2**  
 For Charter : N/A  
 Count of CU : 90  
 Asset Range : N/A  
 Criteria : Region: Nation \* Peer Group: All \* Reporting\_State = 'MO' \* Type Included:  
 Count of CU in Peer Group : N/A

