Cycle Date: September-2024 Run Date: 01/09/2025 Interval: Annual Validated

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

> Count of CU: 84 Asset Range : N/A Peer Group Number : N/A Count of CU in Peer Group: N/A

> > Unvalidated data

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.

		Summany Financial In	formatic	•	1		1		
Return to cover		Summary Financial In For Charter :		1	-				
01/09/2025		Count of CU			-				
CU Name: N/A		Asset Range :							
Peer Group: N/A		Critoria	Region:	Nation * Poor Group	All * Ren	orting_State = 'MO' *	Type Incl	udod: Fodorally Insur	ed State
Test Group. N/A	Count	of CU in Peer Group :		Nation 1 cer Group.	All Rep	orting_otate = mo	l ypc men	auca. I cacially illouit	Ju Otato
	Jount	or oo iii r cer oroup .	TWA .						
									·
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg		% Chg	Sep-2024	% Chg
ASSETS:	<u>Amount</u>	<u>Amount</u>		<u>Amount</u>		<u>Amount</u>		<u>Amount</u>	
Cash & Other Deposits ¹	2,315,065,382	2,942,101,722		1,536,640,977		1,683,376,768	9.5	2,729,343,416	62.1
Total Investments	3,480,297,690	4,206,570,711		3,994,475,913		3,340,106,057	-16.4	3,187,206,787	-4.6
Loans Held for Sale	103,031,142	223,975,538		14,949,299		40,623,673		54,280,064	33.6
Total Loans	11,375,479,018	12,016,169,703	5.6	14,616,864,103	21.6	15,252,447,821	4.3	15,459,623,893	1.4
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases)	(89,824,348)	(85,170,802)	-5.2	(96,289,391)	13.1	(139,288,464)	44.7	(154,092,327)	10.6
Land And Building	383,745,884	402,353,325	4.8	423,767,548	5.3	422,840,487	-0.2	416,154,271	-1.6
Other Fixed Assets	69,564,187	67,975,350		69,810,464		66,879,252	-4.2	65,196,151	-2.5
NCUSIF Deposit	141,228,983	162,174,271		176,747,046			-3.1	168,905,364	-1.4
All Other Assets	495,473,774	478,488,223		634,553,035			-4.6	614,363,647	1.5
TOTAL ASSETS	18,274,061,712	20,414,638,041	11.7	21,371,518,994		21,443,453,472	0.3	22,540,981,266	5.1
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ²	305,777,786	254,571,036	-16.7	327,542,730	28.7	339,443,504	3.6	313,847,089	-7.5
Accrued Dividends & Interest Payable on Shares & Deposits	16,752,124	15,431,309	-7.9	15,508,657	0.5	25,736,631	66.0	49,712,171	93.2
Allowance for Credit Losses on Off-Balance Sheet Credit	0	0	N/A	0	N/A	354,692	N/A	231,202	-34.8
Borrowings Notes & Interest Payable	445,037,247	326,031,042	-26.7	816,077,551	150.3	1,238,183,308	51.7	1,483,135,581	19.8
Total Shares & Deposits	15,776,560,009	17,965,612,286		18,524,043,473		18,012,427,098	-2.8	18,722,919,585	3.9
TOTAL LIABILITIES ³	16,544,127,166	18,561,645,673		19,683,172,411			-0.3	20,569,845,628	4.9
Undivided Earnings	1,401,640,886	1,532,519,201		1,845,118,514		1,905,513,293	3.3	1,989,969,528	4.4
Other Reserves	328,293,660	320,473,167		-156,771,931		-78,205,054	50.1	-18,833,890	75.9
TOTAL EQUITY	1,729,934,546	1,852,992,368		1,688,346,583			8.2	1,971,135,638	7.9
TOTAL LIGHT	18,274,061,712	20,414,638,041		21,371,518,994		21,443,453,472	0.3	22,540,981,266	5.1
TOTAL EINDIETTES, STIARES, & EQUIT	10,274,001,712	20,414,000,041	11.7	21,071,010,004	7.7	21,440,400,472	0.0	22,040,301,200	0.1
INCOME & EXPENSE			1						
Interest Income*	585,941,577	573,190,755	-2.2	688,148,577	20.1	930,833,706	35.3	843,603,609	20.8
Interest Expense*	108,386,669	83,500,674		106,961,205		292,363,476	173.3	325,506,441	48.4
Net Interest Income*	477,554,908	489,690,081		581,187,372		638,470,230	9.9	518,097,168	8.2
Provision for Loan/Lease Losses or Total Credit Loss Expense*	59,161,317	24,475,595		45,335,250			90.5	83,603,040	29.1
Non-Interest Income*	372,394,135	440 744 007	12.4	357,087,680	-14.7	371,045,010	3.9	299,217,419	7.5
		418,711,807							
Non-Interest Expense* NET INCOME (LOSS)*	669,789,478 120,998,248	719,972,920 163,953,373		767,958,798 124,981,004		807,221,308 115,949,714		640,693,431 93,018,116	5.8 7.0
TOTAL CUI's	94	91	2.0	00	1 1	00	2.0	84	4.5
TOTAL CU's		91	-3.2	90	-1.1	88	-2.2	84	-4.5
* Income/Expense items are year-to-date while the related %change ra	uos are annualized.				-				
# Means the number is too large to display in the cell					-				1
Prior to March 2022, Time and Other Deposits were included in Invest		1:120	1		1				
² Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" a		/e Liabilities" 			-				-
³ Prior to 3/31/19, Total Liabilities did not include Total Shares and Dep	osits.		1						
			1					1. Summary	Financial

		Key F	Ratios⁵						
Return to cover		For Charter :							
01/09/2025		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A			Region: Nation * Pee	Group: All * Reportin	g State = 'MC)' * Type Inclu	ded: Federally Insure	d State Credit	Union
	Count	of CU in Peer Group :			9	. , , ,			
					Dec-2023			Sep-2024	
	Dec-2020	Dec-2021	Dec-2022	Dec-2023	PEER Avg.**	Percentile**	Sep-2024	PEER Avg.**	Percentile*
CAPITAL ADEQUACY RATIOS									
Net Worth/Total Assets for Prompt Corrective Action ⁶	9.68	9.46	9.62	9.93	N/A	N/A	9.70	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL	10.09	9.83	10.02	10.49	N/A	N/A	10.32		N/A
Risk-Based Capital Ratio	N/A	N/A	13.63	13.91	N/A	N/A	14.27	N/A	N/A
GAAP Equity / Total Assets	9.47	9.08	7.90	8.52	N/A	N/A	8.74		N/A
Loss Coverage	10.91	9.10	12.05	15.47	N/A	N/A	14.13	N/A	N/A
LOSS COVERAGE	10.91	9.10	12.03	13.47	IN/A	IN/A	14.13	IN/A	IN//
ASSET QUALITY RATIOS									
Delinquent Loans / Total Loans	0.51	0.45	0.53	0.78	N/A	N/A	0.79	N/A	N/A
Delinquent Loans / Net Worth	3.28	2.78	3.77	5.59	N/A	N/A	5.57	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans ²	0.40	0.25	0.26	0.45	N/A	N/A	0.57	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	0.93	0.71	0.84	1.25	N/A	N/A	1.36		N/A
Other Non-Performing Assets / Total Assets	0.07	0.02	0.03	0.04	N/A	N/A	0.03		N/A
Carlot Hotel Constituting / 1888/187 February 1888/18	0.01	0.02	0.00	0.01		747.	0.00	1471	
MANAGEMENT RATIOS									
Net Worth Growth ¹	7.53	9.43	6.46	3.44	N/A	N/A	3.90	N/A	N/A
Share Growth ¹	22.63	13.88	3.11	-2.76	N/A	N/A	5.26		N/A
Loan Growth ¹	8.11	5.63	21.64	4.35	N/A	N/A	1.81	N/A	N/A
Asset Growth ¹	20.95	11.71	4.69	0.34	N/A	N/A	6.82		N/A
Investment Growth ¹	60.02		-24.08	-9.48	N/A	N/A	25.47	N/A	N/A
Membership Growth ¹	2.49	1.35	3.75	0.85	N/A	N/A	1.34	N/A	N/A
Membership Growth	2.40	1.55	0.70	0.00	11//	19/74	1.04	IN/A	14//
EARNINGS RATIOS									
Net Income / Average Assets (ROAA) ¹	0.72		0.60	0.54	N/A	N/A	0.56		N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.66		0.70	0.49	N/A	N/A	0.44	N/A	N/A
Non-Interest Expense / Average Assets ¹	4.01	3.72	3.68	3.77	N/A	N/A	3.88	N/A	N/A
PLLL or Credit Loss Expense / Average Assets ¹	0.35	0.13	0.22	0.40	N/A	N/A	0.51	N/A	N/A
LIQUIDITY									
Total Loans / Total Assets	62.25	58.86	68.39	71.13	N/A	N/A	68.58	N/A	N/A
Cash + Short-Term Investments / Assets ³	18.23	17.89	8.71	9.65	N/A	N/A	14.26	N/A	N/A
SENSITIVITY TO MARKET RISK									
Est. NEV Tool Post Shock Ratio ⁴	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 ⁴	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
Exam date ratios are annualized.									
² Exam Date Ratio is based on Net Charge Offs over the last 12 months									
³ This ratio relies on maturity distribution of investments reported per 5300 in	structions. Thus, the maturity	distribution could be bas	ed on the repricing interva	and not the actual maturi	ty of the investm	ent.			
⁴ Applicable for credit unions under \$500 million.								ļ	
⁵ The FPR was recently reorganized resulting in some ratios being relocated	but not deleted. The ratio you	u are looking for may be o	n the Historical Ratios tab.						

		Supplemental Ra	atios**		
Return to cover		For Charter : N/A			
01/09/2025		Count of CU: 84			
CU Name: N/A		Asset Range : N/A			
Peer Group: N/A			on: Nation * Peer Gro	up: All * Reporting_St	ate = 'MO' *
	Count of	CU in Peer Group : N/A			
	Dec-2020	Dec-2021	Dec-2022	Dec-2023	Sep-2024
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	155.17	158.73	124.46	117.26	126.38
ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	0.94	1.00	0.88	1.31	1.18
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.40	0.41	0.29	0.54	0.54
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	23.15	23.65	28.99	30.24	29.23
Participation Loans Outstanding / Total Loans	3.59	4.98	5.08	4.25	3.73
Participation Loans Purchased YTD / Total Loans Granted YTD	2.58	4.31	4.60	2.09	1.66
Participation Loans Sold YTD / Total Assets *	0.37	0.19	0.41	0.15	0.10
Total Commercial Loans / Total Assets	3.45	3.57	4.21	4.12	4.19
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.29	0.81	1.34	0.98	0.37
REAL ESTATE LENDING RATIOS					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	N/A	N/A	15.94	15.88	15.61
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	N/A	N/A	23.31	22.32	22.75
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	N/A	N/A	20.85	17.09	22.43
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	54.67	49.21	54.24
MISCELLANEOUS RATIOS					
Mortgage Servicing Assets / Net Worth	2.46	2.87	3.79	3.45	3.44
Unused Commitments / Cash & ST Investments	76.61	73.54	161.16	149.88	99.66
Short Term Liabilities / Total Shares and Deposits plus Borrowings	34.67	33.91	33.95	40.08	45.33
# 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.					
			3. Sı	pplemental Ratios	

			al Ratios ³						
Return to cover		For Charter :							
01/09/2025		Count of CU:							
CU Name: N/A		Asset Range :		All + B					
Peer Group: N/A		Criteria :	Region: Nation ^ Peei	Group: All A Reportin	ig_State = MO	· · I ype inciu	ided: Federally Insure	State Credit C	Inion
	Count	of CU in Peer Group:	N/A		Dec-2023			Sep-2024	
	Dec-2020	Dec-2021	Dec-2022	Dec-2023	DEED Ava	Percentile**	Sep-2024	PEER Avg	Porcontilo**
CAPITAL ADEQUACY	Dec-2020	Dec-2021	Dec-2022	Dec-2023	PEEK AV	Percentile	3ep-2024	PEER AVY	Percentile
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number									
of adopters	0	0	11	67	N/A	N/A	66	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
255555 (5252)									
Net Worth / Total Assets excluding CECL Transition Provision⁴	9.65	9.45	9.62	9.82	N/A	N/A	9.63	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) ²	9.65	9.45	9.61	N/A	N/A	N/A	N/A	N/A	N/A
Solvency Evaluation (Estimated)	110.99	110.33	109.13	110.16	N/A	N/A	110.56	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.10	4.41	4.69	6.55	N/A	N/A	7.04	N/A	N/A
ASSET QUALITY	0.10		1.00	0.00	1477		7.01		
Net Charge-Offs / Average Loans*	0.40	0.25	0.26	0.45	N/A	N/A	0.57	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	101.59	99.90		88.15		N/A	90.15	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	1.16	-1.03	-9.15	-8.44	N/A	N/A	-5.90	N/A	N/A
Delinquent Loans / Assets	0.32	0.26	0.36	0.55	N/A	N/A	0.54	N/A	N/A
EARNINGS	0.52	0.20	0.50	0.55	13/73	19/75	0.54	11/75	IN/A
Gross Income/Average Assets*	5.67	5.03	5.08	6.01	N/A	N/A	6.77	N/A	N/A
Yield on Average Loans * 1	4.70	4.42	4.39	5.21	N/A	N/A	5.86	N/A	N/A
Yield on Average Loans* Yield on Average Investments*	1.49	0.79	1.61	3.04	N/A	N/A	4.26	N/A	N/A
Fee & Other Op.Income / Avg. Assets*	2.16	2.07	1.79	1.66	N/A	N/A	1.65	N/A	N/A
Cost of Funds / Avg. Assets*	0.65	0.43	0.51	1.37	N/A N/A	N/A	1.97	N/A	N/A
Net Margin / Avg. Assets*	5.02	4.60	4.57	4.64	N/A N/A	N/A N/A	4.79	N/A	N/A N/A
Net Interest Margin / Avg. Assets* Net Interest Margin/Avg. Assets*	2.86	2.53	2.78	2.98	N/A N/A	N/A N/A	3.14	N/A	N/A N/A
ŭ ŭ			72.32		N/A N/A	N/A N/A	57.40		N/A N/A
Non-Interest Expense /Gross Income	70.80	73.94		62.78				N/A	
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	2.73	2.49		2.32	N/A	N/A	2.17	N/A	N/A
Net Operating Exp. /Avg. Assets*	3.32	3.07	3.02	3.12	N/A	N/A	3.25	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	28.24	33.24	31.21	28.11	N/A	N/A	26.26	N/A	N/A
Reg. Shares / Total Shares & Borrowings	33.95	36.26	34.66	30.45	N/A	N/A	27.74	N/A	N/A
Total Loans / Total Shares	72.10	66.88	78.91	84.68	N/A	N/A	82.57	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	95.90	96.67	97.37	96.25	N/A	N/A	95.70	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	55.93	59.08	56.99	51.75	N/A	N/A	48.09	N/A	N/A
Borrowings / Total Shares & Net Worth	2.54	1.65	3.97	6.15	N/A	N/A	7.09	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	4.49	4.49	4.45	4.76	N/A	N/A	4.77	N/A	N/A
Borrowers / Members	64.94	146.57	201.68	193.77	N/A	N/A	176.07	N/A	N/A
Members / Full-Time Empl.	359.26	368.35		374.13	N/A	N/A	383.18	N/A	N/A
Avg. Shares Per Member	\$10,032	\$11,272	\$11,202	\$10,801	N/A	N/A	\$11,115	N/A	N/A
Avg. Loan Balance	\$11,138	\$5,144	\$4,383	\$4,720	N/A	N/A	\$5,213	N/A	N/A
Salary And Benefits / Full-Time Empl.*	\$76,694	\$83,849	\$84,802	\$88,065	N/A	N/A	\$95,434	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing	3)								

^{*} Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)

4. Historical Ratios

^{**}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.

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.

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.

³ 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.

⁴ 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.

		A	4-						
Return to cover		Asse For Charter :							
01/09/2025		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting State = 'MO' *	Type Inc	luded: Federally Insur	ed State
	Count	of CU in Peer Group :	_				,,,		
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
ASSETS								,	
CASH AND DEPOSITS									
Cash On Hand	255,759,769	239.887.867	-6.2	285,342,191	18.9	275,745,727	-3.4	261.682.966	-5.1
Cash On Deposit	11, 11, 11							,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Cash on Deposit in Corporate Credit Unions	377,611,421	384,032,662	1.7	173,850,356	-54.7	218,676,609	25.8	386,666,089	76.8
Cash on Deposit in a Federal Reserve Bank	1,103,216,693	1,837,007,643	66.5		-81.8		72.8	, ,	141.1
Cash on Deposit in Other Financial Institutions	536,953,877	388,651,377	-27.6			, ,	-12.4	, , ,	49.6
Total Cash on Deposit	2,017,781,991	2,609,691,682	29.3				38.5		111.2
Time and Other Deposits ¹	670,306,142	665,259,948	-0.8	560,682,978	-15.7	450,863,794	-19.6	, , ,	-0.8
TOTAL CASH AND DEPOSITS	2,943,847,902	3,514,839,497	19.4	1,536,640,977	-56.3	1,683,376,768	9.5		62.1
INVESTMENT SECURITIES		2,2 : 1,000,101		1,000,010,011		1,000,010,100		_,:,:,	
Equity Securities	29,126,327	115,070,502	295.1	203,975,827	77.3	165,992,908	-18.6	187,576,049	13.0
Trading Debt Securities	77,823,105	86,878,088	11.6			0	N/A	, ,	N/A
Available-for-Sale Debt Securities	2,460,987,213	3,127,880,404	27.1	3,262,394,999	4.3	2,703,089,375		,	-5.2
Held-to-Maturity Debt Securities	149,746,599	159,523,399	6.5	, , ,	151.5		-14.1	, , ,	-8.5
Allowance for Credit Losses on HTM Debt Securities	0	0	N/A	0		011,100,000	N/A	, ,	N/A
TOTAL INVESTMENT SECURITIES	2,717,683,244	3,489,352,393	28.4	3,867,560,000		3,213,551,663	-16.9		-4.6
OTHER INVESTMENTS	2,717,000,244	0,400,002,000	20.4	0,007,000,000	10.0	0,210,001,000	-10.5	0,000,000,000	7.0
Nonperpetual Contributed Capital	1,684,996	1,877,296	11.4	1,334,396	-28.9	1,182,396	-11.4	600,796	-49.2
Perpetual Contributed Capital	15,419,984	16,651,937	8.0		0.0		2.7	,	3.9
All Other Investments ²	116,726,946	125,951,310	7.9	-,,	-13.5	,,		, -,	-4.6
TOTAL OTHER INVESTMENTS	133,831,926	144,480,543	8.0		-12.2	126,554,394	-0.3	,,	-3.8
LOANS HELD FOR SALE	103,031,142	223,975,538	117.4		-93.3				33.6
LOANS AND LEASES	103,031,142	223,913,330	117.4	14,949,299	-93.3	40,023,073	171.7	34,200,004	33.0
Consumer Loans (Non-Residential, Non-Commercial)	6,267,862,650	6,719,937,946	7.2	8,341,176,345	24.1	8,454,595,873	1.4	8,165,221,488	-3.4
1- to 4-Family Residential Property Loans/Lines of Credit ³	4,398,425,065	4,483,255,176	1.9		18.4			-,, ,	7.5
, , ,			6.6	, , ,	-17.1	38,958,323	-43.7		-14.7
All Other (Non-Commercial) Real Estate Loans/Lines of Credit ³	78,256,660	83,391,886 660,476,163	15.7	69,167,974 773,107,121	17.1	752,280,837	-43.7 -2.7	, ,	8.5
Commercial Loans/Lines of Credit Real Estate Secured 3	570,845,943 60,088,700	69,108,532	15.7		82.2	131,517,477	4.5	· · · · · ·	-2.6
Commercial Loans/Lines of Credit Not Real Estate Secured ³ TOTAL LOANS & LEASES		, ,		, ,			4.3	, ,	1.4
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR	11,375,479,018	12,016,169,703	5.6	14,616,864,103	21.6	15,252,447,821	4.3	15,459,623,893	1.4
CREDIT LOSSES ON LOAN & LEASES)	(89,824,348)	(85,170,802)	-5.2	(96,289,391)	13.1	(139,288,464)	44.7	(154,092,327)	10.6
OTHER ASSETS									
Foreclosed and Repossessed Assets	12,551,638	4,058,135	-67.7	5,513,439	35.9	8,027,557	45.6	6,911,279	-13.9
Land and Building	383,745,884	402,353,325	4.8		5.3	422,840,487	-0.2	, ,	-1.6
Other Fixed Assets	69,564,187	67,975,350	-2.3	69,810,464	2.7	66,879,252		, ,	-2.5
NCUA Share Insurance Capitalization Deposit	141,228,983	162,174,271	14.8					,, -	-1.4
Intangible Assets	1,825,754	1,582,360	-13.3	79,528,188		76,586,986	-3.7	· · · · · · · · · · · · · · · · · · ·	5.1
Other Assets	481,096,382	472,847,728	-13.3		16.2		-5.3	, ,	1.2
TOTAL OTHER ASSETS	1,090,012,828	1,110,991,169	1.9		17.5		-3.0	, ,	-0.1
TOTAL ASSETS	18,274,061,712	20,414,638,041	11.7	, , ,	4.7	21,443,453,472	0.3	, - ,,	5.1
TOTAL ASSETS TOTAL CU's	94	20,414,636,041	-3.2					,, ,	-4.5
# Means the number is too large to display in the cell	34	31	-5.2] 90	-1.1		-2.2	04	-4.0
¹ Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks	S&Is savings hanks Log	ins to and investments in	atural ner	son credit unions and All o	ther invest	tments in corporate credit	Inione		
 Prior to March 2022, Loans to, deposits in, and investments in natural person credit un 	•					· · · · · · · · · · · · · · · · · · ·		oite and investments is	ural

² 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.

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

5. Assets

	L	iabilities, Shares &	Equity								
Return to cover		For Charter :	N/A								
01/09/2025		Count of CU:									
CU Name: N/A		Asset Range :									
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'MO' *	MO' * Type Included: Federally Insured				
	Count of (CU in Peer Group :	N/A								
	D	D	0/ 01	D	0/ 01	D	0/ 01	0004	0/ 01		
LIABILITIES, SHARES AND EQUITY	Dec-2020	Dec-2021	% Cng	Dec-2022	% Cng	Dec-2023	% Cng	Sep-2024	% Cng		
LIABILITIES, SHAKES AND EQUIT											
Accounts Payable, Accrued Interest on Borrowings, & Other											
Liabilities ¹	305,777,786	254,571,036	-16.7	327,542,730	28.7	339,443,504	3.6	313,847,089	-7.5		
Accrued Dividends and Interest Payable	16752124	15431309	-7.9	15508657	0.5	25736631	66.0	49712171	93.2		
Other Borrowings	445,037,247	326,031,042	-26.7	816,077,551	150.3	1,238,183,308	51.7	1,483,135,581	19.8		
Allowance for Credit Losses on Off-Balance Sheet Credit	0	0	N/A	0	N/A	254 600	NI/A	004 000	-34.8		
Exposures	U	U	N/A	0	N/A	354,692	N/A	231,202	-34.8		
SHARES AND DEPOSITS											
Share Drafts	3,565,896,436	4,175,177,724	17.1	4,319,251,165	3.5	4,099,939,626	-5.1	4,113,378,410			
Regular Shares	5,507,377,896	6,633,007,154	20.4	6,703,613,857	1.1	5,862,509,169	-12.5	5,604,497,825			
Money Market Shares	3,719,331,051	4,392,012,123	18.1	4,265,574,326	-2.9	3,800,227,795	-10.9	4,011,323,650			
Share Certificates	1,979,879,721	1,764,830,876	-10.9	2,204,967,595	24.9	3,198,436,780		3,967,467,151	24.0		
IRA/KEOGH Accounts	866,138,550	863,467,134	-0.3		-2.5	845,492,384	0.4	829,091,870			
All Other Shares	62,857,321	66,203,904	5.3		5.0	69,986,321	0.6	83,704,140			
Non-Member Deposits	75,079,034	70,913,371	-5.5	-,,	68.3	135,835,019	13.8	113,456,531	-16.5		
TOTAL SHARES AND DEPOSITS	15,776,560,009	17,965,612,286	13.9	-,- ,, -	3.1	18,012,427,098	-2.8	18,722,919,585			
TOTAL LIABILITIES ²	16,544,127,166	18,561,645,673	12.2	19,683,172,411	6.0	19,616,145,233	-0.3	20,569,845,628	4.9		
EQUITY:											
Undivided Earnings ³	1,401,640,886	1,532,519,201	9.3	1,845,118,514	20.4	1,905,513,293	3.3	1,989,435,292			
Other Reserves	339,125,714	369,606,630	9.0	-,,-	-51.5	171,945,186		146,270,041	-14.9		
Appropriation For Non-Conforming Investments (SCU Only)	50,795	50,795	0.0	,	-56.2	17,975	-19.2	17,975			
Equity Acquired in Merger	20,687,868	23,283,740	12.5	24,899,919	6.9	23,301,029	-6.4	26,245,874			
Noncontrolling Interest in Consolidated Subsidiaries	1,420,931	1,188,488	-16.4	0		8,147,078	N/A	5,555,270			
Accumulated Unrealized G/L on Cash Flow Hedges	-1,132,233	85,091	107.5		3,207.3	2,360,884	-16.1	0			
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	-11,271	N/A	0	100.0	0	N/A	0	N/A		
Accumulated Unrealized Gains (Losses) on Available for Sale	28,247,830	-32,459,619	-214.9	-328,514,068	-912.1	-249,012,629	24.2	-160,728,741	35.5		
Debt Securities ⁴	00.407.045	44.070.007	04.0	05.450.000	440	04.004.537	0.0	00.404.000	-3.5		
Other Comprehensive Income Net Income	-60,107,245 0	-41,270,687 0	31.3 N/A	-35,159,932 0	14.8 N/A	-34,964,577 0	0.6 N/A	-36,194,309 534,236			
EQUITY TOTAL	1,729,934,546	1,852,992,368	7.1	1,688,346,583	-8.9	1,827,308,239	8.2	1,971,135,638			
TOTAL LIABILITIES, SHARES, & EQUITY	18,274,061,712	20,414,638,041	11.7	21,371,518,994	-o.9 4.7	21,443,453,472	0.2	22,540,981,266			
TOTAL NET WORTH	1,763,983,145	1,930,294,501	9.4		6.5	2,125,651,249		2,187,777,611			
# Means the number is too large to display in the cell	1,700,900,140	1,500,254,001	9.4	2,004,340,400	0.5	2,120,001,249	5.4	2,101,111,011	2.9		
1 Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "Not	a-Trading Derivative Liabilitie	oe"									
² Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.	- Hading Delivative Liabilitie	,,,									
Regular Reserves have been included in Undivided Earnings for periods prior to	3/31/22							6. LiabShEquity			

		Income Stateme	ant*						
Return to cover		For Charter :							
01/09/2025		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Repo	orting_State = 'MO' *	Type Inclu	ided: Federally Insur	ed State
	Count	of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
INTEREST INCOME YEAR-TO-DATE									
Interest on Loans	519,517,351	524,200,894	0.9	590,675,504	12.7	779,442,827	32.0	677,525,252	15.9
Less Interest Refund	(454,466)	(457,041)	0.6	(530,908)	16.2	(570,963)	7.5	(249,134)	-41.8
Income from Investments	54,634,098	49,446,902	-9.5	97,997,783	98.2	151,953,747	55.1	166,218,217	45.8
Other Interest Income ¹	12,244,594	N/A		6,198		8,095	30.6	109,274	1,699.9
TOTAL INTEREST INCOME	585,941,577	573,190,755	-2.2	688,148,577	20.1	930,833,706	35.3	843,603,609	20.8
INTEREST EXPENSE YEAR-TO-DATE									
Dividends	77,041,198	58,724,890	-23.8	69,535,957	18.4	167,411,561	140.8	191,700,505	52.7
Interest on Deposits	20,470,017	15,085,898	-26.3	16,208,541	7.4	48,667,450	200.3	50,544,138	38.5
Interest on Borrowed Money	10,875,454	9,689,886	-10.9	21,216,707	119.0	76,284,465	259.5	83,261,798	45.5
TOTAL INTEREST EXPENSE	108,386,669	83,500,674	-23.0	106,961,205	28.1	292,363,476	173.3	325,506,441	48.4
NET INTEREST INCOME	477,554,908	489,690,081	2.5	581,187,372	18.7	638,470,230	9.9	518,097,168	8.2
Provision for Loan & Lease Losses or Total Credit Loss Expense	59,161,317	24,475,595	-58.6	45,335,250	85.2	86,344,218	90.5	83,603,040	29.1
NON-INTEREST INCOME YEAR-TO-DATE									
Fee Income	115,954,272	125,301,941	8.1	136,748,234	9.1	138,609,094	1.4	104,003,348	0.0
Overdraft Fee Income (included in Fee Income above)	N/A	N/A		N/A		N/A		20,126,910	
Non-Sufficient Funds Fee Income (included in Fee Income									
above)	N/A	N/A		N/A		N/A		16,028,148	
Other Income	244,168,705	275,248,881	12.7	236,945,307	-13.9	216,261,848	-8.7	168,668,148	4.0
Gain (Loss) on Equity and Trading Debt Securities (includes									
changes in fair value and realized gains/losses from Equity and									
Trading Debt Securities)	220,311	11,333,102	5,044.1	-27,164,116	-339.7	19,255,009	170.9	18,200,427	26.0
Gain (Loss) on all other Investments or other Hedged items (not	4045000								
Equity or Trading Debt Securities)	4,015,688	3,253,244	-19.0	110,277	-96.6	-7,626,023	,	4,287,668	175.0
Gain (Loss) on Derivatives	6,564,646	723,489	-89.0	, ,	-274.8	-124,097	90.2	1,922,349	,
Gain (Loss) on Disposition of Fixed Assets	-538,302	-869,182	-61.5	,		-703,732		-1,768,039	
Gain (Loss) on Sales of Loans and Leases	N/A	N/A		6,942,510		232,769		-1,769,786	
Gain (Loss) on Sales of Other Real Estate Owned	N/A	N/A		-6,773		-72,831	-975.3	-5,786	89.4
Gain from Bargain Purchase (Merger)	0	145,618	1	0		0	N/A	0	N/A
Other Non-interest Income	2,008,815		78.0	 '''		5,212,973	3.7	5,679,090	45.3
TOTAL NON-INTEREST INCOME	372,394,135	418,711,807	12.4	357,087,680	-14.7	371,045,010	3.9	299,217,419	7.5
NON-INTEREST EXPENSE YEAR-TO-DATE									1
Employee Compensation & Benefits	335,727,716	362,815,194	8.1	380,718,100		392,551,781	3.1	314,647,280	6.9
Travel, Conference Expense	4,445,052	4,289,370		6,624,710		7,804,879	17.8	5,824,066	-0.5
Office Occupancy	43,330,443	45,588,061	5.2	47,358,129		48,251,534	1.9	37,321,332	3.1
Office Operation Expense	127,630,490	134,328,113	5.2	144,091,310		152,024,590	5.5	119,809,514	5.1
Educational and Promotion	27,709,105	32,725,062	18.1	36,960,445		41,106,674	11.2	33,804,461	9.6
Loan Servicing Expense	47,572,883	53,056,023	11.5	53,521,514	0.9	55,270,683	3.3	43,093,613	4.0
Professional, Outside Service	51,792,528	56,759,534	9.6		13.9	68,221,847	5.5	53,452,343	4.5
Member Insurance	162,612	93,113	-42.7	164,519		167,230	1.6	145,280	15.8
Operating Fees	1,904,075	1,863,283	-2.1	2,029,805		2,269,657	11.8	1,769,584	4.0
Miscellaneous Non-Interest Expense	29,514,574	28,455,167	-3.6	, ,		39,552,433	24.2	30,825,958	3.9
TOTAL NON-INTEREST EXPENSE	669,789,478	719,972,920				807,221,308	5.1	640,693,431	5.8
NET INCOME (LOSS)	120,998,248	163,953,373	35.5	124,981,004	-23.8	115,949,714	-7.2	93,018,116	7.0
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* All Income/Expense amounts are year-to-date while the related % change ratio									
¹ For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to	12/31/20, this includes Ur	realized Gain (Loss) due t	to change	in fair value of Equity and	Trading Deb	t Securities.		7.IncExp	

		Loans							
Return to cover		For Charter :	N/A						
01/09/2025		Count of CU:	84						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Inc	luded: Federally Insur	ed
	Count	of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
LOANS AND LEASES									
Unsecured Credit Card Loans	429,556,036	413,194,242		457,917,041	10.8	479,685,506	4.8	478,687,990	-0.2
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	•	,	0	,	0		0	,
Non-Federally Guaranteed Student Loans	45,279,478	, ,		42,747,563		,,	3.1	47,495,974	7.8
All Other Unsecured Loans/Lines of Credit	454,911,608		-13.2	417,842,620	5.8	473,684,429		478,195,524	1.0
New Vehicle Loans	1,387,880,571	1,422,418,508	2.5	2,029,055,356	42.6	1,975,847,717	-2.6	1,822,293,456	-7.8
Used Vehicle Loans	3,479,489,792	3,932,162,320		, , ,	22.6		1.4	4,783,419,512	-2.2
Leases Receivable	427,659		22.8	,	23.5	,	-25.3	408,569	-15.7
All Other Secured Non-Real Estate Loans/Lines of Credit	470,317,506	514,933,241	9.5	573,005,500	11.3	591,423,117	3.2	554,720,463	-6.2
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien	3,341,513,925	3,440,566,347	3.0	3,944,930,419	14.7	4,241,127,975	7.5	4,469,871,825	5.4
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien	1,056,911,140	1,042,688,829	-1.3	1,362,592,441	30.7	1,633,967,337	19.9	1,847,105,693	13.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	78,256,660	83,391,886	6.6	69,167,974	-17.1	38,958,323	-43.7	33,234,382	-14.7
Commercial Loans/Lines of Credit Real Estate Secured	570,845,943	660,476,163	15.7	773,107,121	17.1	752,280,837	-2.7	816,112,669	8.5
Commercial Loans/Lines of Credit Not Real Estate Secured	60,088,700	69,108,532	15.0	125,889,803	82.2	131,517,477	4.5	128,077,835	-2.6
TOTAL LOANS & LEASES	11,375,479,018	12,016,169,703	5.6	14,616,864,103	21.6	15,252,447,821	4.3	15,459,623,893	1.4
LOANS GRANTED									
Number of Loans Granted Year-to-Date	457,712	1,542,655	237.0	1,466,400	-4.9	878,569	-40.1	306,150	-65.2
Amount of Loans Granted Year-to-Date	7,214,210,536	7,582,263,337	5.1	7,737,331,908	2.0	5,808,535,253	-24.9	3,879,802,039	-33.2
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
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
First Time Homebuyer Program	17	17	0.0	16	-5.9	16	0.0	14	-12.5
Credit Builder	25	12	-52.0	13	8.3	13	0.0	14	7.7
Payday Alternative Loans (PAL loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
GOVERNMENT GUARANTEED LOANS									
Non-Commercial Loans									
Small Business Administration (SBA) Outstanding Balance	99,957,412	32,344,594	-67.6	3,544,078	-89.0	1,564,220	-55.9	1,301,488	-16.8
SBA Guaranteed Portion	92,719,520	22,545,318	-75.7	3,306,283	-85.3	1,413,428	-57.3	1,130,819	-20.0
Paycheck Protection Program (PPP) Loans (included in SBA)	99,424,995	31,597,770	-68.2	1,512,660	-95.2	541,083	-64.2	326,774	-39.6
Outstanding Balance		, ,	-00.2	1,512,000		,		320,174	
Other Government Guaranteed Outstanding Balance	12,356,129				-9.2	0	-100.0	0	N/A
Other Government Guaranteed Guaranteed Portion	12,064,663	12,657,221	4.9	11,628,775	-8.1	0	-100.0	0	N/A
Commercial Loans									
SBA Commercial Loans Outstanding Balance	4,237,625		-24.3	3,393,835	5.8	, ,	223.4	22,486,373	104.9
SBA Commercial Loans Guaranteed Portion	3,303,479	, ,		2,671,401	8.0	-, - ,	280.4	21,472,619	111.3
Other Government Guaranteed Commercial Loans Outstanding Balance	0	1,512,063		,- ,				15,297,481	13.8
Other Government Guaranteed Commercial Loans Guaranteed Portion	0	1,478,073	N/A	2,349,566	59.0	13,278,621	465.2	14,974,267	12.8
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		Delinquent Loan Info	ormation						
Return to cover		For Charter :							
01/09/2025		Count of CU :							
CU Name: N/A		Asset Range :							<u> </u>
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Incl	uded: Federally Insu	red
	Count	of CU in Peer Group :	N/A						
			a. a.		a		2/ 21		
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES				404 400 000					
30 to 59 Days Delinquent	84,157,272	88,612,277	5.3	- , -,	48.3	181,747,403	38.3	151,920,425	
60 to 89 Days Delinquent	N/A	N/A		33,574,045		44,617,658		50,448,257	
90 to 179 Days Delinquent ¹	45,224,957	42,729,157			-33.9	43,054,241	52.4	47,947,459	
180 to 359 Days Delinquent	7,652,710	5,934,970			111.0	28,104,739		19,048,623	
> = 360 Days Delinquent	5,011,554	4,992,483		, ,	-39.7	3,011,440		4,481,170	
Total Delinquent Loans - All Types (> = 60 Days)	57,889,221	53,656,610		, ,	44.2	118,788,078	53.5	121,925,509	
% Delinquent Loans / Total Loans	0.51	0.45			18.5	0.78	47.1	0.79	
Amount of Loans in Non-Accrual Status	31,816,809	30,275,991	-4.8	37,850,385	25.0	72,851,684	92.5	61,109,053	-16.1
COMMERCIAL LOAN DELINQUENCY RATIOS ¹									
% Comm Lns > = 30 Days Delinquent	0.99	1.23			-51.4	4.03		1.74	
% Comm Lns > = 60 Days Delinquent	0.15	0.68	357.8	0.31	-55.2	2.05	571.7	0.70	-65.9
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	3,293,500	3,297,298		, ,	39.3	8,962,044		5,348,514	
60 to 89 Days Delinquent ¹	N/A	N/A		2,067,076		2,879,383		2,551,050	
90 to 179 Days Delinquent ¹	3,334,923	2,791,513		, ,	-20.3	4,029,478	81.2	3,412,882	
180 to 359 Days Delinquent	151,295	39,554			123.1	167,618		1,169,201	
> = 360 Days Delinquent	91,674	58,533			-59.5	· · · · · · · · · · · · · · · · · · ·	-	12,561	20.3
Total Delinquent Credit Card Lns (> = 60 Days)	3,577,892	2,889,600			52.4	7,086,917	60.9	7,145,694	
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	0.83	0.70	-16.0	0.96	37.5	1.48	53.6	1.49	1.0
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
30 to 59 Days Delinquent	0	0				0		0	,
60 to 89 Days Delinquent ¹	N/A	N/A		0		0	-	0	,,
90 to 179 Days Delinquent ¹	0	0				0	-	0	, .
180 to 359 Days Delinquent	0	0	-			0	-	0	, .
> = 360 Days Delinquent	0	0		0	N/A	0	,	0	,,
Total PAL I and II Loans Delinquent > = 60 Days	0	0	,		N/A	0	-	0	,,
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
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	320,685	498,091	55.3	,	-25.4	792,450		614,930	
60 to 89 Days Delinquent ¹	N/A	N/A		69,693		96,854	39.0	113,991	
90 to 179 Days Delinquent ¹	404,847	50,543		,	60.7	103,394	27.3	48,513	
180 to 359 Days Delinquent	0	1,434		,	73.6	0	-100.0	63,418	
> = 360 Days Delinquent	0	0	N/A		N/A	0	N/A	0	,,
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	404,847	51,977	-87.2	153,403	195.1	200,248	30.5	225,922	12.8
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-	0.89	0.12	-86.1	0.36	188.7	0.45	26.6	0.48	4.7
Federally Guaranteed Student Loans %	3.00	3.12	00.1	3.00		3.10		3.10	ļ
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Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179	days delinquent.							9. Delinquent Loans	

	Deling	uent Loan Informati	on (conti	nued)					
Return to cover		For Charter :	_ `						
01/09/2025		Count of CU:	84						
CU Name: N/A		Asset Range :	_						
Peer Group: N/A				Nation * Peer Group:	All * Repo	orting State = 'MO' *	Type Inc	luded: Federally Insu	ıred
. co. c. cup.	Count of	CU in Peer Group :			1	<u>g_</u> e	. , , ,	l	1
			1071						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	4 % Chg
DELINQUENT LOANS BY CATEGORY (continued)									
All Other Unsecured Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		4,650,301		5,657,872	21.7	5,070,777	-10.4
60 to 89 Days Delinquent ¹	N/A	N/A		1,906,206		2,721,499	42.8	2,789,768	3 2.5
90 to 179 Days Delinquent ¹	N/A	N/A		2,241,898		3,294,392	46.9	3,418,560	3.8
180 to 359 Days Delinquent	N/A	N/A		264,980		373,512	41.0	428,314	14.7
> = 360 Days Delinquent	N/A	N/A		41,983		67,044	59.7	61,105	-8.9
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A		4,455,067		6,456,447	44.9	6,697,747	7 3.7
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other	11/0	N 1/A		4.07		4.00	07.0	4.40	
Unsecured Loans/Lines of Credit %	N/A	N/A		1.07		1.36	27.8	1.40	2.8
New Vehicle Loans									
30 to 59 Days Delinquent	10,768,591	9,790,168	-9.1	15,557,252	58.9	19,574,345	25.8	18,702,557	-4.5
60 to 89 Days Delinguent ¹	N/A	N/A		3,885,618		3,373,624	-13.2		
90 to 179 Days Delinguent ¹	5,367,942	4,370,772	-18.6	2,800,233	-35.9	3,302,430	17.9	5,062,908	53.3
180 to 359 Days Delinquent	612,624	625,186	2.1		-1.1	1,292,398	109.0		
> = 360 Days Delinquent	162,067	217,598	34.3		-9.9	147,536	-24.8		
Total Del New Vehicle Lns (> = 60 Days)	6,142,633	5,213,556	-15.1	7,500,340	43.9	8,115,988			
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.44	0.37	-17.2		0.9	0.41	11.1		
Used Vehicle Loans						****			
30 to 59 Days Delinguent	34,582,296	35,273,953	2.0	64,926,691	84.1	78,719,768	21.2	68,625,430	-12.8
60 to 89 Days Delinquent ¹	N/A	N/A	2.0	17,001,930	0	20,518,088			
90 to 179 Days Delinquent ¹	17.601.113	15.777.789	-10.4	14.544.694	-7.8	20.344.452	39.9		
180 to 359 Days Delinquent	2,828,918	2,072,999	-26.7	,. ,	183.2	8,785,270		-,- , -	
> = 360 Days Delinquent	561,285	206,197	-63.3	-,- ,	48.5	1,044,730		-, -, -	
Total Del Used Vehicle Lns (> = 60 Days)	20,991,316	18,056,985	-14.0		108.9	50,692,540		, , .	
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.60	0.46	-23.9	- , ,-	70.4	1.04		, ,	
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle									
Loans %	0.56	0.43	-22.0	0.66	51.9	0.86	29.7	0.94	9.4
Leases Receivable									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A) N/A
60 to 89 Days Delinquent ¹	N/A	N/A	14,71	0		0			
90 to 179 Days Delinquent ¹	0	0	N/A	0		0			
180 to 359 Days Delinquent	0	0				0			
> = 360 Days Delinquent	0	0				0			
Total Del Leases Receivable (> = 60 Days)	0	0			N/A	0	,.		
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.00	0.00	N/A		N/A	0.00	,.		
All Other Secured Non-Real Estate Loans/Lines of Credit	0.00	0.00	IN/A	0.00	IN/A	0.00	IN/A	0.00) IN//
30 to 59 Days Delinquent	N/A	N/A		3,895,413		7,839,951	101.3	5,898,045	5 -24.8
60 to 89 Days Delinquent 60 to 89 Days Delinquent 1	N/A N/A	N/A		1,500,737		1,756,905	101.3	-,,-	
	N/A	N/A		1,516,597		2,015,506			
90 to 179 Days Delinquent ¹ 180 to 359 Days Delinquent	N/A N/A	N/A N/A		985,935		1,041,105			
	N/A N/A	N/A							
> = 360 Days Delinquent	N/A N/A	N/A N/A		117,725		220,768	87.5 22.2		
Total Del All Other Secured Loans (> = 60 Days)	N/A N/A			4,120,994		5,034,284	18.4		_
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%		N/A	20.0	0.72	240 7	0.85			
Outstanding balances of loans affected by bankruptcy claims	27,104,262	18,359,436	-32.3	63,645,550	246.7	73,487,689		, ,	
Outstanding Troubled Debt Restructured loans or Modifications to Borrowers Experiencing Financial Difficulty	50,764,058	37,124,070	-26.9	37,550,099	1.1	33,814,677	-9.9	42,085,554	1 24.5
Amount of loans to borrowers experiencing financial difficulty not in compliance									
with modified loan terms	N/A	N/A		N/A		N/A		142	<u> </u>
# Means the number is too large to display in the cell									
1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60	- 179 days delinquent.						10. Del	inquent Loans (con	't)

Dellaman	44 45 4 Family Desider	stial and Other Nam O		1			1
Return to cover	it 1- to 4-Family Resider	For Charter : N/A	ommercial Real Estate L	oans			
01/09/2025		Count of CU : 84		+			
CU Name: N/A		Asset Range : N/A					
Peer Group: N/A			on: Nation * Peer Group:	All * Reporting_State = 'MO	* Type Inc	luded: Federally Insu	red
	Count of CU i	n Peer Group : N/A			7,00	,	
	Dec-2020	Dec-2021 % CI	hg Dec-2022	% Chg Dec-20	23 % Chg	Sep-2024	% Chg
DELINQUENT REAL ESTATE LOANS BY CATEGORY							
Secured by a 1st Lien on a single 1- to 4-Family Residential Property							
30 to 59 Days Delinquent	N/A	N/A	27,360,982	32,517,2	73 18.8	25,279,521	-22.3
60 to 89 Days Delinguent ¹	N/A	N/A	5,271,307	7,910,9	78 50.1	12,218,822	54.5
90 to 179 Days Delinguent ¹	N/A	N/A	3,709,785	6,629,4	41 78.7	8,255,834	24.5
180 to 359 Days Delinquent	N/A	N/A	2,049,772	2,815,0	29 37.3	2,525,698	-10.3
> = 360 Days Delinquent	N/A	N/A	1,191,941	583,5	14 -51.0	956,989	64.0
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent >	NI/A	NI/A	40,000,005	47,020,0	00 40 0	00.057.040	22.5
= 60 Days	N/A	N/A	12,222,805	17,938,9	62 46.8	23,957,343	33.5
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	0.31	0.	42 36.5	0.54	26.7
Secured by Junior Lien on a single 1- to 4-Family Residential Property							
30 to 59 Days Delinquent	N/A	N/A	6,823,921	10,129,1	86 48.4	12,534,995	23.8
60 to 89 Days Delinquent ¹	N/A	N/A	1,487,527	1,876,9	18 26.2	4,347,602	131.6
90 to 179 Days Delinguent ¹	N/A	N/A	737,832	2,011,8	11 172.7	3,117,757	55.0
180 to 359 Days Delinquent	N/A	N/A	618,829	749,3		1,555,748	
> = 360 Days Delinquent	N/A	N/A	714,731	450,5		673,857	
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent >= 60 Days	N/A	N/A	3,558,919	5,088,6		9,694,964	
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	0.26	0.	31 19.2	0.52	68.5
All Other (Non-Commercial) Real Estate Loans/Lines of Credit							
30 to 59 Days Delinguent	N/A	N/A	624,142	24,8	04 -96.0	35,047	41.3
60 to 89 Days Delinquent ¹	N/A	N/A	111,575	55,6		0	
90 to 179 Days Delinquent ¹	N/A	N/A	228,118		0 -100.0	0	_
180 to 359 Days Delinquent	N/A	N/A	136,049		0 -100.0	56,183	
> = 360 Days Delinquent	N/A	N/A	10,194		0 -100.0	0	
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days	N/A	N/A	485,936	55,6		56,183	
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	0.70	0.	14 -79.7	0.17	18.3
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	16,267,660.00	23,083,269	00 41.9	33,708,490.00	46.0
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	0.30	0.	39 29.0	0.53	36.0
# Means the number is too large to display in the cell							
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days d	lelinquent.	<u> </u>			11. D	elinquent RE Loans	

		Delinquent Commerc	ial Loans	S					T
Return to cover		For Charter :	N/A						1
01/09/2025		Count of CU:	84						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	oorting_State = 'MO'	Type Inc	cluded: Federally Insi	ured
	Count	of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY									
Construction and Development Loans									
30 to 59 Days Delinquent	N/A	N/A		659,186		5,292,803	702.9	2,550,000	-51.8
60 to 89 Days Delinguent ¹	N/A	N/A		0		2,312,966	N/A	0	-100.0
90 to 179 Days Delinquent ¹	N/A	N/A		0		0	N/A	921,363	N/A
180 to 359 Days Delinquent	N/A	N/A		0		0	N/A	0) N/A
> = 360 Days Delinquent	N/A	N/A		395,752		0	-100.0	0) N/A
Total Construction and Development loans delinquent > = 60 Days	N/A	N/A		395,752		2,312,966	484.4	921,363	3 -60.2
Construction and Development loans >= 60 Days / Total Construction and Development									
loans %	N/A	N/A		0.36		3.27	798.4	0.99	-69.7
Secured by Farmland									
30 to 59 Days Delinquent	N/A	N/A		0		0	N/A	0) N/A
60 to 89 Days Delinquent ¹	N/A	N/A		0		0		0	
4	N/A	N/A		0		0		0	
90 to 179 Days Delinquent 180 to 359 Days Delinquent	N/A	N/A		0		0		0	
> = 360 Days Delinquent	N/A	N/A		0		0			
Total loans Secured by Farmland delinquent > = 60 Days	N/A	N/A N/A		0		0	,	0	
, ,	N/A	N/A N/A				0.00	,	0.00	
Loans Secured by Farmland >= 60 Days Del / Total loans Secured by Farmland %	N/A	N/A		0.00		0.00	N/A	0.00	IN/A
Secured by Multifamily				201.00=		4 0 40 007	440.5	0.070.004	
30 to 59 Days Delinquent	N/A	N/A		321,907		1,649,887			
60 to 89 Days Delinquent ¹	N/A	N/A		0		0		0	
90 to 179 Days Delinquent ¹	N/A	N/A		0		0		154,880	
180 to 359 Days Delinquent	N/A	N/A		1,224,465		0		0	
> = 360 Days Delinquent	N/A	N/A		0		0		0	
Total loans Secured by Multifamily delinquent > = 60 Days	N/A	N/A		1,224,465		0		154,880	
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	N/A	N/A		0.64		0.00	-100.0	0.07	7 N/A
Secured by Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinquent	N/A	N/A		6		1,166,000		3,044,628	
60 to 89 Days Delinquent ¹	N/A	N/A		0		347,980	N/A	865,379	148.7
90 to 179 Days Delinquent ¹	N/A	N/A		39,547		296,035	648.6	1,120,701	1 278.6
180 to 359 Days Delinquent	N/A	N/A		0		9,216,927	N/A	0	-100.0
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	1,155,519	N/A
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60	N/A	N/A		20 547		0.000.040	######	0.444.500	-68.1
Days	N/A	N/A		39,547		9,860,942	***************************************	3,141,599	-68.1
Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del									1
/ Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		0.02		4.55	######	1.63	-64.2
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinquent	N/A	N/A		0		532,461		162,749	
60 to 89 Days Delinguent ¹	N/A	N/A		0		0	,	182,891	
90 to 179 Days Delinquent ¹	N/A	N/A		0		9,162		178,713	-
180 to 359 Days Delinquent	N/A	N/A		98,650		511,143	418.1	446,784	
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60	N1/A	N/A		00.050		520,305	427.4	000 000	5 55 1
Days	N/A	N/A		98,650		520,305	421.4	808,388	55.4
# Means the number is too large to display in the cell									
Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days de	linguent		Ì					12. Del Comm Loans	1

		Delinguent C	ial I :	•	T T	1		1
Return to cover		Delinquent Commerc For Charter :		S				
01/09/2025		Count of CU :						
CU Name: N/A		Asset Range :						
Peer Group: N/A		5		· Nation * Poor Group	All * Reporting_State = 'MO' *	Type Inc	ludod: Fodorally Insui	rod
reel Gloup. NA	Count	of CU in Peer Group :		. Nation Feel Gloup.	All Reporting_State - MO	Type IIIC	luded. I ederally illisui	eu
	Oddin	or oo iii r eer oroup .	11//					
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg Dec-2023	% Cha	Sep-2024	% Cha
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY	Dec-2020	Dec-2021	70 Ong	D60-2022	70 Ong Dec-2023	70 Ong	06p-2024	70 Olig
CATEGORY (continued)								
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)								
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		0.04	0.20	449.9	0.26	30.7
Loans to finance agricultural production and other loans to								
farmers								
30 to 59 Days Delinquent	N/A	N/A		0	0	N/A	0	N/A
60 to 89 Days Delinguent ¹	N/A	N/A		0			0	N/A
90 to 179 Days Delinquent ¹	N/A	N/A		0			0	N/A
180 to 359 Days Delinquent	N/A	N/A		0	·		0	N/A
> = 360 Days Delinquent	N/A	N/A		0			0	N/A
Total delinquent loans to finance agricultural production and other	IV/A	14/74		0	0	14//-3	0	13/73
loans to farmers > = 60 Days	N/A	N/A		0	0	N/A	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		0.00	0.00	N/A	0.00	N/A
Commercial and Industrial Loans								
30 to 59 Days Delinquent	N/A	N/A		1,300,356	8,888,559	583.5	1,775,933	-80.0
60 to 89 Days Delinquent ¹	N/A	N/A		162,062	746,814		, ,	54.8
90 to 179 Days Delinquent ¹	N/A	N/A		44,726			185,088	-81.8
180 to 359 Days Delinquent	N/A	N/A		80,502			146,976	-95.3
> = 360 Days Delinquent	N/A	N/A		12,313		-		N/A
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	N/A		299,603	4,917,298		1,539,687	-68.7
Commercial and Industrial Loans >= 60 Days / Total Commercial and	IN/A	IN/A		299,003	4,917,290	1,041.0	1,009,007	-00.7
Industrial Loans %	N/A	N/A		0.25	3.86	1,443.1	1.24	-67.8
Unsecured Commercial Loans								
30 to 59 Days Delinquent	N/A	N/A		336,420	0	-100.0	0	N/A
60 to 89 Days Delinquent ¹	N/A	N/A		72,305				N/A
90 to 179 Days Delinquent ¹	N/A	N/A		89,516				N/A
180 to 359 Days Delinquent	N/A	N/A		481,407	0		0	N/A
> = 360 Days Delinquent	N/A	N/A		401,407	486,874	-100.0 N/A	0	-100.0
	N/A	N/A		643,228	-	-24.3	39,282	-100.0
Total Unsecured Commercial Loans delinquent > = 60 Days	IN/A	IN/A		043,220	400,074	-24.3	39,202	-91.9
Unsecured Commercial Loans >= 60 Days / Total Unsecured	N/A	N/A		93.83	14.95	-84.1	1.21	-91.9
Commercial Loans %								
Unsecured Revolving Lines of Credit for Commercial Purposes	NI/A	N/A		0.700		400.0	4.040	NI/A
30 to 59 Days Delinquent	N/A			8,788	0		4,318	N/A
60 to 89 Days Delinquent ¹	N/A	N/A		38,009	20,000	-47.4	3,000	-85.0
90 to 179 Days Delinquent ¹	N/A	N/A		0	0		0	N/A
180 to 359 Days Delinquent	N/A	N/A		4,357	0		0	N/A
> = 360 Days Delinquent	N/A	N/A		0	0	N/A	0	N/A
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	N/A	N/A		42,366	20,000	-52.8	3,000	-85.0
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60								
Days / Total Unsecured Revolving Lines of Credit for Commercial	N/A	N/A		1.42	3.58	151.4	0.62	-82.7
Purposes %	IN/A	IN/A		1.42	3.36	151.4	0.02	-02.7
1 4170000 70								
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	N/A	N/A		2,743,611	18,118,385	560.4	6,608,199	-63.5
T-t-1 O-m-m-m-i-11m-t- M-m-t-								
Total Commercial Loans to Members and Non-Members delinquent >= 60 days / Total Commercial Loans to Members and Non-Members %	N/A	N/A		0.31	2.05	571.7	0.70	-65.9
* Amounts are year-to-date and the related % change ratios are annualized.		. ,					40 P-10 1	
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined wit	n Ioans 60 - 179 days del	inquent.					13. Del Comm Loans (co	on't)

	I	Loan Losse		1					
Return to cover		For Charter	_						
01/09/2025		Count of CU							
CU Name: N/A		Asset Range							
		Asset Range Criteria		Nation * Peer Group:	All * Dan	autium Ctata = IMO! *	Tuna laa	ludadı Cadavallı İsanı	ad Ctata
Peer Group: N/A	0			Nation * Peer Group:	All * Rep	orting_State = 'WO' *	ype inc	luded: Federally insur	ed State
	Count	of CU in Peer Group	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)	Dec-2020	Dec-2021	% Crig	Dec-2022	% Crig	Dec-2023	% Crig	Sep-2024	% Crig
Total Loans Charged Off Year-to-Date*	58,226,703	45,087,971	-22.6	51,018,106	13.2	89,603,329	75.6	86,933,892	29.4
Total Loans Recovered Year-to-Date*	14,543,545				3.5	21,844,108		21.034.244	28.4
NET CHARGE OFFS (\$\$)*	43,683,158			-, -,-	18.5	67,759,221	97.9	65,899,648	
Net Charge-Offs / Average Loans %**	43,063,136				4.1	0.45		05,699,048	26.1
Total Delinquent Loans & Year-to-Date Net Charge-Offs	101,572,379			111,611,896	35.2	186,547,299		187,825,157	0.7
Combined Delinquency and Net Charge Off Ratio	0.91							1.36	
LOAN LOSS SUMMARY BY LOAN TYPE	0.91	0.08	-23.0	0.79	13.4	1.23	30.7	1.30	10.4
Unsecured Credit Card Lns Charged Off*	11,877,492	9,624,588	-19.0	10,796,214	12.2	14,929,663	38.3	15,336,526	37.0
Unsecured Credit Card Lins Charged Oil Unsecured Credit Card Lins Recovered*	2,383,215				3.4			2,118,985	
Unsecured Credit Card Lits Recovered Unsecured Credit Card Net Charge Offs*	9,494,277	6,789,380			15.8	12,439,617		13,217,541	41.7
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	9,494,277				12.0	2.65		3.68	
PALs I and PALs II Charged Off (FCU Only)*	2.10			1.01		2.00		3.00	_
PALS I and PALS II Charged Oil (FCU Only)*	0					0		0	
PALS I and PALS II Net Charge Offs (FCU Only)*	0					0		0	
PALS I and PALS II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)	0.00				N/A	0.00		0.00	
Non-Federally Guaranteed Student Loans Charged Off*	375,349				-49.7	140.393	,	138,135	,
Non-Federally Guaranteed Student Loans Recovered*	47,181	22,932			66.4	32.640		31,232	
Non-Federally Guaranteed Student Loans Net Charge Offs*	328,168	188,512		,	-63.8	107,753	57.9	106,903	+
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed	,					,			
Student Loans**	0.70	0.43	-38.5	0.16	-62.7	0.25	53.8	0.31	25.4
All Other Unsecured Loans/Lines of Credit Charged Off*	N/A	N/A	١	15,093,982		20,963,193	38.9	19,160,809	21.9
All Other Unsecured Loans/Lines of Credit Recovered*	N/A	N/A	١	4,368,989		4,694,682	7.5	3,656,840	3.9
All Other Unsecured Loans/Lines of Credit Net Charge Offs*	N/A	N/A	١	10,724,993		16,268,511	51.7	15,503,969	27.1
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured	N/A	N/A		2.64		3.65	38.3	4.34	19.0
Loans/Lines of Credit**					7.0				
New Vehicle Loans Charged Off* New Vehicle Loans Recovered*	6,371,873 1,385,947	4,059,937 1,223,734			-7.3 44.0	7,388,043		6,570,040 2,398,813	
New Vehicle Loans Net Charge Offs*	4,985,926	2,836,203		2.000.500	-29.5	2,525,849 4,862,194		4.171.227	14.4
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	4,965,926			,,	-29.5 -42.6	4,062,194		4,171,227	
Used Vehicle Loans Charged Off*	20,980,950			19,259,158	37.2	43,103,183		40,578,224	
Used Vehicle Loans Recovered*	5,533,158				16.0	10,910,103		11,784,211	44.0
Used Vehicle Loans Net Charge Offs*	15,447,792			-, -,	51.1	32,193,080	151.8	28,794,013	19.3
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.46			· · · · · · · · · · · · · · · · · · ·		0.66		0.79	
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**	0.43			0.24		0.54		0.79	
Leases Receivable Charged Off*	0.40				N/A	0.04		0.00	_
Leases Receivable Recovered*	0					0		0	
Leases Receivable Net Charge Offs*	0					0		0	
Leases Receivable Net Charge Offs / Avg Leases Receivable**	0.00				N/A	0.00		0.00	
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		1.424.410	,// (2,603,526		3,768,896	
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		668,579		563,733		877,682	
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		755,831		2,039,793	169.9	2,891,214	
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other	N/A	N/A		0.14		0.35	152.1	0.67	92.0
Secured Non-Real Estate Loans/Lines of Credit**	N/A	N/F	`	0.14		0.35	152.1	0.67	92.0
FORECLOSED AND REPOSSESSED ASSETS									
Commercial	N/A	N/A	١	682,560		664,320	-2.7	710,458	
Real Estate - Non-Commercial	N/A	N/A		1,820,233		1,273,279		1,339,442	
Vehicle - Non-Commercial	N/A	N/A		2,917,828		5,141,476		4,803,309	
Other - Non-Commercial	N/A	N/A		92,818		948,482		58,070	
Total Foreclosed and Repossessed Assets	12,551,638	4,058,135	-67.7	5,513,439	35.9	8,027,557	45.6	6,911,279	-13.9
*Amounts are year-to-date while the related percent change ratios are annualized.			1				-		
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								14. Loan Losses	

		Indirect. Purchased	or Sold						
Return to cover		For Charter :							
01/09/2025		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting State = 'MO' *	Type Incl	uded: Federally Insur	ed State
	Count	of CU in Peer Group :					,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,	
	Count	Cr CC III r CCr CrCup .	1073						
	Dec-2020	Dec-2021	% Cha	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Cha
INDIRECT LOANS OUTSTANDING	200 2020	200 2021	/0 U.i.g	200 2022	,, cg	200 2020	/0 Ug		,, o o g
New and Used Vehicle Indirect Loans	N/A	N/A		3,933,164,174		4,277,469,201	8.8	4,195,773,568	-1.9
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		87,840,242		111,749,879			
Commercial Indirect Loans	N/A	N/A		27.838.279		8.386.577		, ,	
All Other Indirect Loans	N/A	N/A		188,219,988		214,064,605		-,,-	
Total Outstanding Indirect Loans	2,633,574,100	2,842,084,821	7.9		49.1	4,611,670,262	8.8	, ,	
Indirect Loans Outstanding / Total Loans %	23.15			, . , ,	22.6	, , ,	4.3		
DELINQUENT INDIRECT LOANS		=====							
Total Delinquent Indirect Lns (>= 60 Days)	19,125,928	16,943,484	-11.4	35,959,909	112.2	45,946,743	27.8	50,104,245	9.0
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.73			0.85	42.4	1.00	17.4		
INDIRECT LOAN LOSSES		3.00		0.00					
Indirect Loans Charged Off*	18,670,660	12,376,940	-33.7	16,312,900	31.8	38,944,128	138.7	36,684,251	25.6
Indirect Loans Recovered*	4,274,716				25.4			11,210,406	
Indirect Loans Net Charge Offs*	14,395,944	7,875,165		-,-,-	35.4			25,473,845	
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.56	0.29		0.30	4.8	, ,		0.74	
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23	0.00	0.20	10.0	0.00		0.00	110.0	0	10.0
LOANS PURCHASED YEAR-TO-DATE									
Loans Purchased from Other Financial Institutions*	8.341.675	23,835,683	185.7	40,467,994	69.8	35,703,743	-11.8	1,014,728	-96.2
Loans Purchased from Other Sources*	12.496.701	37,633,629		62,914,670	67.2	,, -	-66.2	13,193,265	
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.29	0.81	180.7	1.34	64.8		-26.6	0.37	
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23	0.20	0.01	100.7	1.04	04.0	0.00	20.0	0.01	02.1
Delinguent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		0		6.431	N/A	0	-100.0
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial	N/A	N/A		0.00		0.00	N/A	0.00	
Loans Purchased Under 701.23%	14/71	14/71		0.00		0.00	14// (0.00	100.0
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Whole or Partial Loans Purchased Under 701.23 Charged Off*	N/A	N/A		0		0	N/A	0	
Whole or Partial Loans Purchased Under 701.23 Recovered*	N/A	N/A		0		0	N/A	0	
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	N/A	N/A		0		0	N/A	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		0.00		0.00	N/A
LOANS SOLD Year-to-date									İ
Loans Sold	0	27,213,731	N/A	101,893,480	274.4	706,870,407	593.7	681,538,625	-3.6
First mortgage loans sold on the secondary market	2,149,578,745	1,938,111,817	-9.8	1,006,068,035	-48.1	684,202,685	-32.0	627,451,819	-8.3
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	438,665,377	338,714,388	-22.8	213,691,435	-36.9	78,861,999	-63.1	66,866,986	-15.2
Real Estate Loans Sold with Servicing Retained	N/A	N/A		277,595,572		538,205,652	93.9	530,181,035	-1.5
All Other Loans Sold with Servicing Retained	N/A	N/A		0		0	N/A	696,800	N/A
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED	4,555,414,053	4,752,192,282	4.3	4,970,023,993	4.6	4,875,259,299	-1.9	5,040,040,755	3.4
* 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. Indire	ct, Purchased or Sold	

		Participation Lo	ans						
Return to cover		For Charter :	N/A						l
01/09/2025		Count of CU:	84						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Incli	uded: Federally Insur	ed State
	Count	of CU in Peer Group :	N/A					-	
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	₽ % Chg
LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):									
Consumer	98,832,555	222,526,784	125.2	N/A		N/A		N/A	
Vehicle - Non-commercial	N/A	N/A		469,718,038		393,664,998	-16.2	304,178,921	-22.7
Non-Federally Guaranteed Student Loans	9,317,744	7,458,224	-20.0	7,698,218	3.2	7,949,685	3.3	8,312,773	4.6
1- to 4-Family Residential Property	94,563,174	78,339,957	-17.2	64,459,206	-17.7	71,099,892	10.3	77,572,598	9.1
Commercial Loans (excluding Construction & Development)	84,951,534	97,226,567	14.4	137,381,343	41.3	139,816,024	1.8	131,630,909	-5.9
Commercial Construction & Development	15,108,866	28,415,750	88.1	45,656,816	60.7	19,427,972	-57.4	37,576,912	93.4
All Other Participation Loans	97,892,380	157,011,142	60.4	18,121,467	-88.5	15,818,854	-12.7	17,648,404	11.6
TOTAL PARTICIPATION LOANS OUTSTANDING	408,036,232	597,933,099	46.5	743,035,088	24.3	647,777,425	-12.8	576,920,517	-10.9
Participation Loans Outstanding / Total Loans %	3.59	4.98	38.7	5.08	2.2	4.25	-16.5	3.73	-12.1
LOAN PARTICIPATIONS PURCHASED									
Participation Loans Purchased*	186,016,431	326,578,487	75.6	355,909,398	9.0	121,311,739	-65.9	64,538,236	-29.1
Participation Loans Purchased YTD / Total Loans Granted YTD %	2.58	4.31	67.0	4.60	6.8	2.09	-54.6	1.66	-20.4
LOAN PARTICIPATIONS SOLD									
Participation Loans Sold YTD*	67,125,330	38,669,155	-42.4	86,638,404	124.1	32,405,990	-62.6	16,491,630	-32.1
%Participation Loans Sold YTD / Total Assets**	0.37	0.19	-48.4	0.41	114.0	0.15	-62.7	0.10	-35.4
DELINQUENT- PARTICIPATION LOANS (Purchased + Retained):									
Delinquent Participation Loans Purchased Under 701.22	1,851,949	446,186	-75.9	975,142	118.6	10,875,954	1,015.3	2,919,814	-73.2
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %	N/A	N/A		0.14		1.85	1,177.2	0.57	-69.1
LOAN LOSSES - PARTICIPATION LOANS									
Participation Loans Charged Off*	1,036,524	831,561	-19.8	2,040,165	145.3	3,946,280	93.4	3,330,128	12.5
Participation Loans Recovered*	158,059	386,037	144.2	1,099,164	184.7	1,922,827	74.9	1,803,794	25.1
Participation Loan Net Charge Offs *	878,465	445,524	-49.3	941,001	111.2	2,023,453	115.0	1,526,334	0.6
Participation Loans Net Charge Offs / Avg Participation Loans % **	0.24	0.09	-63.8	0.14	58.4	0.29	107.3	0.33	3 14.2
* 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	

	-Family Residential P			mmercial) Real Estate	Loans		1		
Return to cover		For Charter :							
01/09/2025		Count of CU:							
CU Name: N/A		Asset Range :		L					
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Inc	luded: Federally Insu	red
	Count	of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
1- to 4-Family Residential Property Loans									
Secured by 1st Lien									
Fixed Rate > 15 years	N/A	N/A		1,860,071,724		1,878,789,218			
Fixed Rate 15 years or less	N/A	N/A		928,177,146		824,952,508	-11.1	763,269,680	
Balloon/Hybrid > 5 years	N/A	N/A		385,714,040		418,592,527	8.5	516,711,422	
Balloon/Hybrid 5 years or less	N/A	N/A		344,740,239		675,730,261	96.0	837,328,919	
Adjustable Rate	N/A	N/A		426,227,269		443,063,454	4.0	425,444,954	-4.0
Total Secured by 1st Lien	N/A	N/A		3,944,930,418		4,241,127,968	7.5	4,469,871,820	5.4
Secured by Junior Lien									
Closed-End Fixed Rate	N/A	N/A		189,043,964		262,179,758	38.7	291,487,485	11.2
Closed-End Adjustable Rate	N/A	N/A		14,895,313		37,583,728		28,685,610	
Open-End Fixed Rate	N/A	N/A		16,595,476		8,187,941	-50.7	9,723,914	18.8
Open-End Adjustable Rate	N/A	N/A		1,142,057,687		1,326,015,912		1,517,208,682	
Total Secured by Junior Lien	N/A	N/A		1,362,592,440		1,633,967,339			
All Other (Non-Commercial) Real Estate		.,,		1,000,000,000		1,000,000,000		1,011,100,001	
Closed-End Fixed Rate	N/A	N/A		26,185,642		9,842,714	-62.4	8,582,566	-12.8
Closed-End Adjustable Rate	N/A			28,377,059		15,959,611			
Open-End Fixed Rate	N/A			864,738		1,608,645		, ,	
Open-End Adjustable Rate	N/A			13,740,537		11,547,353		,	
Total All Other (Non-Commercial) Real Estate	N/A			69,167,976		38,958,323		33,234,382	
, ,	IN/A	IN/A		09,107,970		30,930,323	-43.7	33,234,302	-14.7
Total 1- to 4-Family Residential Property Loans and All Other	N/A	N/A		5,376,690,834		5,914,053,630	10.0	6,350,211,893	7.4
(Non-Commercial) Real Estate									
1- to 4-Family Residential Property Loans Granted YTD									
Secured by 1st Lien Granted YTD									
Fixed Rate > 15 Years*	N/A	N/A		984,206,960		674,709,968	-	623,136,540	
Fixed Rate 15 Years or less*	N/A	N/A		228,045,229		107,311,844		50,037,014	
Balloon/Hybrid > 5 Years*	N/A	N/A		237,165,749		99,911,111	-57.9	, ,	
Balloon/Hybrid 5 Years or less*	N/A	N/A		225,161,714		386,801,064		<u> </u>	
Adjustable Rate*	N/A	N/A		165,525,825		121,615,607	-26.5	72,761,488	
Total Secured by 1st Lien Granted YTD*	N/A	N/A		1,840,105,477		1,390,349,594	-24.4	1,156,829,758	10.9
Secured by Junior Lien Granted YTD									
Closed-End Fixed Rate*	N/A	N/A		135,787,346		103,022,968		69,829,872	
Closed-End Adjustable Rate*	N/A	N/A		1,911,251		10,754,893	462.7	6,936,418	-14.0
Open-End Fixed Rate*	N/A	N/A		5,779,655		2,647,198	-54.2	2,188,398	10.2
Open-End Adjustable Rate*	N/A	N/A		595,599,922		523,199,299	-12.2	327,722,714	-16.5
Total Secured by Junior Lien Granted YTD*	N/A	N/A		739,078,174		639,624,358	-13.5	406,677,402	-15.2
All Other (Non-Commercial) Real Estate Granted YTD									
Closed-End Fixed Rate*	N/A	N/A		20,612,047		4,064,289	-80.3	1,893,677	-37.9
Closed-End Adjustable Rate*	N/A			12,315,075		2,913,219		597,049	
Open-End Fixed Rate*	N/A			1.828.567		1,201,060		562,500	
Open-End Adjustable Rate*	N/A	N/A		14,227,827		1,231,904		882,925	
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A			48,983,516		9,410,472			
				, ,				, ,	
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		2,628,167,167		2,039,384,424	-22.4	1,567,443,311	2.5
Outstanding 1- to 4-Family Residential Construction Loans	13,322,068	14,912,956	11.9	27,207,110	82.4	23,236,925	-14.6	31,141,877	34.0
,	10,022,000	14,312,900	11.9	21,201,110	02.4	25,250,925	714.0	31,141,077	J-4.0
Amount of real estate loans that refinance, reprice or mature w/in 5	N/A	N/A		1,877,946,817		2,342,140,207	24.7	2,765,783,909	18.1
yrs									
Outstanding Interest Only & Payment Option First Mortgage Loans	19,458,963	27,724,665	42.5	41,871,917	51.0	49,866,531	19.1	60,031,635	20.4
Interest Only & Payment Option First Mortgages / Total Assets %	0.57	0.61	6.8	0.20	-67.8	0.23	18.7	0.27	14.5
Interest Only & Payment Option First Mortgages / Net Worth %	5.90		9.0				-	2.74	
* Amounts are year-to-date while the related %change ratios are annualize		3.10		2.01		2.00	T		1

	Real E	state (Non-Commerci	al) Loan	Losses				
Return to cover		For Charter :	N/A					
01/09/2025		Count of CU:	84					
CU Name: N/A		Asset Range :	N/A					
Peer Group: N/A				Nation * Peer Group:	All * Reporting_State = 'MO' *	Type Inc	luded: Federally Insur	ed
	Count	of CU in Peer Group :				7,00	,	
	- Count	or do iii r dor droup .						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg Dec-2023	% Chg	Sep-2024	% Cha
LOAN LOSS SUMMARY BY LOAN TYPE	200 2020	500 2021	70 Gilg	500 2022	70 Gilg 2020	/0 Gilg	00p 2024	/0 Gilg
First Lien single 1- to 4-Family Residential Property Loans Charged								
Off*	N/A	N/A		54,330	184,271	239.2	58,296	-57.8
First Lien single 1- to 4-Family Residential Property Loans	14/7 (14/71		01,000	101,271	200.2	00,200	-07.0
Recovered*	N/A	N/A		22,713	62,554	175.4	45,236	-3.6
First Lien single 1- to 4-Family Residential Property Loans Net				,	5=,500	170.1	10,200	0.0
Charge Offs*	N/A	N/A		31,617	121,717	285.0	13,060	-85.7
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		0.00	0.00	247.3	0.00	-86.6
Junior Lien single 1- to 4-Family Residential Property Loans Charged								
Off*	N/A	N/A		169,384	239,988	41.7	192,670	7.0
Junior Lien single 1- to 4-Family Residential Property Loans								
Recovered*	N/A	N/A		405,948	161,037	-60.3	93,195	-22.8
Junior Lien single 1- to 4-Family Residential Property Loans Net								
Charge Offs*	N/A	N/A		-236,564	78,951	133.4	99,475	68.0
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		-0.02	0.01	126.8	0.01	44.6
All Other (Non-Commercial) Real Estate Loans/Lines of Credit								
Charged Off*	N/A	N/A		40,382	3,425	-91.5	0	-100.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit								
Recovered*	N/A	N/A		20,707	1,025	-95.0	1,197	55.7
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net				,				
Charge Offs*	N/A	N/A		19,675	2,400	-87.8	-1,197	-166.5
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net								
Charge Offs / Avg All Other (Non-Commercial) Real Estate	1.1/A	B1/A		0.00	2.22	00.0	2.00	400.0
Loans/Lines of Credit**	N/A	N/A		0.03	0.00	-82.8	0.00	-199.6
Total 1- to 4-Family Residential plus Other (Non-Commercial) Real								
Estate Loan Net Charge Offs / Avg 1- to 4-Family Residential plus	N/A	NI/A		N1/A	0.00		0.00	20.7
Other (Non-Commercial) Real Estate Loans**		N/A		N/A	0.00		0.00	-32.7
*Amounts are year-to-date while the related percent change ratios are annu								
** Annualization factor: March = 4; June = 2; September =4/3; December = 1	(or no annualizing)						18. RE Loan Losses	

		Commercial Loan Inf	ormation	1			ī		1
Return to cover		For Charter							
01/09/2025		Count of CU							1
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repo	orting State = 'MO' *	Type Inc	luded: Federally Insu	red State
	Count	of CU in Peer Group :				0_	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		1
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	4 % Chg
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development	51,106,543	77,712,858	52.1	108,777,258	40.0	70,768,076	-34.9	93,073,535	31.5
Secured by Farmland	12,728,425	16,789,096	31.9	15,901,645	-5.3	15,316,193	-3.7	15,217,535	-0.6
Secured by Multifamily	115,270,496	154,846,464	34.3	190,738,359	23.2	190,373,863	-0.2	206,969,145	8.7
Owner Occupied, Non-Farm, Non-Residential Property	180,550,429	177,552,851	-1.7	187,769,629	5.8	216,933,794	15.5	193,044,742	2 -11.0
Non-Owner Occupied, Non-Farm, Non-Residential Property	211,190,050	233,574,894	10.6	269,920,230	15.6	258,888,910	-4.1	307,807,720	18.9
Total Real Estate Secured Commercial Loans	570,845,943			773,107,121	17.1	752,280,836			
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	0.0,0.0,0.0	000, 110, 100		110,101,121		102,200,000		0.0,1.12,011	
MEMBERS)									
Loans to finance agricultural production and other loans to farmers	889,673	248,055	-72.1	2,425,871	878.0	281,567	-88.4	251,957	7 -10.5
Commercial and Industrial Loans	56,634,781	66,895,058		119,800,470	79.1	127.419.879		124.083.064	
Unsecured Commercial Loans	2,265,744			685,503	-35.5	3,256,748		3,259,228	
Unsecured Revolving Lines of Credit (Commercial Purpose)	2,205,744			2,977,959	230.1	559,285			
Total Non-Real Estate Secured Commercial Loans	60,088,700	· · · · · · · · · · · · · · · · · · ·		, , , , , , , , , , , , , , , , , , ,	82.2	131,517,479		,	
TOTAL COMMERCIAL LOANS:	00,066,700	09,100,332	15.0	123,009,003	02.2	131,317,478	4.5	120,077,030	-2.0
	500 404 400	040 044 707	10.4	745 400 004	00.4	750 000 750	4.5	045 700 700	
Commercial Loans to Members	538,121,400				22.1	756,602,756		, ,	
Purchased Commercial Loans or Participations to Nonmembers	92,813,243				28.7	127,195,559		128,409,714	
Total Commercial Loans	630,934,643	729,584,695	15.6	898,996,924	23.2	883,798,315	-1.7	944,190,513	6.8
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE									
Construction and Development	54		53.7	78	-6.0	150	92.3	163	8.7
Farmland	35	47	34.3	44	-6.4	45	2.3	45	0.0
Secured by Multifamily	249	314	26.1	339	8.0	330	-2.7	377	7 14.2
Owner Occupied, Non-Farm, Non-Residential Property	430	421	-2.1	409	-2.9	416	1.7	392	-5.8
Non-Owner Occupied, Non-Farm, Non-Residential Property	363	376	3.6	433	15.2	459	6.0	453	3 -1.3
Total Number of Real Estate Secured Commercial Loans	1,131	1,241	9.7	1,303	5.0	1,400	7.4	1,430	2.1
Loans to finance agricultural production and other loans to farmers	25	7	-72.0	10	42.9	4	-60.0	4	1 0.0
Commercial and Industrial Loans	664	757	14.0	950	25.5	978	2.9	1,020	4.3
Unsecured Commercial Loans	78			15	-31.8	20	33.3	34	
Unsecured Revolving Lines of Credit (Commercial Purpose)	54				0.0	47			
Total Number of Non-Real Estate Secured Commercial Loans	821	840			22.5	1,049			
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING	021	0.0	2.0	1,020		1,010		1,000	0.0
Number of Outstanding Commercial Loans to Members	1,802	1,863	3.4	2,139	14.8	2,277	6.5	2,354	1 3.4
Number of Outstanding Commercial Loans to Members Number of Outstanding Purchased Commercial Loans or Participation Interests to	•	·							
Number of Outstanding Purchased Commercial Loans of Participation Interests to Nonmembers	150	218	45.3	193	-11.5	172	-10.9	166	-3.5
Total Number of Commercial Loans Outstanding	1,952	2,081	6.6	2,332	12.1	2,449	5.0	2,520	2.9
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS	630,934,643	· · · · · · · · · · · · · · · · · · ·		· · · · · · · · · · · · · · · · · · ·	23.2	883,798,315		,	
(Total Commercial Loans / Total Assets)%	3.45			, , , , , , , , , , , , , , , , , , ,	17.7	4.12	4	, ,	
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED	3.43	3.37	5.5	7.21	11.1	7.12	-2.0	4.13	1.0
Member Commercial Loans Granted YTD*	184.883.315	186.547.309	0.9	245.148.557	31.4	190,474,166	-22.3	204.475.167	7 43.1
Purchased or Participation Interests to Nonmembers*	39,110,853	, ,		51,685,650	10.4	4.411.001		. , . , .	
MISCELLANEOUS LOAN INFORMATION	55,110,055	70,013,341	13.1	31,000,000	10.4	7,11,001	-51.5	10,100,00	- 557.5
Agricultural Related Commercial Loans Outstanding Balance	13,618,098	17,037,151	25.1	18,327,516	7.6	15,597,760	-14.9	15,469,492	2 -0.8
Outstanding Agricultural Related Loans - Number	13,616,096				0.0	15,597,760		-,, -	
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*	14,823,977	15,838,863		32,242,492	103.6	24,245,698		10,370,749	
Commercial Loans and Participations Sold -no servicing rights- YTD	16,425	C	-100.0	1,277,378	N/A	0	-100.0	() N/A
Total Member Business Loans - (NMBLB)		<u> </u>					L		
(NMBLB / Total Assets)%	3.41	3.30	-3.3	3.73	13.1	3.65	-2.4	3.71	1 1.9
* Amounts are year-to-date and the related % change ratios are annualized.							19. Comi	mercial Loans	

	Commer	cial Loan Net C	harge O	ffs					
Return to cover		For Charter :	N/A						
01/09/2025		Count of CU:	84						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Ren	orting State = 'MO' *	Type Inc	luded: Federally Insui	red
	Count of CIL is	n Peer Group :				<u></u>	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,	
		ii i coi Gioup i							
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
COMMERCIAL LOAN NET CHARGE-OFF RATIOS:									
Net Commercial Construction and Development Loans YTD Charge Offs to									
average Commercial Construction and Development Loans**	N/A	N/A		0.00		0.00	N/A	0.00	N/A
Net Commercial Loans Secured by Farmland YTD Charge Offs to average	·	-							
Commercial Loans Secured by Farmland**	N/A	N/A		0.00		0.00	N/A	0.00	N/A
Net Commercial Loans Secured by Multifamily YTD Charge Offs to average									
Commercial Loans Secured by Multifamily**	N/A	N/A		0.03		0.00	-110.3	0.37	13057
Net Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential									
Property YTD Charge Offs to average Commercial Loans Secured by Owner									
Occupied, Non-Farm, Non-Residential Prooperty**	N/A	N/A		0.00		0.00	N/A	0.00	N/A
Net Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-									
Residential Property YTD Charge Offs to average Commercial Loans Secured by									
Non-Owner Occupied, Non-Farm, Non-Residential Property**	N/A	N/A		0.05		0.00	-100.1	0.00	2167.2
Net Commercial Loans to Finance Agricultural Production and Other Loans to									
Farmers YTD Charge Offs to average Commercial Loans to Finance Agricultural									
Production and Other Loans to Farmers**	N/A	N/A		0.00		0.00	N/A	0.00	N/A
Net Commercial and Industrial Loans YTD Charge Offs to average Commercial									
and Industrial Loans**	N/A	N/A		0.00		-0.29	######	0.56	291.44
Net Unsecured Commercial Loans YTD Charge Offs to average Unsecured									
Commercial Loans**	N/A	N/A		-4.16		0.00	100.0	-0.26	N/A
Net Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge									
Offs to average Unsecured Revolving Lines of Credit for Commercial Purposes**	N/A	N/A		4.69		0.75	-84.1	5.54	643.21
Net Commercial Loans/Lines of Credit Real Estate Secured YTD Charge Offs to									
average Commercial Real Estate Secured**	0.10	0.00	-96.697	0.02	661.31	0.00	-103.0	0.10	12852
Net Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge Offs									
to average Commercial Not Real Estate Secured**	0.19	0.22		0.06		-0.27	-589.0	0.56	
Net Commercial Loan YTD Charge Offs to average Commercial Loans**	0.11	0.02	-77.373	0.03	17.34	-0.04	-241.1	0.16	504.43
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualiz	ing)						20. Comn	nercial Loan Net Charge	Offs

N/A N/A N/A 2,950 13,528	N/A N/A 0 26,016	-100 92.312	51,717 7,803 19,500 62,408	N/A 139.88	50 5,685 396,754	-100.0 -99.4 -70.8 535.7	42 2,900	-32.0 -92.0
N/A N/A	N/A	-100	7,803	N/A	50	-99.4	. 42	12.0
N/A			,		-		-, -	
	N/A		51.717		0	-100.0	6.462	IN/P
N/A			,		,		, .	N/A
	N/A		2,888		396.704			-94.1
N/A	N/A		0		0	N/A	0	N/A
N/A	N/A		19,500		200	-99.0	0	-100.0
N1/A	1 1/4		40.500		200	00.0		400.0
N/A	N/A		0		0	N/A	0	N/A
	14// (Ü		3,100	1.177	2,000	
N/A	N/A		0		5.485	N/A		-29.5
N/A	N/A		0		0			N/A
N/A	N/A		0		0	N/A	0	N/A
002,000	100,000	7 0.0 10	311,000	31.000	-17,044	0 1.7	1,100,200	0000.2
	,		,		,		,	3063.2
- /					•		,	1490.5
		-96 123	,	884 79	13,233		, .	N/A
N/A	N/A		98 829		13 235	-86 6	21 710	118.7
N/A	N/A		15,305		0	-100.0	0	N/A
N/A	N/A		2,355		34,409	1,361.1	546,638	2018.2
N/A	N/A		0		0	N/A	0	N/A
N/A	N/A		146,639		0	-100.0	3,323	N/A
N/A	N/A		0		0	N/A	0	N/A
	1477		.5,100			1.00.0	333,020	. 4//
	,		ŭ					N/A
			0		-			N/A
N/A	NI/A		0		0	NI/A		N/A
Dec-2020	Dec-2021	% City	Dec-2022	% City	Dec-2023	% City	Sep-2024	% City
Dog 2020	Dec 2024	º/ Cha	Doc 2022	0/ Cha	Dec 2022	0/ Cha	San 2024	0/ Cha
Count of CU	in Peer Group :	N/A						
	Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Inc	cluded: Federally Insur	red
	Asset Range :	N/A						
	Count of CU:	84						
	For Charter :	N/A						
	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	For Charter:	Count of CU in Peer Group: N/A	For Charter: N/A Count of CU: 84	For Charter: N/A Count of CU: 84	For Charter: N/A Count of CU: 84 Asset Range: N/A Criteria: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Count of CU in Peer Group: N/A Dec-2020 Dec-2021 % Chg Dec-2022 % Chg Dec-2023 N/A For Charter : N/A Count of CU : 84	For Charter: N/A Count of CU: 84	

		Investments							
Return to cover		For Charter :	N/A						1
01/09/2025		Count of CU :							+
CU Name: N/A		Asset Range :							+
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting State = 'MO' *	Type Incl	uded: Federally Insu	red State
	Count of C	U in Peer Group :					7,00		T
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	4 % Chg
INVESTMENT SECURITIES					J			·	
EQUITY SECURITIES									
Common Stock	N/A	N/A		3,038,803		3,751,615	23.5	4,192,866	11.8
Registered Investment Companies	N/A	N/A		167,765,241		132,194,864	-21.2	148,863,489	12.6
Other Equities	N/A	N/A		33,171,783		30,046,429	-9.4	34,519,694	14.9
TOTAL EQUITY SECURITIES	29,126,327	115,070,502	295.1	203,975,827	77.3	165,992,908	-18.6	187,576,049	13.0
TRADING DEBT SECURITIES									
US Government Obligations	N/A	N/A		0		0	N/A	0	N/A
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		0		0	N/A	0	N/A
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		0		0	N/A	0	N/A
Federal Agency Securities - Non-Guaranteed	N/A	N/A		0		0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		0		0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		0		0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		0		0	N/A	0	N/A
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		0		0	N/A	0	N/A
All Other Trading Debt Securities	N/A	N/A		0		0	N/A	83,387	N/A
TOTAL TRADING DEBT SECURITIES	N/A	N/A		0		0	N/A	83,387	N/A
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	N/A		172,657,967		134,911,819	-21.9	104,621,896	-22.5
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		1,379,175,551		1,058,143,771	-23.3	921,503,406	-12.9
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		1,910,914,594		1,640,817,323	-14.1	1,597,122,051	-2.7
Federal Agency Securities - Non-Guaranteed	N/A	N/A		0		0	N/A	16,800	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		131,681		102,844	-21.9	677,087	558.4
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		0		0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		32,496,894		31,684,750	-2.5	26,984,931	-14.8
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		65,587,489		48,847,697	-25.5	43,133,036	-11.7
All Other Available-for-Sale Debt Securities at Amortized Cost	N/A	N/A		17,531,884		26,762,155	52.6	23,833,374	-10.9
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		3,578,496,060		2,941,270,359	-17.8	2,717,892,581	-7.6
AFS DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		168,022,067		133,548,412	-20.5	103,488,502	-22.5
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		1,279,305,250		997,333,134	-22.0	889,976,667	-10.8
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		1,708,884,612		1,471,534,415	-13.9	1,478,006,181	0.4
Federal Agency Securities - Non-Guaranteed	N/A	N/A		0		0	N/A	8,057	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		1,000,162		794,472	-20.6	676,541	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		0		0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		27,803,627		27,855,742	0.2	24,802,020	-11.0
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		61,761,159		47,084,020	-23.8	42,636,549	
All Other Available-for-Sale Debt Securities at Fair Value	N/A	N/A		15,622,622		24,939,180	59.6	23,120,019	
TOTAL AFS DEBT SECURITIES AT FAIR VALUE	N/A	N/A		3,262,399,499		2,703,089,375	-17.1	2,562,714,536	-5.2
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		Investments	<u> </u>						
Return to cover		For Charter :	N/A						
01/09/2025		Count of CU:	84						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Reporting_State	e = 'MO'	* Type Includ	ed: Federally Insu	ired
	Count of	f CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
INVESTMENT SECURITIES (continued)									
HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	N/A		8,506,189		3,786,453		500,000	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		99,573,527		5,720,466		72,809,250	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		254,715,426		9,633,577		229,987,431	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		11,579,332		7,878,57		8,855,741	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		0			N/A	0	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		0		(0	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		1,048,187		1,039,04		1,032,182	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		20,769,622		1,988,000		996,000	
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		4,996,891		3,423,266		945,490	
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		401,189,174	344	4,469,380	-14.1	315,126,094	-8.5
HTM DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		8,395,234		3,735,820	-55.5	476,412	-87.2
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		89.694.487		0.383.118		68.886.104	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		216,667,984		5,688,445		203,007,371	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		11,228,250		7,576,656		8,841,782	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		0		(0,041,702	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		0				0	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		810,903		841,610		881,244	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		19.659.167		1,926,366		994.872	
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		5,000,000		3,500,000		1,000,000	
TOTAL HTM DEBT SECURITIES AT FAIR VALUE	N/A	N/A		351,456,025		3,652,015		284,087,785	
Allowance for Credit Losses on Held-to-maturity Debt Securities ¹				· · ·		3,002,010		201,007,700	
(if ASC 326 has been adopted)	0	0	N/A	. 0	N/A	(N/A	0	N/A
TOTAL INVESTMENT SECURITIES	2,717,683,244	3,489,352,393	28.4	3,867,560,000	10.8 3,21	3,551,663	3 -16.9	3,065,500,066	-4.6
Allowance for Credit Losses on Available-for-sale Debt Securities ² (if ASC 326 has been adopted)	N/A	N/A		N/A		34,519)	0	-100.0
·									
OTHER INVESTMENTS	4 004 005	4 077 000		1001	00.0	1 400 00	444	202 ===	40.0
Nonperpetual Capital Account	1,684,996	1,877,296				1,182,396		600,796	
Perpetual Contributed Capital	15,419,984	16,651,937		-,,		7,100,505		17,773,238	
All other investments	116,726,946	125,951,310				3,271,493		103,332,687	
TOTAL OTHER INVESTMENTS	133,831,926	144,480,543	8.0	126,915,913	-12.2 120	3,554,394	-0.3	121,706,721	-3.8
DEPOSITS									
Time deposits in commercial banks, S&Ls, savings banks, natural person credit									
unions, or corporate credit unions	N/A	N/A		559,906,706	450	0,695,47	-19.5	446,757,242	-0.9
The allowance for credit losses on Held-to-maturity debt securities is a valuation account a (Account NV0081) or at Fair Value (Account 801).	nd is not included in the a	mount reported as HTM	Debt Secu	urities at Amortized Cost			23.	Investments (con't)	
2 The allowance for credit losses on Available-for-sale debt securities is for informational pur	poses only and represents	the credit-related declin	ne in the fa	air value of an individual					

		Investment Mati	urity						
Return to cover		For Charter :	N/A						
01/09/2025		Count of CU:	84						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Inc	luded: Federally Insu	ıred
	Count	of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
TIME DEPOSITS MATURITY DISTRIBUTION									
Total Time Deposits < 1 yr	N/A			252,072,435		236,534,850	-6.2	245,491,477	3.8
Total Time Deposits 1-3 yrs	N/A	N/A		230,586,244		175,965,854	-23.7	169,908,765	-3.4
Total Time Deposits 3-5 yrs	N/A			73,797,027		36,836,767	-50.1	30,588,000	
Total Time Deposits 5-10 yrs	N/A			3,451,000		1,358,000	-60.6	769,000	
Total Time Deposits > 10 yrs	N/A			0		0	N/A	0	
TOTAL TIME DEPOSITS	N/A	N/A		559,906,706		450,695,471	-19.5	446,757,242	-0.9
EQUITY SECURITIES MATURITY DISTRIBUTION									
Total Equity Securities < 1 yr	2,165,247	15,339,613	608.4	7,903,018	-48.5	108,190	-98.6	366,604	238.9
Total Equity Securities 1-3 yrs	2,231,680	1,447,334	-35.1	1,289,676	-10.9	117,806,254		132,346,561	12.3
Total Equity Securities 3-5 yrs	0	0	N/A	24,170,668	N/A	29,992,882	24.1	34,128,967	13.8
Total Equity Securities 5-10 yrs	24,729,400	98,283,555		, ,	70.5	14,333,967	-91.4	16,541,051	15.4
Total Equity Securities > 10 yrs	0	0		3,038,803	N/A	3,751,615	23.5	4,192,866	11.8
TOTAL EQUITY SECURITIES	0	0	N/A	203,975,827	N/A	165,992,908	-18.6	187,576,049	13.0
TRADING DEBT SECURITIES MATURITY DISTRIBUTION									
Total Trading Debt Securities < 1 yr	0	· · · · · · · · · · · · · · · · · · ·	N/A	0	-100.0	0	N/A	83,387	N/A
Total Trading Debt Securities 1-3 yrs	0			0	N/A	0	N/A	0	
Total Trading Debt Securities 3-5 yrs	0			0	N/A	0	N/A	0	
Total Trading Debt Securities 5-10 yrs	77,823,105	86,528,562	11.2	0	-100.0	0	N/A	0	
Total Trading Debt Securities > 10 yrs	0		N/A	0	-100.0	0	N/A	0	
TOTAL TRADING DEBT SECURITIES	0	0	N/A	0	N/A	0	N/A	83,387	N/A
AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION	570 404 405	055 500 445	07.7	554 770 400	55.0	500 455 000	0.0	000 004 075	40.0
Total Available-for-Sale Debt Securities < 1 yr	570,401,425	355,536,115	-37.7	551,772,462	55.2	539,155,093	-2.3	636,004,875	
Total Available-for-Sale Debt Securities 1-3 yrs	1,006,353,571	796,017,013	-20.9		22.3	925,149,560	-5.0	816,539,330	
Total Available for Sale Debt Securities 3-5 yrs	492,226,056	1,204,634,478	144.7	931,407,002	-22.7	567,251,537	-39.1	708,641,123	24.9
Total Available-for-Sale Debt Securities 5-10 yrs Total Available-for-Sale Debt Securities > 10 yrs	379,577,787 12,428,374	726,549,656 45,143,142	91.4 263.2	791,003,371 12,271,320	8.9 -72.8	647,223,222 22,099,057	-18.2 80.1	388,347,168 10,892,313	-40.0 -50.7
TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES	12,420,374				-/2.6 N/A	2,700,878,469	-17.2	2,560,424,809	
HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION	- 0	0	IN/A	3,200,231,723	IN/A	2,700,676,409	-17.2	2,300,424,609	-5.2
Total Held-to-Maturity Debt Securities < 1 yr	31,592,716	14,287,206	-54.8	41,397,489	189.8	31,716,746	-23.4	23,223,634	-26.8
Total Held-to-Maturity Debt Securities 1-3 yrs	94,646,756	88,339,949	-6.7	, ,	-1.0	62,046,699	-29.0	50,532,490	-18.6
Total Held-to-Maturity Debt Securities 3-5 yrs	20,182,920	45,842,390	127.1	36,785,734	-19.8	64,811,583	76.2	83,015,476	
Total Held-to-Maturity Debt Securities 5-5 yrs Total Held-to-Maturity Debt Securities 5-10 yrs	2,348,120	7,850,677	234.3		2,831.4	184,070,188	-20.0	156,718,733	-14.9
Total Held-to-Maturity Debt Securities > 10 yrs	976,087	3,203,177	228.2	7,592,257	137.0	4,035,068	-46.9	3,925,488	
TOTAL HELD-TO-MATURITY DEBT SECURITIES	0	0,200,111	N/A	403,352,450	N/A	346,680,284	-14.1	317,415,821	-8.4
OTHER INVESTMENTS MATURITY DISTRIBUTION	· · · · · ·		14// (400,002,400	14// (040,000,204	1-1.1	017,410,021	0.4
Total Other Investments < 1 yr	49,420,699	60,961,545	23.4	32,644,185	-46.5	29,713,902	-9.0	26,882,626	-9.5
Total Other Investments 1-3 yrs	74,125,699	73,658,346	-0.6	, ,	12.4	85,619,700	3.5	83,431,518	
Total Other Investments 3-5 yrs	5,116,664	4,150,643	-18.9		0.2	4,399,125	5.8	3,927,108	
Total Other Investments 5-10 yrs	1,903,894	2,988,440	57.0		-5.3	1,167,200	-58.8	1,377,400	18.0
Total Other Investments > 10 yrs	3,264,970	2,721,569	-16.6		66.1	5,654,467	25.1	6,088,069	7.7
TOTAL OTHER INVESTMENTS	133,831,926	144,480,543	8.0		-12.2	126,554,394	-0.3	121,706,721	-3.8
TOTAL INVESTMENT MATURITY DISTRIBUTION		,,		-,,-		.,,		,,	
Total Investments < 1 yr	1,015,565,594	710,411,717	-30.0	885,789,589	24.7	837,228,781	-5.5	932,052,603	11.3
Total Investments 1-3 yrs	1,368,588,062	1,159,803,934	-15.3		18.6	1,366,588,067	-0.7	1,252,758,664	-8.3
Total Investments 3-5 yrs	588,594,297	1,355,515,637	130.3		-21.0	703,291,894	-34.3	860,300,674	22.3
Total Investments 5-10 yrs	490,880,306	929,488,890	89.4		28.6	848,152,577	-29.0	563,753,352	-33.5
Total Investments > 10 yrs	16,669,431	51,350,533	208.1	27,421,763	-46.6	35,540,207	29.6	25,098,736	
TOTAL INVESTMENT MATURITY DISTRIBUTION	3,480,297,690	4,206,570,711	20.9		8.3	3,790,801,526	-16.8	3,633,964,029	-4.1
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								24. Investment Maturity	/

		Other Investment Inf	ormation						
Return to cover		For Charter :							
01/09/2025		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting State = 'MO' *	Type Inc	luded: Federally Insur	ed State
	Count	of CU in Peer Group :					,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Cha	Sep-2024	% Chg
Investments - Memoranda					70 - 119		70 2119		70 - 119
Non-Conforming Investments (State Credit Unions ONLY) ¹	0	1,394,577	N/A	0	-100.0	3,703,000	N/A	0	-100.0
Outstanding balance of brokered certificates of deposit and share		1,001,011	14// (0	100.0	0,7 00,000	14/7 (0	100.0
certificates	266,788,142	239,280,996	-10.3	280,682,618	17.3	209,068,085	-25.5	196,522,639	-6.0
Certificates									
Deslined Investment Coins (Leases)									
Realized Investment Gains (Losses)	N/A	N/A		0		610 170	NI/A	0	100.0
Realized Gain (Losses) on HTM Debt Securities						-618,178			.00.0
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		-780,623		-6,848,132			
Realized Gain (Losses) on all other investments	N/A	N/A		742,713		-159,713			
Total Gain (Loss) on Investments	N/A	N/A	1	-37,910		-7,626,023	######	4,287,668	156.2
Other Theor Terror commissions of (OTTI)									
Other-Than-Temporary Impairment (OTTI)							400.0		21/2
Total OTTI Losses	0	0		30		0			
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0		0	N/A	0	,		
OTTI Losses Recognized in Earnings	0	0	N/A	30	N/A	0	-100.0	0	N/A
Derivatives Hedge									
Gain (Loss) associated with the Hedged Item in a Fair Value	0	0	N/A	0	N/A	N/A		N/A	
Derivatives Hedge		0	14// (0	14// (107		107	
Assets used to fund employee benefit or deferred compensation									
plans									
Recorded Value of Securities	82,802,327	20,461,337					25.8		
Recorded Value of Other Investments	6,027,103	4,486,182	-25.6	8,493,975	89.3	7,975,778	-6.1	8,179,673	2.6
Collateral Assignment Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		823,152		322,400			
Cash Surrender Value	N/A	N/A	ı	9,604,128		15,192,366	58.2	12,480,795	
Recorded Value	22,448,168	27,447,920	22.3	30,631,615	11.6	26,339,577	-14.0	29,726,500	12.9
Endorsement Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		0		0	N/A	0	N/A
Cash Surrender Value	N/A	N/A	١	51,809		0	-100.0	0	N/A
Recorded Value	3,002,612	3,167,840	5.5	3,334,466	5.3	3,237,213	-2.9	0	-100.0
Other Insurance	108,449,268	110,806,424	2.2	112,967,735	2.0	97,774,131	-13.4	107,883,947	
Other Non-insurance	34,794,931	40,231,075				, ,			
Total Assets Used to Fund Employee Benefit Plans or Deferred								, ,	
Compensation Agreements	257,524,409	206,600,778	-19.8	309,403,040	49.8	334,627,109	8.2	357,841,016	6.9
5									
Charitable Donation Accounts	0	0	N/A	487,985	N/A	502,201	2.9	510,651	1.7
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	21	22	4.8	24	9.1	23	-4.2	21	-8.7
Approved Mortgage Seller	21	22	4.8	22	0.0	21	-4.5	20	-4.8
Borrowing Repurchase Agreements	1	0				0			
Brokered Deposits (all deposits acquired through 3rd party)	4	3				6			
Investment Pilot Program	0	0							
Investments Not Authorized by FCU Act (SCU only)	2	0				0			
Deposits and Shares Meeting 703.10(a)	0	0				0			
Brokered Certificates of Deposit (investments)	36								
			-5.6	30	5.9	31	-13.9	31	0.0
Prior to March 31, 2014, this item included investments purchased for employee by	enetit/deterred compensa	ilion pians.					25 1	tments-Memoranda	
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	LIQUIDITY - COMMIT	MENTS AND OFF-BA	LANCE S	HEET EXPOSURES					
Return to cover		For Charter :	N/A						
01/09/2025		Count of CU:	84						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repo	orting_State = 'MO' *	Type Incli	uded: Federally Insure	ed State
	Count	of CU in Peer Group :	N/A						ļ
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR									1
COMMERCIAL LOANS									<u> </u>
Total Unfunded Commitments for Commercial Loans	70,550,038	86,547,683	22.7	105,095,479	21.4	132,217,935	25.8	128,896,348	-2.5
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL									1
REMAINING LOANS (NON COMMERCIAL)									ļ
Revolving Open-End lines secured by 1- to 4-Family Residential Properties	712,287,165	823,862,814	15.7	987,510,867	19.9	1,043,865,336	5.7	1,099,955,641	5.4
Credit Card Line	1,235,977,636	1,252,523,042	1.3	1,367,429,181	9.2	1,398,841,547	2.3	1,421,062,922	1.6
Unsecured Share Draft LOC	130,087,698	138,314,678	6.3	136,720,346	-1.2	138,477,754	1.3	138,441,932	0.0
Unused Overdraft Protection Programs	333,552,184	346,317,816	3.8	371,978,895	7.4	361,950,526	-2.7	386,408,253	6.8
Other Unfunded Commitments	69,195,692	38,384,983	-44.5	31,677,216	-17.5	26,695,638	-15.7	28,652,330	7.3
Total Unfunded Commitments for Non Commercial Loans	2,481,100,375	2,599,403,333	4.8	2,895,316,505	11.4	2,969,830,801	2.6	3,074,521,078	3.5
TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES	2,551,650,413	2,685,951,016	5.3	3,000,411,984	11.7	3,102,048,736	3.4	3,203,417,426	3.3
OFF-BALANCE SHEET EXPOSURES									
Uncondtionally Cancelable Unfunded Commitments for All loan Types	N/A	N/A		68,337,070		896,119,898	1,211.3	921,425,845	2.8
Conditionally Cancelable Unfunded Commitments	N/A	N/A		2,107,026,139		1,355,853,407	-35.7	1,545,046,662	14.0
Loans transferred with limited recourse	N/A	N/A		0		0	N/A	0	N/A
Loans Transferred under the FHLB MPF program	N/A	N/A		424,602,680		505,717,983	19.1	566,503,103	12.0
Financial Standby Letters of Credit	N/A	N/A		0		0	N/A	0	N/A
Forward Agreements that are not derivative contracts	N/A	N/A		0		0	N/A	0	N/A
Sold Credit Protection	N/A	N/A		0		0	N/A	0	N/A
Off-Balance Sheet Securitization Exposures	N/A	N/A		0		0	N/A	0	N/A
Securities Borrowing or Lending transactions	N/A	N/A		0		0	N/A	0	N/A
Off-Balance Sheet exposure of repurchase transactions	N/A	N/A		0		0	N/A	0	N/A
All other off-balance sheet exposures	N/A	N/A		26,733,064		0	-100.0	0	N/A
Loans Transferred with Recourse	438,665,377	338,714,388	-22.8	213,691,435	-36.9	78,861,999	-63.1	66,866,986	-15.2
Other Contingent Liabilities	9,617,507	10,695,769	11.2	5,349,309	-50.0	8,039,014	50.3	11,209,208	39.4
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LIQUIDITY - B	ORROWING ARRANGE			ILITIES AND SOURCE	S OF FL	INDS			
Return to cover		For Charter :							
01/09/2025		Count of CU:	_						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type In	cluded: Federally Insu	ired
	Count of C	U in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
BORROWING ARRANGEMENTS									
Borrowing Capacity									
Corporate Credit Unions	324,348,000	345,301,100	6.5	392,006,700	13.5	436,271,400	11.3	494,603,800	13.4
Natural Person Credit Unions	0	0	N/A	0	N/A	200,000	N/A	100,000	-50.0
Federal Home Loan Bank	N/A	N/A		1,970,432,697		3,137,300,721	59.2	2,998,646,030	-4.4
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		319,594,685		719,155,381	125.0
Paycheck Protection Program Lending Facility Loans									123.0
FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		0		0	
Other Sources	2,287,558,704	2,612,961,144		214,925,900	-91.8	455,319,162	111.8	- ,,	
Total Borrowing Capacity	2,611,906,704	2,958,262,244	13.3	2,577,365,297	-12.9	4,348,685,968	68.7	4,296,803,809	-1.2
Draws Against Borrowing Capacity									
Corporate Credit Unions	0	0		21,321,210	N/A	4,335,340		,	-94.2
Natural Person Credit Unions	0	0	N/A	0	N/A	200,000	N/A		-50.0
Federal Home Loan Bank	436,113,848	322,233,391	-26.1	895,516,029	177.9	907,995,860	1.4	803,403,565	
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	61,800,000	N/A	673,771,116	990.2
Paycheck Protection Program Lending Facility Loans	0	•		0		, ,			
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	· ·	N/A
Other Sources	5,093,753	682,967	-86.6		289.1	263,852,108			-97.9
Total Draws Against Borrowing Capacity	441,207,601	322,916,358	-26.8	919,494,684	184.7	1,238,183,308	34.7	1,483,135,581	19.8
Assets Pledged to Secure Borrowing Capacity									
Corporate Credit Unions	N/A	N/A		79,740,597		102,802,566	28.9	, ,	29.9
Natural Person Credit Unions	N/A	N/A		0		200,000			
Federal Home Loan Bank	N/A	N/A		2,218,195,829		3,761,727,445			0.1
Central Liquidity Facility	N/A	N/A		0		0	N/A	. 0	N/A
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		37,691,078		176,621,091	368.6	747,815,253	323.4
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Sources	N/A	N/A		0		293,633,491	N/A	1,445,490	-99.5
Total Assets Pledged to Secure Borrowing Capacity	2,433,802,339	2,657,799,923	9.2	2,335,627,504	-12.1	4,334,984,593	85.6	4,647,837,936	
Amount of Borrowings Callable by Lender	129,849,637	0			N/A	0	-100.0		
Number of FHLB Members (1 = Yes)	29	29			0.0	29			
BORROWING MATURITY DISTRIBUTION	,								

	Sh	are and Membership		ion					
Return to cover		For Charter							
01/09/2025		Count of CU							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Inc	luded: Federally Insu	red
	Count	of CU in Peer Group	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
MEMBERSHIP:									
Number of Current Members	1,572,681	1,593,862	1.3	1,653,663	3.8	1,667,699		1,684,443	
Number of Potential Members	35,026,197	35,515,189	1.4	37,125,526	4.5	34,999,804	-5.7	35,291,480	
% Current Members to Potential Members	4.49	4.49	0.0	4.45	-0.7	4.76	7.0	4.77	0.2
% Membership Growth*	2.49	1.35	-46.0	3.75	178.6	0.85	-77.4	1.34	110.3
Total Number of Share/Deposit Accounts	2,996,342	3,072,066	2.5	3,195,470	4.0	3,286,084	2.8	3,345,485	1.8
SHARES/DEPOSITS MATURITY DISTRIBUTION									
< 1 year	14,599,106,951	16,869,348,026	15.6	16,994,002,703	0.7	16,978,839,002	-0.1	17,764,081,266	4.6
1 to 3 years	704,892,724	742,171,095	5.3	1,224,321,734	65.0	763,479,442	-37.6	722,118,446	-5.4
> 3 years	472,560,334	354,093,165	-25.1	305,719,036	-13.7	270,108,651	-11.6	236,719,866	-12.4
TOTAL SHARES/DEPOSITS	15,776,560,009	17,965,612,286	13.9	18,524,043,473	3.1	18,012,427,098	-2.8	18,722,919,585	3.9
NCUA INSURED SAVINGS									
Uninsured Member Shares	909,231,337	1,211,911,757	33.3	1,363,698,887	12.5	1,018,804,827	-25.3	1,222,676,596	20.0
Uninsured NonMember Deposits	5,927,271	3,735,707	-37.0	11,678,302	212.6	1,312,935	-88.8	6,347,087	383.4
Total Uninsured Shares & Deposits	915,158,608	1,215,647,464	32.8	1,375,377,189	13.1	1,020,117,762	-25.8	1,229,023,683	20.5
Insured Shares & Deposits	14,861,401,401	16,749,964,822	12.7	17,148,666,284	2.4	16,992,309,336	-0.9	17,493,895,902	3.0
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):		, ,				, , ,		, , ,	1
Accounts Held by Member Public Units	1,978,037	958,903	-51.5	959,488	0.1	758,617	-20.9	819,619	8.0
Accounts Held by Nonmember Public Units	2,481,798	1,843,302	-25.7	10,789,824	485.4	7,075,447	-34.4	10,883,952	53.8
Non-dollar Denominated Deposits	0	C	N/A	. 0	N/A	0	N/A	0	N/A
Dollar Amount of Share Certificates >= \$100,000	746,667,042	660,653,864	-11.5	1,040,760,833	57.5	1,429,039,326	37.3	1,752,081,669	22.6
Dollar Amount of IRA/Keogh >= \$100,000	320,108,811	332,167,692	3.8	334,249,910	0.6	352,596,045	5.5	374,102,202	6.1
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	C	N/A		N/A	19,944,871	56.2		
Dollar Amount of Commercial Deposit Accounts	744,454,794	1,024,185,883	37.6	1,073,612,484	4.8	840,099,253	-21.8	942,172,589	12.2
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	5,541,977	6,838,319	23.4	7,282,226	6.5	7,942,371	9.1	8,016,372	0.9
INSURANCE COVERAGE OTHER THAN NCUSIF	· · ·	,				,			
Share/Deposit Insurance Other than NCUSIF	9	9	0.0	9	0.0	10	11.1	12	20.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	62,366,616	69,029,806	10.7	67,155,606	-2.7	99,195,761	47.7	119,319,468	20.3
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								28. Shares and Member	rship

		Supplemental Infor	mation						1
Return to cover		For Charter :	N/A						1
01/09/2025		Count of CU :	84						
CU Name: N/A		Asset Range :	N/A						1
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting State = 'MO' *	Type Inc	luded: Federally Insu	red
	Count	of CU in Peer Group :	N/A		·				
									+
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
GRANTS								·	1
Amount of Grants Awarded to your credit union, YTD	1,721,657	6,002,686	249	281,000	-95	7,538,558	2,583	3,502,941	-54
Amount of Grants Received by your credit union, YTD	816,900	3,843,873	371	1,564,350	-59	4,409,854	182	4,213,491	I -4
EMPLOYEES:	,			, ,					
Number of Full-Time Employees	4,243	4,209	-1	4,367	4	4,352	0	4,299	9 -1
Number of Part-Time Employees	269	236			4	211		,	
BRANCHES:									
Number of CU Branches	318	319	0	315	-1	311	-1	304	1 -2
Number of CUs Reporting Shared Branches	29	27				28			
Plan to add new branches or expand existing facilities	17	13		13					
CUSO INFORMATION							_		1
Value of Investments in CUSO	57,360,408	60,676,057	6	56,748,433	-6	49,741,570	-12	40,399,651	1 -19
CUSO Loans	3,584,109	3,580,772			33	8,304,186			
Aggregate Cash Outlays in CUSO	31,321,987	32,662,205		, , .	13	36,307,506			
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):	01,021,001	02,002,200		00,007,170	10	00,001,000	_	00,100,001	<u> </u>
International Remittances	21	23	10	23	0	24	4	23	3 -4
Number of International Remittances Originated YTD	3,800	4,546			5	4,618			
Low Cost Wire Transfers	70	67		,	0	66			
MERGERS/ACQUISITIONS:		-						-	1
Adjusted Retained Earnings Obtained through Business Combinations	22,665,750	25,717,875	13	27,334,056	6	25,735,164	-6	28,223,755	5 10
System Used to Maintain Share/Loan Records	22,000,100	20,111,010		21,001,000		20,700,701	·	20,220,100	1
Manual System (No Automation)	0	0	N/A	0	N/A	0	N/A	. 0) N/A
Vendor Supplied In-House System	42	45		43		41			
Vendor On-Line Service Bureau	48	46		47	2	47			
CU Developed In-House System	0	0		0	_	0			
Services Offered Electronically									1
Account Aggregation	16	14	-13	14	0	14	0	15	5 7
Bill Payment	63	60	_		0	60			
Download Account History	66	65			3	0			
Electronic Signature Authentication/Certification	35	39		41	5	41			
e-Statements	70	69		69	0	* * * * * * * * * * * * * * * * * * * *			
External Account Transfers	37	39			3	41			
Loan Payments	72	71		71	0				
Member Application	43	44			-	49			
Merchant Processing Services	8	8				0			
Mobile Payments	38	40			3				
New Loan	50	50			2				
New Share Account	29	30				34			
Remote Deposit Capture	50	52							
Type(s) of services offered:			· ·			<u> </u>	_		†
Informational Website	N/A	52		70	35	72	3	68	3 -6
Mobile Application	N/A	46		60	30	60			
Online Banking	N/A	50		72		71			
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Return to cover

01/09/2025

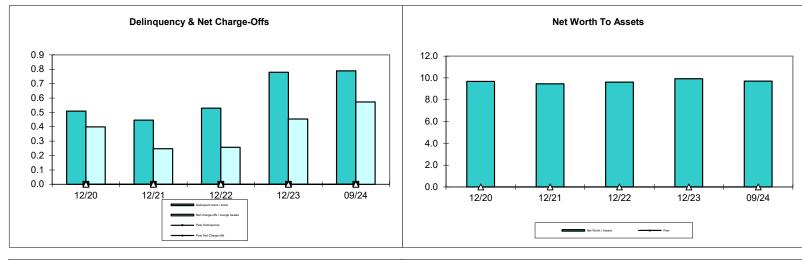
CU Name: N/A
Peer Group: N/A

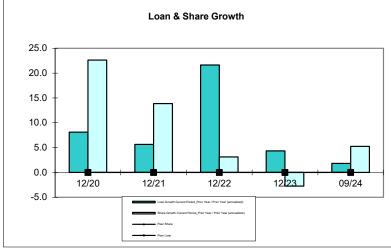
Graphs 1 For Charter : N/A Count of CU : 84

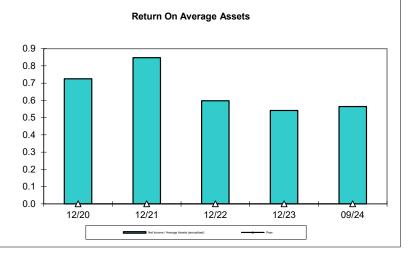
Count of CU: 84 Asset Range: N/A

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 01/09/2025 CU Name: N/A

N/A

Peer Group:

Graphs 2 For Charter: N/A Count of CU: 84 Asset Range: N/A

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

Count of CU in Peer Group: N/A



