

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

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

Count of CU : 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.

	Summary Financial Information								
<a href="#">Return to cover</a>		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 * Reporting_State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group :			N/A					
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
<a href="#">Cash &amp; Other Deposits<sup>1</sup></a>	2,315,065,382	2,942,101,722	27.1	1,536,640,977	-47.8	1,683,376,768	9.5	2,729,343,416	62.1
<a href="#">Total Investments</a>	3,480,297,690	4,206,570,711	20.9	3,994,475,913	-5.0	3,340,106,057	-16.4	3,187,206,787	-4.6
Loans Held for Sale	103,031,142	223,975,538	117.4	14,949,299	-93.3	40,623,673	171.7	54,280,064	33.6
<a href="#">Total Loans</a>	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	-2.3	69,810,464	2.7	66,879,252	-4.2	65,196,151	-2.5
NCUSIF Deposit	141,228,983	162,174,271	14.8	176,747,046	9.0	171,278,588	-3.1	168,905,364	-1.4
All Other Assets	495,473,774	478,488,223	-3.4	634,553,035	32.6	605,189,290	-4.6	614,363,647	1.5
<a href="#">TOTAL ASSETS</a>	18,274,061,712	20,414,638,041	11.7	21,371,518,994	4.7	21,443,453,472	0.3	22,540,981,266	5.1
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities <sup>2</sup>	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 Exposures	0	0	N/A	0	N/A	354,692	N/A	231,202	-34.8
<a href="#">Borrowings Notes &amp; Interest Payable</a>	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
<a href="#">Total Shares &amp; Deposits</a>	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
<a href="#">TOTAL LIABILITIES<sup>3</sup></a>	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
Undivided Earnings	1,401,640,886	1,532,519,201	9.3	1,845,118,514	20.4	1,905,513,293	3.3	1,989,969,528	4.4
Other Reserves	328,293,660	320,473,167	-2.4	-156,771,931	-148.9	-78,205,054	50.1	-18,833,890	75.9
TOTAL EQUITY	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	7.9
TOTAL LIABILITIES, SHARES, & EQUITY	18,274,061,712	20,414,638,041	11.7	21,371,518,994	4.7	21,443,453,472	0.3	22,540,981,266	5.1
INCOME & EXPENSE									
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	-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*	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*	669,789,478	719,972,920	7.5	767,958,798	6.7	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
TOTAL CU's	94	91	-3.2	90	-1.1	88	-2.2	84	-4.5
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
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<sup>1</sup> Prior to March 2022, Time and Other Deposits were included in Investments									
<sup>2</sup> Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
<sup>3</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									

			Key Ratios <sup>5</sup>							
<a href="#">Return to cover</a>			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 * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union							
			Count of CU in Peer Group :		N/A					
						Dec-2023			Sep-2024	

		<b>Supplemental Ratios**</b>			
<a href="#">Return to cover</a>		<b>For Charter : N/A</b>			
<b>01/09/2025</b>		<b>Count of CU : 84</b>			
<b>CU Name: N/A</b>		<b>Asset Range : N/A</b>			
<b>Peer Group: N/A</b>		<b>Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' *</b>			
		<b>Count of CU in Peer Group : N/A</b>			
	<b>Dec-2020</b>	<b>Dec-2021</b>	<b>Dec-2022</b>	<b>Dec-2023</b>	<b>Sep-2024</b>
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	155.17	158.73	124.46	117.26	126.38
<b><u>ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)</u></b>					
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
<b><u>SPECIALIZED LENDING RATIOS</u></b>					
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
<b><u>REAL ESTATE LENDING RATIOS</u></b>					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	N/A	N/A	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
<b><u>MISCELLANEOUS RATIOS</u></b>					
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
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
				<b>3. Supplemental Ratios</b>	





<a href="#">Return to cover</a>		Liabilities, Shares & Equity							
01/09/2025		For Charter : N/A							
CU Name: N/A		Count of CU : 84							
Peer Group: N/A		Asset Range : N/A							
		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
		Count of CU in Peer Group : N/A							
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
<b>LIABILITIES, SHARES AND EQUITY</b>									
<b>LIABILITIES</b>									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities <sup>1</sup>	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 Exposures	0	0	N/A	0	N/A	354,692	N/A	231,202	-34.8
<b>SHARES AND DEPOSITS</b>									
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	0.3
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	-4.4
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	5.6
Share Certificates	1,979,879,721	1,764,830,876	-10.9	2,204,967,595	24.9	3,198,436,780	45.1	3,967,467,151	24.0
IRA/KEOGH Accounts	866,138,550	863,467,134	-0.3	841,739,368	-2.5	845,492,384	0.4	829,091,870	-1.9
All Other Shares	62,857,321	66,203,904	5.3	69,538,561	5.0	69,986,321	0.6	83,704,140	19.6
Non-Member Deposits	75,079,034	70,913,371	-5.5	119,358,601	68.3	135,835,019	13.8	113,456,531	-16.5
<b>TOTAL SHARES AND DEPOSITS</b>	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
<b>TOTAL LIABILITIES<sup>2</sup></b>	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
<b>EQUITY:</b>									
Undivided Earnings <sup>3</sup>	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	4.4
Other Reserves	339,125,714	369,606,630	9.0	179,165,641	-51.5	171,945,186	-4.0	146,270,041	-14.9
Appropriation For Non-Conforming Investments (SCU Only)	50,795	50,795	0.0	22,255	-56.2	17,975	-19.2	17,975	0.0
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	12.6
Noncontrolling Interest in Consolidated Subsidiaries	1,420,931	1,188,488	-16.4	0	-100.0	8,147,078	N/A	5,555,270	-31.8
Accumulated Unrealized G/L on Cash Flow Hedges	-1,132,233	85,091	107.5	2,814,254	3,207.3	2,360,884	-16.1	0	-100.0
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 Debt Securities <sup>4</sup>	28,247,830	-32,459,619	-214.9	-328,514,068	-912.1	-249,012,629	24.2	-160,728,741	35.5
Other Comprehensive Income	-60,107,245	-41,270,687	31.3	-35,159,932	14.8	-34,964,577	0.6	-36,194,309	-3.5
Net Income	0	0	N/A	0	N/A	0	N/A	534,236	N/A
<b>EQUITY TOTAL</b>	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	7.9
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	18,274,061,712	20,414,638,041	11.7	21,371,518,994	4.7	21,443,453,472	0.3	22,540,981,266	5.1
<b>TOTAL NET WORTH</b>	1,763,983,145	1,930,294,501	9.4	2,054,940,466	6.5	2,125,651,249	3.4	2,187,777,611	2.9
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
<sup>2</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
<sup>3</sup> Regular Reserves have been included in Undivided Earnings for periods prior to 3/31/22.									
								<b>6. LiabShEquity</b>	

<a href="#">Return to cover</a>		Income Statement*								
01/09/2025		For Charter : N/A								
CU Name: N/A		Count of CU : 84								
Peer Group: N/A		Asset Range : N/A								
		Criteria :		Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
		Count of CU in Peer Group :		N/A						
		Dec-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 <sup>1</sup>	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 Equity or Trading Debt Securities)	4,015,688	3,253,244	-19.0	110,277	-96.6	-7,626,023	-7,015.3	4,287,668	175.0	
Gain (Loss) on Derivatives	6,564,646	723,489	-89.0	-1,264,612	-274.8	-124,097	90.2	1,922,349	2,165.4	
Gain (Loss) on Disposition of Fixed Assets	-538,302	-869,182	-61.5	-251,302	71.1	-703,732	-180.0	-1,768,039	-235.0	
Gain (Loss) on Sales of Loans and Leases	N/A	N/A		6,942,510		232,769	-96.6	-1,769,786	-1,113.8	
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	N/A	0	-100.0	0	N/A	0	N/A	
Other Non-interest Income	2,008,815	3,574,714	78.0	5,028,155	40.7	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										
Employee Compensation & Benefits	335,727,716	362,815,194	8.1	380,718,100	4.9	392,551,781	3.1	314,647,280	6.9	
Travel, Conference Expense	4,445,052	4,289,370	-3.5	6,624,710	54.4	7,804,879	17.8	5,824,066	-0.5	
Office Occupancy	43,330,443	45,588,061	5.2	47,358,129	3.9	48,251,534	1.9	37,321,332	3.1	
Office Operation Expense	127,630,490	134,328,113	5.2	144,091,310	7.3	152,024,590	5.5	119,809,514	5.1	
Educational and Promotion	27,709,105	32,725,062	18.1	36,960,445	12.9	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	64,635,850	13.9	68,221,847	5.5	53,452,343	4.5	
Member Insurance	162,612	93,113	-42.7	164,519	76.7	167,230	1.6	145,280	15.8	
Operating Fees	1,904,075	1,863,283	-2.1	2,029,805	8.9	2,269,657	11.8	1,769,584	4.0	
Miscellaneous Non-Interest Expense	29,514,574	28,455,167	-3.6	31,854,416	11.9	39,552,433	24.2	30,825,958	3.9	
TOTAL NON-INTEREST EXPENSE	669,789,478	719,972,920	7.5	767,958,798	6.7	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 ratios are annualized.										
<sup>1</sup> For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to 12/31/20, this includes Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities.										
								7.IncExp		



[illegible]

<a href="#">Return to cover</a>		Delinquent Loan Information							
01/09/2025		For Charter : N/A							
CU Name: N/A		Count of CU : 84							
Peer Group: N/A		Asset Range : N/A							
		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
		Count of CU in Peer Group : N/A							
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024 % Chg
<b>DELINQUENCY SUMMARY - ALL LOAN TYPES</b>									
30 to 59 Days Delinquent		84,157,272	88,612,277	5.3	131,429,302	48.3	181,747,403	38.3	151,920,425 -16.4
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		33,574,045		44,617,658	32.9	50,448,257 13.1
90 to 179 Days Delinquent <sup>1</sup>		45,224,957	42,729,157	-5.5	28,258,530	-33.9	43,054,241	52.4	47,947,459 11.4
180 to 359 Days Delinquent		7,652,710	5,934,970	-22.4	12,525,522	111.0	28,104,739	124.4	19,048,623 -32.2
> = 360 Days Delinquent		5,011,554	4,992,483	-0.4	3,010,720	-39.7	3,011,440	0.0	4,481,170 48.8
Total Delinquent Loans - All Types (> = 60 Days)		57,889,221	53,656,610	-7.3	77,368,817	44.2	118,788,078	53.5	121,925,509 2.6
% Delinquent Loans / Total Loans		0.51	0.45	-12.3	0.53	18.5	0.78	47.1	0.79 1.3
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
<b>COMMERCIAL LOAN DELINQUENCY RATIOS<sup>1</sup></b>									
% Comm Lns > = 30 Days Delinquent		0.99	1.23	23.6	0.60	-51.4	4.03	575.2	1.74 -56.9
% Comm Lns > = 60 Days Delinquent		0.15	0.68	357.8	0.31	-55.2	2.05	571.7	0.70 -65.9
<b>DELINQUENT LOANS BY CATEGORY:</b>									
<b>Unsecured Credit Card Loans</b>									
30 to 59 Days Delinquent		3,293,500	3,297,298	0.1	4,592,461	39.3	8,962,044	95.1	5,348,514 -40.3
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		2,067,076		2,879,383	39.3	2,551,050 -11.4
90 to 179 Days Delinquent <sup>1</sup>		3,334,923	2,791,513	-16.3	2,224,364	-20.3	4,029,478	81.2	3,412,882 -15.3
180 to 359 Days Delinquent		151,295	39,554	-73.9	88,232	123.1	167,618	90.0	1,169,201 597.5
> = 360 Days Delinquent		91,674	58,533	-36.2	23,693	-59.5	10,438	-55.9	12,561 20.3
Total Delinquent Credit Card Lns (> = 60 Days)		3,577,892	2,889,600	-19.2	4,403,365	52.4	7,086,917	60.9	7,145,694 0.8
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
<b>Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)</b>									
30 to 59 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0 N/A
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		0		0	N/A	0 N/A
90 to 179 Days Delinquent <sup>1</sup>		0	0	N/A	0	N/A	0	N/A	0 N/A
180 to 359 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0 N/A
> = 360 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0 N/A
Total PAL I and II Loans Delinquent > = 60 Days		0	0	N/A	0	N/A	0	N/A	0 N/A
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00 N/A
<b>Non-Federally Guaranteed Student Loans</b>									
30 to 59 Days Delinquent		320,685	498,091	55.3	371,476	-25.4	792,450	113.3	614,930 -22.4
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		69,693		96,854	39.0	113,991 17.7
90 to 179 Days Delinquent <sup>1</sup>		404,847	50,543	-87.5	81,220	60.7	103,394	27.3	48,513 -53.1
180 to 359 Days Delinquent		0	1,434	N/A	2,490	73.6	0	-100.0	63,418 N/A
> = 360 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0 N/A
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days		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-Federally Guaranteed Student Loans %		0.89	0.12	-86.1	0.36	188.7	0.45	26.6	0.48 4.7
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								<b>9. Delinquent Loans</b>	

	Delinquent Loan Information (continued)									
<a href="#">Return to cover</a>			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 * Reporting_State = 'MO' * Type Included: Federally Insured							
			Count of CU in Peer Group : N/A							
			Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024 % 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 <sup>1</sup>		N/A		N/A		1,906,206		2,721,499	42.8	2,789,768 2.5
90 to 179 Days Delinquent <sup>1</sup>		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 3.7
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other 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 Delinquent <sup>1</sup>		N/A		N/A		3,885,618		3,373,624	-13.2	4,491,151 33.1
90 to 179 Days Delinquent <sup>1</sup>		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	618,351	-1.1	1,292,398	109.0	1,452,748 12.4
> = 360 Days Delinquent		162,067		217,598	34.3	196,138	-9.9	147,536	-24.8	275,869 87.0
Total Del New Vehicle Lns (> = 60 Days)		6,142,633		5,213,556	-15.1	7,500,340	43.9	8,115,988	8.2	11,282,676 39.0
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%		0.44		0.37	-17.2	0.37	0.9	0.41	11.1	0.62 50.7
Used Vehicle Loans										
30 to 59 Days Delinquent		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 <sup>1</sup>		N/A		N/A		17,001,930		20,518,088	20.7	19,785,044 -3.6
90 to 179 Days Delinquent <sup>1</sup>		17,601,113		15,777,789	-10.4	14,544,694	-7.8	20,344,452	39.9	19,612,481 -3.6
180 to 359 Days Delinquent		2,828,918		2,072,999	-26.7	5,871,503	183.2	8,785,270	49.6	10,113,468 15.1
> = 360 Days Delinquent		561,285		206,197	-63.3	306,250	48.5	1,044,730	241.1	1,138,734 9.0
Total Del Used Vehicle Lns (> = 60 Days)		20,991,316		18,056,985	-14.0	37,724,377	108.9	50,692,540	34.4	50,649,727 -0.1
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %		0.60		0.46	-23.9	0.78	70.4	1.04	32.5	1.06 2.1
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	0 N/A
60 to 89 Days Delinquent <sup>1</sup>		N/A		N/A		0		0	N/A	0 N/A
90 to 179 Days Delinquent <sup>1</sup>		0		0	N/A	0	N/A	0	N/A	0 N/A
180 to 359 Days Delinquent		0		0	N/A	0	N/A	0	N/A	0 N/A
> = 360 Days Delinquent		0		0	N/A	0	N/A	0	N/A	0 N/A
Total Del Leases Receivable (> = 60 Days)		0		0	N/A	0	N/A	0	N/A	0 N/A
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%		0.00		0.00	N/A	0.00	N/A	0.00	N/A	0.00 N/A
All Other Secured Non-Real Estate Loans/Lines of Credit										
30 to 59 Days Delinquent		N/A		N/A		3,895,413		7,839,951	101.3	5,898,045 -24.8
60 to 89 Days Delinquent <sup>1</sup>		N/A		N/A		1,500,737		1,756,905	17.1	1,943,684 10.6
90 to 179 Days Delinquent <sup>1</sup>		N/A		N/A		1,516,597		2,015,506	32.9	2,418,497 20.0
180 to 359 Days Delinquent		N/A		N/A		985,935		1,041,105	5.6	1,090,085 4.7
> = 360 Days Delinquent		N/A		N/A		117,725		220,768	87.5	154,788 -29.9
Total Del All Other Secured Loans (> = 60 Days)		N/A		N/A		4,120,994		5,034,284	22.2	5,607,054 11.4
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%		N/A		N/A		0.72		0.85	18.4	1.01 18.7
Outstanding balances of loans affected by bankruptcy claims		27,104,262		18,359,436	-32.3	63,645,550	246.7	73,487,689	15.5	91,945,861 25.1
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 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
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1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.										
10. Delinquent Loans (con't)										

Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans <sup>1</sup>									
<a href="#">Return to cover</a>		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 * Reporting_State = 'MO' * Type Included: Federally Insured						
		Count of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
<b>DELINQUENT REAL ESTATE LOANS BY CATEGORY</b>									
<b>Secured by a 1st Lien on a single 1- to 4-Family Residential Property</b>									
30 to 59 Days Delinquent	N/A	N/A		27,360,982		32,517,273	18.8	25,279,521	-22.3
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		5,271,307		7,910,978	50.1	12,218,822	54.5
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		3,709,785		6,629,441	78.7	8,255,834	24.5
180 to 359 Days Delinquent	N/A	N/A		2,049,772		2,815,029	37.3	2,525,698	-10.3
> = 360 Days Delinquent	N/A	N/A		1,191,941		583,514	-51.0	956,989	64.0
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent > = 60 Days	N/A	N/A		12,222,805		17,938,962	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
<b>Secured by Junior Lien on a single 1- to 4-Family Residential Property</b>									
30 to 59 Days Delinquent	N/A	N/A		6,823,921		10,129,186	48.4	12,534,995	23.8
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		1,487,527		1,876,918	26.2	4,347,602	131.6
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		737,832		2,011,811	172.7	3,117,757	55.0
180 to 359 Days Delinquent	N/A	N/A		618,829		749,393	21.1	1,555,748	107.6
> = 360 Days Delinquent	N/A	N/A		714,731		450,536	-37.0	673,857	49.6
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days	N/A	N/A		3,558,919		5,088,658	43.0	9,694,964	90.5
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
<b>All Other (Non-Commercial) Real Estate Loans/Lines of Credit</b>									
30 to 59 Days Delinquent	N/A	N/A		624,142		24,804	-96.0	35,047	41.3
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		111,575		55,649	-50.1	0	-100.0
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		228,118		0	-100.0	0	N/A
180 to 359 Days Delinquent	N/A	N/A		136,049		0	-100.0	56,183	N/A
> = 360 Days Delinquent	N/A	N/A		10,194		0	-100.0	0	N/A
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days	N/A	N/A		485,936		55,649	-88.5	56,183	1.0
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
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								11. Delinquent RE Loans	

<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.

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### 13. Del Comm Loans (con't)

			Loan Losses								
<a href="#">Return to cover</a>			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 * Reporting_State = 'MO' * Type Included: Federally Insured 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)											
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	16,201,596	11.4	16,775,027	3.5	21,844,108	30.2	21,034,244	28.4
NET CHARGE OFFS (\$\$)*			43,683,158	28,886,375	-33.9	34,243,079	18.5	67,759,221	97.9	65,899,648	29.7
Net Charge-Offs / Average Loans %**			0.40	0.25	-38.1	0.26	4.1	0.45	76.4	0.57	26.1
Total Delinquent Loans & Year-to-Date Net Charge-Offs			101,572,379	82,542,985	-18.7	111,611,896	35.2	186,547,299	67.1	187,825,157	0.7
Combined Delinquency and Net Charge Off Ratio			0.91	0.69	-23.6	0.79	13.4	1.23	56.7	1.36	10.4
LOAN LOSS SUMMARY BY LOAN TYPE											
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 Lns Recovered*			2,383,215	2,835,208	19.0	2,932,810	3.4	2,490,046	-15.1	2,118,985	13.5
Unsecured Credit Card Net Charge Offs*			9,494,277	6,789,380	-28.5	7,863,404	15.8	12,439,617	58.2	13,217,541	41.7
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**			2.10	1.61	-23.4	1.81	12.0	2.65	47.0	3.68	38.6
PALs I and PALs II Charged Off (FCU Only)*			0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Recovered (FCU Only)*			0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs (FCU Only)*			0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)			0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans Charged Off*			375,349	211,444	-43.7	106,409	-49.7	140,393	31.9	138,135	31.2
Non-Federally Guaranteed Student Loans Recovered*			47,181	22,932	-51.4	38,156	66.4	32,640	-14.5	31,232	27.6
Non-Federally Guaranteed Student Loans Net Charge Offs*			328,168	188,512	-42.6	68,253	-63.8	107,753	57.9	106,903	32.3
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		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		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		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 Loans/Lines of Credit**			N/A	N/A		2.64		3.65	38.3	4.34	19.0
New Vehicle Loans Charged Off*			6,371,873	4,059,937	-36.3	3,762,251	-7.3	7,388,043	96.4	6,570,040	18.6
New Vehicle Loans Recovered*			1,385,947	1,223,734	-11.7	1,761,751	44.0	2,525,849	43.4	2,398,813	26.6
New Vehicle Loans Net Charge Offs*			4,985,926	2,836,203	-43.1	2,000,500	-29.5	4,862,194	143.0	4,171,227	14.4
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**			0.35	0.20	-43.0	0.12	-42.6	0.24	109.5	0.29	20.6
Used Vehicle Loans Charged Off*			20,980,950	14,039,702	-33.1	19,259,158	37.2	43,103,183	123.8	40,578,224	25.5
Used Vehicle Loans Recovered*			5,533,158	5,580,408	0.9	6,473,466	16.0	10,910,103	68.5	11,784,211	44.0
Used Vehicle Loans Net Charge Offs*			15,447,792	8,459,294	-45.2	12,785,692	51.1	32,193,080	151.8	28,794,013	19.3
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**			0.46	0.23	-49.8	0.29	28.0	0.66	127.0	0.79	19.7
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**			0.43	0.22	-48.1	0.24	9.6	0.54	123.0	0.65	20.8
Leases Receivable Charged Off*			0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Recovered*			0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Net Charge Offs*			0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Net Charge Offs / Avg Leases Receivable**			0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*			N/A	N/A		1,424,410		2,603,526	82.8	3,768,896	93.0
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*			N/A	N/A		668,579		563,733	-15.7	877,682	107.6
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	89.0
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other Secured Non-Real Estate Loans/Lines of Credit**			N/A	N/A		0.14		0.35	152.1	0.67	92.0
FORECLOSED AND REPOSSESSED ASSETS											
Commercial			N/A	N/A		682,560		664,320	-2.7	710,458	6.9
Real Estate - Non-Commercial			N/A	N/A		1,820,233		1,273,279	-30.0	1,339,442	5.2
Vehicle - Non-Commercial			N/A	N/A		2,917,828		5,141,476	76.2	4,803,309	-6.6
Other - Non-Commercial			N/A	N/A		92,818		948,482	921.9	58,070	-93.9
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.											
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)											
										14. Loan Losses	



			Indirect, Purchased or Sold						
<a href="#">Return to cover</a>			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 * Reporting_State = 'MO' * Type Included: Federally Insured State						
			Count of CU in Peer Group :		N/A				
			Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
								Sep-2024	% Chg
<b>INDIRECT LOANS OUTSTANDING</b>									
New and Used Vehicle Indirect Loans		N/A	N/A			3,933,164,174		4,277,469,201	8.8
First Lien and Junior Lien Residential Indirect Loans		N/A	N/A			87,840,242		111,749,879	27.2
Commercial Indirect Loans		N/A	N/A			27,838,279		8,386,577	-69.9
All Other Indirect Loans		N/A	N/A			188,219,988		214,064,605	13.7
<b>Total Outstanding Indirect Loans</b>		2,633,574,100	2,842,084,821	7.9		4,237,062,683	49.1	4,611,670,262	8.8
Indirect Loans Outstanding / Total Loans %		23.15	23.65	2.2		28.99	22.6	30.24	4.3
<b>DELINQUENT INDIRECT LOANS</b>									
Total Delinquent Indirect Lns (>= 60 Days)		19,125,928	16,943,484	-11.4		35,959,909	112.2	45,946,743	27.8
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %		0.73	0.60	-17.9		0.85	42.4	1.00	17.4
<b>INDIRECT LOAN LOSSES</b>									
Indirect Loans Charged Off*		18,670,660	12,376,940	-33.7		16,312,900	31.8	38,944,128	138.7
Indirect Loans Recovered*		4,274,716	4,501,775	5.3		5,647,201	25.4	9,808,003	73.7
Indirect Loans Net Charge Offs*		14,395,944	7,875,165	-45.3		10,665,699	35.4	29,136,125	173.2
Indirect Loans Net Charge Offs / Avg Indirect Loans %**		0.56	0.29	-48.3		0.30	4.8	0.66	118.5
<b>LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23</b>									
<b>LOANS PURCHASED YEAR-TO-DATE</b>									
Loans Purchased from Other Financial Institutions*		8,341,675	23,835,683	185.7		40,467,994	69.8	35,703,743	-11.8
Loans Purchased from Other Sources*		12,496,701	37,633,629	201.1		62,914,670	67.2	21,269,847	-66.2
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD		0.29	0.81	180.7		1.34	64.8	0.98	-26.6
<b>DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23</b>									
Delinquent Whole or Partial Loans Purchased Under 701.23		N/A	N/A			0		6,431	N/A
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial Loans Purchased Under 701.23%		N/A	N/A			0.00		0.00	N/A
<b>LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23</b>									
Whole or Partial Loans Purchased Under 701.23 Charged Off*		N/A	N/A			0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Recovered*		N/A	N/A			0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*		N/A	N/A			0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs / Avg Whole or Partial Loans Purchased Under 701.23**		N/A	N/A			N/A		0.00	N/A
<b>LOANS SOLD Year-to-date</b>									
Loans Sold		0	27,213,731	N/A		101,893,480	274.4	706,870,407	593.7
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
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
Real Estate Loans Sold with Servicing Retained		N/A	N/A			277,595,572		538,205,652	93.9
All Other Loans Sold with Servicing Retained		N/A	N/A			0		0	N/A
<b>OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED</b>		4,555,414,053	4,752,192,282	4.3		4,970,023,993	4.6	4,875,259,299	-1.9
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								15. Indirect, Purchased or Sold	



			Participation Loans							
<a href="#">Return to cover</a>			For Charter : N/A							
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 * Reporting_State = 'MO' * Type Included: Federally Insured 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	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	

1- to 4-Family Residential Property and All Other (Non-Commercial) Real Estate Loans								
<a href="#">Return to cover</a>			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 * Reporting_State = 'MO' * Type Included: Federally Insured					
	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	1.0	1,927,116,845 2.6
Fixed Rate 15 years or less	N/A	N/A		928,177,146		824,952,508	-11.1	763,269,680 -7.5
Balloon/Hybrid > 5 years	N/A	N/A		385,714,040		418,592,527	8.5	516,711,422 23.4
Balloon/Hybrid 5 years or less	N/A	N/A		344,740,239		675,730,261	96.0	837,328,919 23.9
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	152.3	28,685,610 -23.7
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	16.1	1,517,208,682 14.4
Total Secured by Junior Lien	N/A	N/A		1,362,592,440		1,633,967,339	19.9	1,847,105,691 13.0
All Other (Non-Commercial) Real Estate								
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	N/A		28,377,059		15,959,611	-43.8	16,002,448 0.3
Open-End Fixed Rate	N/A	N/A		864,738		1,608,645	86.0	826,969 -48.6
Open-End Adjustable Rate	N/A	N/A		13,740,537		11,547,353	-16.0	7,822,399 -32.3
Total All Other (Non-Commercial) Real Estate	N/A	N/A		69,167,976		38,958,323	-43.7	33,234,382 -14.7
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate	N/A	N/A		5,376,690,834		5,914,053,630	10.0	6,350,211,893 7.4
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	-31.4	623,136,540 23.1
Fixed Rate 15 Years or less*	N/A	N/A		228,045,229		107,311,844	-52.9	50,037,014 -37.8
Balloon/Hybrid > 5 Years*	N/A	N/A		237,165,749		99,911,111	-57.9	122,680,301 63.7
Balloon/Hybrid 5 Years or less*	N/A	N/A		225,161,714		386,801,064	71.8	288,214,415 -0.7
Adjustable Rate*	N/A	N/A		165,525,825		121,615,607	-26.5	72,761,488 -20.2
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	-24.1	69,829,872 -9.6
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	N/A		12,315,075		2,913,219	-76.3	597,049 -72.7
Open-End Fixed Rate*	N/A	N/A		1,828,567		1,201,060	-34.3	562,500 -37.6
Open-End Adjustable Rate*	N/A	N/A		14,227,827		1,231,904	-91.3	882,925 -4.4
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		48,983,516		9,410,472	-80.8	3,936,151 -44.2
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
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	N/A	N/A		1,877,946,817		2,342,140,207	24.7	2,765,783,909 18.1
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	6.43	9.0	2.04	-68.3	2.35	15.1	2.74 17.0
* Amounts are year-to-date while the related %change ratios are annualized.								
								17. RE Loans

	Real Estate (Non-Commercial) Loan Losses								
<a href="#">Return to cover</a>		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 * Reporting_State = 'MO' * Type Included: Federally Insured						
		Count of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>									
First Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		54,330		184,271	239.2	58,296	-57.8
First Lien single 1- to 4-Family Residential Property Loans 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 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 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 Other (Non-Commercial) Real Estate Loans**	N/A	N/A		N/A		0.00		0.00	-32.7
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								18. RE Loan Losses	

[illegible]

[illegible]

		<b>Commercial Loan Losses</b>							
<a href="#">Return to cover</a>		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 * Reporting_State = 'MO' * Type Included: Federally Insured							
		Count of CU in Peer Group :		N/A					
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024 % Chg
<b>COMMERCIAL LOAN CHARGE-OFFS:</b>									
Commercial Construction and Development Loans YTD Charge Offs*		N/A	N/A		0		0	N/A	0 N/A
Commercial Loans Secured by Farmland YTD Charge Offs*		N/A	N/A		0		0	N/A	0 N/A
Commercial Loans Secured by Multifamily YTD Charge Offs*		N/A	N/A		48,458		0	-100.0	558,625 N/A
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*		N/A	N/A		0		0	N/A	0 N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*		N/A	N/A		146,639		0	-100.0	3,323 N/A
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Charge Offs*		N/A	N/A		0		0	N/A	0 N/A
Commercial and Industrial Loans YTD Charge Offs*		N/A	N/A		2,355		34,409	1,361.1	546,638 2018.2
Unsecured Commercial Loans YTD Charge Offs*		N/A	N/A		15,305		0	-100.0	0 N/A
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs*		N/A	N/A		98,829		13,235	-86.6	21,710 118.7
Commercial Loans/Lines of Credit Real Estate Secured YTD Charge-Offs*		511,016	19,811	-96.123	195,097	884.79	0	-100.0	561,948 N/A
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge-Offs*		121,040	169,724	40.221	116,489	-31.366	47,644	-59.1	568,348 1490.5
Total Commercial Loan YTD Charge Offs*		632,056	189,535	-70.013	311,586	64.395	47,644	-84.7	1,130,296 3063.2
<b>COMMERCIAL LOAN RECOVERIES:</b>									
Commercial Construction and Development Loans YTD Recoveries*		N/A	N/A		0		0	N/A	0 N/A
Commercial Loans Secured by Farmland YTD Recoveries*		N/A	N/A		0		0	N/A	0 N/A
Commercial Loans Secured by Multifamily YTD Recoveries*		N/A	N/A		0		5,485	N/A	2,900 -29.5
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*		N/A	N/A		0		0	N/A	0 N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*		N/A	N/A		19,500		200	-99.0	0 -100.0
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Recoveries*		N/A	N/A		0		0	N/A	0 N/A
Commercial and Industrial Loans YTD Recoveries*		N/A	N/A		2,888		396,704	#####	17,449 -94.1
Unsecured Commercial Loans YTD Recoveries*		N/A	N/A		51,717		0	-100.0	6,462 N/A
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Recoveries*		N/A	N/A		7,803		50	-99.4	42 12.0
Commercial Loans/Lines of Credit Real Estate Secured YTD Recoveries*		2,950	0	-100	19,500	N/A	5,685	-70.8	2,900 -32.0
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Recoveries*		13,528	26,016	92.312	62,408	139.88	396,754	535.7	23,953 -92.0
Total Commercial Loan YTD Recoveries*		16,478	26,016	57.883	81,908	214.84	402,439	391.3	26,853 -91.1
*Amounts are year-to-date while the related percent change ratios are annualized.							21. Commercial Loan Losses		

			Investments							
<a href="#">Return to cover</a>			For Charter :	N/A						
01/09/2025			Count of CU :	84.0						
CU Name: N/A			Asset Range :	N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
			Count of CU in Peer Group :		N/A					
			Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024 % Chg
INVESTMENT SECURITIES										
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 -14.8
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 -9.4
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 -7.3
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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<a href="#">Return to cover</a>		Investments							
01/09/2025		For Charter : N/A							
CU Name: N/A		Count of CU : 84							
Peer Group: N/A		Asset Range : N/A							
		Criteria: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
		Count of CU in Peer Group : N/A							
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
<b>INVESTMENT SECURITIES (continued)</b>									
<b>HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST</b>									
US Government Obligations	N/A	N/A		8,506,189		3,786,453	-55.5	500,000	-86.8
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		99,573,527		86,720,466	-12.9	72,809,250	-16.0
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		254,715,426		239,633,577	-5.9	229,987,431	-4.0
Federal Agency Securities - Non-Guaranteed	N/A	N/A		11,579,332		7,878,577	-32.0	8,855,741	12.4
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		1,048,187		1,039,041	-0.9	1,032,182	-0.7
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		20,769,622		1,988,000	-90.4	996,000	-49.9
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		4,996,891		3,423,266	-31.5	945,490	-72.4
<b>TOTAL HTM DEBT SECURITIES AT AMORTIZED COST</b>	N/A	N/A		401,189,174		344,469,380	-14.1	315,126,094	-8.5
<b>HTM DEBT SECURITIES AT FAIR VALUE</b>									
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		80,383,118	-10.4	68,886,104	-14.3
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		216,667,984		205,688,445	-5.1	203,007,371	-1.3
Federal Agency Securities - Non-Guaranteed	N/A	N/A		11,228,250		7,576,656	-32.5	8,841,782	16.7
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		810,903		841,610	3.8	881,244	4.7
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		19,659,167		1,926,366	-90.2	994,872	-48.4
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		5,000,000		3,500,000	-30.0	1,000,000	-71.4
<b>TOTAL HTM DEBT SECURITIES AT FAIR VALUE</b>	N/A	N/A		351,456,025		303,652,015	-13.6	284,087,785	-6.4
Allowance for Credit Losses on Held-to-maturity Debt Securities <sup>1</sup> (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>TOTAL INVESTMENT SECURITIES</b>	2,717,683,244	3,489,352,393	28.4	3,867,560,000	10.8	3,213,551,663	-16.9	3,065,500,066	-4.6
Allowance for Credit Losses on Available-for-sale Debt Securities <sup>2</sup> (if ASC 326 has been adopted)	N/A	N/A		N/A		34,519		0	-100.0
<b>OTHER INVESTMENTS</b>									
Nonperpetual Capital Account	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	16,656,258	0.0	17,100,505	2.7	17,773,238	3.9
All other investments	116,726,946	125,951,310	7.9	108,925,259	-13.5	108,271,493	-0.6	103,332,687	-4.6
<b>TOTAL OTHER INVESTMENTS</b>	133,831,926	144,480,543	8.0	126,915,913	-12.2	126,554,394	-0.3	121,706,721	-3.8
<b>DEPOSITS</b>									
Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions	N/A	N/A		559,906,706		450,695,471	-19.5	446,757,242	-0.9
1 The allowance for credit losses on Held-to-maturity debt securities is a valuation account and is not included in the amount reported as HTM Debt Securities at Amortized Cost (Account NV0081) or at Fair Value (Account 801).								<b>23. Investments (con't)</b>	
2 The allowance for credit losses on Available-for-sale debt securities is for informational purposes only and represents the credit-related decline in the fair value of an individual									



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		Other Investment Information							
<a href="#">Return to cover</a>		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 * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
Investments - Memoranda									
Non-Conforming Investments (State Credit Unions ONLY) <sup>1</sup>	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 certificates	266,788,142	239,280,996	-10.3	280,682,618	17.3	209,068,085	-25.5	196,522,639	-6.0
Realized Investment Gains (Losses)									
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		0		-618,178	N/A	0	100.0
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		-780,623		-6,848,132	-777.3	-5,983,064	12.6
Realized Gain (Losses) on all other investments	N/A	N/A		742,713		-159,713	-121.5	10,270,732	6,530.7
Total Gain (Loss) on Investments	N/A	N/A		-37,910		-7,626,023	#####	4,287,668	156.2
Other-Than-Temporary Impairment (OTTI)									
Total OTTI Losses	0	0	N/A	30	N/A	0	-100.0	0	N/A
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0	N/A	0	N/A	0	N/A
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 Derivatives Hedge	0	0	N/A	0	N/A	N/A		N/A	
Assets used to fund employee benefit or deferred compensation plans									
Recorded Value of Securities	82,802,327	20,461,337	-75.3	124,710,655	509.5	156,866,171	25.8	172,325,759	9.9
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	-60.8	241,800	-25.0
Cash Surrender Value	N/A	N/A		9,604,128		15,192,366	58.2	12,480,795	-17.8
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		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	10.3
Other Non-insurance	34,794,931	40,231,075	15.6	29,264,594	-27.3	42,434,239	45.0	39,725,137	-6.4
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
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	-100.0	0	N/A	0	N/A	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	4	3	-25.0	5	66.7	6	20.0	6	0.0
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	2	0	-100.0	0	N/A	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	36	34	-5.6	36	5.9	31	-13.9	31	0.0
<sup>1</sup> Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
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	LIQUIDITY - COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES								
<a href="#">Return to cover</a>									
01/09/2025									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS</b>									
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
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)</b>									
Revolving Open-End lines secured by 1- to 4-Family Residential Properties	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
<b>Total Unfunded Commitments for Non Commercial Loans</b>	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
<b>TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES</b>	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
<b>OFF-BALANCE SHEET EXPOSURES</b>									
Unconditionally 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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								26. LIQ - Comm and OBS	

LIQUIDITY - BORROWING ARRANGEMENTS CONTINGENT LIABILITIES AND SOURCES OF FUNDS									
<a href="#">Return to cover</a>		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 * Reporting_State = 'MO' * Type Included: Federally Insured							
	Count of CU 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 Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		319,594,685		719,155,381	125.0
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	14.2	214,925,900	-91.8	455,319,162	111.8	84,298,598	-81.5
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	N/A	21,321,210	N/A	4,335,340	-79.7	250,000	-94.2
Natural Person Credit Unions	0	0	N/A	0	N/A	200,000	N/A	100,000	-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	-11.5
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	61,800,000	N/A	673,771,116	990.2
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Sources	5,093,753	682,967	-86.6	2,657,445	289.1	263,852,108	9,828.8	5,610,900	-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	133,498,968	29.9
Natural Person Credit Unions	N/A	N/A		0		200,000	N/A	100,000	-50.0
Federal Home Loan Bank	N/A	N/A		2,218,195,829		3,761,727,445	69.6	3,764,978,225	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	7.2
Amount of Borrowings Callable by Lender	129,849,637	0	-100.0	2,500,000	N/A	0	-100.0	0	N/A
Number of FHLB Members (1 = Yes)	29	29	0.0	29	0.0	29	0.0	28	-3.4
BORROWING MATURITY DISTRIBUTION									

	Share and Membership Information								
<a href="#">Return to cover</a>			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 * Reporting_State = 'MO' * Type Included: Federally Insured							
	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	0.8	1,684,443	1.0
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	0.8
% 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):									
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	0	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	0	N/A	12,770,636	N/A	19,944,871	56.2	25,571,675	28.2
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
# 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)									
								28. Shares and Membership	

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01/09/2025

CU Name: N/A

Peer Group: N/A

# Graphs 1

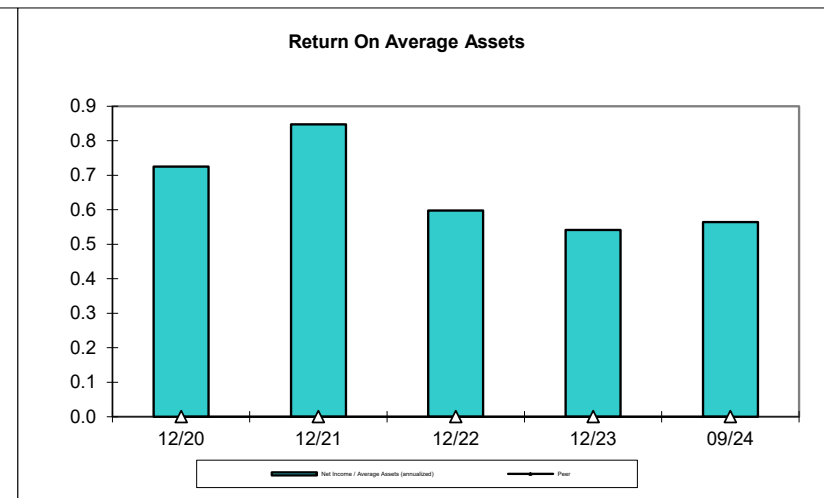
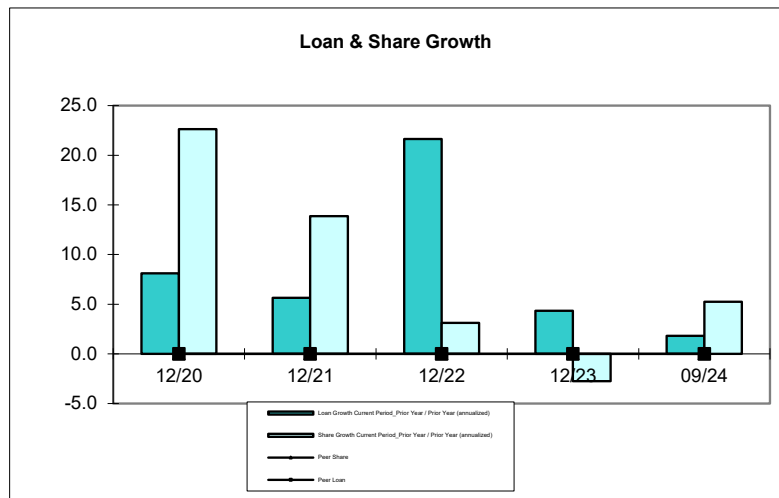
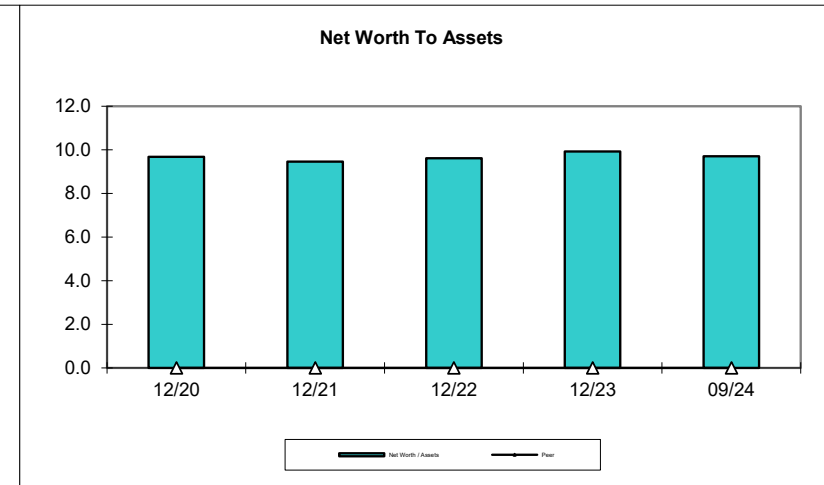
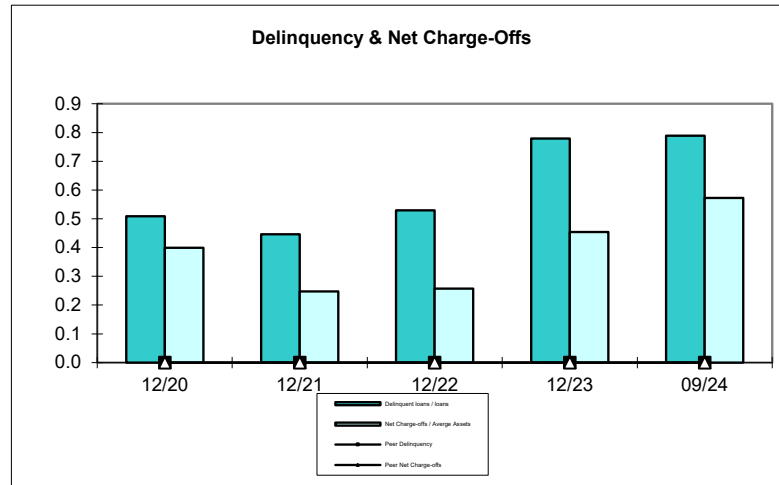
For Charter : N/A

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



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

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01/09/2025

CU Name: N/A

Peer Group: N/A

## 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

