Cycle Date:	December-2024
Run Date:	03/11/2025
Interval:	Quarterly
Validated	

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Graphs 1	Delinguency & Net Charge-off	Loan & Share Growth	Net Worth, Return on Avera	ne Assets

- Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)
- Parameters: Region: Nation \* Peer Group: All \* Reporting\_State = 'MO' \* Type Included: Federally Insured State Credit Union (FISCU) \*

Count of CU :	83
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 In	formatio	n					
Return to cover		For Charter :							
03/11/2025		Count of CU :	83						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repo	orting_State = 'MO' *	Type Inclu	uded: Federally Insur	ed State
	Count	of CU in Peer Group :		_					
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
ASSETS:	Amount	Amount	// Ong	Amount	70 Ong	Amount	70 Olig	Amount	70 Olig
Cash & Other Deposits <sup>1</sup>	1,683,376,768	2,810,839,682	67.0		-0.3	2,729,343,416	-2.7	2,214,738,116	-18.9
Total Investments	3,340,106,057	3,310,309,157				3,187,206,787	1.0	3,033,489,246	
Loans Held for Sale	40,623,673	40,360,482				54,280,064	6.3	137,036,672	
Total Loans	15,252,447,821	15,262,767,328				15,459,623,893		15,564,711,434	
	15,252,447,621	15,202,707,320	0.1	15,400,109,351	1.3	15,459,625,695	-0.1	15,504,711,434	0.7
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases )	(139,288,464)	(143,449,961)	3.0	(149,186,600)		(154,092,327)	3.3	(157,141,886)	
Land And Building	422,840,487	427,056,088		426,387,971	-0.2	416,154,271	-2.4	441,368,303	6.1
Other Fixed Assets	66,879,252	67,571,644	1.0	67,498,370	-0.1	65,196,151	-3.4	69,853,951	
NCUSIF Deposit	171,278,588	171,605,365	0.2	169,965,694	-1.0	168,905,364	-0.6	174,905,487	3.6
All Other Assets	605,189,290	639,159,168	5.6	647,669,133	1.3	614,363,647	-5.1	623,052,830	1.4
TOTAL ASSETS	21,443,453,472	22,586,218,953	5.3	22,641,449,153	0.2	22,540,981,266	-0.4	22,102,014,153	-1.9
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other	000 446 504	054.045.050		000 040 740	4.0	040.047.000	45.4	007 400 750	
Liabilities <sup>2</sup>	339,443,504	354,815,353	4.5	369,616,712	4.2	313,847,089	-15.1	297,400,753	-5.2
Accrued Dividends & Interest Payable on Shares & Deposits	25,736,631	25,621,812	-0.4	37,134,345	44.9	49,712,171	33.9	32,397,264	-34.8
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	354,692	238,036	-32.9	226,193	-5.0	231,202	2.2	227,176	-1.7
Borrowings Notes & Interest Payable	1,238,183,308	1,688,280,865	36.4	1,558,168,585	-7.7	1,483,135,581	-4.8	909,174,870	-38.7
Total Shares & Deposits	18,012,427,098	18,658,360,168				18,722,919,585	-0.3	18,881,069,630	
TOTAL LIABILITIES <sup>3</sup>	19,616,145,233	20,727,316,234	5.7			20,569,845,628		20,120,269,693	
Undivided Earnings	1,905,513,293	1,935,628,828	1.6	1,960,996,593	1.3	1,989,969,528	1.5	2,021,815,137	1.6
Other Reserves	-78,205,054	-76,726,109	1.9	-65,173,743	15.1	-18,833,890	71.1	-40,070,677	-112.8
TOTAL EQUITY	1,827,308,239	1,858,902,719	1.7			1,971,135,638	4.0	1,981,744,460	0.5
TOTAL LIABILITIES, SHARES, & EQUITY	21,443,453,472	22,586,218,953				22,540,981,266	-0.4	22,102,014,153	
INCOME & EXPENSE									
Interest Income*	930,833,669	268,562,231	15.4	553,780,376	3.1	843,603,593	1.6	1,138,511,709	1.2
Interest Expense*	292,363,476	103,093,918				325,506,441	1.0	434,937,334	
Net Interest Income*	638,470,193	165,468,313				518,097,152		703,574,375	
Provision for Loan/Lease Losses or Total Credit Loss	86,344,218	24,978,935				83,600,227	6.6	113,743,110	
Expense* Non-Interest Income*	371,045,008	100,061,818				299,217,435		389,256,117	-2.4
Non-Interest Expense*	807,221,308	209,473,547				640,693,432		854,286,831	0.0
NET INCOME (LOSS)*	115,949,675					93,020,928		124,800,551	
	88	88	0.0	88	0.0	84	-4.5	83	-1.2
TOTAL CU's * Income/Expense items are year-to-date while the related %change rai		00	0.0	00	0.0	04	-4.3	03	-1.2
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to March 2022, Time and Other Deposits were included in Invest		- 1 :							
<sup>2</sup> Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" at <sup>3</sup> Deice to 2/04/00 Tatal List little did not include Tatal Observe and Dec	÷	e liadilities"							
<sup>3</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Depute International Content of Co	DSIIS.								
								1. Summary	Financial

		Key R	atios⁵						
Return to cover		For Charter :							
03/11/2025		Count of CU :	83						
CU Name: N/A		Asset Range :							
Peer Group: N/A			Region: Nation * Pee	r Group: All * Reportir	ig_State = 'MC	)' * Type Inclu	ded: Federally Insure	d State Credit	Union
	Count o	of CU in Peer Group :	N/A						
					Sep-2024			Dec-2024	
				0		B	5		
	Dec-2023	Mar-2024	Jun-2024	Sep-2024	PEER Avg.**	Percentile**	Dec-2024	PEER Avg.**	Percentile**
		0.50		0.70	<b>N</b> 1/A		10.01	<b>N</b> 1/A	
Net Worth/Total Assets for Prompt Corrective Action <sup>6</sup>	9.93	9.56	9.64	9.70	N/A	N/A	10.01	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL	10.49	10.12	10.23		N/A	N/A	10.64	N/A	N/A
Risk-Based Capital Ratio	13.91	14.03	13.99		N/A	N/A	14.19	N/A	N/A
GAAP Equity / Total Assets	8.52	8.23	8.37	8.74	N/A	N/A	8.97	N/A	N/A
Loss Coverage	15.47	13.73	13.78	14.13	N/A	N/A	14.94	N/A	N/A
ASSET QUALITY RATIOS									
Delinquent Loans / Total Loans	0.78	0.76	0.82	0.79	N/A	N/A	0.79	N/A	N/A
Delinquent Loans / Net Worth	5.59	5.40	5.85	5.57	N/A	N/A	5.57	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans <sup>2</sup>	0.45	0.50	0.53	0.57	N/A	N/A	0.60	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	1.25	1.27	1.36	1.36	N/A	N/A	1.40	N/A	N/A
Other Non-Performing Assets / Total Assets	0.04	0.04	0.03	0.03	N/A	N/A	0.04	N/A	N/A
MANAGEMENT RATIOS									
Net Worth Growth <sup>1</sup>	3.44	5.78	5.30	3.90	N/A	N/A	4.01	N/A	N/A
Share Growth <sup>1</sup>	-2.76	14.34	8.53	5.26	N/A	N/A	4.82	N/A	N/A
Loan Growth <sup>1</sup>	4.35	0.27	2.83	1.81	N/A	N/A	2.05	N/A	N/A
Asset Growth <sup>1</sup>	0.34	21.32	11.17	6.82	N/A	N/A	3.07	N/A	N/A
Investment Growth <sup>1</sup>	-9.48	94.17	39.84	25.47	N/A	N/A	4.94	N/A	N/A
Membership Growth <sup>1</sup>	0.85	2.27	2.82	1.34	N/A	N/A	1.25	N/A	N/A
EARNINGS RATIOS									
Net Income / Average Assets (ROAA) <sup>1</sup>	0.54	0.56	0.50	0.56	N/A	N/A	0.57	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets <sup>1</sup>	0.49	0.33	0.43	0.44	N/A	N/A	0.50	N/A	N/A
Non-Interest Expense / Average Assets <sup>1</sup>	3.77	3.81	3.84	3.88	N/A	N/A	3.92	N/A	N/A
PLLL or Credit Loss Expense / Average Assets <sup>1</sup>	0.40	0.45	0.47	0.51	N/A	N/A	0.52	N/A	N/A
LIQUIDITY	-								
Total Loans / Total Assets	71.13	67.58	68.32	68.58	N/A	N/A	70.42	N/A	N/A
Cash + Short-Term Investments / Assets <sup>3</sup>	9.65	14.76	14.51	14.26	N/A	N/A	11.78	N/A	N/A
SENSITIVITY TO MARKET RISK									
Est. NEV Tool Post Shock Ratio <sup>4</sup>	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A
Est. NEV Tool Post Shock Sensitivity <sup>4</sup>	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A
<sup>1</sup> Exam date ratios are annualized.									
<sup>2</sup> Exam Date Ratio is based on Net Charge Offs over the last 12 months									
<sup>3</sup> This ratio relies on maturity distribution of investments reported per 5300 in	structions. Thus, the maturity	distribution could be base	ed on the repricing interva	I and not the actual matur	ity of the investm	ient.			
<sup>4</sup> Applicable for credit unions under \$500 million.									
<sup>5</sup> The FPR was recently reorganized resulting in some ratios being relocated	but not deleted. The ratio you	are looking for may be o	n the Historical Ratios tab.						
<sup>6</sup> The net worth ratio is calculated according to NCUA regulations part 702. T on Schedule G of the Call Report, see Account 998.	his ratio considers optional as	ssets elections, SBA PPP	loans pledged as collatera	al to the FRB PPP Lending	g Facility, and th	e CECL Transition	n Provision, as applicable	. The calculation	may be found

		Supplemer	ntal Ratios**		
Return to cover		For Charter :	N/A		
03/11/2025		Count of CU :	83		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A				r Group: All * Reporting	g_State = 'MO' *
	Count of	CU in Peer Group :	N/A		
	Dec-2023	Mar-2024		Sep-2024	Dec-2024
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	117.26	123.19	116.96	126.38	127.66
ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	1.31	1.21	1.15	1.18	1.41
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.54	0.47	0.61	0.54	0.53
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	30.24	29.97	29.59	29.23	28.44
Participation Loans Outstanding / Total Loans	4.25	4.09	3.92	3.73	4.50
Participation Loans Purchased YTD / Total Loans Granted YTD	2.09	1.24	1.66	1.66	4.47
Participation Loans Sold YTD / Total Assets *	0.15	0.06	0.02	0.10	0.27
Total Commercial Loans / Total Assets	4.12	4.05	4.20	4.19	4.67
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.98	0.67	0.58	0.37	0.32
REAL ESTATE LENDING RATIOS					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	15.88	15.41	15.59	15.61	16.01
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	22.32	22.80	22.82	22.75	22.73
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	17.09	17.41	21.11	22.43	23.91
1- to 4-Family RE Loans secured by First Lien Sold YTD/ 1- to 4-Family RE Loans secured by First Lien Granted YTD	49.21	47.92	48.29	54.24	50.12
MISCELLANEOUS RATIOS					
Mortgage Servicing Assets / Net Worth	3.45	3.56	3.61	3.44	3.75
Unused Commitments / Cash & ST Investments	149.88	95.28		99.76	125.05
Short Term Liabilities / Total Shares and Deposits plus Borrowings	40.08	42.63		45.33	45.53
# 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. Supplemental Ratios	

										,
			al Ratios <sup>3</sup>							
Return to cover		For Charter :								
03/11/2025		Count of CU :								
CU Name: N/A		Asset Range :								
Peer Group: N/A		Criteria :	Region: Nation * Pee	r Group: All * Reportin	g_State = 'MC	)' * Type Inclu	ded: Federally Insure	d State Credit	Union	<b></b>
	Count	of CU in Peer Group :	N/A		<u>Sep-2024</u>			<u>Dec-2024</u>		
	Dec-2023	Mar-2024	Jun-2024	Sep-2024	PEER Avg	Percentile**	Dec-2024	PEER Avg	Percentile**	
CAPITAL ADEQUACY										
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	67	68	68	66	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	
Net Worth / Total Assets excluding CECL Transition Provision <sup>4</sup>	9.82	9.46	9.55	9.63	N/A	N/A	9.96	N/A	N/A	
Net Worth / PCA Opt. Total Assets (if applies)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) <sup>2</sup>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Solvency Evaluation (Estimated)	110.16	109.98	110.12	110.56	N/A	N/A	110.52	N/A	N/A	
Classified Assets (Estimated) / Net Worth	6.55	6.65	6.84	7.04	N/A	N/A	7.11	N/A	N/A	
ASSET QUALITY										
Net Charge-Offs / Average Loans*	0.45			0.57	N/A	N/A	0.60	N/A	N/A	
Fair (Market) HTM Invest Value/Book Value HTM Invest.	88.15	87.51	87.46	90.15	N/A	N/A	87.94	N/A	N/A	
Accum Unreal G/L On AFS/Cost Of AFS	-8.44	-8.51	-8.41	-5.90	N/A	N/A	-7.46	N/A	N/A	
Delinquent Loans / Assets	0.55	0.52	0.56	0.54	N/A	N/A	0.56	N/A	N/A	
EARNINGS										
Gross Income/Average Assets*	6.01	6.46	6.65	6.77	N/A	N/A	6.92	N/A	N/A	
Yield on Average Loans * 1	5.21	5.72	5.78	5.87	N/A	N/A	5.92	N/A	N/A	
Yield on Average Investments*	3.04	3.76	4.15	4.25	N/A	N/A	4.53	N/A	N/A	1
Fee & Other Op.Income / Avg. Assets*	1.66	1.58	1.62	1.65	N/A	N/A	1.69	N/A	N/A	1
Cost of Funds / Avg. Assets*	1.37	1.87	1.94	1.97	N/A	N/A	2.00	N/A	N/A	
Net Margin / Avg. Assets*	4.64	4.59	4.71	4.79	N/A	N/A	4.93	N/A	N/A	
Net Interest Margin/Avg. Assets*	2.98	3.01	3.08	3.14	N/A	N/A	3.23	N/A	N/A	
Non-Interest Expense /Gross Income	62.78	58.93	57.79	57.40	N/A	N/A	56.68	N/A	N/A	
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	2.32	2.23	2.21	2.17	N/A	N/A	2.35	N/A	N/A	
Net Operating Exp. /Avg. Assets*	3.12	3.20	3.23	3.25	N/A	N/A	3.28	N/A	N/A	
ASSET / LIABILITY MANAGEMENT										
Net Long-Term Assets / Total Assets	28.11	28.59	28.33	26.25	N/A	N/A	27.25	N/A	N/A	
Reg. Shares / Total Shares & Borrowings	30.45	29.17		27.74	N/A	N/A	27.95	N/A	N/A	
Total Loans / Total Shares	84.68	81.80		82.57	N/A	N/A	82.44	N/A	N/A	
Total Shares, Dep. & Borrs / Earning Assets	96.25	96.30		95.70	N/A	N/A	96.32	N/A	N/A	
Reg Shares + Share Drafts / Total Shares & Borrs	51.75			48.09	N/A	N/A	48.61	N/A	N/A	
Borrowings / Total Shares & Net Worth	6.15			7.09	N/A	N/A	4.31	N/A	N/A	
PRODUCTIVITY	0.10	0.11		1.00						
Members / Potential Members	4.76	4.65	4.66	4.77	N/A	N/A	4.75	N/A	N/A	
Borrowers / Members	193.77	187.07		176.07	N/A	N/A	179.93	N/A	N/A	$ \rightarrow$
Members / Full-Time Empl.	374.13	376.01		383.18	N/A	N/A	379.05	N/A	N/A	
Avg. Shares Per Member	\$10,801	\$11,125		\$11,115	N/A	N/A	\$11,182	N/A	N/A	$ \rightarrow$
Avg. Johanes Fei Meinber Avg. Loan Balance	\$4,720	\$4,865		\$5,213	N/A	N/A	\$5,123	N/A	N/A	
Salary And Benefits / Full-Time Empl.*	\$88.065			\$95,434	N/A	N/A	\$94.168	N/A	N/A	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizin	1 /	φ <del>5</del> 3,099	φ54,340	φ <del>9</del> 0,434	IN/A	IN/A	ψ <del>য</del> 4,100	IN/A	IN/A	(
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data corredit union stands in relation to its peers in key areas of performance. To arrive at the percerelative standing of that ratio in the entire range of ratios. A high or low ranking does not impliperformance.	ollection is complete. Sub intile ranking, all data for a y good or bad performanc	all credit unions in a peer ce. However, when review	group are arranged in ord ed in relation to other ava	er from highest (100) to loo ilable data, users may dra	vest (0) value. T w conclusions as	he percentile rar	king assigned to the cred	it union is a meas	sure of the	
<sup>1</sup> Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. F						arom Londing 5	oility			
<sup>2</sup> For periods after March 2020, Assets in the denominator excludes Small Business Administ				al Reserve Bank Paychec	K Protection Pro	gram Lending Fa	aciiity.	-		
<sup>3</sup> The FPR was recently reorganized resulting in some ratios being relocated but not deleted.										
<sup>4</sup> For periods after March 2020, Assets in the denominator excludes Small Business Administ	ration Paycheck Protection	on Program loans pledged	as collateral to the Feder	al Reserve Bank Paychec	k Protection Pro	gram Lending Fa	acility. For periods after De	ecember 2022, the	e CECL	

<sup>1</sup> For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility. For periods after December 2022, the CECL Transition Provision is not included in either Net Worth or Assets.

4. Historical Ratios

		Ass	ets						1
Return to cover		For Charter :							<u> </u>
03/11/2025		Count of CU :	83						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Incl	uded: Federally Insur	ed State
	Count	of CU in Peer Group :	N/A						
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
ASSETS									
CASH AND DEPOSITS									
Cash On Hand	275,745,727	254,483,147	-7.7	266,400,179	4.7	261,682,966	-1.8	263,714,381	0.8
Cash On Deposit									
Cash on Deposit in Corporate Credit Unions	218,676,609	355,817,000	62.7	328,253,378	-7.7	386,666,089	17.8	406,364,813	-
Cash on Deposit in a Federal Reserve Bank	578,951,903	1,546,628,481	167.1	1,509,194,832	-2.4	1,395,886,718	-7.5	832,112,864	-40.4
Cash on Deposit in Other Financial Institutions	159,138,735	197,932,634	24.4	246,457,336	24.5	238,054,001	-3.4	267,535,453	12.4
Total Cash on Deposit	956,767,247	2,100,378,115	119.5	2,083,905,546	-0.8	2,020,606,808	-3.0	1,506,013,130	-25.5
Time and Other Deposits <sup>1</sup>	450,863,794	455,978,420	1.1	453,434,064	-0.6	447,053,642	-1.4	445,010,605	-0.5
TOTAL CASH AND DEPOSITS	1,683,376,768	2,810,839,682	67.0	2,803,739,789	-0.3	2,729,343,416	-2.7	2,214,738,116	-18.9
INVESTMENT SECURITIES									
Equity Securities	165,992,908	175,168,302	5.5	177,622,763	1.4	187,576,049	5.6	186,092,384	-0.8
Trading Debt Securities	C	131,275	N/A	51,434	-60.8	83,387	62.1	316,633	279.7
Available-for-Sale Debt Securities	2,703,089,375	2,667,268,511	-1.3	2,520,385,056	-5.5	2,562,714,536	1.7	2,405,426,555	-6.1
Held-to-Maturity Debt Securities	344,469,380			331,033,364			-4.8	313,874,389	
Allowance for Credit Losses on HTM Debt Securities	C	0	N/A	0	1	0	N/A	0	N/A
TOTAL INVESTMENT SECURITIES	3,213,551,663	3,182,378,259		3,029,092,617		3,065,500,066	1.2	2,905,709,961	
OTHER INVESTMENTS	0,210,001,000	0,102,010,200		0,020,002,011		0,000,000,000		2,000,100,001	0.2
Nonperpetual Contributed Capital	1,182,396	1,182,396	0.0	507,096	-57.1	600,796	18.5	512,446	-14.7
Perpetual Contributed Capital	17,100,505					,	-0.4	,	
All Other Investments <sup>2</sup>	108.271.493						-4.9	, ,	
TOTAL OTHER INVESTMENTS	126,554,394	, ,		127,014,143		121,706,721	-4.2	. ,,	
LOANS HELD FOR SALE	40,623,673					, ,	6.3	, ,	
LOANS AND LEASES	10,020,010	10,000,102	0.0	01,010,000	20.0	01,200,001	0.0		
Consumer Loans (Non-Residential, Non-Commercial)	8,454,595,873	8,322,272,044	-1.6	8,279,807,302	-0.5	8,165,221,488	-1.4	8,041,916,132	-1.5
1- to 4-Family Residential Property Loans/Lines of Credit <sup>3</sup>	5,875,095,312							-,- ,, -	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit <sup>3</sup>	38,958,323			36,450,389		33,234,382	-8.8	34,256,899	
Commercial Loans/Lines of Credit Real Estate Secured <sup>3</sup>	752,280,837			, ,			0.0	905,310,653	
Commercial Loans/Lines of Credit Not Real Estate Secured <sup>3</sup>	131,517,477						-5.9		
TOTAL LOANS & LEASES	15,252,447,821			15,468,189,351			-0.1	15,564,711,434	
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR									
CREDIT LOSSES ON LOAN & LEASES)	(139,288,464)	(143,449,961)	3.0	(149,186,600)	4.0	(154,092,327)	3.3	(157,141,886)	2.0
OTHER ASSETS									
Foreclosed and Repossessed Assets	8,027,557	8.158.815	1.6	6.382.743	-21.8	6,911,279	8.3	8,283,298	19.9
Land and Building	422,840,487						-2.4	441,368,303	
Other Fixed Assets	66,879,252					65,196,151	-3.4		
NCUA Share Insurance Capitalization Deposit	171,278,588	, ,					-0.6	174,905,487	
Intangible Assets	76,586,986			83,797,898			-3.9		
Other Assets	520,574,747	, ,		, ,		, ,	-5.5	, ,	
TOTAL OTHER ASSETS	1,266,187,617			1,311,521,168		, ,	-3.6	1,309,180,571	
TOTAL ASSETS	21,443,453,472						-0.4		
TOTAL CU's	88			, , ,		, , ,			
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<sup>1</sup> Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks	S&Ls, savings banks I o	ans to and investments in	natural ner	son credit unions and All	other invest	ments in corporate credit	unions		┼───┦
<sup>2</sup> Prior to March 2022, Loans to, deposits in, and investments in natural person credit unit	· · · · · · · · · · · · · · · · · · ·							I site and investments in pat	tural
person credit unions are included in Cash and Other Deposits.	ons are included in All Ull	er investments, iviaren 202	.2 and 10/W	ard, loans to hatural perso	n oreait an	ions are included in LOBINS	and depos		urdi
<sup>3</sup> Reporting requirements for loans were changed with September 2017 cycle to accomm	odate the regulatory dofini	tion of commercial loans. T	his policy of	hande may cause fluctuat	ions from r	rior cycles			<b>/</b>
				mange may cause nuclual				5. Assets	
	1	1	1		1	1		0.7.00010	

		Liabilities, Shares &	Equity						
Return to cover		For Charter :	N/A						
03/11/2025		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A			•	Nation * Peer Group:	All * Repo	orting_State = 'MO' *	Type Inc	luded: Federally Insu	red
	Count	of CU in Peer Group :	N/A						
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
LIABILITIES, SHARES AND EQUITY LIABILITIES									
Accounts Payable, Accrued Interest on Borrowings, & Other									'
Liabilities <sup>1</sup>	339,443,504	354,815,353	4.5	369,616,712	4.2	313,847,089	-15.1	297,400,753	-5.2
Accrued Dividends and Interest Payable	25736631	25621812	-0.4	37134345	44.9	49712171	33.9	32397264	-34.8
Other Borrowings	1,238,183,308	1,688,280,865	-0.4	1,558,168,585	-7.7	1,483,135,581	-4.8	909,174,870	
Allowance for Credit Losses on Off-Balance Sheet Credit	1,230,103,300	1,000,200,000	30.4	1,000,100,000	-1.1	1,403,130,301	-4.0	909,174,670	-30.7
Allowance for Credit Losses on On-Balance Sneet Credit Exposures	354,692	238,036	-32.9	226,193	-5.0	231,202	2.2	227,176	-1.7
SHARES AND DEPOSITS									
Share Drafts	4,099,939,626	4,246,397,907	3.6	4,227,466,502	-0.4	4,113,378,410	-2.7	4,088,668,828	-0.6
Regular Shares	5,862,509,169	5,935,175,374	1.2	5,820,601,521	-0.4	5,604,497,825	-2.7	5,531,134,981	
Money Market Shares	3,800,227,795	3,879,015,509	2.1	3,930,227,103	1.3	4,011,323,650	-3.7	4,172,208,616	
Share Certificates	3,198,436,780	3,524,873,208	10.2	3,728,846,010	5.8	3,967,467,151	6.4	4,101,702,148	
IRA/KEOGH Accounts	845,492,384	838,817,313	-0.8	846,700,431	0.9	829,091,870	-2.1	831,024,259	
All Other Shares	69,986,321	87,194,178	24.6	81,582,702	-6.4	83,704,140	2.6	71,539,774	
Non-Member Deposits	135.835.019	146.886.678	8.1	145.056.187	-0.4	113,456,531	-21.8	84.791.014	
TOTAL SHARES AND DEPOSITS	18,012,427,098	18,658,360,168	3.6	18,780,480,468	-1.2	18,722,919,585	-21.0	18,881,069,630	
TOTAL LIABILITIES <sup>2</sup>	19,616,145,233	20,727,316,234	5.7	20,745,626,303	0.1	20.569.845.628	-0.3	20,120,269,693	
EQUITY:	19,010,140,200	20,727,510,254	5.7	20,740,020,000	0.1	20,003,040,020	-0.0	20,120,209,095	-2.2
	1.905.513.293	1,934,808,688	1.5	1.958.838.713	1.2	1.989.435.292	1.6	2,021,815,137	1.6
Undivided Earnings <sup>3</sup> Other Reserves	1,905,513,293	1,934,808,688	0.5	1,958,838,713	-1.0	146,270,041	-14.5	2,021,815,137	-
-	17,945,166	172,740,660	0.5	94,557	426.0	146,270,041	-14.5	140,070,784	-
Appropriation For Non-Conforming Investments (SCU Only)	,	23,301,029	0.0	,	426.0	,	-61.0	7	
Equity Acquired in Merger Noncontrolling Interest in Consolidated Subsidiaries	23,301,029	, ,	-11.1	23,289,465	-14.1	26,245,874		26,363,958	-
Accumulated Unrealized G/L on Cash Flow Hedges	8,147,078 2,360,884	7,245,722 2,731,284	-11.1 15.7	6,223,566 2,717,975		5,555,270	-10.7 -100.0	7,335,707	
Accumulated Unrealized G/L on Cash Flow Hedges Accumulated Unrealized G/L on AFS Securities	, ,	, ,	15.7	, ,	-0.5	0	-100.0	0	-
Accumulated Unrealized G/L on AFS Securities Accumulated Unrealized Losses for OTTI (due to other factors) on	N/A	N/A		N/A		N/A		N/A	'
HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized Gains (Losses) on Available for Sale									
Debt Securities <sup>4</sup>	-249,012,629	-248,203,525	0.3	-231,468,869	6.7	-160,728,741	30.6	-193,996,302	-20.7
Other Comprehensive Income	-34,964,577	-34,559,254	1.2	-37,013,951	-7.1	-36,194,309	2.2	-25.862.799	28.5
Net Income	0	, ,	N/A	2,157,880	163.1	534,236	-75.2	0	
EQUITY TOTAL	1,827,308,239	1,858,902,719	1.7	1,895,822,850	2.0	1,971,135,638	4.0	1,981,744,460	
TOTAL LIABILITIES, SHARES, & EQUITY	21,443,453,472	22,586,218,953	5.3	22,641,449,153	0.2	22,540,981,266	-0.4	22,102,014,153	
TOTAL NET WORTH	2,125,651,249	2,156,385,354	1.4	2,181,960,991	1.2	2,187,777,611	0.3	2,210,851,222	
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<sup>1</sup> Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "No	n-Trading Derivative Liabi	lities"							<u> </u>
<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	o 3/31/22							6. LiabShEquity	'

		Income Stateme	ent*						<del>ر</del>
Return to cover		For Charter :							
03/11/2025		Count of CU :	83						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: /	All * Repo	orting_State = 'MO' *	Type Inc	luded: Federally Insur	ed State
	Count	of CU in Peer Group :	N/A						
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
INTEREST INCOME YEAR-TO-DATE									
Interest on Loans	779,442,790	218,811,269		445,629,436	1.8	, ,		, ,	
Less Interest Refund	(570,963)	(147,528)	3.4	(198,140)	-32.8	( ., . )		(. , . )	
Income from Investments	151,953,747	49,874,143	31.3	108,301,836	8.6		2.1	220,320,173	
Other Interest Income <sup>1</sup>	8,095	24,347	1,103.1	47,244	-3.0	72,949		,	
TOTAL INTEREST INCOME	930,833,669	268,562,231	15.4	553,780,376	3.1	843,603,593	1.6	1,138,511,709	1.2
INTEREST EXPENSE YEAR-TO-DATE									
Dividends	167,411,561	58,361,556	39.4	123,133,614	5.5				
Interest on Deposits	48,667,450	16,657,559			5.9		-		
Interest on Borrowed Money	76,284,465	28,074,803	47.2	55,416,838	-1.3			,. ,	
TOTAL INTEREST EXPENSE	292,363,476	103,093,918	41.0	-,,	3.7	325,506,441	1.5	, ,	
NET INTEREST INCOME	638,470,193	165,468,313	3.7	339,954,320	2.7	518,097,152			
Provision for Loan & Lease Losses or Total Credit Loss Expense	86,344,218	24,978,935	15.7	52,268,025	4.6	83,600,227	6.6	113,743,110	2.0
NON-INTEREST INCOME YEAR-TO-DATE									
Fee Income	138,609,094	33,264,561	-4.0	- , ,	0.8	- ,,		,. ,	
Overdraft Fee Income (included in Fee Income above)	N/A	7,665,426		15,109,421	-1.4	20,126,910	-11.2	27,725,058	3.3
Non-Sufficient Funds Fee Income (included in Fee Income above)	N1/A	5 004 000		44 700 474	-0.5	40.000.440	-8.7	04 000 440	
,	N/A 216,261,846	5,881,222	-0.8	11,709,174 111,913,990	-0.5	16,028,148 168,668,164	-	,,	-
Other Income Gain (Loss) on Equity and Trading Debt Securities (includes	210,201,640	53,617,398	-0.8	111,913,990	4.4	100,000,104	0.5	227,710,024	1.3
changes in fair value and realized gains/losses from Equity and									
Trading Debt Securities)	19,255,009	8,203,296	70.4	9,560,979	-41.7	18,200,427	26.9	15,661,361	-35.5
Gain (Loss) on all other Investments or other Hedged items (not	10,200,000	0,200,200	70.1	0,000,010		10,200,121	20.0	10,001,001	00.0
Equity or Trading Debt Securities)	-7,626,023	4,598,224	341.2	-1,208,134	-113.1	4,287,668	336.6	2,292,295	-59.9
Gain (Loss) on Derivatives	-124,097	1,096,828	3,635.4	1,734,007	-21.0	1,922,349	-26.1	1,335,466	-47.9
Gain (Loss) on Disposition of Fixed Assets	-703,732	-810,970	-361.0	-1,410,175	13.1	-1,768,039	16.4	-1,943,093	17.6
Gain (Loss) on Sales of Loans and Leases	232,769	-153,327	-363.5	-1,093,673	-256.6	-1,769,786	-7.9	-1,234,513	47.7
Gain (Loss) on Sales of Other Real Estate Owned	-72,831	15,146	183.2	15,145	-50.0	-5,786	-125.5	81,380	1,154.9
Gain from Bargain Purchase (Merger)	0	0	N/A	0	N/A	0	N/A	. 0	N/A
Other Non-interest Income	5,212,973	230,662	-82.3	3,902,254	745.9	5,679,090	-3.0	4,274,807	-43.5
TOTAL NON-INTEREST INCOME	371,045,008	100,061,818	7.9	190,468,718	-4.8	299,217,435	4.7	389,256,117	-2.4
NON-INTEREST EXPENSE YEAR-TO-DATE									
Employee Compensation & Benefits	392,551,781	103,816,674	5.8	209,731,810	1.0	314,647,280	0.0	419,470,323	8 0.0
Travel, Conference Expense	7,804,879	1,720,455	-11.8	4,338,046	26.1	5,824,066	-10.5	7,489,459	-3.6
Office Occupancy	48,251,534	12,334,268	2.2	24,889,688	0.9	37,321,332	0.0	49,807,942	2 0.1
Office Operation Expense	152,024,590	39,369,253	3.6	79,695,191	1.2	119,809,513	0.2	161,904,249	1.4
Educational and Promotion	41,106,674	10,903,858	6.1	22,058,515	1.2	33,804,463	2.2	44,464,948	-1.3
Loan Servicing Expense	55,270,683	13,904,041	0.6	-,,	2.9	, ,		, ,	
Professional, Outside Service	68,221,847	18,047,786	5.8	35,438,980	-1.8	53,452,343	0.6	73,222,522	2.7
Member Insurance	167,230	42,589	1.9	103,576	21.6	145,280	-6.5	196,961	1.7
Operating Fees	2,269,657	580,320	2.3	1,160,897	0.0	1,769,584	1.6	2,394,334	1.5
Miscellaneous Non-Interest Expense	39,552,433	8,754,303		,, .	-0.4	30,825,958		, ,	
TOTAL NON-INTEREST EXPENSE	807,221,308	209,473,547	3.8		1.1			,	
NET INCOME (LOSS)	115,949,675	31,077,649	7.2	54,690,200	-12.0	93,020,928	13.4	124,800,551	0.6
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* All Income/Expense amounts are year-to-date while the related % change ratio									
<sup>1</sup> For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to 7	2/31/20, this includes Un	realized Gain (Loss) due t	o change	in fair value of Equity and T	rading Deb	ot Securities.		7.IncExp	

		Loans							
Return to cover		For Charter	: N/A						
03/11/2025		Count of CU	: 83						
CU Name: N/A		Asset Range	: N/A						
Peer Group: N/A		Criteria	: Region:	Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Inc	uded: Federally Insu	red
	Count	of CU in Peer Group	: N/A				1	-	
		· ·							
	Dec-2023	Mar-2024	K % Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
LOANS AND LEASES									
Unsecured Credit Card Loans	479,685,506	468,566,829	-2.3	477,151,055	1.8	478,687,990	0.3	492,099,912	2.8
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	C	) N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans	44,066,160	45,820,540	) 4.0	45,079,007	-1.6	47,495,974	5.4	46,941,059	-1.2
All Other Unsecured Loans/Lines of Credit	473,684,429	467,312,842	-1.3	473,092,480	1.2	478,195,524	1.1	475,583,917	-0.5
New Vehicle Loans	1,975,847,717	1,909,477,684	-3.4	1,869,791,158	-2.1	1,822,293,456	-2.5	1,789,219,424	-1.8
Used Vehicle Loans	4,889,404,262	4,853,262,787	-0.7	4,841,605,197	-0.2	4,783,419,512	-1.2	4,703,975,958	-1.7
Leases Receivable	484,682	435,671	-10.1	418,500	-3.9	408,569	-2.4	366,188	-10.4
All Other Secured Non-Real Estate Loans/Lines of Credit	591,423,117	577,395,691	-2.4	572,669,905	-0.8	554,720,463	-3.1	533,729,674	-3.8
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien	4,241,127,975	4,308,149,192	2 1.6	4,438,376,936	3.0	4,469,871,825	0.7	4,540,024,563	1.6
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien	1,633,967,337	1,682,671,530	3.0	1,762,419,351	4.7	1,847,105,693	4.8	1,915,981,688	3.7
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	38,958,323	35,166,114	-9.7	36,450,389	3.7	33,234,382	-8.8	34,256,899	3.1
Commercial Loans/Lines of Credit Real Estate Secured	752,280,837	776,807,528	3 3.3	815,096,221	4.9	816,112,669	0.1	905,310,653	10.9
Commercial Loans/Lines of Credit Not Real Estate Secured	131,517,477	137,700,916	6 4.7	136,039,155	-1.2	128,077,835	-5.9	127,221,488	-0.7
TOTAL LOANS & LEASES	15,252,447,821	15,262,767,328	3 0.1	15,468,189,351	1.3	15,459,623,893	-0.1	15,564,711,434	0.7
LOANS GRANTED									
Number of Loans Granted Year-to-Date	878,569	83,119	-90.5	182,720	119.8	306,150	67.6	433,144	41.5
Amount of Loans Granted Year-to-Date	5,808,535,253	1,221,122,731	-79.0	2,558,352,972	109.5	3,879,802,039	51.7	5,188,667,817	33.7
Number of PALs I and PALs II Granted Year-to-Date	0	C	) N/A	0	N/A	0	N/A	0	N/A
Amount of PALs I and PALs II Granted Year-to-Date	0	C	) N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
First Time Homebuyer Program	16	15	5 -6.3	15	0.0	14	-6.7	14	0.0
Credit Builder	13	13	3 0.0	13	0.0	14	7.7	14	0.0
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	1,564,220	1,492,990	-4.6	1,384,177	-7.3	1,301,488	-6.0	1,218,074	-6.4
SBA Guaranteed Portion	1,413,428	1,335,485	5 -5.5	1,236,769	-7.4	1,130,819	-8.6	1,039,141	-8.1
Paycheck Protection Program (PPP) Loans (included in SBA) Outstanding Balance	541,083	452,385	5 -16.4	386,906	-14.5	326,774	-15.5	284,081	-13.1
Other Government Guaranteed Outstanding Balance	0	0	) N/A	0	N/A	C	N/A	0	N/A
Other Government Guaranteed Guaranteed Portion	0	0	) N/A	0	N/A	0	N/A	0	N/A
Commercial Loans							1		1
SBA Commercial Loans Outstanding Balance	10,974,380	18,431,314	67.9	22,622,984	22.7	22,486,373	-0.6	22,107,972	-1.7
SBA Commercial Loans Guaranteed Portion	10,161,097	17,393,447	71.2	21,516,059	23.7	21,472,619	-0.2	21,118,715	-1.6
Other Government Guaranteed Commercial Loans Outstanding Balance	13,440,596	13,621,033	3 1.3	14,317,649	5.1	15,297,481	6.8	15,107,922	-1.2
Other Government Guaranteed Commercial Loans Guaranteed Portion	13,278,621	13,427,179		14,058,778	4.7				
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		Delinquent Loan Info	rmation						
Return to cover		For Charter :							
03/11/2025		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	All * Rep	orting_State = 'MO' *	Type Inc	luded: Federally Insu	red
	Count of	f CU in Peer Group :	N/A						
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES			10.0						
30 to 59 Days Delinquent	181,747,403	148,521,799	-18.3	141,868,350	-4.5	151,920,425	7.1	182,992,521	20.5
60 to 89 Days Delinquent <sup>1</sup>	44,599,529	35,256,910	-20.9	53,428,346	51.5	50,448,257	-5.6	-, - ,	
90 to 179 Days Delinquent <sup>1</sup>	43,072,370	49,728,310	15.5	38,969,040	-21.6	47,947,459	23.0	47,271,851	-1.4
180 to 359 Days Delinquent	28,104,739	25,699,528	-8.6	19,361,806	-24.7	19,048,623	-1.6	, ,	26.0
> = 360 Days Delinquent	3,011,440	5,757,830	91.2	15,795,930	174.3	4,481,170	-71.6	3,659,234	-18.3
Total Delinquent Loans - All Types (> = 60 Days)	118,788,078	116,442,578	-2.0	127,555,122	9.5	121,925,509	-4.4	123,097,295	1.0
% Delinquent Loans / Total Loans	0.78	0.76	-2.0	0.82	8.1	0.79	-4.4	0.79	0.3
Amount of Loans in Non-Accrual Status	72,851,684	78,299,479	7.5	70,467,007	-10.0	61,109,053	-13.3	72,713,921	19.0
COMMERCIAL LOAN DELINQUENCY RATIOS <sup>1</sup>									
% Comm Lns > = 30 Days Delinquent	4.03	3.17	-21.4	2.72	-14.3	1.74	-36.0	0.99	-42.9
% Comm Lns > = 60 Days Delinquent	2.05	2.52	23.0	2.34	-7.2	0.70	-70.1	0.44	-36.6
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	8,962,044	4,797,969	-46.5	5,162,684	7.6	5,348,514	3.6	5,550,485	3.8
60 to 89 Days Delinquent <sup>1</sup>	2,879,383	2,282,900	-20.7	2,438,015	6.8	2,551,050	4.6	2,670,493	4.7
90 to 179 Days Delinquent <sup>1</sup>	4,029,478	3,379,522	-16.1	3,033,712	-10.2	3,412,882	12.5	3,680,496	7.8
180 to 359 Days Delinquent	167,618	365,849	118.3	312,943	-14.5	1,169,201	273.6	237,507	-79.7
> = 360 Days Delinquent	10,438	7,078	-32.2	13,401	89.3	12,561	-6.3	4,558	-63.7
Total Delinquent Credit Card Lns (> = 60 Days)	7,086,917	6,035,349	-14.8	5,798,071	-3.9	7,145,694	23.2	6,593,054	-7.7
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	1.48	1.29	-12.8	1.22	-5.7	1.49	22.8	1.34	-10.2
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
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>	0	0	N/A	0	N/A	0	N/A	0	N/A
90 to 179 Days Delinguent <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 Delinguent	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
Non-Federally Guaranteed Student Loans			,						
30 to 59 Days Delinguent	792,450	457,816	-42.2	332,472	-27.4	614,930	85.0	400,009	-35.0
60 to 89 Days Delinguent <sup>1</sup>	96,854	10,876	-88.8	54,336	399.6	113,991	109.8	57,613	-49.5
90 to 179 Days Delinquent <sup>1</sup>	103,394	82,132	-20.6	123,564	50.4	48.513	-60.7	268.052	452.5
180 to 359 Days Delinquent	0	02,102	N/A	0	N/A	63,418	N/A	64,987	2.5
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Non-Federally Guaranteed Student Loans Delinguent > = 60 Days	200,248	93,008	-53.6	177,900	91.3	225,922	27.0	390,652	72.9
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-	,	,		,			-	,	-
Federally Guaranteed Student Loans %	0.45	0.20	-55.3	0.39	94.4	0.48	20.5	0.83	75.0
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 da	ivs delinguent.							9. Delinguent Loans	

	Deli	nquent Loan Informati	on (conti	nued)					
Return to cover		For Charter :	N/A						
03/11/2025		Count of CU :	83						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Inc	uded: Federally Insu	red
· · · · · · · · · · · · · · · · · · ·	Count	of CU in Peer Group :	N/A						
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
DELINQUENT LOANS BY CATEGORY (continued)									
All Other Unsecured Loans/Lines of Credit									
30 to 59 Days Delinquent	5,657,872	4,974,405					2.9	5,495,455	
60 to 89 Days Delinquent <sup>1</sup>	2,721,499	, ,	-14.1		10.9		7.6		
90 to 179 Days Delinquent <sup>1</sup>	3,294,392	, ,	6.6	, ,	-7.4	-, -,	5.2		-
180 to 359 Days Delinquent	373,512		31.4		-1.3	,			
> = 360 Days Delinquent	67,044		-22.9	,				,	
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	6,456,447	6,391,478	-1.0	6,369,528	-0.3	6,697,747	5.2	6,685,925	-0.2
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other	1.36	1.37	0.3	1.35	-1.6	1.40	4.0	1.41	0.4
Unsecured Loans/Lines of Credit %									
New Vehicle Loans									
30 to 59 Days Delinquent	19,574,345		-16.3	, ,	8.5		5.2	, ,	
60 to 89 Days Delinquent <sup>1</sup>	3,348,562	, ,		, ,			-10.1	, ,	
90 to 179 Days Delinquent <sup>1</sup>	3,327,492		27.0	, ,					
180 to 359 Days Delinquent	1,292,398				36.6				
> = 360 Days Delinquent	147,536						12.6		
Total Del New Vehicle Lns (> = 60 Days)	8,115,988		10.2		21.5	1 - 1		, ,	
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.41	0.47	14.0	0.58	24.1	0.62	6.5	0.65	5.8
Used Vehicle Loans									
30 to 59 Days Delinquent	78,719,768				7.1		0.8	,,	
60 to 89 Days Delinquent <sup>1</sup>	20,525,021		-18.0			-,,-	-4.1	-,,	
90 to 179 Days Delinquent <sup>1</sup>	20,337,519		-1.3				9.3	-, - ,	
180 to 359 Days Delinquent	8,785,270						-4.7		
> = 360 Days Delinquent	1,044,730		0.9	, ,			-18.4		
Total Del Used Vehicle Lns (> = 60 Days)	50,692,540		-6.1				0.1	- , ,	
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	1.04	0.98	-5.4	1.04	6.5	1.06	1.3	1.12	5.7
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle	0.86	0.84	-2.4	0.92	9.5	0.94	2.4	0.99	5.7
Loans %	0.00	0.01		0.02	0.0	0.01	2	0.00	0
Leases Receivable		-		-		-		-	
30 to 59 Days Delinquent	C			0					
60 to 89 Days Delinquent <sup>1</sup>	C			0	-		N/A		-
90 to 179 Days Delinquent <sup>1</sup>	C			0					
180 to 359 Days Delinquent	C	-		0					
> = 360 Days Delinquent	C				-		N/A		
Total Del Leases Receivable (> = 60 Days)	C			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	7,839,951	, ,			-1.3			, ,	
60 to 89 Days Delinquent <sup>1</sup>	1,756,905	,					-4.1	,,.	
90 to 179 Days Delinquent <sup>1</sup>	2,015,506		23.0	, ,	-52.0	, ,	103.4		
180 to 359 Days Delinquent	1,041,105		12.7	, ,		, ,	-21.5		
> = 360 Days Delinquent	220,768					,			
Total Del All Other Secured Loans (> = 60 Days)	5,034,284		-7.8				20.7		
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	0.85				0.9		24.6		
Outstanding balances of loans affected by bankruptcy claims	73,487,689	77,662,277	5.7	83,887,012	8.0	91,945,861	9.6	95,590,475	4.0
Outstanding Troubled Debt Restructured loans or Modifications to Borrowers Experiencing Financial Difficulty	33,814,677	36,203,615	7.1	38,812,726	7.2	42,085,554	8.4	30,845,682	-26.7
Amount of loans to borrowers experiencing financial difficulty not in compliance	N1/A	400		004	50.0	440	-35.7	400	15.5
with modified loan terms	N/A	. 139		221	59.0	142	-35.7	120	-15.5
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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. Del	inquent Loans (con'	't)

Delingue	ent 1- to 4-Family Re	esidential and Other I	Non-Com	nmercial Real Estate L	oans <sup>1</sup>				
Return to cover		For Charter :	N/A						
03/11/2025		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A			•	Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Inc	uded: Federally Insu	red
	Count o	f CU in Peer Group :	N/A						
	<b>D</b> 0000						a( <b>a</b> )	5	
DELINQUENT REAL ESTATE LOANS BY CATEGORY	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Cng	Dec-2024	% Chg
Secured by a 1st Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinquent	32,517,273	35,335,384	8.7	24.420.970	-30.9	25,279,521	3.5	46,767,206	85.0
	7,910,978	3,683,935	-53.4	, .,	223.6	12,218,822		9,670,411	-20.9
60 to 89 Days Delinquent	6,629,441	6,166,684	-33.4	, ,	-27.5	8,255,834		7,409,593	-20.9
90 to 179 Days Delinquent <sup>1</sup> 180 to 359 Days Delinquent	2,815,029	1,832,528	-34.9	, .,	-27.5	2,525,698		5,738,809	127.2
	, ,		-34.9	,,		, ,			
> = 360 Days Delinquent	583,514	772,893	32.5	1,114,935	44.3	956,989	-14.2	789,506	-17.5
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent > = 60 Days	17,938,962	12,456,040	-30.6	19,455,081	56.2	23,957,343	23.1	23,608,319	-1.5
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 %	0.42	0.29	-31.6	0.44	51.6	0.54	22.3	0.52	-3.0
Secured by Junior Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinguent	10,129,186	10,837,008	7.0	11,817,626	9.0	12,534,995	6.1	14,045,533	12.1
60 to 89 Days Delinguent <sup>1</sup>	1,876,918	2,423,274	29.1	2,827,081	16.7	4,347,602	53.8	5,222,662	20.1
90 to 179 Days Delinguent <sup>1</sup>	2,011,811	2,987,549	48.5	, ,	-17.9	3,117,757		3,906,190	25.3
180 to 359 Days Delinquent	749,393	1,130,370	50.8	, ,	30.1	1,555,748		1,531,023	-1.6
> = 360 Days Delinquent	450,536	596,720	32.4	594,995	-0.3	673,857		693,454	2.9
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days	5,088,658	7,137,913	40.3		2.9	9,694,964		11,353,329	
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 %	0.31	0.42	36.2	0.42	-1.7	0.52	25.9	0.59	12.9
All Other (Non-Commercial) Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent	24,804	405,620	1,535.3	3,031	-99.3	35.047	1,056.3	45,279	29.2
	55,649	405,020	-100.0		-99.3 N/A	0	,	45,279	
60 to 89 Days Delinquent	0	55.649	-100.0 N/A	-	-0.6	0		0	
90 to 179 Days Delinquent <sup>1</sup>	0	55,649	N/A	/	-0.6 N/A	56.183		56.260	0.1
180 to 359 Days Delinquent	0	0	N/A	-	N/A N/A			56,260	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days	55,649	55,649	0.0	55,302	-0.6	56,183	1.6	56,260	0.1
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60 Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %	0.14	0.16	10.8	0.15	-4.1	0.17	11.4	0.16	-2.9
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days	23,083,269.00	19,649,602.00	-14.9	26,855,793.00	36.7	33,708,490.00	25.5	35,017,908.00	3.9
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)	0.39	0.33	-16.5	0.43	32.0	0.53	23.3	0.54	1.6
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days	s delinquent.		•				11. D	elinquent RE Loans	

		Delinguent Commerc	ial Loans	s			[		
Return to cover		For Charter :							
03/11/2025		Count of CU :	83						[
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repo	orting_State = 'MO' `	* Type In	cluded: Federally Insu	red
	Count	of CU in Peer Group :	N/A						Ļ
									I
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
									L
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY									<u> </u>
Construction and Development Loans									L
30 to 59 Days Delinquent	5,292,803	0		,	N/A	2,550,000		,,	-39.0
60 to 89 Days Delinquent <sup>1</sup>	2,312,966	1,324,486	-42.7	,		0		0	N/A
90 to 179 Days Delinquent <sup>1</sup>	0	0	N/A	. 0	N/A	921,363	N/A	. 0	-100.0
180 to 359 Days Delinquent	0	-	-		-	0		,	N/A
> = 360 Days Delinquent	0	0	N/A			0			N/A
Total Construction and Development loans delinquent > = 60 Days	2,312,966	1,324,486	-42.7	865,649	-34.6	921,363	6.4	934,937	1.5
Construction and Development loans >= 60 Days / Total Construction and Development	3.27	1.64	-50.0	1.05	-36.0	0.99	-5.5	0.85	-13.9
loans %	5.21	1.04	-50.0	1.05	-30.0	0.99	-0.0	0.05	-13.9
Secured by Farmland									
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>	0	0	N/A	0	N/A	0	N/A	0	N/A
90 to 179 Days Delinguent <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 loans Secured by Farmland delinquent > = 60 Days	0	0	N/A	0	N/A	0	N/A	0	N/A
Loans Secured by Farmland >= 60 Days Del / Total loans Secured by Farmland %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Secured by Multifamily									
30 to 59 Days Delinquent	1,649,887	1,337,259	-18.9	316,248	-76.4	2,272,981	618.7	0	-100.0
60 to 89 Days Delinquent <sup>1</sup>	0	347,980	N/A	1,572,445	351.9	0	-100.0	0	N/A
90 to 179 Days Delinquent <sup>1</sup>	0	4,986	N/A	352,173	6,963.2	154,880	-56.0	343,818	122.0
180 to 359 Days Delinquent	0	0	N/A			0	-		N/A
> = 360 Days Delinquent	0	0	N/A	. 0	N/A	0	N/A	. 0	N/A
Total loans Secured by Multifamily delinquent > = 60 Days	0	352,966	N/A	1,924,618	445.3	154,880	-92.0	498,698	222.0
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	0.00	0.18	N/A	0.97	439.5	0.07	-92.3	0.19	158.8
Secured by Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinquent	1,166,000	766,000	-34.3		17.0	3,044,628	239.8	2,738,267	-10.1
60 to 89 Days Delinquent <sup>1</sup>	347,980	0	-100.0	2,471,869	N/A	865,379	-65.0	328,591	-62.0
90 to 179 Days Delinquent <sup>1</sup>	296,035	67,685	-77.1	0	-100.0	1,120,701	N/A	. 0	-100.0
180 to 359 Days Delinquent	9,216,927	9,338,424	1.3	843,839	-91.0	0	-100.0	1,138,594	N/A
> = 360 Days Delinquent	0	0	N/A	9,197,876	N/A	1,155,519	-87.4	158,428	-86.3
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60	9,860,942	9,406,109	-4.6	12,513,584	33.0	3,141,599	-74.9	1,625,613	-48.3
Days	9,000,942	9,400,109	-4.0	12,515,564	33.0	5,141,599	-74.8	1,025,015	-40.3
Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del									
/ Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %	4.55	4.37	-4.0	5.95	36.4	1.63	-72.7	0.68	-58.0
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinquent	532,461	1,382,798	159.7	183,507	-86.7	162,749	-11.3	0	-100.0
1	552,401	1,302,798	159.7 N/A	,	-00.7	182,891	-11.3 N/A	-	97.5
60 to 89 Days Delinquent	9,162	1,206,313				178,713		,	
90 to 179 Days Delinguent 180 to 359 Days Delinguent	511.143	119,902	-		906.1 N/A	446,784			
> = 360 Days Delinquent	511,143	0		-	-	440,784			-10.0 N/A
	0	0	IN/A	0	IN/A	0	IN/A	0	IN/A
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60	520,305	1,326,215	154.9	1,206,314	-9.0	808,388	-33.0	763,253	-5.6
Days									
# Means the number is too large to display in the cell									<u> </u>
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days de	linquent.							12. Del Comm Loans	L

	Del	inquent Commerc	ial Loans	<b>i</b>	T				T
Return to cover		For Charter :							
03/11/2025		Count of CU :	83						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Repo	orting_State = 'MO' *	Type Inc	luded: Federally Insu	red
	Count of C	U in Peer Group :	N/A						
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Ch
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY									
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	0.20	0.49	145.7	0.39	-20.8	0.26	-32.8	0.27	1.9
Occupied, Non-Farm, Non-Residential Property %									
Loans to finance agricultural production and other loans to									
farmers									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N//
60 to 89 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	0			
90 to 179 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	0			
180 to 359 Days Delinquent	0	0		0	N/A	0			
> = 360 Days Delinquent	0	0	N/A	0	N/A	0			
	U	0	IN/A	0	IN/A	0	IN/A	0	IN//
Total delinquent loans to finance agricultural production and other	0	0	N/A	0	N/A	0	N/A	0	N/#
loans to farmers > = 60 Days									
Loans to finance agricultural production and other loans to farmers	0.00	0.00	N1/A	0.00	N1/A	0.00	N1/A	0.00	
delinquent >= 60 Days / Total Loans to finance agricultural production	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/#
and other loans to farmers %									
Commercial and Industrial Loans	0.000 550	0.040.000	70.0	4 000 000	40.4	4 775 000		4 000 044	00.4
30 to 59 Days Delinquent	8,888,559	2,348,688	-73.6	1,923,993	-18.1	1,775,933	-7.7		
60 to 89 Days Delinquent	746,814	294,814	-60.5	995,450	237.7	1,155,875			
90 to 179 Days Delinquent <sup>1</sup>	1,018,140	6,290,107	517.8	558,275	-91.1	185,088		,	
180 to 359 Days Delinquent	3,152,344	593,842	-81.2	625,131	5.3	146,976			
> = 360 Days Delinquent	0	3,076,513	N/A	3,149,524	2.4	51,748			
Total Commercial and Industrial Loans delinquent > = 60 Days	4,917,298	10,255,276	108.6	5,328,380	-48.0	1,539,687	-71.1	758,410	-50.
Commercial and Industrial Loans >= 60 Days / Total Commercial and	3.86	7.68	99.0	4.06	-47.1	1.24	-69.4	0.62	-49.8
Industrial Loans %	3.00	7.00	99.0	4.00	-47.1	1.24	-09.4	0.02	-49.0
Unsecured Commercial Loans									
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>	0	27,367	N/A	0	-100.0	0	N/A	0	N/A
90 to 179 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	39,282	N/A	0	-100.0
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N//
> = 360 Days Delinquent	486,874	100,000	-79.5	0		0	N/A	0	
Total Unsecured Commercial Loans delinquent > = 60 Days	486,874	127,367	-73.8	0	-100.0	39,282			
Unsecured Commercial Loans >= 60 Days / Total Unsecured	100,011	121,001				00,202			
Commercial Loans %	14.95	4.35	-70.9	0.00	-100.0	1.21	N/A	0.00	-100.0
Unsecured Revolving Lines of Credit for Commercial Purposes									
30 to 59 Days Delinquent	0	108,030	N/A	3,000	-97.2	4,318	43.9	4,282	-0.8
				,		,			-
60 to 89 Days Delinquent <sup>1</sup>	20,000	0		39,282	N/A	3,000			
90 to 179 Days Delinquent <sup>1</sup>	0	274,993	N/A	227,242	-17.4	0			
180 to 359 Days Delinquent	0	0	N/A	149,993	N/A	0		-	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/#
Total Unsecured Revolving Lines of Credit for Commercial Purposes	20,000	274 993	1,275.0	416,517	51.5	3,000	-99.3	3,000	0.0
delinquent > = 60 Days	20,000	21 1,000	1,210.0		01.0	0,000	00.0	0,000	•.
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60									
Days / Total Unsecured Revolving Lines of Credit for Commercial	3.58	28.87	707.5	24.42	-15.4	0.62	-97.5	0.56	-10.
Purposes %									
Total Commercial Loans to Members and Non-Members delinquent	18,118,385	23,067,412	27.3	22,255,062	-3.5	6,608,199	-70.3	4,583,911	-30.6
>= 60 days	, 0,000	_3,007,112		12,200,002	0.0	0,000,100		1,000,011	
Total Commercial Loope to Members and New Members dell's success							1		+
Total Commercial Loans to Members and Non-Members delinquent	2.05	0.50	00.0	0.04	7.0	0.70	70.4	0.44	26
>= 60 days / Total Commercial Loans to Members and Non-Members	2.05	2.52	23.0	2.34	-7.2	0.70	-70.1	0.44	-36.
%									
* Amounts are year-to-date and the related % change ratios are annualized.									1
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with	n loans 60 - 179 days delingu	ient.						13. Del Comm Loans (c	on't)

		Loan Losses			1				
Return to cover		For Charter :	N/A						<u> </u>
03/11/2025		Count of CU :							
CU Name: N/A			N/A						<u> </u>
Peer Group: N/A				Nation * Poor Group:	All * Pon	orting_State = 'MO' *	Type Inc	ludod: Eodorally Insur	od State
	Count of Cl	J in Peer Group :		Nation Feel Group.	All Kep	orting_state - wo	i ype nic	idded. I ederally llisur	
	Count of Ct	5 III Feel Group .	IN/A						+
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Cha	Sep-2024	% Chg	Dec-2024	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)	Dec-2025	Mai-2024	70 Ong	5011-2024	70 Olig	060-2024	70 Ong	D60-2024	70 Olig
Total Loans Charged Off Year-to-Date*	89,603,329	28,172,547	25.8	56,232,818	-0.2	86,933,892	3.1	120,219,013	3.7
Total Loans Recovered Year-to-Date*	21,844,108	7,474,529	36.9	14,472,084	-0.2			27,744,403	
NET CHARGE OFFS (\$\$)*	67,759,221	20,698,018	22.2	41,760,734	-3.2				
Net Charge-Offs / Average Loans %**	07,759,221	20,098,018	19.6	0.54	0.9				
Total Delinguent Loans & Year-to-Date Net Charge-Offs	186,547,299	137,140,596	-26.5	169,315,856			10.9		
Combined Delinquency and Net Charge Off Ratio	1.23	1.31	-20.5	1.37	4.8				
LOAN LOSS SUMMARY BY LOAN TYPE	1.23	1.31	5.9	1.37	4.0	1.30	-0.5	1.39	2.2
Unsecured Credit Card Lns Charged Off*	14,929,663	5,064,709	35.7	10,186,053	0.6	15,336,526	0.4	20,676,809	1.1
Unsecured Credit Card Lns Recovered*	2,490,046	727,260	16.8	1,412,455	-2.9			3,000,187	
Unsecured Credit Card Net Charge Offs*	12,439,617	4,337,449	39.5	<u> </u>				17,676,622	
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	2.65	3.66	37.9		-				
PALs I and PALs II Charged Off (FCU Only)*	0	0	N/A	0	-			0	
PALs I and PALs II Recovered (FCU Only)*	0	0	N/A	0	-			0	
PALs I and PALs II Net Charge Offs (FCU Only)*	v	0	N/A	0	-			0	
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				0.00	
Non-Federally Guaranteed Student Loans Charged Off*	140,393	38,120	8.6	55,601	-27.1	138,135			
Non-Federally Guaranteed Student Loans Recovered*	32,640	14,277	75.0	19,953	-30.1	31,232			-4.0
Non-Federally Guaranteed Student Loans Net Charge Offs*	107,753	23,843	-11.5	35,648	-25.2	106,903	99.9	131,020	-8.1
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed	0.25	0.21	-14.5	0.16	-24.6	0.31	94.6	0.29	-7.5
Student Loans** All Other Unsecured Loans/Lines of Credit Charged Off*	20,974,089	6,152,803	17.3	12,715,425	3.3	19,160,809	0.5	26,419,273	3.4
All Other Unsecured Loans/Lines of Credit Charged Off	4.701.682	1.191.272	17.3	2,450,370					
All Other Unsecured Loans/Lines of Credit Recovered All Other Unsecured Loans/Lines of Credit Net Charge Offs*	1 - 1	, . ,	22.0	2,450,370	_			1 1 -	-
All Other Unsecured Loans/Lines of Credit Net Charge Offs" All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured	16,272,407	4,961,531	_	-,,	-	.,,.		21,565,095	
Loans/Lines of Credit**	3.65	4.22	15.6	4.34	2.8	4.34	0.2	4.54	4.6
New Vehicle Loans Charged Off*	7,388,043	1,894,474	2.6	3,938,514	3.9	6,570,040	11.2	9,205,027	5.1
New Vehicle Loans Recovered*	2,525,348	969.080	53.5	1,703,349				3,228,403	
New Vehicle Loans Net Charge Offs*	4,862,695	925,394	-23.9	2,235,165				5,976,624	
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.24	0.19	-23.5	0.23					
Used Vehicle Loans Charged Off*	43,092,287	12,761,792	18.5	26,305,349			2.8		
Used Vehicle Loans Recovered*	10,903,604	4,219,801	54.8	8,160,560			1		
Used Vehicle Loans Net Charge Offs*	32,188,683	8,541,991	6.1	18,144,789					
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.66	0.70	5.8	0.75				0.85	
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**	0.54	0.70	2.9	0.60	8.0			0.35	
Leases Receivable Charged Off*	0.54	0.50	2.5 N/A	0.00				0.70	
Leases Receivable Charged On Leases Receivable Recovered*	0	0	N/A	0	-			0	
Leases Receivable Net Charge Offs*	0	0	N/A	0				0	
Leases Receivable Net Charge Offs / Avg Leases Receivable**	0.00	0.00	N/A	0.00	N/A			0.00	
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	2,603,526	1,729,993	165.8	2,452,312	-29.1	3,768,896			
5					-				
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	563,733	317,393	125.2	608,524	-4.1	,	-3.8		
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	2,039,793	1,412,600	177.0	1,843,788					11.6
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other Secured Non-Real Estate Loans/Lines of Credit**	0.35	0.97	176.0	0.63	-34.5	0.67	6.2	0.76	13.7
FORECLOSED AND REPOSSESSED ASSETS									+
Commercial	664,320	1,142,791	72.0	692,977	-39.4	710,458	2.5	726,710	2.3
Real Estate - Non-Commercial	1,273,279	1,511,278	18.7	1,027,475		,		2,124,336	
Vehicle - Non-Commercial	5,141,476	5,440,255	5.8	4,604,221	-32.0				10.8
Other - Non-Commercial	948,482	5,440,255	-93.2	4,604,221 58,070	-15.4			110,681	90.6
	8,027,557	8,158,815	-93.2	6,382,743		,			
Total Foreclosed and Repossessed Assets *Amounts are year-to-date while the related percent change ratios are annualized.	0,027,337	0,100,015	1.0	0,302,743	-21.8	0,911,279	0.3	0,203,298	19.9
· · · · ·									+
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								14. Loan Losses	

		Indirect. Purchased	d or Sold		1		1		1
Return to cover		For Charter							
03/11/2025		Count of CU							
CU Name: N/A		Asset Range							
Peer Group: N/A				Nation * Peer Group:	All * Ren	orting State = 'MO' *	Type Inc	luded: Federally Insur	ed State
	Count	of CU in Peer Group		Nation Teer Group.		orting_otate - mo	i ype me	indea. I easiany mou	
	Count	or co in Feer Group	. IN/A						
	Dec-2023	Mar-202	4 % Chg	lun 2024	% Chg	Sep-2024	% Chg	Dec-2024	% Cho
INDIRECT LOANS OUTSTANDING	Dec-2023	Widi -202	+ /8 City	Juli-2024		3ep-2024	// City	Dec-2024	// 0112
New and Used Vehicle Indirect Loans	4.277.469.201	4.242.659.28	1 -0.8	4.244.743.697	0.0	4,195,773,568	-1.2	4.104.418.921	-2.2
	1 1 1 1 1	1 11		1 1 - 1 - 2					
First Lien and Junior Lien Residential Indirect Loans	111,749,879			1. 1					-
Commercial Indirect Loans	8,386,577			- , , ,		- / /-		., . , .	
All Other Indirect Loans	214,064,605			-1 - 1 -					
Total Outstanding Indirect Loans	4,611,670,262	1- 11-		.,,,		4,518,631,481	-	1 -1 1	
Indirect Loans Outstanding / Total Loans %	30.24	29.9	7 -0.9	29.59	-1.3	29.23	-1.2	28.44	-2.7
DELINQUENT INDIRECT LOANS									
Total Delinquent Indirect Lns (>= 60 Days)	45,982,729			-1 - 1		50,111,408			
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	1.00	0.98	-1.4	1.07	8.3	1.11	4.1	1.19	7.4
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*	39,189,603	11,900,032	2 21.5	24,457,404		36,729,265	0.1	51,361,194	4.9
Indirect Loans Recovered*	9,838,886	3,359,222	2 36.6	6,107,560	-9.1	11,237,848	22.7	15,009,657	0.2
Indirect Loans Net Charge Offs*	29,350,717	8,540,810	0 16.4	18,349,844	7.4	25,491,417			7.0
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.66	0.74	4 12.1	0.80	7.4	0.74	-6.8	0.80	8.0
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23									
LOANS PURCHASED YEAR-TO-DATE									
Loans Purchased from Other Financial Institutions*	35,703,743	5,95	.99.9	1,508,198	s #######	1,014,728	-55.1	1,014,728	-25.0
Loans Purchased from Other Sources*	21,269,847	8,162,79	1 53.5	13,427,325	-17.8	13,193,265	-34.5	15,388,299	-12.5
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.98	0.6	7 -31.8	0.58	-12.7	0.37	-37.3	0.32	-13.7
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Delinguent Whole or Partial Loans Purchased Under 701.23	6.431	5.64	9 -12.2	4.603	-18.5	C	-100.0	0	N/A
Whole or Partial Loans Purchased Under 701.23 Delinguent >= 60 Days / Total Whole or Partial	-, -	- , -	-	,				-	
Loans Purchased Under 701.23%	0.00	0.0	5.0	0.00	-14.3	0.00	-100.0	0.00	N/A
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Whole or Partial Loans Purchased Under 701.23 Charged Off*	0	(	) N/A	0	N/A	C	N/A	0	N/A
Whole or Partial Loans Purchased Under 701.23 Recovered*	0	(	) N/A	0	N/A	C	N/A	0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	0		0 N/A	-	-	0	-		-
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs / Avg Whole or Partial Loans				Ĭ					
Purchased Under 701.23**	0.00	0.0	D N/A	0.00	N/A	0.00	N/A	0.00	N/A
LOANS SOLD Year-to-date									
Loans Sold	706,870,407	185,383,06	1 -73.8	400,415,030	116.0	681,538,625	70.2	851,989,530	25.0
First mortgage loans sold on the secondary market	684,202,685	135,220,16	7 -80.2	351,005,958	159.6	627,451,819	78.8	799,590,691	27.4
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	78,861,999	15,829,520	-79.9	30,193,697	90.7	66,866,986	121.5	85,030,262	27.2
Real Estate Loans Sold with Servicing Retained	538,205,652	107,797,062	2 -80.0	292,025,377	170.9	530,181,035	81.6	661,657,265	24.8
All Other Loans Sold with Servicing Retained	0					,			
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED	4,875,259,299								
* Amounts are year-to-date while the related %change ratios are annualized.	.,,,,,	.,,,,,,	. 5.0	.,	5.0	2,2 2,2 10,1 00	1	2,222,237,010	
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					1		15 Indire	ect. Purchased or Sold	

		Participation Loa	ans						
Return to cover		For Charter :	N/A						
03/11/2025		Count of CU :	83						-
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting State = 'MO' *	Type Inc	uded: Federally Insur	red State
	Count	of CU in Peer Group :	N/A						1
		-							
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	4 % Chg
LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):									
Consumer	N/A	N/A		N/A		N/A		N/A	
Vehicle - Non-commercial	393,664,998	362,664,598	-7.9	334,811,218	-7.7	304,178,921	-9.1	293,531,268	3 -3.5
Non-Federally Guaranteed Student Loans	7,949,685	8,239,947	3.7	8,160,524	-1.0	8,312,773	1.9	8,399,398	
1- to 4-Family Residential Property	71,099,892	70,486,687	-0.9	79,538,527	12.8	77,572,598	-2.5	88,392,916	
Commercial Loans (excluding Construction & Development)	139,816,024	139,271,370	-0.4	140,610,107	1.0	131,630,909	-6.4	210,474,146	5 59.9
Commercial Construction & Development	19,427,972	24,351,325	25.3	24,102,189	-1.0	37,576,912	55.9	85,340,102	2 127.1
All Other Participation Loans	15,818,854	19,515,432	23.4	19,385,821	-0.7	17,648,404	-9.0	13,710,439	-22.3
TOTAL PARTICIPATION LOANS OUTSTANDING	647,777,425	624,529,359	-3.6	606,608,386	-2.9	576,920,517	-4.9	699,848,269	9 21.3
Participation Loans Outstanding / Total Loans %	4.25	4.09	-3.7	3.92	-4.2	3.73	-4.8	4.50	20.5
LOAN PARTICIPATIONS PURCHASED									
Participation Loans Purchased*	121,311,739	15,189,564	-49.9	42,574,902	40.1	64,538,236	1.1	231,872,625	5 169.5
Participation Loans Purchased YTD / Total Loans Granted YTD %	2.09	1.24	-40.4	1.66	33.8	1.66	0.0	4.47	7 168.6
LOAN PARTICIPATIONS SOLD									
Participation Loans Sold YTD*	32,405,990	3,402,234	-58.0	1,780,450	-73.8	16,491,630	517.5	58,939,542	2 168.0
%Participation Loans Sold YTD / Total Assets**	0.15	0.06	-60.1	0.02	-73.9	0.10	520.3	0.27	7 173.4
DELINQUENT- PARTICIPATION LOANS (Purchased + Retained):									
Delinquent Participation Loans Purchased Under 701.22	10,872,958	13,036,673	19.9	11,616,483	-10.9	2,921,360	-74.9	2,223,058	-23.9
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %	1.85	2.30	24.4	2.11	-8.2	0.57	-72.9	0.38	3 -33.8
LOAN LOSSES - PARTICIPATION LOANS									
Participation Loans Charged Off*	3,983,430	1,302,097	30.8	2,415,390	-7.2	3,337,495	-7.9	4,142,845	
Participation Loans Recovered*	1,953,019	698,079	43.0	1,340,067	-4.0	1,808,530	-10.0	2,248,454	
Participation Loan Net Charge Offs *	2,030,411	604,018	19.0	1,075,323	-11.0	1,528,965	-5.2	1,894,391	1 -7.1
Participation Loans Net Charge Offs / Avg Participation Loans % **	0.29	0.38	30.1	0.34	-9.7	0.33	-2.9	0.28	-15.6
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								16. Participation Loans	j.

1- to 4	-Family Residential P	roperty and All Other	(Non-Co	mmercial) Real Estate	Loans				
Return to cover	<b>,</b>	For Charter :							
03/11/2025		Count of CU :	83						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repo	orting_State = 'MO' *	Type Inc	luded: Federally Insur	ed
	Count	of CU in Peer Group :	N/A						
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chợ
1- to 4-Family Residential Property Loans									
Secured by 1st Lien									
Fixed Rate > 15 years	1,878,789,218		0.8	1,916,800,639	1.2	1,927,116,845		, , ,	1.8
Fixed Rate 15 years or less	824,952,508			785,172,981	-2.3	763,269,680			-6.1
Balloon/Hybrid > 5 years	418,592,527	488,309,468		526,146,653	7.7	516,711,422			5.4
Balloon/Hybrid 5 years or less	675,730,261	719,638,783		783,033,302		837,328,919			5.0
Adjustable Rate	443,063,454		-9.2	427,223,359	6.2	425,444,954	-	, ,	
Total Secured by 1st Lien	4,241,127,968	4,308,149,187	1.6	4,438,376,934	3.0	4,469,871,820	0.7	4,540,024,567	1.6
Secured by Junior Lien									
Closed-End Fixed Rate	262,179,758		3.3	280,063,463		291,487,485		295,026,621	1.2
Closed-End Adjustable Rate	37,583,728			43,861,824		28,685,610			0.0
Open-End Fixed Rate	8,187,941			8,698,228		9,723,914			3.5
Open-End Adjustable Rate	1,326,015,912	1,362,408,595	2.7	1,429,795,832	4.9	1,517,208,682	6.1	1,582,191,310	4.3
Total Secured by Junior Lien	1,633,967,339	1,682,671,528	3.0	1,762,419,347	4.7	1,847,105,691	4.8	1,915,981,690	3.7
All Other (Non-Commercial) Real Estate									
Closed-End Fixed Rate	9,842,714	13,437,683	36.5	9,237,095	-31.3	8,582,566	-7.1	8,727,440	1.7
Closed-End Adjustable Rate	15,959,611	15,703,345	-1.6	17,582,358	12.0	16,002,448	-9.0	16,572,994	3.6
Open-End Fixed Rate	1,608,645	1,581,968	-1.7	3,567,443	125.5	826,969	-76.8	794,253	-4.0
Open-End Adjustable Rate	11,547,353	4,443,120	-61.5	6,063,492	36.5	7,822,399	29.0	8,162,210	4.3
Total All Other (Non-Commercial) Real Estate	38,958,323	35,166,116	-9.7	36,450,388	3.7	33,234,382	-8.8	34,256,897	3.1
Total 1- to 4-Family Residential Property Loans and All Other	5 0 4 4 0 5 0 0 0 0	0.005.000.004		0.007.040.000		0.050.044.000		0.400.000.454	
(Non-Commercial) Real Estate	5,914,053,630	6,025,986,831	1.9	6,237,246,669	3.5	6,350,211,893	1.8	6,490,263,154	2.2
1- to 4-Family Residential Property Loans Granted YTD									
Secured by 1st Lien Granted YTD									
Fixed Rate > 15 Years*	674,709,968	152,304,704	-9.7	382,809,927	25.7	623,136,540	8.5	901,712,564	8.5
Fixed Rate 15 Years or less*	107,311,844		-44.3	32,761,789	9.7	50,037,014			21.2
Balloon/Hybrid > 5 Years*	99,911,111			76,389,239		122,680,301	7.1	163,097,623	-0.3
Balloon/Hybrid 5 Years or less*	386,801,064		-24.1	179,820,655	22.5	288,214,415			-9.0
Adjustable Rate*	121,615,607			55,030,597	56.4	72,761,488		, ,	3.0
Total Secured by 1st Lien Granted YTD*	1,390,349,594			726,812,207	28.8	1,156,829,758		1,595,245,877	3.4
Secured by Junior Lien Granted YTD	,,.	- , - ,		-,- , -		, , ,		,,	
Closed-End Fixed Rate*	103,022,968	19,628,873	-23.8	43,400,544	10.6	69,829,872	7.3	89,723,737	-3.6
Closed-End Adjustable Rate*	10,754,893			7,141,663	14.9	6,936,418			7.2
Open-End Fixed Rate*	2,647,198			1,068,728		2,188,398		, ,	-14.0
Open-End Adjustable Rate*	523,199,299			195,682,858		327,722,714		, ,	1.6
Total Secured by Junior Lien Granted YTD*	639,624,358			247,293,793		406,677,402			
All Other (Non-Commercial) Real Estate Granted YTD	000,021,000	101,000,212		211,200,100		100,011,102	0.0	010,020,110	
Closed-End Fixed Rate*	4,064,289	609,544	-40.0	998,916	-18.1	1,893,677	26.4	2,147,999	-14.9
Closed-End Adjustable Rate*	2,913,219			536,036		597,049		773,106	-14.3
Open-End Fixed Rate*	1,201,060			2,563,876		562,500			-25.0
Open-End Adjustable Rate*	1,201,000		-100.0	403,425		882,925	45.9		-23.0
Total All Other (Non-Commercial) Real Estate Granted YTD*	9,410,472		-100.0	4,502,253	52.0	3,936,151	-41.7	4,521,530	-13.8
Total 1- to 4-Family Residential Property Loans and All Other									
(Non-Commercial) Real Estate Granted YTD*	2,039,384,424	417,756,017	-18.1	978,608,253	17.1	1,567,443,311	6.8	2,145,690,526	2.7
Outstanding 1- to 4-Family Residential Construction Loans	23,236,925	26,389,091	13.6	30,774,813	16.6	31,141,877	1.2	21,874,076	-29.8
Amount of real estate loans that refinance, reprice or mature w/in 5	20,200,920	20,003,091	13.0	50,774,013	10.0	51,141,077	1.2		-23.0
Amount of real estate loans that relinance, reprice or mature with 5 yrs	2,342,140,207	1,962,758,642	-16.2	2,228,541,099	13.5	2,767,592,760	24.2	2,832,839,481	2.4
•									
Outstanding Interest Only & Payment Option First Mortgage Loans	49,866,531	51,492,689	3.3	59,798,874	16.1	60,031,635	0.4	61,594,339	2.6
Interest Only & Payment Option First Mortgages / Total Assets %	0.23	0.23	-2.0	0.26	15.8	0.27	0.8	0.28	4.6
Interest Only & Payment Option First Mortgages / Net Worth %	2.35	2.39	1.8	2.74	14.8	2.74	0.1	2.79	1.5
* Amounts are year-to-date while the related %change ratios are annualiz	ed.								
			1					17. RE Loans	

	Real E	state (Non-Commerci	al) Loan	Losses					
Return to cover		For Charter :	N/A						
03/11/2025		Count of CU :	83						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Report	ing State = 'MO' *	Type Inc	luded: Federally Insu	red
· · · · · · · · · · · · · · · · · · ·	Count	of CU in Peer Group :				<u></u>	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,	
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Cha	Sep-2024	% Chg	Dec-2024	% Cha
LOAN LOSS SUMMARY BY LOAN TYPE	200 2020		,, eng	0011 2024	/0 Olig	000 2024	/o ong	200 2024	// eng
First Lien single 1- to 4-Family Residential Property Loans Charged									
Off*	184,271	2,702	-94.1	34,373	536.1	58,296	13.1	58,296	-25.0
First Lien single 1- to 4-Family Residential Property Loans									
Recovered*	62,554	1,625	-89.6	43,076	1,225.4	45,236	-30.0	47,697	-20.9
First Lien single 1- to 4-Family Residential Property Loans Net									
Charge Offs*	121,717	1,077	-96.5	-8,703	-504.0	13,060	200.0	10,599	-39.1
First Lien single 1- to 4-Family Residential Property Loans Net									
Charge Offs / Avg First Lien single 1- to 4-Family Residential	0.00	0.00		0.00	100.0	0.00	100 7	0.00	
Property Loans**	0.00	0.00	-96.6	0.00	-498.0	0.00	199.7	0.00	-39.6
Junior Lien single 1- to 4-Family Residential Property Loans Charged	239.988	58.227		70.444	00.4	192.670	70.0	276.751	
Off*	239,988	58,227	-3.0	72,141	-38.1	192,670	78.0	270,751	7.7
Junior Lien single 1- to 4-Family Residential Property Loans	161,037	27,491	-31.7	52,942	-3.7	93,195	17.4	144,969	16.7
Recovered* Junior Lien single 1- to 4-Family Residential Property Loans Net	101,037	27,491	-31.7	52,942	-3.7	93, 193	17.4	144,909	10.7
Charge Offs*	78,951	30,736	55.7	19,199	-68.8	99,475	245.4	131,782	-0.6
Junior Lien single 1- to 4-Family Residential Property Loans Net	10,001	00,700	55.7	10,100	-00.0	00,110	240.4	101,102	-0.0
Charge Offs / Avg Junior Lien single 1- to 4-Family Residential									
Property Loans**	0.01	0.01	40.7	0.00	-69.5	0.01	237.0	0.01	-2.6
All Other (Non-Commercial) Real Estate Loans/Lines of Credit									1
Charged Off*	3,425	0	-100.0	0	N/A	0	N/A	401	N/A
All Other (Non-Commercial) Real Estate Loans/Lines of Credit									
Recovered*	1,025	697	172.0	997	-28.5	1,197	-20.0	1,197	-25.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net									
Charge Offs*	2,400	-697	-216.2	-997	28.5	-1,197	20.0	-796	50.1
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net									
Charge Offs / Avg All Other (Non-Commercial) Real Estate									
Loans/Lines of Credit**	0.00	-0.01	-269.5	-0.01	29.7	0.00	16.4	0.00	50.8
Total 1- to 4-Family Residential plus Other (Non-Commercial) Real									
Estate Loan Net Charge Offs / Avg 1- to 4-Family Residential plus					0.5.0				
Other (Non-Commercial) Real Estate Loans**	0.00	0.00	-42.0	0.00	-85.0	0.00	674.2	0.00	-5.7
*Amounts are year-to-date while the related percent change ratios are annuali									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (c	or no annualizing)							18. RE Loan Losses	

		Commercial Loan Inf	ormation						
Return to cover		For Charter :							
03/11/2025		Count of CU :	83						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Repo	orting_State = 'MO' *	Type Inc	uded: Federally Insur	ed State
	Count	of CU in Peer Group :	N/A						
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON- MEMBERS)									
Construction and Development	70,768,076	80,972,455	14.4	- ,, -	2.1	93,073,535	12.6	109,634,954	17.8
Secured by Farmland	15,316,193	14,636,807	-4.4	14,482,982	-1.1	15,217,535	5.1	15,054,511	-1.1
Secured by Multifamily	190,373,863	197,153,482	3.6	199,245,818	1.1	206,969,145	3.9	257,496,265	24.4
Owner Occupied, Non-Farm, Non-Residential Property	216,933,794	215,452,549	-0.7	210,148,165	-2.5	193,044,742	-8.1	237,797,312	23.2
Non-Owner Occupied, Non-Farm, Non-Residential Property	258,888,910	268,592,234	3.7	308,579,520	14.9	307,807,720	-0.3	285,327,610	-7.3
Total Real Estate Secured Commercial Loans	752,280,836	776,807,527	3.3	815,096,225	4.9	816,112,677	0.1	905,310,652	10.9
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON- MEMBERS)									
Loans to finance agricultural production and other loans to farmers	281,567	255,455	-9.3	253,716	-0.7	251,957	-0.7	240,566	-4.5
Commercial and Industrial Loans	127,419,879	133,566,730		,	-1.7	124,083,064		121,773,231	
Unsecured Commercial Loans	3,256,748	2,926,370	-10.1	2,785,414	-4.8	3,259,228	17.0	4,670,151	43.3
Unsecured Revolving Lines of Credit (Commercial Purpose)	559,285	952,362	70.3	1,705,478	79.1	483,587	-71.6	537,540	
Total Non-Real Estate Secured Commercial Loans	131,517,479	137,700,917	4.7		-1.2	128,077,836	-5.9	127,221,488	
TOTAL COMMERCIAL LOANS:		- / / -		,,		-,- ,		, , ,	
Commercial Loans to Members	756,602,756	782,325,329	3.4	817,032,973	4.4	815,780,799	-0.2	825,084,119	1.1
Purchased Commercial Loans or Participations to Nonmembers	127,195,559	132,183,115	-	- 1 1	1.5	128,409,714		207,448,021	
Total Commercial Loans	883,798,315	914,508,444			4.0	944,190,513		1,032,532,140	
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE	000,100,010	011,000,111	0.0			011,100,010	0.1	1,002,002,110	
Construction and Development	150	166	10.7	164	-1.2	163	-0.6	178	9.2
Farmland	45	45			-2.2	45		46	
Secured by Multifamily	330	364			4.1	377		391	
Owner Occupied, Non-Farm, Non-Residential Property	416	424			-2.8	392	-0.3	441	-
Non-Owner Occupied, Non-Farm, Non-Residential Property	459	413			8.5	453		432	
Total Number of Real Estate Secured Commercial Loans	1.400	1,412			2.5	1,430		1.488	
Loans to finance agricultural production and other loans to farmers	4	4	0.0	,	-	430	1	400	_
Commercial and Industrial Loans	978	1,019			3.1	1,020		1,031	
Unsecured Commercial Loans	20	22		1	-13.6	34		20	
Unsecured Revolving Lines of Credit (Commercial Purpose)	47	49			26.5	34		55	
Total Number of Non-Real Estate Secured Commercial Loans	1,049	1,094			3.8	1,090		1,110	
	1,049	1,094	4.3	1,130	3.0	1,090	-4.0	1,110	1.0
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING	0.077	0.000	0.0	0.440	2.4	0.054		0.407	
Number of Outstanding Commercial Loans to Members	2,277	2,336	2.6	2,416	3.4	2,354	-2.6	2,407	2.3
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	172	170	-1.2	167	-1.8	166	-0.6	191	15.1
Total Number of Commercial Loans Outstanding	2,449	2,506	2.3	2,583	3.1	2,520	-2.4	2,598	3.1
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS	883,798,315	914,508,444		,	4.0	944,190,513		1,032,532,140	
(Total Commercial Loans / Total Assets)%	4.12	4.05			3.8	4.19	1	4.67	
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED					2				1
Member Commercial Loans Granted YTD*	190,474,166	58,594,936	23.1	130,344,830	11.2	204,475,167	4.6	366,431,712	34.4
Purchased or Participation Interests to Nonmembers*	4,411,001	3,299,683		10,165,185		15,133,551	-0.7	42,687,297	
MISCELLANEOUS LOAN INFORMATION	.,,	-,,000		,		,,		,,201	1
Agricultural Related Commercial Loans Outstanding Balance	15,597,760	14,892,262	-4.5	14,736,698	-1.0	15,469,492	5.0	15,295,077	-1.1
Outstanding Agricultural Related Loans - Number	49	49			-2.0	49		50	
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*	24,245,698	25,337,883			-50.4	10,370,749		64,984,003	
Commercial Loans and Participations Sold -no servicing rights- YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Member Business Loans - (NMBLB)									1
(NMBLB / Total Assets)%	3.65	3.59	-1.5	3.77	5.1	3.71	-1.5	4.10	10.2
* Amounts are year-to-date and the related % change ratios are annualized.	2.00	5.00		5		5.1 1	-	nercial Loans	1

	Co	ommercial Loan Net Cl	narge Offe	s					
Return to cover		For Charter :	N/A						
03/11/2025		Count of CU :	83						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Repo	orting State = 'MO' *	Type Incl	uded: Federally Insu	red
	Count	of CU in Peer Group :	-			John Strang	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
	oount		1/1						
	Dec-2023	Mar-2024	% Cha	Jun-2024	% Chg	Sep-2024	% Cha	Dec-2024	% Cha
COMMERCIAL LOAN NET CHARGE-OFF RATIOS:					J		J		
Net Commercial Construction and Development Loans YTD Charge Offs to									
average Commercial Construction and Development Loans**	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Net Commercial Loans Secured by Farmland YTD Charge Offs to average					-				
Commercial Loans Secured by Farmland**	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Net Commercial Loans Secured by Multifamily YTD Charge Offs to average									
Commercial Loans Secured by Multifamily**	0.00	0.12	4395.5	0.06	-50.559	0.37	510.1	0.51	35.474
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**	0.00	0.00	N/A	0.00	N/A	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**	0.00	0.00	100	0.00	N/A	0.00	-33.2	0.00	-21.902
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**	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Net Commercial and Industrial Loans YTD Charge Offs to average Commercial									
and Industrial Loans**	-0.29	-0.01	95.636	-0.03	-110.91	0.56	2,179.8	0.52	-7.9621
Net Unsecured Commercial Loans YTD Charge Offs to average Unsecured									
Commercial Loans**	0.00	50.03	N/A	25.56	-48.913	-0.26	-101.0	-0.18	30.851
Net Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge									
Offs to average Unsecured Revolving Lines of Credit for Commercial Purposes**	0.75	11.47	1438.2	3.83	-66.627	5.54	44.8	3.95	-28.689
Net Commercial Loans/Lines of Credit Real Estate Secured YTD Charge Offs to			T						
average Commercial Real Estate Secured**	0.00	0.03	4303.9	0.02	-48.8	0.10	492.5	0.14	44.047
Net Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge Offs									
to average Commercial Not Real Estate Secured**	-0.27	1.20	542.8	0.58	-51.416	0.56		0.51	
Net Commercial Loan YTD Charge Offs to average Commercial Loans**	-0.04	0.21	618.71	0.10	-52.149	0.16	62.9	0.19	16.228
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizir	ng)						20. Comm	ercial Loan Net Charge	Offs

		Commercial Loan I	osses						
Return to cover		For Charter :	N/A						
03/11/2025		Count of CU :	83						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Repo	rting State = 'MO' *	Type Inc	uded: Federally Insu	red
	Count	of CU in Peer Group :							
	Dec-2023	Mar-2024	% Cha	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Cha
COMMERCIAL LOAN CHARGE-OFFS:			//3				,, <b>.</b>		
Commercial Construction and Development Loans YTD Charge Offs*	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Loans Secured by Farmland YTD Charge Offs*	0	0	N/A	0	N/A	0	N/A	0	
Commercial Loans Secured by Multifamily YTD Charge Offs*	0	61.143	N/A	61.143	-50	558.625	509.1	1.135.547	52.5
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential	0	01,140	11/7	01,140	-50	550,025	000.1	1,100,047	02.0
Property YTD Charge Offs*	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential									
Property YTD Charge Offs*	0	0	N/A	3,323	N/A	3,323	-33.3	3,323	-25.0
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers									
YTD Charge Offs*	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial and Industrial Loans YTD Charge Offs*	34,409	0	-100	0	N/A	546,638	N/A	725,194	-0.5
Unsecured Commercial Loans YTD Charge Offs*	0	386,874	N/A	386,874	-50	0	-100.0	0	N/A
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs*	13,235	21,710		21,710	-50	21,710	-33.3	21,710	-25.0
Commercial Loans/Lines of Credit Real Estate Secured YTD Charge-Offs*	0	61,143	N/A	64,466	-47.283	561,948	481.1	1,138,870	
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge-Offs*	47,644	408,584	3330.3	408,584	-50	568,348	-7.3	746,904	-1.4
Total Commercial Loan YTD Charge Offs*	47,644	469,727	3843.6	473,050	-49.646	1,130,296	59.3	1,885,774	25.1
COMMERCIAL LOAN RECOVERIES:									
Commercial Construction and Development Loans YTD Recoveries*	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Loans Secured by Farmland YTD Recoveries*	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Loans Secured by Multifamily YTD Recoveries*	5,485	1,250	-8.8423	1,600	-36	2,900	20.8	4,082	5.6
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential									
Prooperty YTD Recoveries*	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*									
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers	200	0	-100	0	N/A	0	N/A	0	N/A
YTD Recoveries*	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial and Industrial Loans YTD Recoveries*	396,704	4,173	-95.792	17,449	109.07	17,449		81,752	
Unsecured Commercial Loans YTD Recoveries*	0	4,173	-95.792 N/A	767	128.27	6.462	461.7	7.248	-15.9
	0	108	IN/A	/0/	128.27	0,402	401.7	7,248	-15.9
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Recoveries*	50	42	236	42	-50	42	-33.3	42	-25.0
Commercial Loans/Lines of Credit Real Estate Secured YTD Recoveries*	5.685	1.250	-12.049		-36	2.900	20.8	4.082	5.6
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Recoveries*	396,754	4,383	-95.581	18,258	108.28	23,953	-12.5	89,042	
Total Commercial Loan YTD Recoveries*	402,439	4,383		19,858	76.265	23,953	-12.5	93.124	
	402,439	5,033	-94.401	19,858	10.205	20,803		1	100.1
*Amounts are year-to-date while the related percent change ratios are annualized.							21. Comn	ercial Loan Losses	

		Investments	;						1
Return to cover		For Charter :	N/A						
03/11/2025		Count of CU	83.0						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Repo	orting_State = 'MO' *	Type Incl	uded: Federally Insur	ed State
· · ·	Count	of CU in Peer Group :	N/A				1	-	
		•							
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
INVESTMENT SECURITIES									
EQUITY SECURITIES									
Common Stock	3,751,615	4,119,786	9.8	4,280,430	3.9	4,192,866	-2.0	4,281,384	2.1
Registered Investment Companies	132,194,864	139,276,537	5.4	141,124,384	1.3	148,863,489	5.5	148,043,386	-0.6
Other Equities	30,046,429	31,771,979	5.7	32,217,949	1.4	34,519,694	7.1	33,767,614	-2.2
TOTAL EQUITY SECURITIES	165,992,908	175,168,302	5.5	177,622,763	1.4	187,576,049	5.6	186,092,384	-0.8
TRADING DEBT SECURITIES									
US Government Obligations	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Agency Securities - Guaranteed - Debt Instruments	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Agency Securities - Guaranteed - Non-Debt Instruments	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Agency Securities - Non-Guaranteed	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	0	0	N/A	-	N/A	0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	0	0	N/A	0	N/A	0	N/A	0	N/A
Debt Securities Issued by Depositories, Banks, and Credit Unions	0	0		0	N/A	0	N/A	0	N/A
All Other Trading Debt Securities	0	131,275	N/A	51,434	-60.8	83,387	62.1	316,633	279.7
TOTAL TRADING DEBT SECURITIES	0	131,275	N/A	51,434	-60.8	83,387	62.1	316,633	279.7
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	134,911,819	166,068,310	23.1	106,014,816	-36.2	104,621,896	-1.3	,- , -	-17.3
Federal Agency Securities - Guaranteed - Debt Instruments	1,058,143,771	983,461,144	-7.1		-8.3	921,503,406	2.1		-10.7
Federal Agency Securities - Guaranteed - Non-Debt Instruments	1,640,817,323	1,650,385,659	0.6	, , , .	-0.8	1,597,122,051	-2.5	1,592,672,955	-0.3
Federal Agency Securities - Non-Guaranteed	0	0	N/A	-	N/A	16,800	N/A	0	-100.0
Non-Federal Agency Asset-Backed Securities - Senior Tranches	102,844	104,380	1.5	,	584.3	677,087	-5.2	642,622	-5.1
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	0	0	N/A		N/A	0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	31,684,750	31,669,918	0.0	, ,	-14.8	26,984,931	0.0	- / - / -	0.0
Debt Securities Issued by Depositories, Banks, and Credit Unions	48,847,697	48,359,392	-1.0		-6.4	43,133,036	-4.8		-4.6
All Other Available-for-Sale Debt Securities at Amortized Cost	26,762,155	27,021,905	1.0		-1.2	23,833,374	-10.7	23,910,855	0.3
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST	2,941,270,359	2,907,070,708	-1.2	2,745,762,296	-5.5	2,717,892,581	-1.0	2,594,382,906	-4.5
AFS DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	133,548,412	165,292,421	23.8	, ,	-37.6	103,488,502	0.3	- , , -	-18.0
Federal Agency Securities - Guaranteed - Debt Instruments	997,333,134	927,000,810	-7.1	, ,	-8.1	889,976,667	4.4		-11.4
Federal Agency Securities - Guaranteed - Non-Debt Instruments	1,471,534,415	1,474,026,835	0.2	, ,,	-0.2	1,478,006,181	0.5		-2.3
Federal Agency Securities - Non-Guaranteed	0	0		-	N/A	8,057	N/A	0	-100.0
Non-Federal Agency Asset-Backed Securities - Senior Tranches	794,472	744,454	-6.3	,	-5.4	676,541	-4.0	,	-6.4
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	0	0		-	N/A	0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	27,855,742	27,905,988	0.2		-14.4	24,802,020	3.8		-2.1
Debt Securities Issued by Depositories, Banks, and Credit Unions	47,084,020	46,933,460	-0.3	, ,	-6.4	42,636,549	-2.9		-4.9
All Other Available-for-Sale Debt Securities at Fair Value	24,939,180	25,364,543	1.7		-1.1	23,120,019			-0.7
TOTAL AFS DEBT SECURITIES AT FAIR VALUE	2,703,089,375	2,667,268,511	-1.3	2,520,385,056	-5.5	2,562,714,536	1.7	, , . ,	-6.1
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		Investments							
Return to cover		For Charter :							
03/11/2025		Count of CU :	83						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region	: Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type In	cluded: Federally Insu	red
	Count of	CU in Peer Group :	N/A						
	Dec-2023	Mar-2024	% Chợ	g Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
INVESTMENT SECURITIES (continued)									
HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST US Government Obligations	3,786,453	4,177,321	10.3	3 1,393,024	-66.7	500,000	-64.1	5,497,478	999.5
Federal Agency Securities - Guaranteed - Debt Instruments	86,720,466	85,427,079	-1.	, ,	-00.7	72,809,250		, ,	-12.7
Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments	239,633,577	236,628,184	-1.:	, ,	-4.1	229,987,431	-11.2	, ,	-12.7
Federal Agency Securities - Guaranteed - Non-Debt Instruments	, ,	, ,	-1.	, ,	-1.6	8,855,741	-1.2	,,.	31.6
	7,878,577	7,371,121		, ,		, ,		, ,	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	0	0				0			N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	ő		,.			0	-		N/A
Securities Issued by States and Political Subdivisions in the U.S.	1,039,041	1,036,755	-0.2		-0.2	1,032,182	-0.2		-0.2
Debt Securities Issued by Depositories, Banks, and Credit Unions	1,988,000	1,739,000	-12.	, ,	-14.1	996,000	-33.3	, ,	276.3
All Other HTM Debt Securities at Amortized Cost	3,423,266	3,430,711	0.2	-,, -	0.2	945,490	-72.5	,	0.8
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	344,469,380	339,810,171	-1.4	4 331,033,364	-2.6	315,126,094	-4.8	313,874,389	-0.4
HTM DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	3,735,820	4,129,662	10.5	5 1,353,550	-67.2	476,412	-64.8	5,108,510	972.3
	80.383.118	, ,	-1.7	, ,		68.886.104	-04.0	-,,	-13.6
Federal Agency Securities - Guaranteed - Debt Instruments	205,688,445	79,009,763 200,962,540	-1.	- , - ,	-3.8 -1.7	203,007,371	-9.4	,,	-13.6
Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Non-Guaranteed	, ,	, ,	-2.		-1.7		1.2	, ,	-4.3
	7,576,656	7,223,306				8,841,782			30.5 N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	0	0			-	0		-	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	ő	-		-	-		-	-	N/A
Securities Issued by States and Political Subdivisions in the U.S.	841,610	849,837	1.0	,	0.8	881,244	2.9	,	-3.7
Debt Securities Issued by Depositories, Banks, and Credit Unions	1,926,366	1,697,760		, ,		994,872	-32.7		277.1
All Other HTM Debt Securities at Amortized Cost	3,500,000	3,500,000	0.0		0.0	1,000,000	-71.4	,,	0.0
TOTAL HTM DEBT SECURITIES AT FAIR VALUE	303,652,015	297,372,868	-2.1	1 289,519,240	-2.6	284,087,785	-1.9	276,035,533	-2.8
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
TOTAL INVESTMENT SECURITIES	3,213,551,663	3,182,378,259	-1.(	0 3,029,092,617	-4.8	3,065,500,066	1.2	2,905,709,961	-5.2
Allowance for Credit Losses on Available-for-sale Debt Securities <sup>2</sup> (if ASC 326 has been adopted)	34,519	34,519	0.0	0 -12,884	-137.3	0	100.0	0	N/A
OTHER INVESTMENTS									
Nonperpetual Capital Account	1,182,396	1,182,396	0.0	0 507,096	-57.1	600,796	18.5	512,446	-14.7
Perpetual Contributed Capital	17,100,505	17,404,930	1.8	8 17,840,193	2.5	17,773,238	-0.4	19,356,304	8.9
All other investments	108,271,493	109,343,572	1.0	0 108,666,854	-0.6	103,332,687	-4.9	107,910,535	4.4
TOTAL OTHER INVESTMENTS	126,554,394	127,930,898	1.1	1 127,014,143	-0.7	121,706,721	-4.2	127,779,285	5.0
DEPOSITS									
Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions	450,695,471	454,567,127	0.9	9 453,272,408	-0.3	446,757,242	-1.4	442,735,225	-0.9
The allowance for credit losses on Held-to-maturity debt securities is a valuation account an (Account NV0081) or at Fair Value (Account 801).	d is not included in the am	nount reported as HTM	Debt Sec	curities at Amortized Cost				23. Investments (con't)	
2 The allowance for credit losses on Available-for-sale debt securities is for informational purp	oses only and represents	the credit-related declin	ie in the f	air value of an individual					

		Investment Mat	urity						
Return to cover		For Charter :							
03/11/2025		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
	Count	of CU in Peer Group :				_otato ino	Jpoint	autour routing mou	
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
TIME DEPOSITS MATURITY DISTRIBUTION									
Total Time Deposits < 1 yr	236,534,850	246,488,533	4.2	246,461,578	0.0	-7 - 7	-0.4	239,241,265	-2.5
Total Time Deposits 1-3 yrs	175,965,854	174,490,594	-0.8	175,934,829	0.8	169,908,765	-3.4	170,219,959	0.2
Total Time Deposits 3-5 yrs	36,836,767	32,729,000	-11.2	30,182,000	-7.8	30,663,000	1.6	32,580,000	6.3
Total Time Deposits 5-10 yrs	1,358,000	859,000	-36.7	694,000	-19.2	694,000	0.0	694,000	0.0
Total Time Deposits > 10 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TIME DEPOSITS	450,695,471	454,567,127	0.9	453,272,407	-0.3	446,757,242	-1.4	442,735,224	-0.9
EQUITY SECURITIES MATURITY DISTRIBUTION									
Total Equity Securities < 1 yr	108,190	103,223	-4.6	140,627	36.2	366,604	160.7	384,539	4.9
Total Equity Securities 1-3 yrs	117,806,254	124,080,262	5.3	125,701,692	1.3	132,346,561	5.3	131,663,051	-0.5
Total Equity Securities 3-5 yrs	29,992,882	31,771,980	5.9	32,217,949	1.4	34,128,967	5.9	33,646,205	-1.4
Total Equity Securities 5-10 yrs	14,333,967	15,093,052	5.3	15,282,066	1.3		8.2	16,117,205	-2.6
Total Equity Securities > 10 yrs	3,751,615	4,119,786	9.8	4,280,429	3.9	4,192,866	-2.0	4,281,384	2.1
TOTAL EQUITY SECURITIES	165,992,908	175,168,303	5.5	177,622,763	1.4		5.6	186,092,384	-0.8
TRADING DEBT SECURITIES MATURITY DISTRIBUTION	,,,	,,		,,		,		,,	
Total Trading Debt Securities < 1 yr	0	131,275	N/A	51,434	-60.8	83,387	62.1	316,633	279.7
Total Trading Debt Securities 1-3 yrs	0		N/A	0		0	N/A	0	N/A
Total Trading Debt Securities 3-5 yrs	0	-	N/A	0		0	N/A	0	
Total Trading Debt Securities 5-10 yrs	0	-	N/A	0		0	N/A	0	
Total Trading Debt Securities > 10 yrs	0		N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING DEBT SECURITIES	0	-	N/A	51,434	-60.8	-	62.1	316.633	279.7
AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION	0	131,275	IN/A	51,434	-00.8	03,307	02.1	510,055	219.1
Total Available-for-Sale Debt Securities < 1 yr	539,155,093	671,253,228	24.5	624,369,831	-7.0	636,004,875	1.9	540,624,388	-15.0
Total Available-for-Sale Debt Securities 1-3 yrs	925,149,560	816,677,017	-11.7	782,174,633	-4.2		4.4	789,780,158	-13.0
Total Available-for-Sale Debt Securities 1-5 yrs	567,251,537	477,649,608	-11.7	597,630,189	25.1	708,641,123	18.6	707,778,414	-0.1
				, ,			-22.1	, ,	
Total Available-for-Sale Debt Securities 5-10 yrs	647,223,222	668,621,316	3.3	498,455,001	-25.5			354,340,870	-8.8
Total Available-for-Sale Debt Securities > 10 yrs	22,099,057	30,850,826	39.6	15,525,391	-49.7	10,892,313	-29.8	10,611,973	-2.6
TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES	2,700,878,469	2,665,051,995	-1.3	2,518,155,045	-5.5	2,560,424,809	1.7	2,403,135,803	-6.1
HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION		00.005.510						05 /00 050	
Total Held-to-Maturity Debt Securities < 1 yr	31,716,746	32,095,512	1.2	33,326,528	3.8		-30.3	25,103,650	8.1
Total Held-to-Maturity Debt Securities 1-3 yrs	62,046,699	59,395,137	-4.3	50,024,410	-15.8		1.0	41,361,988	-18.1
Total Held-to-Maturity Debt Securities 3-5 yrs	64,811,583	59,647,354	-8.0	66,314,830	11.2		25.2	101,889,978	22.7
Total Held-to-Maturity Debt Securities 5-10 yrs	184,070,188	185,866,763	1.0	177,105,080	-4.7		-11.5	142,962,680	-8.8
Total Held-to-Maturity Debt Securities > 10 yrs	4,035,068	5,021,919	24.5	6,492,533	29.3		-39.5	4,846,845	23.5
TOTAL HELD-TO-MATURITY DEBT SECURITIES	346,680,284	342,026,685	-1.3	333,263,381	-2.6	317,415,821	-4.8	316,165,141	-0.4
OTHER INVESTMENTS MATURITY DISTRIBUTION									
Total Other Investments < 1 yr	29,713,902	29,080,479	-2.1	30,887,657	6.2		-13.0	27,597,328	2.7
Total Other Investments 1-3 yrs	85,619,700	87,579,308	2.3	84,836,179	-3.1	83,431,518	-1.7	88,014,853	5.5
Total Other Investments 3-5 yrs	4,399,125	4,443,790	1.0	3,959,070	-10.9		-0.8	4,265,116	8.6
Total Other Investments 5-10 yrs	1,167,200	1,239,291	6.2	1,377,400	11.1	1,377,400	0.0	1,377,400	0.0
Total Other Investments > 10 yrs	5,654,467	5,588,030	-1.2	5,953,837	6.5		2.3	6,524,588	7.2
TOTAL OTHER INVESTMENTS	126,554,394	127,930,898	1.1	127,014,143	-0.7	121,706,721	-4.2	127,779,285	5.0
TOTAL INVESTMENT MATURITY DISTRIBUTION									
Total Investments < 1 yr	837,228,781	979,152,250	17.0	935,237,655	-4.5		-0.3	833,267,803	-10.6
Total Investments 1-3 yrs	1,366,588,067	1,262,222,318	-7.6	1,218,671,743	-3.5	1,252,758,664	2.8	1,221,040,009	-2.5
Total Investments 3-5 yrs	703,291,894	606,241,732	-13.8	730,304,038	20.5	860,375,674	17.8	880,159,713	2.3
Total Investments 5-10 yrs	848,152,577	871,679,422	2.8	692,913,547	-20.5	563,678,352	-18.7	515,492,155	-8.5
Total Investments > 10 yrs	35,540,207	45,580,561	28.3	32,252,190	-29.2		-22.2	26,264,790	4.6
TOTAL INVESTMENT MATURITY DISTRIBUTION	3,790,801,526	3,764,876,283	-0.7	3,609,379,173	-4.1	3,633,964,029	0.7	3,476,224,470	-4.3
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	Other Investment Infe For Charter :							
	Count of CU :	83						
	Asset Range :	N/A						
	Criteria :	Region:	Nation * Peer Group:	All * Repor	ting_State = 'MO' *	Type Inc	uded: Federally Insur	ed State
Count	of CU in Peer Group :	N/A						
Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
3,703,000	2,213,000	-40.2	0	-100.0	0	N/A	0	N/A
200 069 095	204 222 420	2.2	100 965 152	2.2	106 522 620	17	102 921 205	-1.9
203,000,003	204,323,420	-2.0	199,000,102	-2.2	190,022,009	-1.7	192,001,090	-1.3
,			,					N/A
					-5,983,064			
-159,713	8,156,171	5,206.8	8,162,965	0.1	10,270,732	25.8	8,282,957	-19.4
-7,626,023	4,598,224	160.3	-1,208,134	-126.3	4,287,668	454.9	2,292,295	-46.5
								<u> </u>
-	-	-						
0	0	N/A	0	N/A	0	N/A	0	N/A
								<u> </u>
N/A	N/A		N/A		N/A		N/A	
								L
450.000.474	101.007.000		100 550 0.10	1.0	170 005 750		174 004 500	
7,975,778	7,866,213	-1.4	8,245,556	4.8	8,179,673	-0.8	8,306,095	1.5
				000 5	0.4.4.000		0.044.000	1.075.0
			, ,					
26,339,577	26,431,691	0.3	33,331,215	26.1	29,726,500	-10.8	35,867,693	20.7
		N1/A		N1/A		N1/A		
-	-							
*	•	,, .	-					
								N/A
					,,			
42,434,239	37,339,084	-12.0	37,791,161	1.2	39,725,137	5.1	45,411,749	14.3
335,559,585	349,212,461	4.1	355,333,109	1.8	358,792,527	1.0	362,204,706	1.0
								<u> </u>
502 201	50/ 071	0.6	506 101	0.2	510 651	0.0	0	-100.0
002,201	504,971	0.0	500,161	0.2	510,051	0.9	0	-100.0
+								<u> </u>
23	22	-4 3	22	0.0	21	-4 5	21	0.0
-	-							16.7
-	-		-	-				
-		-	-					
31		J.Z	32	0.0	31	-5.1	31	0.0
e benefit/deferred compensa	ation plane							
	Dec-2023           3,703,000           209,068,085           -618,178           -6,848,132           -159,713           -7,626,023           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           322,400           15,192,366           26,339,577           0           0           3,237,213           98,706,607           42,434,239           335,559,585           502,201           502,201           0           0           0           0           0           0           23           21           0           0           0           0           0           0           0           0	Asset Range :           Criteria :           Count of CU in Peer Group :           Dec-2023           Mar-2024           3,703,000           2,213,000           2,09,068,085           204,323,420	Asset Range :         N/A           Count of CU in Peer Group :         N/A           Dec-2023         Mar-2024         % Chg           3,703,000         2,213,000         -40.2           209,068,085         204,323,420         -2.3           -618,178         0         100.0           -6484,132         -3,557,947         48.0           -159,713         8,156,171         5,206.8           -7,626,023         4,598,224         160.3           -0         0         N/A           0         0         N/A           -3,973,713         8,156,171         5,206.8           -7,626,023         4,598,224         160.3           -7,626,023         4,598,224         160.3           -7,626,023         4,598,224         160.3           -7,626,023         4,598,224         160.3           -7,626,023         4,598,224         160.3           -7,626,023         4,598,224         160.3           -7,626,023         4,598,224         160.3           -7,975,778         7,866,213         -1.4           -7,975,778         7,866,213         -1.4           -7,975,777         26,431,691         0.3	Asset Range :         N/A Criteria :         Region:         Nation * Peer Group:           Count of CU in Peer Group :         N/A           Dec-2023         Mar-2024         % Chg         Jun-2024           3,703,000         2,213,000         -40.2         0           209,068,085         204,323,420         -2.3         199,865,152	Asset Range:         NA         Criteria:         Region:         Nation * Peer Group:         All * Report           Dec-2023         Mar-2024         % Chg         Jun-2024         % Chg           0         3,703,000         2,213,000         -40.2         0         -100.0           209,068,085         204,323,420         -2.3         199,865,152         -2.2           -618,178         0         100.0         -46.386         N/A           -648,132         -3,557,947         48.0         -9,324,713         -162.1           -759,713         8,156,171         5,206.8         8,162,965         0.1           -7,626,023         4,598,224         160.3         -1,208,134         -126.3           0         0         N/A         0         N/A           0         0         N/A         0         N/A           0         0         0         N/A         0         N/A           0         0         0         N/A         0         N/A           0         0         0         N/A         0         N/A           1156,866,171         164,827,669         5.1         166,550,340         1.0           7.975,778 <td>Asset Range         IVA         Peer Group:         All * Reporting_State = 'MO' *           Count of CU in Peer Group:         N/A         Jun-2024         % Chg         Jun-2024         % Chg         Sep-2024           3,703,000         2,213,000         -40.2         0         -100.0         0           209,068,085         204,323,420         -2.3         199,865,152         -2.2         196,522,639          618,178         0         100.0         -46.386         N/A         0           -618,178         0         100.0         -46.386         N/A         0           -64,848,132         -3,557,947         48.0         -9,324,713         -162.1         -5,983,064           -159,713         8,169,96         0.1         10,270,732         -7,626,023         4,599,224         160.3         -1,208,134         -126.3         4,287,666           0         0         0         N/A         0         N/A         0         0           0         0         0         N/A         0         N/A         0           0         0         0         N/A         0         N/A         0           0         0         0         N/A         0&lt;</td> <td>Asset Barge : NA         Attion * Peer Group: All* Reporting_State = 'MO' * Type Incl           Criteria : Region: NA         Seporting_State = 'MO' * Type Incl           Dec-2023         Mar-2024         % Chg         Jun-2024         % Chg         Sep-2024         % Chg           3,703.000         2.213.000         -40.2         0         -100.0         0         NIA           3,703.000         2.213.000         -40.2         0         -100.0         0         NIA           209.068.085         204.323.420         -2.3         199.865.152         -2.2         196.522.639         -1.7          618.176         0         100.0         -46.386         N/A         0         100.0           -64.84.132         -3.557.947         48.0         -9.324.713         -162.1         -5.983.0643         54.9           -         0         0         N/A         0         N/A         0         N/A           0         0         N/A         0         N/A         0         N/A         0           -         0         0         N/A         0         N/A         0         N/A           0         0         N/A         0         N/A         0         N/A<td>Asser Range: INA         Image: INA         <thimage: ina<="" th="">         Image: INA         Im</thimage:></td></td>	Asset Range         IVA         Peer Group:         All * Reporting_State = 'MO' *           Count of CU in Peer Group:         N/A         Jun-2024         % Chg         Jun-2024         % Chg         Sep-2024           3,703,000         2,213,000         -40.2         0         -100.0         0           209,068,085         204,323,420         -2.3         199,865,152         -2.2         196,522,639          618,178         0         100.0         -46.386         N/A         0           -618,178         0         100.0         -46.386         N/A         0           -64,848,132         -3,557,947         48.0         -9,324,713         -162.1         -5,983,064           -159,713         8,169,96         0.1         10,270,732         -7,626,023         4,599,224         160.3         -1,208,134         -126.3         4,287,666           0         0         0         N/A         0         N/A         0         0           0         0         0         N/A         0         N/A         0           0         0         0         N/A         0         N/A         0           0         0         0         N/A         0<	Asset Barge : NA         Attion * Peer Group: All* Reporting_State = 'MO' * Type Incl           Criteria : Region: NA         Seporting_State = 'MO' * Type Incl           Dec-2023         Mar-2024         % Chg         Jun-2024         % Chg         Sep-2024         % Chg           3,703.000         2.213.000         -40.2         0         -100.0         0         NIA           3,703.000         2.213.000         -40.2         0         -100.0         0         NIA           209.068.085         204.323.420         -2.3         199.865.152         -2.2         196.522.639         -1.7          618.176         0         100.0         -46.386         N/A         0         100.0           -64.84.132         -3.557.947         48.0         -9.324.713         -162.1         -5.983.0643         54.9           -         0         0         N/A         0         N/A         0         N/A           0         0         N/A         0         N/A         0         N/A         0           -         0         0         N/A         0         N/A         0         N/A           0         0         N/A         0         N/A         0         N/A <td>Asser Range: INA         Image: INA         <thimage: ina<="" th="">         Image: INA         Im</thimage:></td>	Asser Range: INA         Image: INA <thimage: ina<="" th="">         Image: INA         Im</thimage:>

	LIQUIDITY - COMMIT			SHEET EXPOSURES					
Return to cover		For Charter :							
03/11/2025		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repor	ting_State = 'MO' *	Type Incl	uded: Federally Insure	ed State
	Count	of CU in Peer Group :	N/A						<b>↓</b>
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Cha	Dec-2024	% Chg
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS					U	•			
Total Unfunded Commitments for Commercial Loans	132,217,935	141,596,424	7.1	141,668,523	0.1	128,896,348	-9.0	134,816,094	4.6
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL									
REMAINING LOANS (NON COMMERCIAL)									
Revolving Open-End lines secured by 1- to 4-Family Residential Properties	1,043,865,336	1,081,029,153	3.6	1,095,881,566	1.4	1,103,255,641	0.7	1,142,582,873	3.6
Credit Card Line	1,398,841,547	1,423,996,254	1.8	1,407,306,828	-1.2	1,421,062,922	1.0	1,412,158,593	-0.6
Unsecured Share Draft LOC	138,477,754	140,149,213	1.2	140,192,986	0.0	138,441,932	-1.2	136,210,465	-1.6
Unused Overdraft Protection Programs	361,950,526	362,625,820	0.2	361,903,153	-0.2	386,408,253	6.8	385,680,729	-0.2
Other Unfunded Commitments	26,695,638	27,143,348	1.7	25,212,445	-7.1	28,652,330	13.6	43,559,986	52.0
Total Unfunded Commitments for Non Commercial Loans	2,969,830,801	3,034,943,788	2.2	3,030,496,978	-0.1	3,077,821,078	1.6	3,120,192,646	1.4
TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES	3,102,048,736	3,176,540,212	2.4	3,172,165,501	-0.1	3,206,717,426	1.1	3,255,008,740	1.5
OFF-BALANCE SHEET EXPOSURES									
Uncondtionally Cancelable Unfunded Commitments for All loan Types	896,119,898	911,780,496	1.7	894,765,566	-1.9	921,425,845	3.0	934,018,389	1.4
Conditionally Cancelable Unfunded Commitments	1,355,853,407	1,481,008,469	9.2	1,503,035,782	1.5	1,545,046,662	2.8	1,567,332,524	1.4
Loans transferred with limited recourse	0	0	N/A	0	N/A	0	N/A	0	N/A
Loans Transferred under the FHLB MPF program	505,717,983	527,008,193	4.2	541,307,642	2.7	566,503,103	4.7	587,091,450	3.6
Financial Standby Letters of Credit	0	0	N/A	0	N/A	0	N/A	0	N/A
Forward Agreements that are not derivative contracts	0	0	N/A	0	N/A	0	N/A	0	N/A
Sold Credit Protection	0	0	N/A	0	N/A	0	N/A	0	N/A
Off-Balance Sheet Securitization Exposures	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities Borrowing or Lending transactions	0	0	N/A	0	N/A	0	N/A	0	N/A
Off-Balance Sheet exposure of repurchase transactions	0	0	N/A	0	N/A	0	N/A	0	N/A
All other off-balance sheet exposures	0	0	N/A	0	N/A	0	N/A	0	N/A
Loans Transferred with Recourse	78,861,999	15,829,520	-79.9	30,193,697	90.7	66,866,986	121.5	85,030,262	27.2
Other Contingent Liabilities	8,039,014	8,639,821	7.5	9,051,466	4.8	11,209,208	23.8	12,116,702	8.1
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LIQUIDITY -	BORROWING ARRAN	GEMENTS CONTINGE	NT LIAB	ILITIES AND SOURCE	S OF FU	NDS			1
Return to cover		For Charter :	N/A			_			
03/11/2025		Count of CU :	83						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Inc	luded: Federally Insu	ired
	Count	of CU in Peer Group :	N/A						
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
BORROWING ARRANGEMENTS									
Borrowing Capacity									
Corporate Credit Unions	436,771,400	492,264,100	12.7	495,259,400	0.6	495,103,800	0.0	498,493,800	0.7
Natural Person Credit Unions	200,000	100,000	-50.0	100,000	0.0	100,000	0.0	100,000	
Federal Home Loan Bank	3,137,300,721	2,919,137,461	-7.0	2,978,893,870	2.0	2,998,646,030	0.7	2,718,436,475	-9.3
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	319,594,685	253,726,039	-20.6	192,926,379	-24.0	719,155,381	272.8	160,095,320	-77.7
FRB Paycheck Protection Program Lending Facility Loans	0	0		0		0	N/A	0	
Other Sources	455,319,162	746,678,459	64.0	647,259,396	-13.3	84,298,598	-87.0	78,868,612	-6.4
Total Borrowing Capacity	4,349,185,968	4,411,906,059	1.4	4,314,439,045	-2.2	4,297,303,809	-0.4	3,455,994,207	-19.6
Draws Against Borrowing Capacity									
Corporate Credit Unions	4,335,340	0	-100.0	394,034	N/A	250,000	-36.6	2,452,162	880.9
Natural Person Credit Unions	200,000	100,000	-50.0	100,000	0.0	100,000	0.0	100,000	0.0
Federal Home Loan Bank	907,995,860	925,298,374	1.9	843,755,619	-8.8	803,403,565	-4.8	901,018,659	12.2
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB Pavcheck Protection Program Lending Facility Loans	61,800,000	203,900,000	229.9	153,771,116	-24.6	673,771,116	338.2	0	-100.0
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0	
Other Sources	263,852,108	558,982,490	111.9	560,147,815	0.2	5,610,900	-99.0	5,604,049	
Total Draws Against Borrowing Capacity	1,238,183,308	1,688,280,864	36.4	1,558,168,584	-7.7	1,483,135,581	-4.8	909,174,870	-38.7
Assets Pledged to Secure Borrowing Capacity									
Corporate Credit Unions	102,802,566	147,425,991	43.4	140,810,963	-4.5	133,498,968	-5.2	116,499,163	-12.7
Natural Person Credit Unions	200,000	100,000	-50.0	100,000	0.0	100,000	0.0	100,000	0.0
Federal Home Loan Bank	3,761,727,445	3,607,800,984	-4.1	3,606,677,627	0.0	3,764,978,225	4.4	3,807,792,037	1.1
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	176,621,091	302,650,845	71.4	235,215,105	-22.3	747,815,253	217.9	173,340,445	-76.8
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Sources	293,633,491	587,622,203	100.1	565,742,198	-3.7	1,445,490	-99.7	1,452,600	0.5
Total Assets Pledged to Secure Borrowing Capacity	4,334,984,593	4,645,600,023	7.2	4,548,545,893	-2.1	4,647,837,936	2.2	4,099,184,245	-11.8
Amount of Borrowings Callable by Lender	0	0	N/A	0	N/A	0	N/A	0	N/A
Number of FHLB Members (1 = Yes)	29	29	0.0	29	0.0	28	-3.4	28	0.0
BORROWING MATURITY DISTRIBUTION									

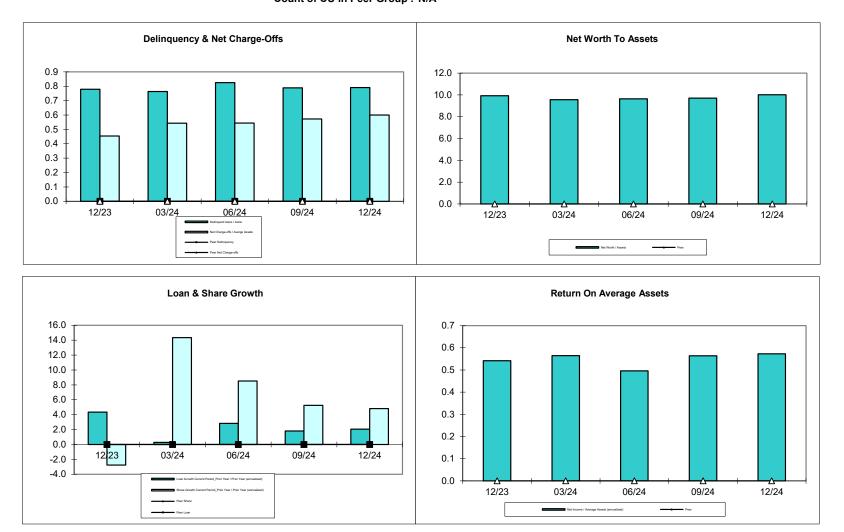
	Sh	are and Membership		on					
Return to cover		For Charter :							
03/11/2025		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Inc	luded: Federally Insu	red
	Count o	of CU in Peer Group :	N/A						
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	K % Chg
MEMBERSHIP:									
Number of Current Members	1,667,699	1,677,183	0.6	1,691,177	0.8	1,684,443		,,	
Number of Potential Members	34,999,804	36,097,596	3.1	36,297,461	0.6	35,291,480	-2.8	35,576,085	5 0.8
% Current Members to Potential Members	4.76	4.65	-2.5	4.66	0.3	4.77	2.4	4.75	-0.6
% Membership Growth*	0.85	2.27	972.0	2.82	-38.1	1.34	-68.3	1.25	-30.1
Total Number of Share/Deposit Accounts	3,286,084	3,321,118	1.1	3,357,767	1.1	3,345,485	-0.4	3,352,689	0.2
SHARES/DEPOSITS MATURITY DISTRIBUTION									
< 1 year	16,978,839,002	17,691,755,071	4.2	17,830,527,278	0.8	17,764,081,266	-0.4	18,074,041,588	3 1.7
1 to 3 years	763,479,442	718,141,845	-5.9	707,553,368	-1.5	722,118,446	2.1	655,808,169	-9.2
> 3 years	270,108,651	248,463,251	-8.0	242,399,809	-2.4	236,719,866	-2.3	151,219,864	-36.1
TOTAL SHARES/DEPOSITS	18,012,427,098	18,658,360,168	3.6	18,780,480,468	0.7	18,722,919,585	-0.3	18,881,069,630	0.8
NCUA INSURED SAVINGS									
Uninsured Member Shares	1,018,804,827	1,133,034,874	11.2	1,153,259,920	1.8	1,222,676,596	6.0	1,214,723,953	-0.7
Uninsured NonMember Deposits	1,312,935	2,826,266	115.3	4,863,903	72.1	6,347,087	30.5	3,471,045	i -45.3
Total Uninsured Shares & Deposits	1,020,117,762	1,135,861,140	11.3	1,158,123,823	2.0	1,229,023,683	6.1	1,218,194,998	-0.9
Insured Shares & Deposits	16,992,309,336	17,522,499,028	3.1	17,622,356,645	0.6	17,493,895,902	-0.7	17,662,874,632	2 1.0
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	758,617	808,808	6.6	798,731	-1.2	819,619	2.6	823,876	6 0.5
Accounts Held by Nonmember Public Units	7,075,447	12,823,987	81.2	14,313,332	11.6	10,883,952	-24.0	7,188,489	-34.0
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Dollar Amount of Share Certificates >= \$100,000	1,429,039,326	1,572,827,524	10.1	1,656,182,289	5.3	1,752,081,669	5.8	1,846,769,122	2 5.4
Dollar Amount of IRA/Keogh >= \$100,000	352,596,045	370,797,380	5.2	375,915,125	1.4	376,207,878	0.1	387,160,522	2.9
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	19,944,871	20,754,904	4.1	22,575,789	8.8	25,571,675	13.3	26,077,981	2.0
Dollar Amount of Commercial Deposit Accounts	840,099,253	856,481,332	2.0	874,865,545	2.1	942,172,589	7.7	849,995,116	-9.8
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	7,942,371	6,509,238	-18.0	6,705,529	3.0	8,016,372	19.5	8,550,752	6.7
INSURANCE COVERAGE OTHER THAN NCUSIF	, ,	, ,		, ,				, ,	
Share/Deposit Insurance Other than NCUSIF	10	10	0.0	10	0.0	12	20.0	12	2 0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	99,195,761	104,324,847	5.2	103,660,287	-0.6	119,319,468	15.1	112,493,043	-5.7
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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 :							-
03/11/2025		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 :		auton 1001 010upi		Jenne inte	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
									-
	Dec-2023	Mar-2024	% Cha	Jun-2024	% Cha	Sep-2024	% Cha	Dec-2024	% Cha
GRANTS		1111 2024	// eng	0011 2024	70 Olig	000 2024	// ong	000 2024	70 Glig
Amount of Grants Awarded to your credit union, YTD	7,538,558	1,014,520	-87	3,496,878	245	3,502,941	0	1,219,370	-65
Amount of Grants Received by your credit union, YTD	4,409,854	1,006,820	-77	1,444,033	43	4,213,491		2,372,297	
EMPLOYEES:	1,100,001	1,000,020		1,111,000		1,210,101		2,012,201	
Number of Full-Time Employees	4,352	4,355	0	4,347	0	4,299	-1	4,355	1
Number of Part-Time Employees	211	211	0	198	-6			,	
BRANCHES:		211		100	Ŭ	101	-	100	
Number of CU Branches	311	311	0	310	0	304	-2	307	1
Number of CUs Reporting Shared Branches	28	29	4	29	-	28			
Plan to add new branches or expand existing facilities	12			11		20			
CUSO INFORMATION	12	12	0		-0	· · · · ·	-21	, , , , , , , , , , , , , , , , , , ,	-13
Value of Investments in CUSO	49,741,570	48,178,514	-3	45,307,081	-6	40,399,651	-11	44,414,122	2 10
CUSO Loans	8,304,186	10,501,477	26	17,626,391	68	15,463,424			
Aggregate Cash Outlays in CUSO	36,307,506	37,487,746	3	37,562,412	00	38,189,504		, ,	
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):	30,307,300	57,407,740	3	57,502,412	0	30,109,304	- Z	30,432,092	<u>+</u> '
International Remittances	24	24	0	24	0	23	-4	24	4
Number of International Remittances Originated YTD	4,618	1,140	-75	2,279	100	3,288		4.322	
Low Cost Wire Transfers	4,018	64	-75	2,279	0	5,200		7 -	-
MERGERS/ACQUISITIONS:		04	-5	04	0	00	-2	00	
Adjusted Retained Earnings Obtained through Business Combinations	25,735,164	25,735,164	0	25,723,600	0	28,223,755	5 10	27,839,489	-1
System Used to Maintain Share/Loan Records	20,730,104	25,735,164	0	25,725,000	0	20,223,755	10	27,039,409	-1
Manual System (No Automation)	0	0	N/A	0	N/A	C	N/A	0	N/A
Vendor Supplied In-House System	41	41	N/A	41	N/A	37		0	
Vendor Supplied In-House System Vendor On-Line Service Bureau	41	41	0	41	0	47			
CU Developed In-House System	47		N/A	47	-	47		0	
Services Offered Electronically		0	N/A	U	IN/A	L	N/A	0	IN/A
Account Aggregation	14	14	0	14	0	15	5 7	16	- 7
Bill Payment	60	60	0	60		58			
Download Account History	00		N/A	00	-			0	
Electronic Signature Authentication/Certification	41	41	N/A	41	0	39			
e-Statements	70	70	0	70	-	68			
External Account Transfers	41	41	0	41		41			
	71	71	0	71	0	69			
Loan Payments Member Application	49	50	2	50	-	46			
	49		Z N/A	<u>50</u> 0		40		45	
Merchant Processing Services	42	0 43	N/A 2	43	-	44		45	
Mobile Payments New Loan	42	43	2	43		44			
	34	53	0	34		35			-
New Share Account	54	54	0	34 54					
Remote Deposit Capture	54	54	U	54	0	52	-4	52	+ 0
Type(s) of services offered:		70		70					+
Informational Website	72	72	0	72		68	-		
Mobile Application	60	60	0	60		58			
Online Banking	71	71	0	71	0	68	-4		8 0
# Means the number is too large to display in the cell								29. Supplemental Info	

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03/11/2025 CU Name: N/A Peer Group: N/A

### Graphs 1 For Charter : N/A Count of CU : 83 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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03/11/2025 CU Name: N/A Peer Group: N/A

# Graphs 2 For Charter : N/A Count of CU : 83 Asset Range : N/A Criteria : Region: Nation \* Peer Group: All \* Reporting\_State = 'MO' \* Type Included: Count of CU in Peer Group : N/A

