

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

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

Count of CU : 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.







Historical Ratios <sup>3</sup>									
Return to cover									
03/11/2025									
CU Name: N/A									
Peer Group: N/A									
Criteria: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union									
Count of CU in Peer Group : N/A									
Sep-2024									
Dec-2024									
Dec-2023									
Mar-2024									
Jun-2024									
Sep-2024									
PEER Avg									
Percentile**									
Dec-2024									
PEER Avg									
Percentile**									
<b>CAPITAL ADEQUACY</b>									
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters									
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)									
Net Worth / Total Assets excluding CECL Transition Provision <sup>4</sup>									
Net Worth / PCA Opt. Total Assets (if applies)									
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) <sup>2</sup>									
Solvency Evaluation (Estimated)									
Classified Assets (Estimated) / Net Worth									
<b>ASSET QUALITY</b>									
Net Charge-Offs / Average Loans*									
Fair (Market) HTM Invest Value/Book Value HTM Invest.									
Accum Unreal G/L On AFS/Cost Of AFS									
Delinquent Loans / Assets									
<b>EARNINGS</b>									
Gross Income/Average Assets*									
Yield on Average Loans * <sup>1</sup>									
Yield on Average Investments*									
Fee & Other Op.Income / Avg. Assets*									
Cost of Funds / Avg. Assets*									
Net Margin / Avg. Assets*									
Net Interest Margin/Avg. Assets*									
Non-Interest Expense /Gross Income									
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets									
Net Operating Exp. /Avg. Assets*									
<b>ASSET / LIABILITY MANAGEMENT</b>									
Net Long-Term Assets / Total Assets									
Reg. Shares / Total Shares & Borrowings									
Total Loans / Total Shares									
Total Shares, Dep. & Borr. / Earning Assets									
Reg Shares + Share Drafts / Total Shares & Borr.									
Borrowings / Total Shares & Net Worth									
<b>PRODUCTIVITY</b>									
Members / Potential Members									
Borrowers / Members									
Members / Full-Time Empl.									
Avg. Shares Per Member									
Avg. Loan Balance									
Salary And Benefits / Full-Time Empl.*									

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

\*\*Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.

<sup>1</sup> Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.

<sup>2</sup> For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.

<sup>3</sup> The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.

<sup>4</sup> For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility. For periods after December 2022, the CECL Transition Provision is not included in either Net Worth or Assets.

		Assets								
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 * Reporting_State = 'MO' * Type Included: Federally Insured State								
		Count of CU in Peer Group : N/A								
		Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
<b>ASSETS</b>										
<b>CASH AND DEPOSITS</b>										
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	5.1
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
<b>TOTAL CASH AND DEPOSITS</b>		<b>1,683,376,768</b>	<b>2,810,839,682</b>	<b>67.0</b>	<b>2,803,739,789</b>	<b>-0.3</b>	<b>2,729,343,416</b>	<b>-2.7</b>	<b>2,214,738,116</b>	<b>-18.9</b>
<b>INVESTMENT SECURITIES</b>										
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		0	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	339,810,171	-1.4	331,033,364	-2.6	315,126,094	-4.8	313,874,389	-0.4
Allowance for Credit Losses on HTM Debt Securities		0	0	N/A	0	N/A	0	N/A	0	N/A
<b>TOTAL INVESTMENT SECURITIES</b>		<b>3,213,551,663</b>	<b>3,182,378,259</b>	<b>-1.0</b>	<b>3,029,092,617</b>	<b>-4.8</b>	<b>3,065,500,066</b>	<b>1.2</b>	<b>2,905,709,961</b>	<b>-5.2</b>
<b>OTHER INVESTMENTS</b>										
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	17,404,930	1.8	17,840,193	2.5	17,773,238	-0.4	19,356,304	8.9
All Other Investments <sup>2</sup>		108,271,493	109,343,572	1.0	108,666,854	-0.6	103,332,687	-4.9	107,910,535	4.4
<b>TOTAL OTHER INVESTMENTS</b>		<b>126,554,394</b>	<b>127,930,898</b>	<b>1.1</b>	<b>127,014,143</b>	<b>-0.7</b>	<b>121,706,721</b>	<b>-4.2</b>	<b>127,779,285</b>	<b>5.0</b>
<b>LOANS HELD FOR SALE</b>										
		40,623,673	40,360,482	-0.6	51,078,685	26.6	54,280,064	6.3	137,036,672	152.5
<b>LOANS AND LEASES</b>										
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	5,990,820,722	2.0	6,200,796,287	3.5	6,316,977,518	1.9	6,456,006,251	2.2
All Other (Non-Commercial) Real Estate Loans/Lines of Credit <sup>3</sup>		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 <sup>3</sup>		752,280,837	776,807,528	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 <sup>3</sup>		131,517,477	137,700,916	4.7	136,039,155	-1.2	128,077,835	-5.9	127,221,488	-0.7
<b>TOTAL LOANS &amp; LEASES</b>		<b>15,252,447,821</b>	<b>15,262,767,328</b>	<b>0.1</b>	<b>15,468,189,351</b>	<b>1.3</b>	<b>15,459,623,893</b>	<b>-0.1</b>	<b>15,564,711,434</b>	<b>0.7</b>
<b>(ALLOWANCE FOR LOAN &amp; LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN &amp; LEASES)</b>		<b>(139,288,464)</b>	<b>(143,449,961)</b>	<b>3.0</b>	<b>(149,186,600)</b>	<b>4.0</b>	<b>(154,092,327)</b>	<b>3.3</b>	<b>(157,141,886)</b>	<b>2.0</b>
<b>OTHER ASSETS</b>										
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	427,056,088	1.0	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	7.1
NCUA Share Insurance Capitalization Deposit		171,278,588	171,605,365	0.2	169,965,694	-1.0	168,905,364	-0.6	174,905,487	3.6
Intangible Assets		76,586,986	81,682,868	6.7	83,797,898	2.6	80,518,832	-3.9	88,201,380	9.5
Other Assets		520,574,747	549,317,485	5.5	557,488,492	1.5	526,933,536	-5.5	526,568,152	-0.1
<b>TOTAL OTHER ASSETS</b>		<b>1,266,187,617</b>	<b>1,305,392,265</b>	<b>3.1</b>	<b>1,311,521,168</b>	<b>0.5</b>	<b>1,264,619,433</b>	<b>-3.6</b>	<b>1,309,180,571</b>	<b>3.5</b>
<b>TOTAL ASSETS</b>		<b>21,443,453,472</b>	<b>22,586,218,953</b>	<b>5.3</b>	<b>22,641,449,153</b>	<b>0.2</b>	<b>22,540,981,266</b>	<b>-0.4</b>	<b>22,102,014,153</b>	<b>-1.9</b>
TOTAL CU's		88	88	0.0	88	0.0	84	-4.5	83	-1.2
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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, Loans to and investments in natural person credit unions, and All other investments in corporate credit unions.										
<sup>2</sup> Prior to March 2022, Loans to, deposits in, and investments in natural person credit unions are included in All Other Investments. March 2022 and forward, loans to natural person credit unions are included in Loans and deposits and investments in natural person credit unions are included in Cash and Other Deposits.										
<sup>3</sup> Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.										
										<b>5. Assets</b>

		Liabilities, Shares & Equity							
<a href="#">Return to cover</a>		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 * Reporting_State = 'MO' * Type Included: Federally Insured							
		Count of CU in Peer Group : N/A							
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
<b>LIABILITIES, SHARES AND EQUITY</b>									
<b>LIABILITIES</b>									
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	36.4	1,558,168,585	-7.7	1,483,135,581	-4.8	909,174,870	-38.7
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
<b>SHARES AND DEPOSITS</b>									
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	-1.9	5,604,497,825	-3.7	5,531,134,981	-1.3
Money Market Shares	3,800,227,795	3,879,015,509	2.1	3,930,227,103	1.3	4,011,323,650	2.1	4,172,208,616	4.0
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	3.4
IRA/KEOGH Accounts	845,492,384	838,817,313	-0.8	846,700,431	0.9	829,091,870	-2.1	831,024,259	0.2
All Other Shares	69,986,321	87,194,178	24.6	81,582,702	-6.4	83,704,140	2.6	71,539,774	-14.5
Non-Member Deposits	135,835,019	146,886,678	8.1	145,056,187	-1.2	113,456,531	-21.8	84,791,014	-25.3
<b>TOTAL SHARES AND DEPOSITS</b>	<b>18,012,427,098</b>	<b>18,658,360,168</b>	<b>3.6</b>	<b>18,780,480,468</b>	<b>0.7</b>	<b>18,722,919,585</b>	<b>-0.3</b>	<b>18,881,069,630</b>	<b>0.8</b>
<b>TOTAL LIABILITIES<sup>2</sup></b>	<b>19,616,145,233</b>	<b>20,727,316,234</b>	<b>5.7</b>	<b>20,745,626,303</b>	<b>0.1</b>	<b>20,569,845,628</b>	<b>-0.8</b>	<b>20,120,269,693</b>	<b>-2.2</b>
<b>EQUITY:</b>									
Undivided Earnings <sup>3</sup>	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
Other Reserves	171,945,186	172,740,660	0.5	170,983,514	-1.0	146,270,041	-14.5	146,070,784	-0.1
Appropriation For Non-Conforming Investments (SCU Only)	17,975	17,975	0.0	94,557	426.0	17,975	-81.0	17,975	0.0
Equity Acquired in Merger	23,301,029	23,301,029	0.0	23,289,465	0.0	26,245,874	12.7	26,363,958	0.4
Noncontrolling Interest in Consolidated Subsidiaries	8,147,078	7,245,722	-11.1	6,223,566	-14.1	5,555,270	-10.7	7,335,707	32.0
Accumulated Unrealized G/L on Cash Flow Hedges	2,360,884	2,731,284	15.7	2,717,975	-0.5	0	-100.0	0	N/A
Accumulated Unrealized G/L on AFS Securities	N/A	N/A		N/A		N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	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	820,140	N/A	2,157,880	163.1	534,236	-75.2	0	-100.0
<b>EQUITY TOTAL</b>	<b>1,827,308,239</b>	<b>1,858,902,719</b>	<b>1.7</b>	<b>1,895,822,850</b>	<b>2.0</b>	<b>1,971,135,638</b>	<b>4.0</b>	<b>1,981,744,460</b>	<b>0.5</b>
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<b>21,443,453,472</b>	<b>22,586,218,953</b>	<b>5.3</b>	<b>22,641,449,153</b>	<b>0.2</b>	<b>22,540,981,266</b>	<b>-0.4</b>	<b>22,102,014,153</b>	<b>-1.9</b>
<b>TOTAL NET WORTH</b>	<b>2,125,651,249</b>	<b>2,156,385,354</b>	<b>1.4</b>	<b>2,181,960,991</b>	<b>1.2</b>	<b>2,187,777,611</b>	<b>0.3</b>	<b>2,210,851,222</b>	<b>1.1</b>
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<sup>1</sup> Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
<sup>2</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
<sup>3</sup> Regular Reserves have been included in Undivided Earnings for periods prior to 3/31/22.									
								<b>6. LiabShEquity</b>	

		Income Statement*								
<a href="#">Return to cover</a>		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 * Reporting_State = 'MO' * Type Included: Federally Insured State						
		Count of CU in Peer Group :		N/A						
		Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
<b>INTEREST INCOME YEAR-TO-DATE</b>										
Interest on Loans		779,442,790	218,811,269	12.3	445,629,436	1.8	677,951,339	1.4	918,819,554	1.6
Less Interest Refund		(570,963)	(147,528)	3.4	(198,140)	-32.8	(249,134)	-16.2	(644,197)	93.9
Income from Investments		151,953,747	49,874,143	31.3	108,301,836	8.6	165,828,439	2.1	220,320,173	-0.4
Other Interest Income <sup>1</sup>		8,095	24,347	1,103.1	47,244	-3.0	72,949	2.9	16,179	-83.4
<b>TOTAL INTEREST INCOME</b>		<b>930,833,669</b>	<b>268,562,231</b>	<b>15.4</b>	<b>553,780,376</b>	<b>3.1</b>	<b>843,603,593</b>	<b>1.6</b>	<b>1,138,511,709</b>	<b>1.2</b>
<b>INTEREST EXPENSE YEAR-TO-DATE</b>										
Dividends		167,411,561	58,361,556	39.4	123,133,614	5.5	191,700,505	3.8	261,927,162	2.5
Interest on Deposits		48,667,450	16,657,559	36.9	35,275,604	5.9	50,544,138	-4.5	69,387,559	3.0
Interest on Borrowed Money		76,284,465	28,074,803	47.2	55,416,838	-1.3	83,261,798	0.2	103,622,613	-6.7
<b>TOTAL INTEREST EXPENSE</b>		<b>292,363,476</b>	<b>103,093,918</b>	<b>41.0</b>	<b>213,826,056</b>	<b>3.7</b>	<b>325,506,441</b>	<b>1.5</b>	<b>434,937,334</b>	<b>0.2</b>
<b>NET INTEREST INCOME</b>		<b>638,470,193</b>	<b>165,468,313</b>	<b>3.7</b>	<b>339,954,320</b>	<b>2.7</b>	<b>518,097,152</b>	<b>1.6</b>	<b>703,574,375</b>	<b>1.8</b>
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
<b>NON-INTEREST INCOME YEAR-TO-DATE</b>										
Fee Income		138,609,094	33,264,561	-4.0	67,054,325	0.8	104,003,348	3.4	141,077,790	1.7
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)		N/A	5,881,222		11,709,174	-0.5	16,028,148	-8.7	21,863,119	2.3
Other Income		216,261,846	53,617,398	-0.8	111,913,990	4.4	168,668,164	0.5	227,710,624	1.3
Gain (Loss) on Equity and Trading Debt Securities (includes 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 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
<b>TOTAL NON-INTEREST INCOME</b>		<b>371,045,008</b>	<b>100,061,818</b>	<b>7.9</b>	<b>190,468,718</b>	<b>-4.8</b>	<b>299,217,435</b>	<b>4.7</b>	<b>389,256,117</b>	<b>-2.4</b>
<b>NON-INTEREST EXPENSE YEAR-TO-DATE</b>										
Employee Compensation & Benefits		392,551,781	103,816,674	5.8	209,731,810	1.0	314,647,280	0.0	419,470,323	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	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	28,608,706	2.9	43,093,613	0.4	57,266,121	-0.3
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	-11.5	17,439,404	-0.4	30,825,958	17.8	38,069,972	-7.4
<b>TOTAL NON-INTEREST EXPENSE</b>		<b>807,221,308</b>	<b>209,473,547</b>	<b>3.8</b>	<b>423,464,813</b>	<b>1.1</b>	<b>640,693,432</b>	<b>0.9</b>	<b>854,286,831</b>	<b>0.0</b>
<b>NET INCOME (LOSS)</b>		<b>115,949,675</b>	<b>31,077,649</b>	<b>7.2</b>	<b>54,690,200</b>	<b>-12.0</b>	<b>93,020,928</b>	<b>13.4</b>	<b>124,800,551</b>	<b>0.6</b>
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* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
<sup>1</sup> For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to 12/31/20, this includes Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities.										
									7.IncExp	



Loans									
<a href="#">Return to cover</a>									
03/11/2025			For Charter :	N/A					
CU Name: N/A			Count of CU :	83					
Peer Group: N/A			Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured					
			Count of CU in Peer Group :	N/A					
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
<b>LOANS AND LEASES</b>									
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	0	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	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	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	4.7	136,039,155	-1.2	128,077,835	-5.9	127,221,488	-0.7
<b>TOTAL LOANS &amp; LEASES</b>	15,252,447,821	15,262,767,328	0.1	15,468,189,351	1.3	15,459,623,893	-0.1	15,564,711,434	0.7
<b>LOANS GRANTED</b>									
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	0	N/A	0	N/A	0	N/A	0	N/A
Amount of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):</b>									
First Time Homebuyer Program	16	15	-6.3	15	0.0	14	-6.7	14	0.0
Credit Builder	13	13	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
<b>GOVERNMENT GUARANTEED LOANS</b>									
<b>Non-Commercial Loans</b>									
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	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	-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	0	N/A	0	N/A
Other Government Guaranteed Guaranteed Portion	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>Commercial Loans</b>									
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	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	1.1	14,058,778	4.7	14,974,267	6.5	14,794,796	-1.2
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	Delinquent Loan Information									
<a href="#">Return to cover</a>										
03/11/2025										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured									
	Count of CU in Peer Group : N/A									
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	
<b>DELINQUENCY SUMMARY - ALL LOAN TYPES</b>										
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	48,157,070	-4.5	
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	24,009,140	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	
<b>COMMERCIAL LOAN DELINQUENCY RATIOS<sup>1</sup></b>										
% 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	
<b>DELINQUENT LOANS BY CATEGORY:</b>										
<b>Unsecured Credit Card Loans</b>										
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	
<b>Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)</b>										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 89 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A	
90 to 179 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total PAL I and II Loans Delinquent > = 60 Days	0	0	N/A	0	N/A	0	N/A	0	N/A	
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
<b>Non-Federally Guaranteed Student Loans</b>										
30 to 59 Days Delinquent	792,450	457,816	-42.2	332,472	-27.4	614,930	85.0	400,009	-35.0	
60 to 89 Days Delinquent <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	0	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 Delinquent > = 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	
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<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.										
										<b>9. Delinquent Loans</b>







	Delinquent Commercial Loans									
<a href="#">Return to cover</a>										
03/11/2025										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured									
	Count of CU in Peer Group : N/A									
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	
<b>DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)</b>										
<b>Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)</b>										
Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property %	0.20	0.49	145.7	0.39	-20.8	0.26	-32.8	0.27	1.9	
<b>Loans to finance agricultural production and other loans to farmers</b>										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 89 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A	
90 to 179 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	0	0	N/A	0	N/A	0	N/A	0	N/A	
Loans to finance agricultural production and other loans to farmers delinquent >= 60 Days / Total Loans to finance agricultural production and other loans to farmers %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
<b>Commercial and Industrial Loans</b>										
30 to 59 Days Delinquent	8,888,559	2,348,688	-73.6	1,923,993	-18.1	1,775,933	-7.7	1,368,614	-22.9	
60 to 89 Days Delinquent <sup>1</sup>	746,814	294,814	-60.5	995,450	237.7	1,155,875	16.1	42,667	-96.3	
90 to 179 Days Delinquent <sup>1</sup>	1,018,140	6,290,107	517.8	558,275	-91.1	185,088	-66.8	271,633	46.8	
180 to 359 Days Delinquent	3,152,344	593,842	-81.2	625,131	5.3	146,976	-76.5	392,362	167.0	
> = 360 Days Delinquent	0	3,076,513	N/A	3,149,524	2.4	51,748	-98.4	51,748	0.0	
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	-50.7	
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	3.86	7.68	99.0	4.06	-47.1	1.24	-69.4	0.62	-49.8	
<b>Unsecured Commercial Loans</b>										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 89 Days Delinquent <sup>1</sup>	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/A	
> = 360 Days Delinquent	486,874	100,000	-79.5	0	-100.0	0	N/A	0	N/A	
Total Unsecured Commercial Loans delinquent > = 60 Days	486,874	127,367	-73.8	0	-100.0	39,282	N/A	0	-100.0	
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	14.95	4.35	-70.9	0.00	-100.0	1.21	N/A	0.00	-100.0	
<b>Unsecured Revolving Lines of Credit for Commercial Purposes</b>										
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	-100.0	39,282	N/A	3,000	-92.4	0	-100.0	
90 to 179 Days Delinquent <sup>1</sup>	0	274,993	N/A	227,242	-17.4	0	-100.0	3,000	N/A	
180 to 359 Days Delinquent	0	0	N/A	149,993	N/A	0	-100.0	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	20,000	274,993	1,275.0	416,517	51.5	3,000	-99.3	3,000	0.0	
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %	3.58	28.87	707.5	24.42	-15.4	0.62	-97.5	0.56	-10.0	
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	18,118,385	23,067,412	27.3	22,255,062	-3.5	6,608,199	-70.3	4,583,911	-30.6	
Total Commercial Loans to Members and Non-Members delinquent >= 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	-36.6	
* Amounts are year-to-date and the related % change ratios are annualized.										
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.										

		Loan Losses								
<a href="#">Return to cover</a>		For Charter :		N/A						
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 * Reporting_State = 'MO' * Type Included: Federally Insured State								
		Count of CU in Peer Group : N/A								
		Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
<b>LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)</b>										
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	-3.2	21,034,244	-3.1	27,744,403	-1.1
<b>NET CHARGE OFFS (\$\$)*</b>		67,759,221	20,698,018	22.2	41,760,734	0.9	65,899,648	5.2	92,474,610	5.2
<b>Net Charge-Offs / Average Loans %**</b>		0.45	0.54	19.6	0.54	0.2	0.57	5.2	0.60	4.9
<b>Total Delinquent Loans &amp; Year-to-Date Net Charge-Offs</b>		186,547,299	137,140,596	-26.5	169,315,856	23.5	187,825,157	10.9	215,571,905	14.8
<b>Combined Delinquency and Net Charge Off Ratio</b>		1.23	1.31	5.9	1.37	4.8	1.36	-0.5	1.39	2.2
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>										
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	2,118,985	0.0	3,000,187	6.2
Unsecured Credit Card Net Charge Offs*		12,439,617	4,337,449	39.5	8,773,598	1.1	13,217,541	0.4	17,676,622	0.3
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**		2.65	3.66	37.9	3.67	0.2	3.68	0.3	3.64	-1.1
PALs I and PALs II Charged Off (FCU Only)*		0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Recovered (FCU Only)*		0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs (FCU Only)*		0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans Charged Off*		140,393	38,120	8.6	55,601	-27.1	138,135	65.6	171,017	-7.1
Non-Federally Guaranteed Student Loans Recovered*		32,640	14,277	75.0	19,953	-30.1	31,232	4.4	39,997	-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 Student Loans**		0.25	0.21	-14.5	0.16	-24.6	0.31	94.6	0.29	-7.5
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 Recovered*		4,701,682	1,191,272	1.3	2,450,370	2.8	3,656,840	-0.5	4,854,178	-0.4
All Other Unsecured Loans/Lines of Credit Net Charge Offs*		16,272,407	4,961,531	22.0	10,265,055	3.4	15,503,969	0.7	21,565,095	4.3
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured 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	-12.1	2,398,813	-6.1	3,228,403	0.9
New Vehicle Loans Net Charge Offs*		4,862,695	925,394	-23.9	2,235,165	20.8	4,171,227	24.4	5,976,624	7.5
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**		0.24	0.19	-21.5	0.23	22.0	0.29	26.0	0.32	8.4
Used Vehicle Loans Charged Off*		43,092,287	12,761,792	18.5	26,305,349	3.1	40,578,224	2.8	56,114,916	3.7
Used Vehicle Loans Recovered*		10,903,604	4,219,801	54.8	8,160,560	-3.3	11,784,211	-3.7	15,226,023	-3.1
Used Vehicle Loans Net Charge Offs*		32,188,683	8,541,991	6.1	18,144,789	6.2	28,794,013	5.8	40,888,893	6.5
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**		0.66	0.70	5.8	0.75	6.3	0.79	6.4	0.85	7.4
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**		0.54	0.56	2.9	0.60	8.0	0.65	8.7	0.70	7.5
Leases Receivable Charged Off*		0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Recovered*		0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Net Charge Offs*		0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Net Charge Offs / Avg Leases Receivable**		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*		2,603,526	1,729,993	165.8	2,452,312	-29.1	3,768,896	2.5	5,410,749	7.7
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*		563,733	317,393	125.2	608,524	-4.1	877,682	-3.8	1,108,628	-5.3
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*		2,039,793	1,412,600	177.0	1,843,788	-34.7	2,891,214	4.5	4,302,121	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
<b>FORECLOSED AND REPOSSESSED ASSETS</b>										
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	-32.0	1,339,442	30.4	2,124,336	58.6
Vehicle - Non-Commercial		5,141,476	5,440,255	5.8	4,604,221	-15.4	4,803,309	4.3	5,321,571	10.8
Other - Non-Commercial		948,482	64,491	-93.2	58,070	-10.0	58,070	0.0	110,681	90.6
<b>Total Foreclosed and Repossessed Assets</b>		8,027,557	8,158,815	1.6	6,382,743	-21.8	6,911,279	8.3	8,283,298	19.9
*Amounts are year-to-date while the related percent change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
										14. Loan Losses





		Participation Loans								
<a href="#">Return to cover</a>		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 * Reporting_State = 'MO' * Type Included: Federally Insured State								
		Count of CU in Peer Group : N/A								
		Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
<b>LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):</b>										
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	-3.5
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	1.0
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	13.9
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	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	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
<b>TOTAL PARTICIPATION LOANS OUTSTANDING</b>		<b>647,777,425</b>	<b>624,529,359</b>	<b>-3.6</b>	<b>606,608,386</b>	<b>-2.9</b>	<b>576,920,517</b>	<b>-4.9</b>	<b>699,848,269</b>	<b>21.3</b>
Participation Loans Outstanding / Total Loans %		4.25	4.09	-3.7	3.92	-4.2	3.73	-4.8	4.50	20.5
<b>LOAN PARTICIPATIONS PURCHASED</b>										
Participation Loans Purchased*		121,311,739	15,189,564	-49.9	42,574,902	40.1	64,538,236	1.1	231,872,625	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	168.6
<b>LOAN PARTICIPATIONS SOLD</b>										
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	168.0
%Participation Loans Sold YTD / Total Assets**		0.15	0.06	-60.1	0.02	-73.9	0.10	520.3	0.27	173.4
<b>DELINQUENT- PARTICIPATION LOANS (Purchased + Retained):</b>										
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	-33.8
<b>LOAN LOSSES - PARTICIPATION LOANS</b>										
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	-6.9
Participation Loans Recovered*		1,953,019	698,079	43.0	1,340,067	-4.0	1,808,530	-10.0	2,248,454	-6.8
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	-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	



	Real Estate (Non-Commercial) Loan Losses									
<a href="#">Return to cover</a>		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 * Reporting_State = 'MO' * Type Included: Federally Insured								
		Count of CU in Peer Group : N/A								
		Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>										
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 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 Off*		239,988	58,227	-3.0	72,141	-38.1	192,670	78.0	276,751	7.7
Junior Lien single 1- to 4-Family Residential Property Loans Recovered*		161,037	27,491	-31.7	52,942	-3.7	93,195	17.4	144,969	16.7
Junior Lien single 1- to 4-Family Residential Property Loans Net 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 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 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 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 annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
										18. RE Loan Losses

		Commercial Loan Information									
<a href="#">Return to cover</a>		For Charter : N/A									
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 * Reporting_State = 'MO' * Type Included: Federally Insured State									
		Count of CU in Peer Group : N/A									
		Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	
<b>REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>											
Construction and Development		70,768,076	80,972,455	14.4	82,639,740	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	
<b>Total Real Estate Secured Commercial Loans</b>		<b>752,280,836</b>	<b>776,807,527</b>	<b>3.3</b>	<b>815,096,225</b>	<b>4.9</b>	<b>816,112,677</b>	<b>0.1</b>	<b>905,310,652</b>	<b>10.9</b>	
<b>NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>											
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	4.8	131,294,547	-1.7	124,083,064	-5.5	121,773,231	-1.9	
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	11.2	
<b>Total Non-Real Estate Secured Commercial Loans</b>		<b>131,517,479</b>	<b>137,700,917</b>	<b>4.7</b>	<b>136,039,155</b>	<b>-1.2</b>	<b>128,077,836</b>	<b>-5.9</b>	<b>127,221,488</b>	<b>-0.7</b>	
<b>TOTAL COMMERCIAL LOANS:</b>											
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	3.9	134,102,407	1.5	128,409,714	-4.2	207,448,021	61.6	
<b>Total Commercial Loans</b>		<b>883,798,315</b>	<b>914,508,444</b>	<b>3.5</b>	<b>951,135,380</b>	<b>4.0</b>	<b>944,190,513</b>	<b>-0.7</b>	<b>1,032,532,140</b>	<b>9.4</b>	
<b>NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE</b>											
Construction and Development		150	166	10.7	164	-1.2	163	-0.6	178	9.2	
Farmland		45	45	0.0	44	-2.2	45	2.3	46	2.2	
Secured by Multifamily		330	364	10.3	379	4.1	377	-0.5	391	3.7	
Owner Occupied, Non-Farm, Non-Residential Property		416	424	1.9	412	-2.8	392	-4.9	441	12.5	
Non-Owner Occupied, Non-Farm, Non-Residential Property		459	413	-10.0	448	8.5	453	1.1	432	-4.6	
<b>Total Number of Real Estate Secured Commercial Loans</b>		<b>1,400</b>	<b>1,412</b>	<b>0.9</b>	<b>1,447</b>	<b>2.5</b>	<b>1,430</b>	<b>-1.2</b>	<b>1,488</b>	<b>4.1</b>	
Loans to finance agricultural production and other loans to farmers		4	4	0.0	4	0.0	4	0.0	4	0.0	
Commercial and Industrial Loans		978	1,019	4.2	1,051	3.1	1,020	-2.9	1,031	1.1	
Unsecured Commercial Loans		20	22	10.0	19	-13.6	34	78.9	20	-41.2	
Unsecured Revolving Lines of Credit (Commercial Purpose)		47	49	4.3	62	26.5	32	-48.4	55	71.9	
<b>Total Number of Non-Real Estate Secured Commercial Loans</b>		<b>1,049</b>	<b>1,094</b>	<b>4.3</b>	<b>1,136</b>	<b>3.8</b>	<b>1,090</b>	<b>-4.0</b>	<b>1,110</b>	<b>1.8</b>	
<b>TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING</b>											
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	
<b>Total Number of Commercial Loans Outstanding</b>		<b>2,449</b>	<b>2,506</b>	<b>2.3</b>	<b>2,583</b>	<b>3.1</b>	<b>2,520</b>	<b>-2.4</b>	<b>2,598</b>	<b>3.1</b>	
<b>TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS</b>		<b>883,798,315</b>	<b>914,508,444</b>	<b>3.5</b>	<b>951,135,380</b>	<b>4.0</b>	<b>944,190,513</b>	<b>-0.7</b>	<b>1,032,532,140</b>	<b>9.4</b>	
<b>(Total Commercial Loans / Total Assets)%</b>		<b>4.12</b>	<b>4.05</b>	<b>-1.8</b>	<b>4.20</b>	<b>3.8</b>	<b>4.19</b>	<b>-0.3</b>	<b>4.67</b>	<b>11.5</b>	
<b>AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED</b>											
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	199.2	10,165,185	54.0	15,133,551	-0.7	42,687,297	111.6	
<b>MISCELLANEOUS LOAN INFORMATION</b>											
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	0.0	48	-2.0	49	2.1	50	2.0	
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*		24,245,698	25,337,883	318.0	25,115,610	-50.4	10,370,749	-72.5	64,984,003	370.0	
Commercial Loans and Participations Sold -no servicing rights- YTD		0	0	N/A	0	N/A	0	N/A	0	N/A	
<b>Total Member Business Loans - (NMBLB)</b>											
<b>(NMBLB / Total Assets)%</b>		<b>3.65</b>	<b>3.59</b>	<b>-1.5</b>	<b>3.77</b>	<b>5.1</b>	<b>3.71</b>	<b>-1.5</b>	<b>4.10</b>	<b>10.2</b>	
* Amounts are year-to-date and the related % change ratios are annualized.											<b>19. Commercial Loans</b>



		Commercial Loan Losses							
<a href="#">Return to cover</a>		For Charter : N/A							
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 * Reporting_State = 'MO' * Type Included: Federally Insured							
		Count of CU in Peer Group : N/A							
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
<b>COMMERCIAL LOAN CHARGE-OFFS:</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	N/A
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 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	556.14	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	52.0
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
<b>COMMERCIAL LOAN RECOVERIES:</b>									
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 Property 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*	200	0	-100	0	N/A	0	N/A	0	N/A
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers 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	-33.3	81,752	251.4
Unsecured Commercial Loans YTD Recoveries*	0	168	N/A	767	128.27	6,462	461.7	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	1,600	-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	178.8
Total Commercial Loan YTD Recoveries*	402,439	5,633	-94.401	19,858	76.265	26,853	-9.8	93,124	160.1
<b>*Amounts are year-to-date while the related percent change ratios are annualized.</b>							<b>21. Commercial Loan Losses</b>		



		Investments							
<a href="#">Return to cover</a>		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 * Reporting_State = 'MO' * Type Included: Federally Insured							
		Count of CU in Peer Group : N/A							
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
<b>INVESTMENT SECURITIES (continued)</b>									
<b>HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST</b>									
US Government Obligations	3,786,453	4,177,321	10.3	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	-1.5	81,947,757	-4.1	72,809,250	-11.2	63,592,744	-12.7
Federal Agency Securities - Guaranteed - Non-Debt Instruments	239,633,577	236,628,184	-1.3	232,863,558	-1.6	229,987,431	-1.2	227,403,672	-1.1
Federal Agency Securities - Non-Guaranteed	7,878,577	7,371,121	-6.4	8,863,400	20.2	8,855,741	-0.1	11,650,000	31.6
Non-Federal Agency Asset-Backed Securities - Senior Tranches	0	0	N/A	0	N/A	0	N/A	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.	1,039,041	1,036,755	-0.2	1,034,468	-0.2	1,032,182	-0.2	1,029,895	-0.2
Debt Securities Issued by Depositories, Banks, and Credit Unions	1,988,000	1,739,000	-12.5	1,493,000	-14.1	996,000	-33.3	3,748,000	276.3
All Other HTM Debt Securities at Amortized Cost	3,423,266	3,430,711	0.2	3,438,157	0.2	945,490	-72.5	952,600	0.8
<b>TOTAL HTM DEBT SECURITIES AT AMORTIZED COST</b>	<b>344,469,380</b>	<b>339,810,171</b>	<b>-1.4</b>	<b>331,033,364</b>	<b>-2.6</b>	<b>315,126,094</b>	<b>-4.8</b>	<b>313,874,389</b>	<b>-0.4</b>
<b>HTM DEBT SECURITIES AT FAIR VALUE</b>									
US Government Obligations	3,735,820	4,129,662	10.5	1,353,550	-67.2	476,412	-64.8	5,108,510	972.3
Federal Agency Securities - Guaranteed - Debt Instruments	80,383,118	79,009,763	-1.7	76,014,994	-3.8	68,886,104	-9.4	59,509,465	-13.6
Federal Agency Securities - Guaranteed - Non-Debt Instruments	205,688,445	200,962,540	-2.3	197,583,191	-1.7	203,007,371	2.7	194,275,051	-4.3
Federal Agency Securities - Non-Guaranteed	7,576,656	7,223,306	-4.7	8,733,157	20.9	8,841,782	1.2	11,541,711	30.5
Non-Federal Agency Asset-Backed Securities - Senior Tranches	0	0	N/A	0	N/A	0	N/A	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.	841,610	849,837	1.0	856,242	0.8	881,244	2.9	848,775	-3.7
Debt Securities Issued by Depositories, Banks, and Credit Unions	1,926,366	1,697,760	-11.9	1,478,106	-12.9	994,872	-32.7	3,752,021	277.1
All Other HTM Debt Securities at Amortized Cost	3,500,000	3,500,000	0.0	3,500,000	0.0	1,000,000	-71.4	1,000,000	0.0
<b>TOTAL HTM DEBT SECURITIES AT FAIR VALUE</b>	<b>303,652,015</b>	<b>297,372,868</b>	<b>-2.1</b>	<b>289,519,240</b>	<b>-2.6</b>	<b>284,087,785</b>	<b>-1.9</b>	<b>276,035,533</b>	<b>-2.8</b>
Allowance for Credit Losses on Held-to-maturity Debt Securities <sup>1</sup> (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>TOTAL INVESTMENT SECURITIES</b>	<b>3,213,551,663</b>	<b>3,182,378,259</b>	<b>-1.0</b>	<b>3,029,092,617</b>	<b>-4.8</b>	<b>3,065,500,066</b>	<b>1.2</b>	<b>2,905,709,961</b>	<b>-5.2</b>
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	-12,884	-137.3	0	100.0	0	N/A
<b>OTHER INVESTMENTS</b>									
Nonperpetual Capital Account	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	17,404,930	1.8	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	108,666,854	-0.6	103,332,687	-4.9	107,910,535	4.4
<b>TOTAL OTHER INVESTMENTS</b>	<b>126,554,394</b>	<b>127,930,898</b>	<b>1.1</b>	<b>127,014,143</b>	<b>-0.7</b>	<b>121,706,721</b>	<b>-4.2</b>	<b>127,779,285</b>	<b>5.0</b>
<b>DEPOSITS</b>									
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	453,272,408	-0.3	446,757,242	-1.4	442,735,225	-0.9
1 The allowance for credit losses on Held-to-maturity debt securities is a valuation account and is not included in the amount reported as HTM Debt Securities at Amortized Cost (Account NV0081) or at Fair Value (Account 801).								<b>23. Investments (con't)</b>	
2 The allowance for credit losses on Available-for-sale debt securities is for informational purposes only and represents the credit-related decline in the fair value of an individual									



	Investment Maturity								
<a href="#">Return to cover</a>									
03/11/2025									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured								
	Count of CU in Peer Group: N/A								
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
<b>TIME DEPOSITS MATURITY DISTRIBUTION</b>									
Total Time Deposits < 1 yr	236,534,850	246,488,533	4.2	246,461,578	0.0	245,491,477	-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
<b>TOTAL TIME DEPOSITS</b>	450,695,471	454,567,127	0.9	453,272,407	-0.3	446,757,242	-1.4	442,735,224	-0.9
<b>EQUITY SECURITIES MATURITY DISTRIBUTION</b>									
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	16,541,051	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
<b>TOTAL EQUITY SECURITIES</b>	165,992,908	175,168,303	5.5	177,622,763	1.4	187,576,049	5.6	186,092,384	-0.8
<b>TRADING DEBT SECURITIES MATURITY DISTRIBUTION</b>									
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	0	N/A	0	N/A	0	N/A	0	N/A
Total Trading Debt Securities 3-5 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Trading Debt Securities 5-10 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Trading Debt Securities > 10 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>TOTAL TRADING DEBT SECURITIES</b>	0	131,275	N/A	51,434	-60.8	83,387	62.1	316,633	279.7
<b>AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION</b>									
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	816,539,330	4.4	789,780,158	-3.3
Total Available-for-Sale Debt Securities 3-5 yrs	567,251,537	477,649,608	-15.8	597,630,189	25.1	708,641,123	18.6	707,778,414	-0.1
Total Available-for-Sale Debt Securities 5-10 yrs	647,223,222	668,621,316	3.3	498,455,001	-25.5	388,347,168	-22.1	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
<b>TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES</b>	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
<b>HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION</b>									
Total Held-to-Maturity Debt Securities < 1 yr	31,716,746	32,095,512	1.2	33,326,528	3.8	23,223,634	-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	50,532,490	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	83,015,476	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	156,718,733	-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	3,925,488	-39.5	4,846,845	23.5
<b>TOTAL HELD-TO-MATURITY DEBT SECURITIES</b>	346,680,284	342,026,685	-1.3	333,263,381	-2.6	317,415,821	-4.8	316,165,141	-0.4
<b>OTHER INVESTMENTS MATURITY DISTRIBUTION</b>									
Total Other Investments < 1 yr	29,713,902	29,080,479	-2.1	30,887,657	6.2	26,882,626	-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	3,927,108	-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	6,088,069	2.3	6,524,588	7.2
<b>TOTAL OTHER INVESTMENTS</b>	126,554,394	127,930,898	1.1	127,014,143	-0.7	121,706,721	-4.2	127,779,285	5.0
<b>TOTAL INVESTMENT MATURITY DISTRIBUTION</b>									
Total Investments < 1 yr	837,228,781	979,152,250	17.0	935,237,655	-4.5	932,052,603	-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	25,098,736	-22.2	26,264,790	4.6
<b>TOTAL INVESTMENT MATURITY DISTRIBUTION</b>	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 Information									
<a href="#">Return to cover</a>										
03/11/2025	For Charter : N/A									
CU Name: N/A	Count of CU : 83									
Peer Group: N/A	Asset Range : N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State									
	Count of CU in Peer Group : N/A									
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	
<b>Investments - Memoranda</b>										
Non-Conforming Investments (State Credit Unions ONLY) <sup>1</sup>	3,703,000	2,213,000	-40.2	0	-100.0	0	N/A	0	N/A	
Outstanding balance of brokered certificates of deposit and share certificates	209,068,085	204,323,420	-2.3	199,865,152	-2.2	196,522,639	-1.7	192,831,395	-1.9	
<b>Realized Investment Gains (Losses)</b>										
Realized Gain (Losses) on HTM Debt Securities	-618,178	0	100.0	-46,386	N/A	0	100.0	0	N/A	
Realized Gain (Losses) on AFS Debt Securities	-6,848,132	-3,557,947	48.0	-9,324,713	-162.1	-5,983,064	35.8	-5,990,662	-0.1	
Realized Gain (Losses) on all other investments	-159,713	8,156,171	5,206.8	8,162,965	0.1	10,270,732	25.8	8,282,957	-19.4	
<b>Total Gain (Loss) on Investments</b>	<b>-7,626,023</b>	<b>4,598,224</b>	<b>160.3</b>	<b>-1,208,134</b>	<b>-126.3</b>	<b>4,287,668</b>	<b>454.9</b>	<b>2,292,295</b>	<b>-46.5</b>	
<b>Other-Than-Temporary Impairment (OTTI)</b>										
Total OTTI Losses	0	0	N/A	0	N/A	0	N/A	0	N/A	
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0	N/A	0	N/A	0	N/A	
<b>OTTI Losses Recognized in Earnings</b>	<b>0</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>	
<b>Derivatives Hedge</b>										
Gain (Loss) associated with the Hedged Item in a Fair Value Derivatives Hedge	N/A	N/A		N/A		N/A		N/A		
<b>Assets used to fund employee benefit or deferred compensation plans</b>										
Recorded Value of Securities	156,866,171	164,827,669	5.1	166,550,340	1.0	172,325,759	3.5	171,234,523	-0.6	
Recorded Value of Other Investments	7,975,778	7,866,213	-1.4	8,245,556	4.8	8,179,673	-0.8	8,306,095	1.5	
<b>Collateral Assignment Split Dollar Life Insurance Arrangements</b>										
Remaining Premiums	322,400	322,400	0.0	3,341,800	936.5	241,800	-92.8	2,841,800	1,075.3	
Cash Surrender Value	15,192,366	8,864,674	-41.7	16,188,746	82.6	12,480,795	-22.9	18,593,062	49.0	
Recorded Value	26,339,577	26,431,691	0.3	33,331,215	26.1	29,726,500	-10.8	35,867,693	20.7	
<b>Endorsement Split Dollar Life Insurance Arrangements</b>										
Remaining Premiums	0	0	N/A	0	N/A	0	N/A	0	N/A	
Cash Surrender Value	0	0	N/A	0	N/A	0	N/A	0	N/A	
Recorded Value	3,237,213	3,482,127	7.6	0	-100.0	0	N/A	0	N/A	
Other Insurance	98,706,607	109,265,677	10.7	109,414,837	0.1	108,835,458	-0.5	101,384,646	-6.8	
Other Non-insurance	42,434,239	37,339,084	-12.0	37,791,161	1.2	39,725,137	5.1	45,411,749	14.3	
<b>Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements</b>	<b>335,559,585</b>	<b>349,212,461</b>	<b>4.1</b>	<b>355,333,109</b>	<b>1.8</b>	<b>358,792,527</b>	<b>1.0</b>	<b>362,204,706</b>	<b>1.0</b>	
<b>Charitable Donation Accounts</b>	<b>502,201</b>	<b>504,971</b>	<b>0.6</b>	<b>506,181</b>	<b>0.2</b>	<b>510,651</b>	<b>0.9</b>	<b>0</b>	<b>-100.0</b>	
<b>CREDIT UNION INVESTMENT PROGRAMS</b>										
Mortgage Processing	23	22	-4.3	22	0.0	21	-4.5	21	0.0	
Approved Mortgage Seller	21	20	-4.8	21	5.0	20	-4.8	20	0.0	
Borrowing Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A	
Brokered Deposits (all deposits acquired through 3rd party)	6	6	0.0	6	0.0	6	0.0	7	16.7	
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A	
Investments Not Authorized by FCU Act (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Brokered Certificates of Deposit (investments)	31	32	3.2	32	0.0	31	-3.1	31	0.0	
<sup>1</sup> Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.										
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	LIQUIDITY - COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES								
<a href="#">Return to cover</a>									
03/11/2025									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS</b>									
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
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)</b>									
Revolving Open-End lines secured by 1- to 4-Family Residential Properties	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
<b>Total Unfunded Commitments for Non Commercial Loans</b>	<b>2,969,830,801</b>	<b>3,034,943,788</b>	<b>2.2</b>	<b>3,030,496,978</b>	<b>-0.1</b>	<b>3,077,821,078</b>	<b>1.6</b>	<b>3,120,192,646</b>	<b>1.4</b>
<b>TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES</b>	<b>3,102,048,736</b>	<b>3,176,540,212</b>	<b>2.4</b>	<b>3,172,165,501</b>	<b>-0.1</b>	<b>3,206,717,426</b>	<b>1.1</b>	<b>3,255,008,740</b>	<b>1.5</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>									
Unconditionally 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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26. LIQ - Comm and OBS

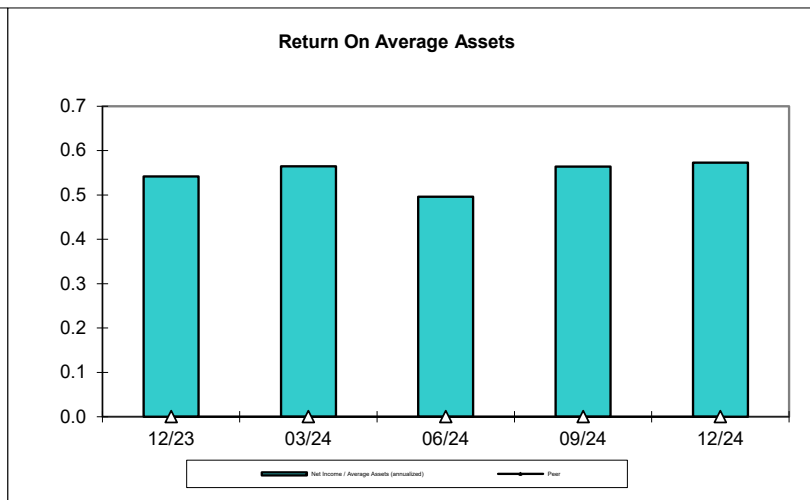
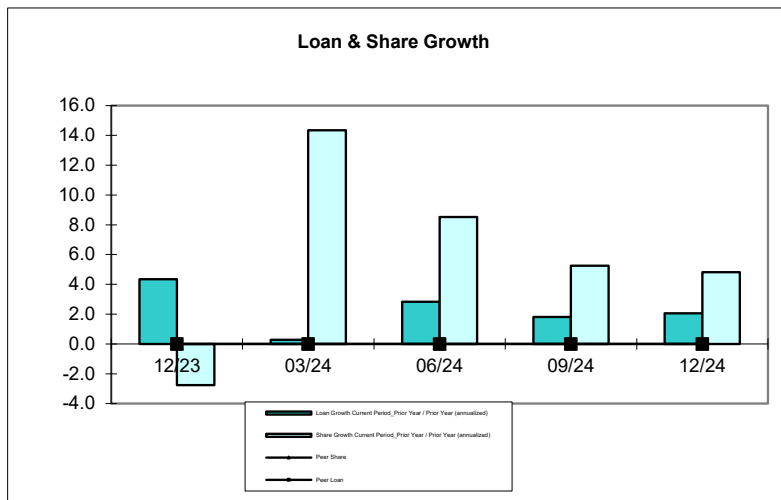
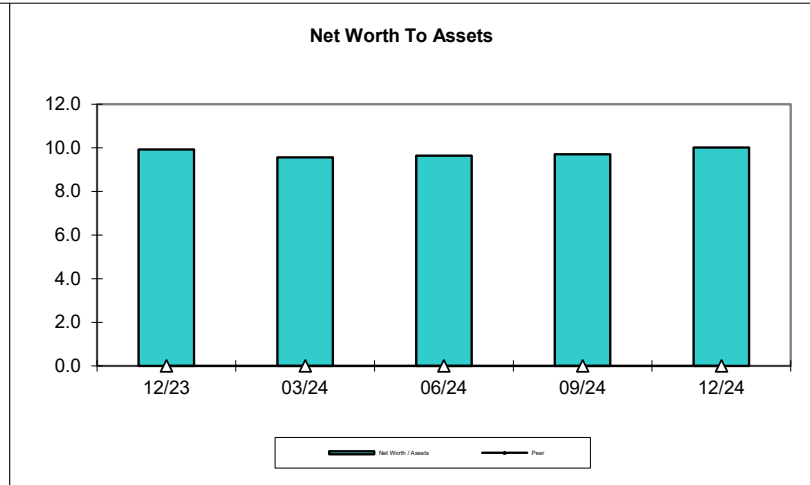
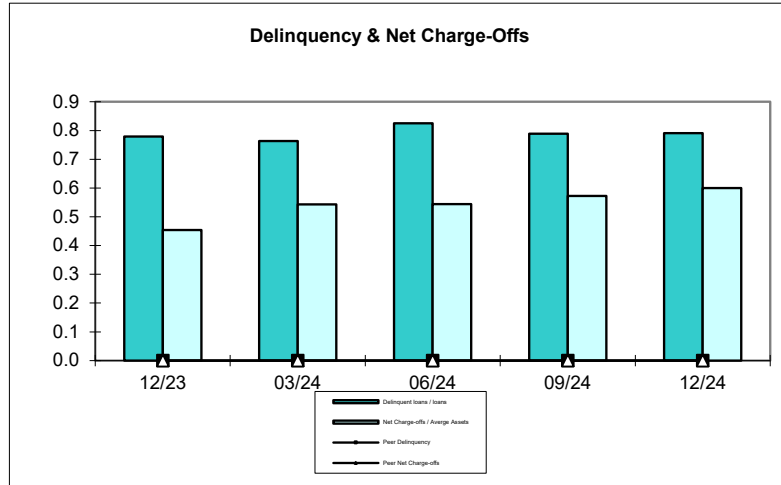




	Supplemental Information								
<a href="#">Return to cover</a>									
03/11/2025									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured								
	Count of CU in Peer Group : N/A								
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
<b>GRANTS</b>									
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	192	2,372,297	-44
<b>EMPLOYEES:</b>									
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	194	-2	199	3
<b>BRANCHES:</b>									
Number of CU Branches	311	311	0	310	0	304	-2	307	1
Number of CUs Reporting Shared Branches	28	29	4	29	0	28	-3	28	0
Plan to add new branches or expand existing facilities	12	12	0	11	-8	8	-27	7	-13
<b>CUSO INFORMATION</b>									
Value of Investments in CUSO	49,741,570	48,178,514	-3	45,307,081	-6	40,399,651	-11	44,414,122	10
CUSO Loans	8,304,186	10,501,477	26	17,626,391	68	15,463,424	-12	23,975,172	55
Aggregate Cash Outlays in CUSO	36,307,506	37,487,746	3	37,562,412	0	38,189,504	2	38,432,892	1
<b>MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):</b>									
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	44	4,322	31
Low Cost Wire Transfers	66	64	-3	64	0	63	-2	63	0
<b>MERGERS/ACQUISITIONS:</b>									
Adjusted Retained Earnings Obtained through Business Combinations	25,735,164	25,735,164	0	25,723,600	0	28,223,755	10	27,839,489	-1
<b>System Used to Maintain Share/Loan Records</b>									
Manual System (No Automation)	0	0	N/A	0	N/A	0	N/A	0	N/A
Vendor Supplied In-House System	41	41	0	41	0	37	-10	0	-100
Vendor On-Line Service Bureau	47	47	0	47	0	47	0	0	-100
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>Services Offered Electronically</b>									
Account Aggregation	14	14	0	14	0	15	7	16	7
Bill Payment	60	60	0	60	0	58	-3	58	0
Download Account History	0	0	N/A	0	N/A	0	N/A	0	N/A
Electronic Signature Authentication/Certification	41	41	0	41	0	39	-5	39	0
e-Statements	70	70	0	70	0	68	-3	68	0
External Account Transfers	41	41	0	41	0	41	0	42	2
Loan Payments	71	71	0	71	0	69	-3	69	0
Member Application	49	50	2	50	0	46	-8	45	-2
Merchant Processing Services	0	0	N/A	0	N/A	0	N/A	0	N/A
Mobile Payments	42	43	2	43	0	44	2	45	2
New Loan	53	53	0	55	4	55	0	55	0
New Share Account	34	34	0	34	0	35	3	34	-3
Remote Deposit Capture	54	54	0	54	0	52	-4	52	0
<b>Type(s) of services offered:</b>									
Informational Website	72	72	0	72	0	68	-6	69	1
Mobile Application	60	60	0	60	0	58	-3	58	0
Online Banking	71	71	0	71	0	68	-4	68	0
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[Return to cover](#)  
 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

