

Cycle Date: December-2017
 Run Date: 03/14/2018
 Interval: Annual

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

Count of CU : 103
 Asset Range : N/A
 Peer Group Number : N/A
 Count of CU in Peer Group : N/A

Charter-Region-SE-District:
 N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
 The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

Summary Financial Information										
Return to cover			For Charter : N/A							
03/14/2018			Count of CU : 103							
CU Name: N/A			Asset Range : N/A							
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
			Count of CU in Peer Group : N/A							
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	
ASSETS:	Amount	Amount		Amount		Amount		Amount		
Cash & Equivalents	763,807,095	707,429,983	-7.4	1,060,689,548	49.9	937,036,001	-11.7	916,045,222	-2.2	
TOTAL INVESTMENTS	2,946,742,615	2,809,467,285	-4.7	2,717,118,667	-3.3	2,836,885,659	4.4	2,680,518,844	-5.5	
Loans Held for Sale	55,482,481	33,845,110	-39.0	40,725,105	20.3	48,014,833	17.9	46,919,709	-2.3	
Real Estate Loans	3,022,167,615	3,182,489,668	5.3	3,282,736,578	3.1	3,406,866,801	3.8	3,665,500,835	7.6	
Unsecured Loans	699,302,630	748,590,201	7.0	775,218,409	3.6	818,749,009	5.6	858,307,592	4.8	
Other Loans	3,062,443,362	3,428,152,776	11.9	3,681,466,156	7.4	4,065,627,976	10.4	4,532,082,913	11.5	
TOTAL LOANS	6,783,913,607	7,359,232,645	8.5	7,739,421,143	5.2	8,291,243,786	7.1	9,055,891,340	9.2	
(Allowance for Loan & Lease Losses)	(69,186,374)	(70,894,092)	2.5	(68,932,793)	-2.8	(73,086,629)	6.0	(79,377,054)	8.6	
Land And Building	260,366,803	281,738,588	8.2	288,617,790	2.4	304,566,250	5.5	322,657,448	5.9	
Other Fixed Assets	39,450,872	43,415,506	10.0	53,890,730	24.1	54,958,821	2.0	53,817,097	-2.1	
NCUSIF Deposit	93,392,057	95,405,560	2.2	97,978,129	2.7	103,094,489	5.2	109,835,275	6.5	
All Other Assets	239,311,049	249,913,812	4.4	266,185,670	6.5	333,078,623	25.1	361,146,910	8.4	
TOTAL ASSETS	11,113,280,205	11,509,554,397	3.6	12,195,693,989	6.0	12,835,791,833	5.2	13,467,454,791	4.9	
LIABILITIES & CAPITAL:										
Dividends Payable	12,404,911	12,378,843	-0.2	12,300,571	-0.6	12,616,088	2.6	12,810,881	1.5	
Notes & Interest Payable	186,153,182	215,232,051	15.6	257,426,676	19.6	315,907,986	22.7	370,972,153	17.4	
Accounts Payable & Other Liabilities ³	124,907,310	159,449,399	27.7	158,905,364	-0.3	186,248,564	17.2	228,824,273	22.9	
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ⁴	0	0	N/A	0	N/A	0	N/A	0	N/A	
TOTAL LIABILITIES	323,465,403	387,060,293	19.7	428,632,611	10.7	514,772,638	20.1	612,607,307	19.0	
Share Drafts	1,549,631,235	1,690,759,847	9.1	1,969,457,422	16.5	2,094,747,630	6.4	2,269,797,210	8.4	
Regular shares	2,899,157,457	3,121,721,491	7.7	3,412,003,948	9.3	3,702,045,188	8.5	3,937,724,337	6.4	
All Other Shares & Deposits	5,206,157,630	5,103,577,216	-2.0	5,129,788,561	0.5	5,206,795,097	1.5	5,277,041,924	1.3	
TOTAL SHARES & DEPOSITS	9,654,946,322	9,916,058,554	2.7	10,511,249,931	6.0	11,003,587,915	4.7	11,484,563,471	4.4	
Regular Reserve	213,462,339	213,815,398	0.2	212,019,644	-0.8	211,248,468	-0.4	211,447,356	0.1	
Other Reserves	192,909,417	213,615,611	10.7	219,339,262	2.7	219,959,149	0.3	231,700,015	5.3	
Undivided Earnings	728,496,724	779,004,541	6.9	824,452,541	5.8	886,223,663	7.5	927,136,642	4.6	
TOTAL EQUITY	1,134,868,480	1,206,435,550	6.3	1,255,811,447	4.1	1,317,431,280	4.9	1,370,284,013	4.0	
TOTAL LIABILITIES, SHARES, & EQUITY	11,113,280,205	11,509,554,397	3.6	12,195,693,989	6.0	12,835,791,833	5.2	13,467,454,791	4.9	
INCOME & EXPENSE										
Loan Income*	333,498,884	338,157,662	1.4	355,796,541	5.2	371,812,595	4.5	401,339,528	7.9	
Investment Income*	44,797,666	45,091,281	0.7	40,993,621	-9.1	49,944,927	21.8	54,780,096	9.7	
Other Income*	233,939,996	236,447,349	1.1	254,022,410	7.4	278,859,009	9.8	278,240,107	-0.2	
Total Employee Compensation & Benefits*	215,409,303	224,274,522	4.1	241,284,892	7.6	252,268,431	4.6	264,308,328	4.8	
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums ^{1,2}	7,340,462	99,901	-98.6	46	-100.0	271	489.1	0	-100.0	
Total Other Operating Expenses*	225,652,860	229,716,267	1.8	243,605,349	6.0	255,603,747	4.9	263,940,147	3.3	
Non-operating Income & (Expense)*	4,118,170	-2,575,274	-162.5	806,637	131.3	6,556,729	712.8	-17,751,600	-370.7	
NCUSIF Stabilization Income*	N/A	N/A		N/A		N/A		N/A		
Provision for Loan/Lease Losses*	47,404,679	41,662,765	-12.1	43,892,129	5.4	55,575,715	26.6	64,742,775	16.5	
Cost of Funds*	66,068,931	60,290,462	-8.7	58,699,398	-2.6	62,265,528	6.1	64,595,635	3.7	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM¹	61,818,943	61,177,002	-1.0	64,137,441	4.8	81,459,839	27.0	59,021,246	-27.5	
Net Income (Loss)*	54,478,481	61,077,101	12.1	64,137,395	5.0	81,459,568	27.0	59,021,246	-27.5	
TOTAL CU's	118	116	-1.7	112	-3.4	107	-4.5	103	-3.7	
* Income/Expense items are year-to-date while the related %change ratios are annualized.										
# Means the number is too large to display in the cell										
¹ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.										
² Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.										
³ March 2014 and forward includes "Non-Trading Derivative Liabilities, net."										
⁴ December 2011 and forward includes "Subordinated Debt Included in Net Worth."										

Ratio Analysis										
Return to cover	For Charter : N/A									
03/14/2018	Count of CU : 103									
CU Name: N/A	Asset Range : N/A									
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
Count of CU in Peer Group :				N/A	Dec-2016			Dec-2017		
	Dec-2013	Dec-2014	Dec-2015	Dec-2016	PEER Avg	Percentile**	Dec-2017	PEER Avg	Percentile**	
CAPITAL ADEQUACY										
Net Worth/Total Assets	10.48	10.65	10.55	10.66	N/A	N/A	10.58	N/A	N/A	
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	10.49	10.66	10.56	10.67	N/A	N/A	10.59	N/A	N/A	
Total Delinquent Loans / Net Worth ³	6.10	5.95	5.05	4.69	N/A	N/A	5.04	N/A	N/A	
Solvency Evaluation (Estimated)	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A	
Classified Assets (Estimated) / Net Worth	5.94	5.78	5.44	5.34	N/A	N/A	5.57	N/A	N/A	
ASSET QUALITY										
Delinquent Loans / Total Loans ³	1.05	0.99	0.84	0.77	N/A	N/A	0.79	N/A	N/A	
* Net Charge-Offs / Average Loans	0.90	0.56	0.62	0.65	N/A	N/A	0.67	N/A	N/A	
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.78	102.52	103.05	100.36	N/A	N/A	98.57	N/A	N/A	
Accum Unreal G/L On AFS/Cost Of AFS	-0.94	0.05	-0.37	-1.09	N/A	N/A	-1.16	N/A	N/A	
Delinquent Loans / Assets ³	0.64	0.63	0.53	0.50	N/A	N/A	0.53	N/A	N/A	
EARNINGS										
* Return On Average Assets	0.50	0.54	0.54	0.65	N/A	N/A	0.45	N/A	N/A	
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A	
* Gross Income/Average Assets	5.57	5.48	5.49	5.60	N/A	N/A	5.58	N/A	N/A	
* Yield on Average Loans	5.09	4.78	4.71	4.64	N/A	N/A	4.63	N/A	N/A	
* Yield on Average Investments	1.21	1.29	1.17	1.37	N/A	N/A	1.55	N/A	N/A	
* Fee & Other Op. Income / Avg. Assets	2.13	2.09	2.14	2.23	N/A	N/A	2.12	N/A	N/A	
* Cost of Funds / Avg. Assets	0.60	0.53	0.50	0.50	N/A	N/A	0.49	N/A	N/A	
* Net Margin / Avg. Assets	4.97	4.95	5.00	5.10	N/A	N/A	5.09	N/A	N/A	
* Operating Exp./ Avg. Assets	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A	
* Provision For Loan & Lease Losses / Average Assets	0.43	0.37	0.37	0.44	N/A	N/A	0.49	N/A	N/A	
* Net Interest Margin/Avg. Assets	2.84	2.86	2.85	2.87	N/A	N/A	2.98	N/A	N/A	
Operating Exp./Gross Income	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A	
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹	3.13	3.15	3.11	3.13	N/A	N/A	3.13	N/A	N/A	
* Net Operating Exp. /Avg. Assets	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A	
ASSET / LIABILITY MANAGEMENT										
Net Long-Term Assets / Total Assets	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A	
Reg. Shares / Total Shares & Borrowings	29.46	30.81	31.71	32.74	N/A	N/A	33.21	N/A	N/A	
Total Loans / Total Shares	70.26	74.22	73.63	75.35	N/A	N/A	78.85	N/A	N/A	
Total Loans / Total Assets	61.04	63.94	63.46	64.59	N/A	N/A	67.24	N/A	N/A	
Cash + Short-Term Investments / Assets	12.03	9.97	13.11	12.32	N/A	N/A	11.14	N/A	N/A	
Total Shares, Dep. & Borr. / Earning Assets	94.86	94.27	94.60	94.95	N/A	N/A	94.90	N/A	N/A	
Reg Shares + Share Drafts / Total Shares & Borr	45.21	47.50	50.02	51.27	N/A	N/A	52.36	N/A	N/A	
Borrowings / Total Shares & Net Worth	1.72	1.93	2.10	2.45	N/A	N/A	2.87	N/A	N/A	
PRODUCTIVITY										
Members / Potential Members	4.28	3.95	4.12	3.80	N/A	N/A	4.38	N/A	N/A	
Borrowers / Members	46.88	47.82	47.07	48.75	N/A	N/A	49.45	N/A	N/A	
Members / Full-Time Employees	368.31	365.69	363.51	362.92	N/A	N/A	367.73	N/A	N/A	
Avg. Shares Per Member	\$7,313	\$7,326	\$7,564	\$7,773	N/A	N/A	\$7,896	N/A	N/A	
Avg. Loan Balance	\$10,962	\$11,370	\$11,831	\$12,015	N/A	N/A	\$12,593	N/A	N/A	
* Salary And Benefits / Full-Time Empl.	\$60,095	\$60,590	\$63,114	\$64,676	N/A	N/A	\$66,829	N/A	N/A	
OTHER RATIOS										
* Net Worth Growth	4.91	5.24	5.01	6.36	N/A	N/A	4.09	N/A	N/A	
* Market (Share) Growth	3.19	2.70	6.00	4.68	N/A	N/A	4.37	N/A	N/A	
* Loan Growth	7.53	8.48	5.17	7.13	N/A	N/A	9.22	N/A	N/A	
* Asset Growth	2.20	3.57	5.96	5.25	N/A	N/A	4.92	N/A	N/A	
* Investment Growth	-6.41	-5.66	7.27	-0.46	N/A	N/A	-5.00	N/A	N/A	
* Membership Growth	2.49	2.53	2.67	1.86	N/A	N/A	2.74	N/A	N/A	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.										
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.										
² Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.										
³ 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.										

Supplemental Ratio Analysis					
Return to cover	For Charter : N/A				
03/14/2018	Count of CU : 103				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State =				
	Count of CU in Peer Group : N/A				
	Dec-2013	Dec-2014	Dec-2015	Dec-2016	Dec-2017
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.98	0.99	0.83	0.92	1.18
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	5.58	3.21	1.98	1.28	1.09
New Vehicle Loans >= 60 Days / Total New Vehicle Loans	0.73	0.86	0.63	0.54	0.62
Used Vehicle Loans >= 60 Days / Total Used Vehicle Loans	0.85	0.98	1.07	1.00	0.97
Total Vehicle Loans >= 60 Days / Total Vehicle Loans	0.81	0.94	0.94	0.87	0.87
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	7.89	9.01	14.30	12.66	18.74
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.31	1.40	1.25	1.14	1.10
Participation Loans Delinquent >= 60 Days / Total Participation Loans	1.52	2.19	0.62	0.55	0.61
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans ²	5.05	3.19	1.16	1.54	#NAME?
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ²	2.51	1.73	0.63	0.44	#NAME?
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE ²	29.51	13.07	76.57	76.97	#NAME?
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.00	0.27	0.00	0.00	0.00
Allowance for Loan & Lease Losses to Delinquent Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.89	0.85	0.52	0.32	0.95
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.34	0.32	0.32	0.28	0.22
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.15	0.00	0.00	0.02	0.18
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	18.78	11.29	10.53	11.58	12.43
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans	8.20	7.00	5.68	11.89	14.70
Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	2.90	2.39	1.97	1.78	1.73
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.10	0.92	0.69	0.61	0.54
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	15.63	19.43	18.81	17.52	16.84
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.25	2.09	1.99	2.11	2.36
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	3.57	0.01	0.02	0.02	0.05
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.62	0.60	0.73	0.78	0.78
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.62	0.18	0.09	0.06	0.02
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.67	0.13	0.06	0.04	0.03
* Net Charge Offs - Other RE Loans / Avg Other RE Loans	0.50	0.29	0.14	0.11	0.02
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.00	0.00	0.04	0.00	0.09
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.02	0.99	1.30	1.18	1.04
* Net Charge Offs - Participation Loans / Avg Participation Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
* Net Charge Offs - Commercial Loans / Avg Commercial Loans ²	5.18	-0.10	0.01	0.11	#NAME?
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	18.13	19.53	19.85	21.20	23.40
Participation Loans Outstanding / Total Loans	2.62	2.74	3.00	2.92	2.82
Participation Loans Purchased YTD / Total Loans Granted YTD	2.22	2.59	2.46	1.71	1.97
* Participation Loans Sold YTD / Total Assets	0.14	0.27	0.38	0.13	0.34
Total Commercial Loans / Total Assets ²	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	41.86	35.69	39.12	35.29	33.22
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	16.43	16.33	15.94	15.50	15.87
Total Fixed Rate Real Estate / Total Loans	26.92	25.55	25.12	23.99	23.61
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	33.15	23.05	31.01	30.12	26.26
First Mtg RE Loans Sold YTD / First Mtg RE Loans Granted YTD	68.93	59.05	65.40	76.72	63.73
Interest Only & Payment Option First & Other RE / Total Assets	0.29	0.27	0.35	0.45	0.65
Interest Only & Payment Option First & Other RE / Net Worth	2.78	2.50	3.35	4.20	6.17
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	2.16	1.19	1.26	1.33	1.30
Unused Commitments / Cash & ST Investments	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Complex Assets / Total Assets	19.99	20.93	21.26	22.14	21.00
Short Term Liabilities / Total Shares and Deposits plus Borrowings	41.13	39.70	38.12	37.61	35.21
* 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.					
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¹ 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.					
² 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.					

		Assets							
Return to cover		For Charter : N/A							
03/14/2018		Count of CU : 103							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group : N/A							
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg
ASSETS									
CASH:									
Cash On Hand	120,169,411	129,560,659	7.8	133,961,002	3.4	144,057,014	7.5	160,323,342	11.3
Cash On Deposit	619,155,408	558,363,794	-9.8	897,110,859	60.7	764,193,146	-14.8	729,569,667	-4.5
Cash Equivalents	24,482,276	19,505,530	-20.3	29,617,687	51.8	28,785,841	-2.8	26,152,213	-9.1
TOTAL CASH & EQUIVALENTS	763,807,095	707,429,983	-7.4	1,060,689,548	49.9	937,036,001	-11.7	916,045,222	-2.2
INVESTMENTS:									
Trading Securities	20,675,914	21,159,784	2.3	20,002,670	-5.5	20,371,499	1.8	18,421,102	-9.6
Available for Sale Securities	1,859,597,079	1,790,600,456	-3.7	1,785,727,679	-0.3	1,931,942,348	8.2	1,845,320,883	-4.5
Held-to-Maturity Securities	165,574,640	134,689,104	-18.7	115,128,034	-14.5	118,621,810	3.0	109,195,021	-7.9
Deposits in Commercial Banks, S&Ls, Savings Banks	762,069,813	711,282,001	-6.7	624,084,317	-12.3	581,085,263	-6.9	492,450,225	-15.3
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²	33,984,488	43,422,159	27.8	59,395,841	36.8	76,942,317	29.5	93,444,915	21.4
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	22,396,603	17,063,147	-23.8	16,987,247	-0.4	16,976,442	-0.1	17,022,728	0.3
All Other Investments in Corporate Cus	2,309,738	1,827,074	-20.9	811,990	-55.6	1,113,804	37.2	3,111,669	179.4
All Other Investments ²	80,134,340	89,423,560	11.6	94,980,889	6.2	89,832,176	-5.4	101,552,301	13.0
TOTAL INVESTMENTS	2,946,742,615	2,809,467,285	-4.7	2,717,118,667	-3.3	2,836,885,659	4.4	2,680,518,844	-5.5
LOANS HELD FOR SALE									
	55,482,481	33,845,110	-39.0	40,725,105	20.3	48,014,833	17.9	46,919,709	-2.3
LOANS AND LEASES:									
Unsecured Credit Card Loans	409,049,194	425,615,887	4.1	435,434,150	2.3	448,618,775	3.0	455,285,499	1.5
All Other Unsecured Loans/Lines of Credit	256,002,490	278,239,062	8.7	291,742,231	4.9	318,870,889	9.3	348,413,410	9.3
Payday Alternative Loans (PAL Loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans	34,250,946	44,735,252	30.6	48,042,028	7.4	51,259,345	6.7	54,608,683	6.5
New Vehicle Loans	819,241,668	921,485,406	12.5	974,855,129	5.8	1,065,647,781	9.3	1,219,829,664	14.5
Used Vehicle Loans	1,929,017,721	2,165,634,310	12.3	2,336,105,459	7.9	2,603,766,552	11.5	2,873,782,483	10.4
Leases Receivable	0	0	N/A	0	N/A	1,862	N/A	0	-100.0
All Other Secured Non-Real Estate Loans/Lines of Credit ³	314,183,973	341,033,060	8.5	370,505,568	8.6	396,211,781	6.9	400,817,622	1.2
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family Residential Properties ³	2,189,264,182	2,300,269,179	5.1	2,370,345,675	3.0	2,449,271,402	3.3	2,312,434,635	-5.6
Total Loans/Lines of Credit Secured by Junior Lien 1-4 Family Residential Properties ³	832,903,433	882,220,489	5.9	912,390,903	3.4	957,595,399	5.0	561,634,344	-41.3
All Other Real Estate Loans/Lines of Credit ³	N/A	N/A		N/A		N/A		487,613,096	
Commercial Loans/Lines of Credit Real Estate Secured ³	N/A	N/A		N/A		N/A		303,818,760	
Commercial Loans/Lines of Credit Not Real Estate Secured ³	N/A	N/A		N/A		N/A		37,653,144	
TOTAL LOANS & LEASES	6,783,913,607	7,359,232,645	8.5	7,739,421,143	5.2	8,291,243,786	7.1	9,055,891,340	9.2
(ALLOWANCE FOR LOAN & LEASE LOSSES)									
Foreclosed Real Estate	(69,186,374)	(70,894,092)	2.5	(68,932,793)	-2.8	(73,086,629)	6.0	(79,377,054)	8.6
Repossessed Autos	18,903,926	11,287,220	-40.3	6,313,594	-44.1	9,097,988	44.1	8,676,260	-4.6
Repossessed and Repossessed Other Assets	1,018,530	1,603,938	57.5	2,097,080	30.7	3,042,271	45.1	2,457,656	-19.2
Foreclosed and Repossessed Other Assets	1,598,801	1,086,780	-32.0	570,622	-47.5	830,458	45.5	646,321	-22.2
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹	21,521,257	13,977,938	-35.1	8,981,296	-35.7	12,970,717	44.4	11,780,237	-9.2
Land and Building	260,366,803	281,738,588	8.2	288,617,790	2.4	304,566,250	5.5	322,657,448	5.9
Other Fixed Assets	39,450,872	43,415,506	10.0	53,890,730	24.1	54,958,821	2.0	53,817,097	-2.1
NCUA Share Insurance Capitalization Deposit	93,392,057	95,405,560	2.2	97,978,129	2.7	103,094,489	5.2	109,835,275	6.5
Identifiable Intangible Assets	402,114	0	-100.0	0	N/A	0	N/A	987,987	N/A
Goodwill	1,582,360	1,582,360	0.0	1,582,360	0.0	2,042,182	29.1	2,042,182	0.0
TOTAL INTANGIBLE ASSETS	1,984,474	1,582,360	-20.3	1,582,360	0.0	2,042,182	29.1	3,030,169	48.4
Accrued Interest on Loans	21,221,842	22,044,555	3.9	22,020,881	-0.1	23,272,938	5.7	25,912,666	11.3
Accrued Interest on Investments	6,966,070	6,405,447	-8.0	7,187,629	12.2	7,149,781	-0.5	7,475,979	4.6
Non-Trading Derivative Assets, net	N/A	65,796		39,972	-39.2	89	-99.8	0	-100.0
All Other Assets	187,617,406	205,837,716	9.7	226,373,532	10.0	287,642,916	27.1	312,947,859	8.8
TOTAL OTHER ASSETS	215,805,318	234,353,514	8.6	255,622,014	9.1	318,065,724	24.4	346,336,504	8.9
TOTAL ASSETS	11,113,280,205	11,509,554,397	3.6	12,195,693,989	6.0	12,835,791,833	5.2	13,467,454,791	4.9
TOTAL CU's	118	116	-1.7	112	-3.4	107	-4.5	103	-3.7

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¹ OTHER RE OWNED PRIOR TO 2004

² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUS INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS

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

		Liabilities, Shares & Equity							
Return to cover		For Charter : N/A							
03/14/2018		Count of CU : 103							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group : N/A							
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	186,153,182	215,232,051	15.6	247,313,395	14.9	302,917,070	22.5	370,972,153	22.5
Borrowing Repurchase Transactions	0	0	N/A	10,113,281	N/A	12,990,916	28.5	0	-100.0
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Trading Derivative Liabilities, net	N/A	0		0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable	12,404,911	12,378,843	-0.2	12,300,571	-0.6	12,616,088	2.6	12,810,881	1.5
Accounts Payable & Other Liabilities	124,907,310	159,449,399	27.7	158,905,364	-0.3	186,248,564	17.2	228,824,273	22.9
TOTAL LIABILITIES	323,465,403	387,060,293	19.7	428,632,611	10.7	514,772,638	20.1	612,607,307	19.0
SHARES AND DEPOSITS									
Share Drafts	1,549,631,235	1,690,759,847	9.1	1,969,457,422	16.5	2,094,747,630	6.4	2,269,797,210	8.4
Regular Shares	2,899,157,457	3,121,721,491	7.7	3,412,003,948	9.3	3,702,045,188	8.5	3,937,724,337	6.4
Money Market Shares	2,366,918,208	2,418,108,558	2.2	2,519,855,623	4.2	2,664,723,468	5.7	2,695,264,756	1.1
Share Certificates	1,811,083,707	1,687,626,877	-6.8	1,638,734,315	-2.9	1,603,889,088	-2.1	1,657,146,004	3.3
IRA/KEOGH Accounts	993,465,335	952,388,751	-4.1	922,166,317	-3.2	891,027,856	-3.4	849,450,195	-4.7
All Other Shares ¹	27,591,787	31,838,239	15.4	32,074,972	0.7	35,948,000	12.1	39,509,264	9.9
Non-Member Deposits	7,098,593	13,614,791	91.8	16,957,334	24.6	11,206,685	-33.9	35,671,705	218.3
TOTAL SHARES AND DEPOSITS	9,654,946,322	9,916,058,554	2.7	10,511,249,931	6.0	11,003,587,915	4.7	11,484,563,471	4.4
EQUITY:									
Undivided Earnings	728,496,724	779,004,541	6.9	824,452,541	5.8	886,223,663	7.5	927,136,642	4.6
Regular Reserves	213,462,339	213,815,398	0.2	212,019,644	-0.8	211,248,468	-0.4	211,447,356	0.1
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	1,136,101	N/A	0	-100.0	66,018	N/A
Other Reserves	222,857,943	230,930,152	3.6	243,829,924	5.6	256,366,145	5.1	269,783,595	5.2
Equity Acquired in Merger	315,438	2,378,003	653.9	6,119,825	157.4	13,973,856	128.3	15,002,815	7.4
Miscellaneous Equity	1,188,480	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0
Accumulated Unrealized G/L on AFS Securities	-17,714,259	814,696	104.6	-6,680,526	-920.0	-21,288,641	-218.7	-21,697,137	-1.9
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 G/L on Cash Flow Hedges	0	-271,963	N/A	0	100.0	0	N/A	0	N/A
Other Comprehensive Income	-13,738,185	-21,423,757	-55.9	-26,254,542	-22.5	-30,280,691	-15.3	-32,643,756	-7.8
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A
EQUITY TOTAL	1,134,868,480	1,206,435,550	6.3	1,255,811,447	4.1	1,317,431,280	4.9	1,370,284,013	4.0
TOTAL SHARES & EQUITY	10,789,814,802	11,122,494,104	3.1	11,767,061,378	5.8	12,321,019,195	4.7	12,854,847,484	4.3
TOTAL LIABILITIES, SHARES, & EQUITY	11,113,280,205	11,509,554,397	3.6	12,195,693,989	6.0	12,835,791,833	5.2	13,467,454,791	4.9
NCUA INSURED SAVINGS ²									
Uninsured Shares	404,845,427	411,834,668	1.7	492,759,231	19.6	495,140,679	0.5	524,731,275	6.0
Uninsured Non-Member Deposits	1,413,951	1,990,392	40.8	2,473,218	24.3	1,671,161	-32.4	7,960,219	376.3
Total Uninsured Shares & Deposits	406,259,378	413,825,060	1.9	495,232,449	19.7	496,811,840	0.3	532,691,494	7.2
Insured Shares & Deposits	9,248,686,944	9,502,233,494	2.7	10,016,017,482	5.4	10,506,776,075	4.9	10,951,871,977	4.2
TOTAL NET WORTH	1,165,122,444	1,226,128,094	5.2	1,287,558,035	5.0	1,369,405,645	6.4	1,425,476,435	4.1
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHs, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 TO 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000									
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."									

		Income Statement									
Return to cover		For Charter : N/A									
03/14/2018		Count of CU : 103									
CU Name: N/A		Asset Range : N/A									
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
		Count of CU in Peer Group : N/A									
		Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	
* INCOME AND EXPENSE											
INTEREST INCOME:											
Interest on Loans		334,029,324	338,684,019	1.4	356,300,901	5.2	373,071,536	4.7	401,814,363	7.7	
Less Interest Refund		(530,440)	(526,357)	-0.8	(504,360)	-4.2	(1,258,941)	149.6	(474,835)	-62.3	
Income from Investments		42,862,293	44,676,917	4.2	42,250,777	-5.4	48,166,843	14.0	54,095,830	12.3	
Income from Trading		1,935,373	414,364	-78.6	-1,257,156	-403.4	1,778,084	241.4	684,266	-61.5	
TOTAL INTEREST INCOME		378,296,550	383,248,943	1.3	396,790,162	3.5	421,757,522	6.3	456,119,624	8.1	
INTEREST EXPENSE:											
Dividends		46,740,525	44,024,134	-5.8	42,289,566	-3.9	45,003,328	6.4	45,701,376	1.6	
Interest on Deposits		13,982,965	11,668,792	-16.5	11,086,794	-5.0	10,657,026	-3.9	11,411,353	7.1	
Interest on Borrowed Money		5,345,441	4,597,536	-14.0	5,323,038	15.8	6,605,174	24.1	7,482,906	13.3	
TOTAL INTEREST EXPENSE		66,068,931	60,290,462	-8.7	58,699,398	-2.6	62,265,528	6.1	64,595,635	3.7	
PROVISION FOR LOAN & LEASE LOSSES		47,404,679	41,662,765	-12.1	43,892,129	5.4	55,575,715	26.6	64,742,775	16.5	
NET INTEREST INCOME AFTER PLL		264,822,940	281,295,716	6.2	294,198,635	4.6	303,916,279	3.3	326,781,214	7.5	
NON-INTEREST INCOME:											
Fee Income		113,442,236	112,937,018	-0.4	116,040,777	2.7	123,940,981	6.8	127,815,428	3.1	
Other Operating Income		120,497,760	123,510,331	2.5	137,981,633	11.7	154,918,028	12.3	150,424,679	-2.9	
Gain (Loss) on Investments		3,310,110	965,075	-70.8	1,526,975	58.2	2,543,420	66.6	-540,993	-121.3	
Gain (Loss) on Non-Trading Derivatives		0	0	N/A	0	N/A	284	N/A	-32,859	#####	
Gain (Loss) on Disposition of Assets		-1,382,846	-2,820,948	-104.0	-1,258,635	55.4	198,265	115.8	94,896	-52.1	
Gain from Bargain Purchase (Merger)		0	0	N/A	2,153,974	N/A	0	-100.0	0	N/A	
Other Non-Oper Income/(Expense)		2,190,906	-719,401	-132.8	-1,615,677	-124.6	3,814,760	336.1	-17,272,644	-552.8	
NCUSIF Stabilization Income		0	0	N/A	0	N/A	0	N/A	0	N/A	
TOTAL NON-INTEREST INCOME		238,058,166	233,872,075	-1.8	254,829,047	9.0	285,415,738	12.0	260,488,507	-8.7	
NON-INTEREST EXPENSE											
Total Employee Compensation & Benefits		215,409,303	224,274,522	4.1	241,284,892	7.6	252,268,431	4.6	264,308,328	4.8	
Travel, Conference Expense		3,954,311	4,346,011	9.9	4,547,576	4.6	4,498,715	-1.1	4,638,548	3.1	
Office Occupancy		30,031,267	32,740,885	9.0	34,259,271	4.6	34,699,011	1.3	36,217,715	4.4	
Office Operation Expense		85,500,926	91,227,419	6.7	97,317,318	6.7	104,990,744	7.9	106,319,234	1.3	
Educational and Promotion		15,602,280	15,117,153	-3.1	17,091,946	13.1	16,336,311	-4.4	18,614,724	13.9	
Loan Servicing Expense		33,914,490	32,180,525	-5.1	36,254,997	12.7	38,722,741	6.8	37,441,949	-3.3	
Professional, Outside Service		29,715,191	32,836,557	10.5	33,567,117	2.2	34,546,711	2.9	37,649,130	9.0	
Member Insurance ¹		N/A	N/A		N/A		N/A		N/A		
Member Insurance - NCUSIF Premium ²		1,229,266	99,901	-91.9	46	-100.0	271	489.1	0	-100.0	
Member Insurance - Temporary Corporate CU Stabilization Fund ³		6,111,196	0	-100.0	0	N/A	0	N/A	0	N/A	
Member Insurance - Other		640,903	311,577	-51.4	152,699	-51.0	176,686	15.7	179,644	1.7	
Operating Fees		1,555,852	1,575,329	1.3	1,590,929	1.0	1,608,177	1.1	1,663,769	3.5	
Misc Operating Expense		24,737,640	19,380,811	-21.7	18,823,496	-2.9	20,024,651	6.4	21,215,434	5.9	
TOTAL NON-INTEREST EXPENSE		448,402,625	454,090,690	1.3	484,890,287	6.8	507,872,449	4.7	528,248,475	4.0	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ⁴		61,818,943	61,177,002	-1.0	64,137,441	4.8	81,459,839	27.0	59,021,246	-27.5	
NET INCOME (LOSS)		54,478,481	61,077,101	12.1	64,137,395	5.0	81,459,568	27.0	59,021,246	-27.5	
RESERVE TRANSFERS:											
Transfer to Regular Reserve		215,936	357,246	65.4	203,761	-43.0	168,319	-17.4	186,662	10.9	
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.											
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¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.											
² For December 2010 forward, this account includes only NCUSIF Premium Expense.											
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).											
⁴ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.											

Delinquent Loan Information 1										
Return to cover	For Charter : N/A									
03/14/2018	Count of CU : 103									
CU Name: N/A	Asset Range : N/A									
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State									
Count of CU in Peer Group : N/A										
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	
DELINQUENCY SUMMARY - ALL LOAN TYPES ¹										
30 to 59 Days Delinquent	139,346,281	139,314,875	0.0	118,410,492	-15.0	113,675,782	-4.0	128,906,909	13.4	
60 to 179 Days Delinquent	51,541,751	54,491,734	5.7	49,789,259	-8.6	49,022,987	-1.5	54,119,159	10.4	
180 to 359 Days Delinquent	13,760,689	13,713,963	-0.3	11,058,544	-19.4	9,844,683	-11.0	13,201,720	34.1	
> = 360 Days Delinquent	5,750,945	4,744,200	-17.5	4,167,444	-12.2	5,337,718	28.1	4,505,673	-15.6	
Total Del Loans - All Types (> = 60 Days)	71,053,385	72,949,897	2.7	65,015,247	-10.9	64,205,388	-1.2	71,826,552	11.9	
% Delinquent Loans / Total Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	
DELINQUENT LOANS BY CATEGORY:										
Unsecured Credit Card Loans										
30 to 59 Days Delinquent	6,162,828	6,132,734	-0.5	6,976,897	13.8	6,501,517	-6.8	8,215,421	26.4	
60 to 179 Days Delinquent	3,778,494	3,927,749	4.0	3,371,177	-14.2	3,728,238	10.6	4,912,772	31.8	
180 to 359 Days Delinquent	203,859	263,675	29.3	217,898	-17.4	385,744	77.0	452,101	17.2	
> = 360 Days Delinquent	8,209	20,241	146.6	15,643	-22.7	2,981	-80.9	19,786	563.7	
Total Del Credit Card Lns (> = 60 Days)	3,990,562	4,211,665	5.5	3,604,718	-14.4	4,116,963	14.2	5,384,659	30.8	
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.98	0.99	1.4	0.83	-16.3	0.92	10.9	1.18	28.9	
Payday Alternative Loans (PAL Loans) FCU Only										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Del PAL Lns (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A	
%PAL Loans DQ >= 60 Days / Total PAL Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	
Non-Federally Guaranteed Student Loans										
30 to 59 Days Delinquent	561,062	555,520	-1.0	1,294,133	133.0	526,705	-59.3	623,289	18.3	
60 to 179 Days Delinquent	1,872,586	1,334,136	-28.8	882,040	-33.9	611,166	-30.7	523,893	-14.3	
180 to 359 Days Delinquent	15,737	35,121	123.2	29,646	-15.6	16,086	-45.7	54,385	238.1	
> = 360 Days Delinquent	23,796	64,702	171.9	37,552	-42.0	30,643	-18.4	19,548	-36.2	
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	1,912,119	1,433,959	-25.0	949,238	-33.8	657,895	-30.7	597,826	-9.1	
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	
New Vehicle Loans										
30 to 59 Days Delinquent	21,486,891	23,518,344	9.5	16,932,181	-28.0	14,414,851	-14.9	16,086,224	11.6	
60 to 179 Days Delinquent	4,700,328	6,365,435	35.4	5,122,826	-19.5	4,697,164	-8.3	6,402,115	36.3	
180 to 359 Days Delinquent	912,459	1,333,089	46.1	777,991	-41.6	756,553	-2.8	936,510	23.8	
> = 360 Days Delinquent	330,717	260,137	-21.3	209,410	-19.5	269,700	28.8	230,330	-14.6	
Total Del New Vehicle Lns (> = 60 Days)	5,943,504	7,958,661	33.9	6,110,227	-23.2	5,723,417	-6.3	7,568,955	32.2	
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	
Used Vehicle Loans										
30 to 59 Days Delinquent	47,090,528	52,900,991	12.3	43,190,103	-18.4	43,757,951	1.3	51,927,213	18.7	
60 to 179 Days Delinquent	13,380,505	17,734,645	32.5	20,717,604	16.8	20,875,319	0.8	21,669,317	3.8	
180 to 359 Days Delinquent	2,381,568	2,831,631	18.9	3,694,958	30.5	4,505,950	21.9	5,223,709	15.9	
> = 360 Days Delinquent	655,022	563,141	-14.0	520,885	-7.5	734,713	41.1	1,027,184	39.8	
Total Del Used Vehicle Lns (> = 60 Days)	16,417,095	21,129,417	28.7	24,933,447	18.0	26,115,982	4.7	27,920,210	6.9	
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans										
#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#NAME?	#####	
Leases Receivable										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A	
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
All Other Loans ²										
30 to 59 Days Delinquent	9,666,542	9,516,676	-1.6	8,077,825	-15.1	8,492,578	5.1	8,488,567	0.0	
60 to 179 Days Delinquent	7,359,015	5,859,589	-20.4	4,671,298	-20.3	4,961,042	6.2	7,403,126	49.2	
180 to 359 Days Delinquent	1,201,658	2,116,637	76.1	1,577,354	-25.5	1,240,466	-21.4	2,440,205	96.7	
> = 360 Days Delinquent	1,025,809	881,354	-14.1	571,951	-35.1	777,474	35.9	815,264	4.9	
Total Del All Other Loans (> = 60 Days)	9,586,482	8,857,580	-7.6	6,820,603	-23.0	6,978,982	2.3	10,658,595	52.7	
%All Other Loans >= 60 Days / Total All Other Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	
# Means the number is too large to display in the cell										
¹ 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.										
² As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delinquent New/Used Auto Loans are no longer included in "All Other Loans" delinquency.										

Delinquent Loan Information 2									
Return to cover	For Charter : N/A								
03/14/2018	Count of CU : 103								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
Count of CU in Peer Group : N/A									
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg
DELINQUENT LOANS BY CATEGORY ¹									
ALL REAL ESTATE LOANS									
30 to 59 Days Delinquent	54,378,430	46,690,610	-14.1	41,939,353	-10.2	39,982,180	-4.7	43,566,195	9.0
60 to 179 Days Delinquent	20,450,823	19,270,180	-5.8	15,024,314	-22.0	14,150,058	-5.8	13,207,936	-6.7
180 to 359 Days Delinquent	9,045,408	7,133,810	-21.1	4,760,697	-33.3	2,939,884	-38.2	4,094,810	39.3
> = 360 Days Delinquent	3,707,392	2,954,625	-20.3	2,812,003	-4.8	3,522,207	25.3	2,393,561	-32.0
Total Del Real Estate Loans (> = 60 Days)	33,203,623	29,358,615	-11.6	22,597,014	-23.0	20,612,149	-8.8	19,696,307	-4.4
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
30 to 59 Days Delinquent	32,804,304	26,931,823	-17.9	24,920,985	-7.5	24,323,088	-2.4	21,722,723	-10.7
60 to 179 Days Delinquent	13,385,500	10,798,756	-19.3	7,899,377	-26.8	7,739,332	-2.0	6,224,895	-19.6
180 to 359 Days Delinquent	4,321,401	4,298,168	-0.5	2,537,309	-41.0	1,359,605	-46.4	2,208,221	62.4
> = 360 Days Delinquent	3,071,624	2,617,430	-14.8	2,485,720	-5.0	2,790,054	12.2	1,818,660	-34.8
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	20,778,525	17,714,354	-14.7	12,922,406	-27.1	11,888,991	-8.0	10,251,776	-13.8
% 1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years									
30 to 59 Days Delinquent	13,188,432	13,504,267	2.4	11,213,719	-17.0	9,695,718	-13.5	14,656,618	51.2
60 to 179 Days Delinquent	3,520,418	5,201,856	47.8	4,505,391	-13.4	4,398,770	-2.4	3,289,141	-25.2
180 to 359 Days Delinquent	1,902,863	2,205,599	15.9	1,768,519	-19.8	1,004,690	-43.2	1,028,961	2.4
> = 360 Days Delinquent	179,871	59,995	-66.6	0	-100.0	506,240	N/A	128,960	-74.5
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	5,603,152	7,467,450	33.3	6,273,910	-16.0	5,909,700	-5.8	4,447,062	-24.7
% 1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 yrs	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
Other Real Estate Fixed Rate/Hybrid/Balloon									
30 to 59 Days Delinquent	4,219,801	2,667,499	-36.8	2,740,465	2.7	3,173,860	15.8	3,013,392	-5.1
60 to 179 Days Delinquent	2,012,259	1,843,109	-8.4	1,067,991	-42.1	477,045	-55.3	2,622,741	449.8
180 to 359 Days Delinquent	2,551,611	227,860	-91.1	132,231	-42.0	164,137	24.1	510,509	211.0
> = 360 Days Delinquent	321,420	123,716	-61.5	42,144	-65.9	62,221	47.6	328,584	428.1
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	4,885,290	2,194,685	-55.1	1,242,366	-43.4	703,403	-43.4	3,461,834	392.2
% Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.89	0.85	-54.8	0.52	-38.9	0.32	-37.9	0.95	192.0
Other Real Estate Adjustable Rate									
30 to 59 Days Delinquent	4,165,893	3,587,021	-13.9	3,064,184	-14.6	2,789,514	-9.0	4,173,462	49.6
60 to 179 Days Delinquent	1,532,646	1,426,459	-6.9	1,551,555	8.8	1,534,911	-1.1	1,071,159	-30.2
180 to 359 Days Delinquent	269,533	402,183	49.2	322,638	-19.8	411,452	27.5	347,119	-15.6
> = 360 Days Delinquent	134,477	153,484	14.1	284,139	85.1	163,692	-42.4	117,357	-28.3
Total Del Other RE Adj Rate Lns (> = 60 Days)	1,936,656	1,982,126	2.3	2,158,332	8.9	2,110,055	-2.2	1,535,635	-27.2
% Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans	0.34	0.32	-6.0	0.32	1.0	0.28	-11.0	0.22	-24.3
COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED ²									
Member Commercial Loans Secured By RE									
30 to 59 Days Delinquent	7,144,564	3,276,650	-54.1	1,615,162	-50.7	3,873,510	139.8	2,903,581	-25.0
60 to 179 Days Delinquent	2,313,659	974,629	-57.9	637,751	-34.6	667,289	4.6	2,172,901	225.6
180 to 359 Days Delinquent	2,246,651	2,180,203	-3.0	840,038	-61.5	0	-100.0	0	N/A
> = 360 Days Delinquent	994,526	112,775	-88.7	0	-100.0	462,890	N/A	0	-100.0
Total Del Member Commercial Loans Secured by RE (> = 60 Days)	5,554,836	3,267,607	-41.2	1,477,789	-54.8	1,130,179	-23.5	2,172,901	92.3
% Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total Member Commercial Loans Secured by RE	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
Member Commercial Loans NOT Secured By RE									
30 to 59 Days Delinquent	650,620	856,076	31.6	210,441	-75.4	339,619	61.4	297,415	-12.4
60 to 179 Days Delinquent	974,742	573,344	-41.2	54,272	-90.5	106,554	96.3	62,443	-41.4
180 to 359 Days Delinquent	600,639	145,641	-75.8	144,788	-6.6	63,957	-55.8	16,918	-73.5
> = 360 Days Delinquent	604,280	536,366	-11.2	464,561	-13.4	394,105	-15.2	312,344	-20.7
Total Del Member Commercial Loans NOT Secured By RE (> = 60 Days)	2,179,661	1,255,351	-42.4	663,621	-47.1	564,616	-14.9	391,705	-30.6
% Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Commercial Loans NOT Secured By RE	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
NonMember Commercial Loans Secured By RE									
30 to 59 Days Delinquent	0	657,750	N/A	0	-100.0	0	N/A	0	N/A
60 to 179 Days Delinquent	0	20,004	N/A	0	-100.0	0	N/A	0	N/A
180 to 359 Days Delinquent	0	1,107,238	N/A	0	-100.0	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del NonMember Commercial Lns Secured by RE (>= 60 Days)	0	1,127,242	N/A	0	-100.0	0	N/A	0	N/A
% NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans Secured by RE	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
NonMember Commercial Loans NOT Secured By RE									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	63,444	N/A	0	-100.0	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns	0	63,444	N/A	0	-100.0	0	N/A	0	N/A
% NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans NOT Secured by RE	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####

¹ 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.

² 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.

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
Return to cover		For Charter: N/A							
03/14/2018		Count of CU: 103							
CU Name: N/A		Asset Range: N/A							
Peer Group: N/A		Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group: N/A							
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	70,743,833	52,335,386	-26.0	57,153,894	9.2	62,072,050	8.6	69,465,773	11.9
* Total Loans Recovered	11,628,158	12,435,722	6.9	10,724,809	-13.8	10,357,890	-3.4	11,299,956	9.1
* NET CHARGE OFFS (\$\$)	59,115,675	39,899,664	-32.5	46,429,085	16.4	51,714,160	11.4	58,165,817	12.5
**Net Charge-Offs / Average Loans	0.90	0.56	-37.5	0.62	9.0	0.65	4.9	0.67	3.9
Total Del Loans & *Net Charge-Offs ¹	130,169,060	112,849,561	-13.3	111,444,332	-1.2	115,919,548	4.0	129,992,369	12.1
Combined Delinquency and Net Charge Off Ratio ¹	1.95	1.56	-20.2	1.46	-6.5	1.42	-2.4	1.46	3.1
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	10,960,184	10,927,976	-0.3	10,500,067	-3.9	11,409,647	8.7	12,725,439	11.5
* Unsecured Credit Card Lns Recovered	2,018,847	2,188,622	8.4	1,914,327	-12.5	2,085,644	8.9	2,075,817	-0.5
* NET UNSECURED CREDIT CARD C/Os	8,941,337	8,739,354	-2.3	8,585,740	-1.8	9,324,003	8.6	10,649,622	14.2
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.25	2.09	-6.7	1.99	-4.8	2.11	5.8	2.36	11.7
* Non-Federally Guaranteed Student Loans Charged Off	1,131,064	7,541	-99.3	11,370	50.8	12,473	9.7	32,003	156.6
* Non-Federally Guaranteed Student Loans Recovered	13,158	1,874	-85.8	658	-64.9	1,500	128.0	3,374	124.9
* Net Non-Federally Guaranteed Student Loans C/Os	1,117,906	5,667	-99.5	10,712	89.0	10,973	2.4	28,229	160.9
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	3.57	0.01	-99.6	0.02	60.9	0.02	-4.3	0.05	144.7
* Total 1st Mortgage RE Loan/LOCs Charged Off	15,297,421	3,686,478	-75.9	1,764,788	-52.1	1,572,935	-10.9	801,280	-49.1
* Total 1st Mortgage RE Loans/LOCs Recovered	1,130,376	724,479	-35.9	292,785	-59.6	563,107	92.3	162,780	-71.1
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	14,167,045	2,961,999	-79.1	1,472,003	-50.3	1,009,828	-31.4	638,500	-36.8
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.67	0.13	-80.3	0.06	-52.2	0.04	-33.5	0.03	-39.5
* Total Other RE Loans/LOCs Charged Off	4,843,848	3,894,850	-19.6	1,809,433	-53.5	1,412,473	-21.9	1,270,580	-10.0
* Total Other RE Loans/LOCs Recovered	677,853	1,370,266	102.1	509,017	-62.9	415,150	-18.4	1,087,568	162.0
* NET OTHER RE LOANS/LOCs C/Os	4,165,995	2,524,584	-39.4	1,300,416	-48.5	997,323	-23.3	183,012	-81.6
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.50	0.29	-41.7	0.14	-50.8	0.11	-26.4	0.02	-83.1
* Total Real Estate Loans Charged Off	20,141,269	7,581,328	-62.4	3,574,221	-52.9	2,985,408	-16.5	2,071,860	-30.6
* Total Real Estate Lns Recovered	1,808,229	2,094,745	15.8	801,802	-61.7	978,257	22.0	1,250,348	27.8
* NET Total Real Estate Loan C/Os	18,333,040	5,486,583	-70.1	2,772,419	-49.5	2,007,151	-27.6	821,512	-59.1
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.62	0.18	-71.7	0.09	-51.5	0.06	-30.0	0.02	-61.3
* Total TDR 1st & Other Real Estate Lns Charged Off	1,510,248	871,284	-42.3	348,593	-60.0	236,040	-32.3	281,000	19.0
* Total TDR 1st & Other Real Estate Lns Recovered	523,894	83,382	-84.1	84,492	1.3	41,025	-51.4	3,888	-90.5
* NET TDR Real Estate C/Os	986,354	787,902	-20.1	264,101	-66.5	195,015	-26.2	277,112	42.1
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	0	N/A
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	0	N/A
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	2,802	2,348	-16.2	2,012	-14.3	1,994	-0.9	2,132	6.9
Number of Members Who Filed Chapter 13 YTD	1,923	1,669	-13.2	1,495	-10.4	2,229	49.1	2,494	11.9
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1	4	300.0	2	-50.0	1	-50.0	2	100.0
Total Number of Members Who Filed Bankruptcy YTD	4,726	4,021	-14.9	3,509	-12.7	4,224	20.4	4,628	9.6
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	44,578,978	40,706,206	-8.7	37,901,600	-6.9	40,907,653	7.9	51,024,849	24.7
* All Loans Charged Off due to Bankruptcy YTD	11,053,975	10,167,037	-8.0	10,747,954	5.7	10,875,279	1.2	11,698,317	7.6
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	15.63	19.43	24.3	18.81	-3.2	17.52	-6.8	16.84	-3.9
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	24,640,243	11,719,508	-52.4	6,793,830	-42.0	6,088,929	-10.4	4,655,897	-23.5
Number of Real Estate Loans Foreclosed YTD	184	96	-47.8	77	-19.8	52	-32.5	51	-1.9
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING									
TDR First Mortgage RE Loans	48,954,390	49,226,763	0.6	42,030,186	-14.6	39,597,288	-5.8	32,929,640	-16.8
TDR Other RE Loans	3,820,262	5,300,850	38.8	6,163,247	16.3	4,959,349	-19.5	4,601,826	-7.2
Total TDR First and Other RE Loans	52,774,652	54,527,613	3.3	48,193,433	-11.6	44,556,637	-7.5	37,531,466	-15.8
TDR RE Loans Also Reported as Commercial Loans ²	3,714,439	5,890,554	58.6	4,843,314	-17.8	3,891,880	-17.5	1,747,245	-55.1
TDR Consumer Loans (Not Secured by RE)	8,423,498	12,441,447	47.7	11,124,412	-10.6	12,629,295	13.5	15,040,882	19.1
TDR Commercial Loans (Not Secured by RE) ²	4,923,810	4,104,964	-16.6	840,273	-79.5	589,826	-29.8	449,555	-23.8
Total TDR First RE, Other RE, Consumer, and Commercial Loans	66,121,960	71,074,024	7.5	60,158,118	-15.4	57,775,758	-4.0	53,021,903	-8.2
Total TDR Loans to Total Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
Total TDR Loans to Net Worth	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
TDR portion of Allowance for Loan and Lease Losses	5,361,270	5,154,437	-3.9	2,935,781	-43.0	2,353,288	-19.8	1,588,713	-32.5
# Means the number is too large to display in the cell									
*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)									
¹ 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.									
² 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.									

Indirect and Participation Lending									
Return to cover									
03/14/2018									
CU Name: N/A	For Charter : N/A								
Peer Group: N/A	Count of CU : 103								
	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	761,018,899	944,367,928	24.1	1,012,810,964	7.2	1,125,064,400	11.1	1,198,767,390	6.6
Indirect Loans - Outsourced Lending Relationship	468,646,174	493,093,308	5.2	523,334,971	6.1	632,540,482	20.9	920,092,616	45.5
Total Outstanding Indirect Loans	1,229,665,073	1,437,461,236	16.9	1,536,145,935	6.9	1,757,604,882	14.4	2,118,860,006	20.6
%Indirect Loans Outstanding / Total Loans	18.13	19.53	7.8	19.85	1.6	21.20	6.8	23.40	10.4
DELINQUENCY - INDIRECT LENDING ¹									
30 to 59 Days Delinquent	52,593,078	59,429,550	13.0	43,527,603	-26.8	41,159,624	-5.4	45,799,234	11.3
60 to 179 Days Delinquent	13,340,277	16,962,054	27.1	16,152,195	-4.8	16,437,721	1.8	18,483,881	12.4
180 to 359 Days Delinquent	2,257,033	2,874,209	27.3	2,756,912	-4.1	3,092,510	12.2	4,218,971	36.4
> = 360 Days Delinquent	533,369	351,549	-34.1	355,395	1.1	440,764	24.0	685,179	55.5
Total Del Indirect Lns (>= 60 Days)	16,130,679	20,187,812	25.2	19,264,502	-4.6	19,970,995	3.7	23,388,031	17.1
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.31	1.40	7.1	1.25	-10.7	1.14	-9.4	1.10	-2.9
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	13,944,913	15,168,143	8.8	21,365,148	40.9	21,863,602	2.3	22,986,755	5.1
* Indirect Loans Recovered	2,249,627	1,942,942	-13.6	2,019,024	3.9	2,431,942	20.5	2,882,381	18.5
* NET INDIRECT LOAN C/Os	11,695,286	13,225,201	13.1	19,346,124	46.3	19,431,660	0.4	20,104,374	3.5
**Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.02	0.99	-2.3	1.30	31.2	1.18	-9.3	1.04	-12.1
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):									
Consumer	8,544,280	17,326,043	102.8	32,480,946	87.5	46,017,164	41.7	48,443,845	5.3
Non-Federally Guaranteed Student Loans	14,425,286	20,144,547	39.6	20,525,907	1.9	20,427,342	-0.5	21,422,417	4.9
Real Estate	11,549,602	15,013,347	30.0	14,179,942	-5.6	19,487,929	37.4	55,500,331	184.8
Commercial Loans (excluding C&D) ²	4,437,631	22,850,887	414.9	24,082,881	5.4	23,070,816	-4.2	43,172,526	87.1
Commercial Construction & Development ²	4,459,025	606,382	-86.4	1,307,124	115.6	3,733,828	185.7	6,229,489	66.8
Loan Pools	100,267,912	108,475,788	8.2	121,121,072	11.7	106,562,650	-12.0	80,623,655	-24.3
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	177,801,053	201,906,440	13.6	231,904,048	14.9	241,883,347	4.3	255,392,263	5.6
%Participation Loans Outstanding / Total Loans	2.62	2.74	4.7	3.00	9.2	2.92	-2.6	2.82	-3.3
* Participation Loans Purchased YTD	76,397,575	85,311,586	11.7	93,368,978	9.4	70,873,971	-24.1	86,586,864	22.2
%Participation Loans Purchased YTD / Total Loans Granted YTD	2.22	2.59	16.7	2.46	-5.0	1.71	-30.6	1.97	15.6
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	30,295,374	47,730,201	57.5	72,320,532	51.5	58,461,732	-19.2	80,673,753	38.0
Participation Loan Interests - Amount Retained (Outstanding)	17,357,920	23,550,598	35.7	26,973,775	14.5	25,826,138	-4.3	29,138,868	12.8
* Participation Loans Sold YTD	15,003,072	31,301,358	108.6	45,856,246	46.5	17,167,306	-62.6	45,399,323	164.5
** %Participation Loans Sold YTD / Total Assets	0.14	0.27	101.4	0.38	38.3	0.13	-64.4	0.34	152.0
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	1,518,790	797,887	-47.5	60,000	-92.5	5,094,732	8,391.2	0	-100.0
*Loans Purchased in Full from Other Sources YTD	771,600	48,000	-93.8	5,142	-89.3	725,321	#####	434,600	-40.1
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING ¹									
30 to 59 Days Delinquent	822,475	4,089,341	397.2	1,166,949	-71.5	1,286,592	10.3	1,008,549	-21.6
60 to 179 Days Delinquent	2,555,514	1,855,241	-27.4	1,105,963	-40.4	972,575	-12.1	1,098,460	12.9
180 to 359 Days Delinquent	120,092	2,264,700	1,785.8	101,916	-95.5	124,639	22.3	227,729	82.7
> = 360 Days Delinquent	35,766	292,340	717.4	238,252	-18.5	233,730	-1.9	244,193	4.5
Total Del Participation Lns (>= 60 Days)	2,711,372	4,412,281	62.7	1,446,131	-67.2	1,330,944	-8.0	1,570,382	18.0
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	1.52	2.19	43.3	0.62	-71.5	0.55	-11.8	0.61	11.7
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	2,058,890	426,183	-79.3	597,530	40.2	648,726	8.6	1,997,432	207.9
* Participation Loans Recovered	133,585	127,908	-4.2	123,647	-3.3	108,634	-12.1	75,877	-30.2
* NET PARTICIPATION LOAN C/Os	1,925,305	298,275	-84.5	473,883	58.9	540,092	14.0	1,921,555	255.8
**Net Charge Offs - Participation Loans / Avg Participation Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
*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)									
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² 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.									

		Real Estate Loan Information 1									
Return to cover				For Charter : N/A							
03/14/2018				Count of CU : 103							
CU Name: N/A				Asset Range : N/A							
Peer Group: N/A				Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group : N/A									
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg		
REAL ESTATE LOANS OUTSTANDING:											
First Mortgages											
Fixed Rate > 15 years	722,883,140	713,477,935	-1.3	782,052,122	9.6	864,268,769	10.5	1,089,208,561	26.0		
Fixed Rate 15 years or less	733,992,572	709,217,201	-3.4	670,321,253	-5.5	638,489,890	-4.7	509,050,012	-20.3		
Other Fixed Rate	23,822,320	28,057,043	17.8	29,330,628	4.5	26,707,199	-8.9	32,737,037	22.6		
Total Fixed Rate First Mortgages	1,480,698,032	1,450,752,179	-2.0	1,481,704,003	2.1	1,529,465,858	3.2	1,630,995,610	6.6		
Balloon/Hybrid > 5 years	86,966,887	172,447,184	98.3	224,442,559	30.2	242,727,198	8.1	140,602,966	-42.1		
Balloon/Hybrid 5 years or less	480,519,048	521,532,577	8.5	484,674,546	-7.1	484,874,720	0.0	469,559,446	-3.2		
Total Balloon/Hybrid First Mortgages	567,485,935	693,979,761	22.3	709,117,105	2.2	727,601,918	2.6	610,162,412	-16.1		
Adjustable Rate First Mtgs 1 year or less	54,417,108	60,364,884	10.9	61,617,455	2.1	53,837,935	-12.6	53,920,727	0.2		
Adjustable Rate First Mtgs >1 year	86,663,107	95,172,355	9.8	117,907,112	23.9	138,365,691	17.4	292,605,738	111.5		
Total Adjustable First Mortgages	141,080,215	155,537,239	10.2	179,524,567	15.4	192,203,626	7.1	346,526,465	80.3		
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,189,264,182	2,300,269,179	5.1	2,370,345,675	3.0	2,449,271,402	3.3	2,587,684,487	5.7		
Other Real Estate Loans											
Closed End Fixed Rate	239,810,129	237,699,234	-0.9	223,338,564	-6.0	205,118,153	-8.2	354,391,943	72.8		
Closed End Adjustable Rate	1,750,620	13,683,378	681.6	8,183,053	-40.2	25,260,323	208.7	55,086,073	118.1		
Open End Adjustable Rate (HELOC)	572,568,702	611,705,187	6.8	666,161,757	8.9	715,148,617	7.4	656,614,091	-8.2		
Open End Fixed Rate	18,773,982	19,132,690	1.9	14,707,529	-23.1	12,068,306	-17.9	11,724,241	-2.9		
TOTAL OTHER REAL ESTATE OUTSTANDING	832,903,433	882,220,489	5.9	912,390,903	3.4	957,595,399	5.0	1,077,816,348	12.6		
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,022,167,615	3,182,489,668	5.3	3,282,736,578	3.1	3,406,866,801	3.8	3,665,500,835	7.6		
RE LOAN SUMMARY (FIX, ADJ):											
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,567,664,919	1,623,199,363	3.5	1,706,146,562	5.1	1,772,193,056	3.9	1,771,598,576	0.0		
Other RE Fixed Rate	258,584,111	256,831,924	-0.7	238,046,093	-7.3	217,186,459	-8.8	366,116,184	68.6		
Total Fixed Rate RE Outstanding	1,826,249,030	1,880,031,287	2.9	1,944,192,655	3.4	1,989,379,515	2.3	2,137,714,760	7.5		
%(Total Fixed Rate RE/Total Assets)	16.43	16.33	-0.6	15.94	-2.4	15.50	-2.8	15.87	2.4		
%(Total Fixed Rate RE/Total Loans)	26.92	25.55	-5.1	25.12	-1.7	23.99	-4.5	23.61	-1.6		
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	621,599,263	677,069,816	8.9	664,199,113	-1.9	677,078,346	1.9	816,085,911	20.5		
Other RE Adj Rate	574,319,322	625,388,565	8.9	674,344,810	7.8	740,408,940	9.8	711,700,164	-3.9		
Total Adj Rate RE Outstanding	1,195,918,585	1,302,458,381	8.9	1,338,543,923	2.8	1,417,487,286	5.9	1,527,786,075	7.8		
MISCELLANEOUS RE INFORMATION:											
Outstanding Interest Only & Payment Option First Mtg Loans	20,066,300	15,029,786	-25.1	24,301,452	61.7	18,836,364	-22.5	22,909,125	21.6		
Outstanding Interest Only & Payment Option Other RE /LOCs Loans	12,378,607	15,606,470	26.1	18,894,406	21.1	38,701,224	104.8	64,980,276	67.9		
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans	32,444,907	30,636,256	-5.6	43,195,858	41.0	57,537,588	33.2	87,889,401	52.8		
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.29	0.27	-8.8	0.35	33.1	0.45	26.6	0.65	45.6		
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	2.78	2.50	-10.3	3.35	34.3	4.20	25.2	6.17	46.7		
Outstanding Residential Construction (Excluding Commercial Purpose Loans) ¹	2,565,243	2,619,570	2.1	2,924,382	11.6	2,944,159	0.7	3,569,841	21.3		
Allowance for Loan Losses on all RE Loans	16,023,086	13,477,147	-15.9	10,165,491	-24.6	7,258,243	-28.6	5,290,166	-27.1		
* REAL ESTATE LOANS - AMOUNT GRANTED:											
* First Mortgages											
* Fixed Rate > 15 years	617,768,008	385,091,197	-37.7	734,076,530	90.6	845,639,389	15.2	768,271,441	-9.1		
* Fixed Rate 15 years or less	417,823,023	201,212,194	-51.8	261,636,459	30.0	296,488,041	13.3	210,231,991	-29.1		
* Other Fixed Rate	10,227,890	5,633,014	-44.9	10,104,532	79.4	4,149,878	-58.9	7,375,384	77.7		
* Total Fixed Rate First Mortgages	1,045,818,921	591,936,405	-43.4	1,005,817,521	69.9	1,146,277,308	14.0	985,878,816	-14.0		
* Balloon/Hybrid > 5 years	31,966,874	104,964,154	228.4	98,653,850	-6.0	63,588,612	-35.5	106,378,815	67.3		
* Balloon/Hybrid 5 years or less	106,920,938	125,298,925	17.2	104,964,326	-16.2	88,137,477	-16.0	92,046,470	4.4		
* Total Balloon/Hybrid First Mortgages	138,887,812	230,263,079	65.8	203,618,176	-11.6	151,726,089	-25.5	198,425,285	30.8		
* Adjustable Rate First Mtgs 1 year or less	11,952,644	21,141,522	76.9	18,619,299	-11.9	19,166,101	2.9	11,571,974	-39.6		
* Adjustable Rate First Mtgs >1 year	15,775,302	19,712,371	25.0	25,332,189	28.5	29,271,650	15.6	29,245,595	-0.1		
* Total Adjustable First Mortgages	27,727,946	40,853,893	47.3	43,951,488	7.6	48,437,751	10.2	40,817,569	-15.7		
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,212,434,679	863,053,377	-28.8	1,253,387,185	45.2	1,346,441,148	7.4	1,225,121,670	-9.0		
¹ Amounts are year-to-date while the related %change ratios are annualized.											
# Means the number is too large to display in the cell											

¹ 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.

Real Estate Loan Information 2									
Return to cover									
03/14/2018									
CU Name: N/A	For Charter : N/A								
Peer Group: N/A	Count of CU : 103								
	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	63,132,680	61,081,674	-3.2	71,914,031	17.7	38,196,102	-46.9	57,627,062	50.9
* Closed End Adjustable Rate	219,532	3,468,718	1,480.1	5,234,682	50.9	3,967,305	-24.2	23,030,788	480.5
* Open End Adjustable Rate (HELOC)	160,502,847	184,445,136	14.9	181,857,849	-1.4	239,187,719	31.5	292,822,874	22.4
* Open End Fixed Rate and Other	1,863,168	2,401,025	28.9	1,967,325	-18.1	3,759,872	91.1	3,492,157	-7.1
* TOTAL OTHER REAL ESTATE GRANTED	225,718,227	251,396,553	11.4	260,973,887	3.8	285,110,998	9.2	376,972,881	32.2
* TOTAL RE (FIRST AND OTHER) GRANTED	1,438,152,906	1,114,449,930	-22.5	1,514,361,072	35.9	1,631,552,146	7.7	1,602,094,551	-1.8
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	33.15	23.05	-30.5	31.01	34.5	30.12	-2.9	26.26	-12.8
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	835,682,212	509,615,622	-39.0	819,742,782	60.9	1,032,981,830	26.0	780,774,917	-24.4
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	68.93	59.05	-14.3	65.40	10.8	76.72	17.3	63.73	-16.9
AMT of Mortgage Servicing Rights	25,185,309	14,603,607	-42.0	16,178,116	10.8	18,185,416	12.4	18,464,904	1.5
Outstanding RE Loans Sold But Serviced	2,682,648,060	2,820,023,394	5.1	2,902,338,423	2.9	3,490,595,520	20.3	3,719,133,801	6.5
%(Mortgage Servicing Rights / Net Worth)	2.16	1.19	-44.9	1.26	5.5	1.33	5.7	1.30	-2.5
MISC. RE LOAN INFORMATION									
S-Term (<=5 Yrs) R.E. Loan (Exc. MBL)	1,146,548,933	1,260,117,270	9.9	1,263,412,349	0.3	1,335,394,097	5.7	1,437,350,694	7.6
R.E. Lns also Commercial Lns ¹	272,020,828	293,752,826	8.0	311,672,787	6.1	331,675,908	6.4	303,818,760	-8.4
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Reverse Mortgages	0	0	N/A	0	N/A	0	N/A	0	N/A
RE LOAN TDRS OUTSTANDING									
TDR First Mortgage RE Loans	48,954,390	49,226,763	0.6	42,030,186	-14.6	39,597,288	-5.8	32,929,640	-16.8
TDR Other RE Loans	3,820,262	5,300,850	38.8	6,163,247	16.3	4,959,349	-19.5	4,601,826	-7.2
Total TDR First and Other RE Loans	52,774,652	54,527,613	3.3	48,193,433	-11.6	44,556,637	-7.5	37,531,466	-15.8
TDR RE Loans Also Reported as Commercial Loans¹	3,714,439	5,890,554	58.6	4,843,314	-17.8	3,891,880	-19.6	1,747,245	-55.1
REAL ESTATE LOAN DELINQUENCY									
R.E. LOANS DELINQUENT >= 60 Days¹									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	20,778,525	17,714,354	-14.7	12,922,406	-27.1	11,888,991	-8.0	10,251,776	-13.8
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	5,603,152	7,467,450	33.3	6,273,910	-16.0	5,909,700	-5.8	4,447,062	-24.7
Other R.E. Fixed Rate	4,885,290	2,194,685	-55.1	1,242,366	-43.4	703,403	-43.4	3,461,834	392.2
Other R.E. Adj. Rate	1,936,656	1,982,126	2.3	2,158,332	8.9	2,110,055	-2.2	1,535,635	-27.2
TOTAL DEL R.E. DELINQUENT >= 60 Days	33,203,623	29,358,615	-11.6	22,597,014	-23.0	20,612,149	-8.8	19,696,307	-4.4
DELINQUENT 30 to 59 Days									
First Mortgage	45,992,736	40,436,090	-12.1	36,134,704	-10.6	34,018,806	-5.9	36,379,341	6.9
Other	8,385,694	6,254,520	-25.4	5,804,649	-7.2	5,963,374	2.7	7,186,854	20.5
TOTAL DEL RE 30 to 59 Days	54,378,430	46,690,610	-14.1	41,939,353	-10.2	39,982,180	-4.7	43,566,195	9.0
TOTAL DEL R.E. LOANS >= 30 Days	87,582,053	76,049,225	-13.2	64,536,367	-15.1	60,594,329	-6.1	63,262,502	4.4
RE LOAN DELINQUENCY RATIOS									
% R.E. LOANS DQ >= 30 Days	2.90	2.39	-17.5	1.97	-17.7	1.78	-9.5	1.73	-3.0
% R.E. LOANS DQ >= 60 Days	1.10	0.92	-16.0	0.69	-25.4	0.61	-12.1	0.54	-11.2
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days									
TDR First Mortgage RE Loans Delinquent >= 60 Days	9,258,701	5,800,131	-37.4	4,526,536	-22.0	4,760,275	5.2	4,099,668	-13.9
TDR Other RE Loans Delinquent >= 60 Days	649,866	353,987	-45.5	548,707	55.0	401,489	-26.8	567,301	41.3
Total TDR First and Other RE Loans Delinquent >= 60 Days	9,908,567	6,154,118	-37.9	5,075,243	-17.5	5,161,764	1.7	4,666,969	-9.6
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE	18.78	11.29	-39.9	10.53	-6.7	11.58	10.0	12.43	7.3
TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days¹²	304,729	412,501	35.4	274,905	-33.4	462,890	68.4	256,847	-44.5
% TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans ¹²	0.00	0.00	N/A	0.00	N/A	0.00	N/A	14.70	N/A
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	15,297,421	3,686,478	-75.9	1,764,788	-52.1	1,572,935	-10.9	801,280	-49.1
* Total 1st Mortgage Lns Recovered	1,130,376	724,479	-35.9	292,785	-59.6	563,170	92.3	1,087,568	-71.1
* NET 1st MORTGAGE LN C/Os	14,167,045	2,961,999	-79.1	1,472,003	-50.3	1,009,828	-31.4	638,500	-36.8
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.67	0.13	-80.3	0.06	-52.2	0.04	-33.5	0.03	-39.5
* Total Other RE Lns Charged Off	4,843,848	3,894,850	-19.6	1,809,433	-53.5	1,412,473	-21.9	1,270,580	-10.0
* Total Other RE Lns Recovered	677,853	1,370,266	102.1	509,017	-62.9	415,150	-18.4	1,087,568	162.0
* NET OTHER RE LN C/Os	4,165,995	2,524,584	-39.4	1,300,416	-48.5	997,323	-23.3	183,012	-81.6
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.50	0.29	-41.7	0.14	-50.8	0.11	-26.4	0.02	-83.1
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
# Means the number is too large to display in the cell									
* 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.									
* 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.									

Commercial Loan Information									
Return to cover									
03/14/2018	For Charter : N/A								
CU Name: N/A	Count of CU : 103								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg
COMMERCIAL LOANS									
Commercial Loans to Members ^{1,3}	279,716,968	312,112,028	11.6	328,789,402	5.3	366,443,361	11.5	306,661,554	-16.3
Purchased Commercial Loans or Participations to Nonmembers ^{1,3}	34,497,337	29,844,043	-13.5	27,090,902	-9.2	35,096,410	29.6	34,810,350	-0.8
Total Commercial Loans ^{1,3}	314,214,305	341,956,071	8.8	355,880,304	4.1	401,539,771	12.8	341,471,904	-15.0
Unfunded Commitments ^{1,3}	6,677,267	12,254,104	83.5	14,838,328	21.1	18,718,057	26.1	15,399,930	-17.7
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS ¹	307,537,038	329,701,967	7.2	341,041,976	3.4	382,821,714	12.3	341,471,904	-10.8
% (Total Commercial Loans / Total Assets)	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
NUMBER OF COMMERCIAL LOANS OUTSTANDING: ¹									
Number of Outstanding Commercial Loans to Members	1,742	1,870	7.3	2,092	11.9	2,325	11.1	1,199	-48.4
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	159	159	0.0	135	-15.1	135	0.0	125	-7.4
Total Number of Commercial Loans Outstanding	1,901	2,029	6.7	2,227	9.8	2,460	10.5	1,324	-46.2
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-									
Construction and Development	7,714,215	6,216,610	-19.4	2,855,488	-54.1	13,684,819	379.2	12,669,095	-7.4
Farmland	1,571,929	1,358,024	-13.6	1,270,958	-6.4	947,887	-25.4	3,699,434	290.3
Non-Farm Residential Property	104,953,139	113,578,531	8.2	125,279,942	10.3	132,272,305	5.6	N/A	
Multifamily	N/A	N/A	N/A	N/A	N/A	N/A	N/A	36,080,883	
Owner Occupied, Non-Farm, Non-Residential Property	78,599,018	80,667,492	2.6	77,327,560	-4.1	91,676,422	18.6	141,102,188	53.9
Non-Owner Occupied, Non-Farm, Non-Residential Property	84,682,429	103,435,158	22.1	113,997,183	10.2	124,957,636	9.6	110,267,159	-11.8
Total Real Estate Secured Commercial Loans	277,520,730	305,255,815	10.0	320,731,131	5.1	363,539,069	13.3	303,818,759	-16.4
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS) ¹									
Loans to finance agricultural production and other loans to farmers	364,627	499,186	36.9	628,897	26.0	764,214	21.5	655,866	-14.2
Commercial and Industrial Loans	34,144,104	33,977,269	-0.5	31,668,269	-6.8	34,193,124	8.0	34,877,580	2.0
Unsecured Commercial Loans	848,316	855,551	0.9	1,122,205	31.2	922,317	-17.8	1,371,089	48.7
Unsecured Revolving Lines of Credit (Commercial Purpose)	1,336,528	1,368,250	2.4	1,729,802	26.4	2,121,047	22.6	748,610	-64.7
Total Non-Real Estate Secured Commercial Loans	36,693,575	36,700,256	0.0	35,149,173	-4.2	38,000,702	8.1	37,653,145	-0.9
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE ¹									
Number - Construction and Development	26	21	-19.2	11	-47.6	26	136.4	20	-23.1
Number - Farmland	8	6	-25.0	6	0.0	6	0.0	14	133.3
Number - Non-Farm Residential Property	816	925	13.4	982	6.2	1,119	14.0	N/A	
Multifamily	N/A	N/A	N/A	N/A	N/A	N/A	N/A	128	
Number - Owner Occupied, Non-Farm, Non-Residential Property	252	214	-15.1	212	-0.9	234	10.4	312	33.3
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	232	271	16.8	295	8.9	307	4.1	292	-4.9
Total Number of Real Estate Secured Commercial Loans	1,334	1,437	7.7	1,506	4.8	1,692	12.4	766	-54.7
Number - Loans to finance agricultural production and other loans to farmers	16	26	62.5	23	11.5	21	-8.7	17	-19.0
Number - Commercial and Industrial Loans	287	291	1.4	381	30.9	463	21.5	439	-5.2
Number - Unsecured Commercial Loans	27	33	22.2	39	18.2	35	-10.3	43	22.9
Number - Unsecured Revolving Lines of Credit (Commercial Purpose)	237	242	2.1	278	14.9	249	-10.4	59	-76.3
Total Number of Non-Real Estate Secured Commercial Loans	567	592	4.4	721	21.8	768	6.5	558	-27.3
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: ¹									
* Member Commercial Loans Granted YTD	100,901,912	85,340,460	-15.4	80,852,852	-5.3	91,637,561	13.3	77,961,677	-14.9
* Purchased or Participation Interests to Nonmembers	9,931,858	6,432,500	-35.2	3,932,072	-38.9	6,180,946	57.2	6,599,551	6.8
DELINQUENCY - COMMERCIAL LOANS ²									
30 to 59 Days Delinquent	7,795,184	4,790,476	-38.5	1,825,603	-61.9	4,213,129	130.8	3,200,996	-24.0
60 to 179 Days Delinquent	3,288,401	1,567,977	-52.3	692,023	-55.9	773,843	11.8	2,235,344	188.9
180 to 359 Days Delinquent	2,847,290	3,496,526	22.8	984,826	-71.8	63,957	-93.5	16,918	-73.5
>= 360 Days Delinquent	1,598,806	649,141	-59.4	464,561	-28.4	856,995	84.5	312,344	-63.6
Total Del Loans - All Types (>= 60 Days)	7,734,497	5,713,644	-26.1	2,141,410	-62.5	1,694,795	-20.9	2,564,606	51.3
COMMERCIAL LOAN DELINQUENCY RATIOS ¹									
% Comm Lns >= 30 Days Delinquent	5.05	3.19	-36.9	1.16	-63.5	1.54	32.7	#NAME?	#####
% Comm Lns >= 60 Days Delinquent (Reportable delinquency)	2.51	1.73	-31.1	0.63	-63.8	0.44	-29.5	#NAME?	#####
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: ¹									
*Total Comm Lns Charge Offs	16,544,315	1,429,569	-91.4	1,007,518	-29.5	540,702	-46.3	1,350,000	149.7
*Total Comm Lns Recoveries	463,685	1,736,438	274.5	958,554	44.8	136,045	-85.8	39,396	-71.0
AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in Comm Lns above) ¹									
% Commercial Agricultural Related >= 60 Days Delinquent (Reportable delinquency)	0.00	0.00	N/A	0.00	N/A	0.00	N/A	#NAME?	#####
MISCELLANEOUS LOAN INFORMATION: ¹									
Real Estate Loans also Reported as Commercial Loans ¹	272,020,828	293,752,826	8.0	311,672,787	6.1	331,675,908	6.4	303,818,760	-8.4
Agricultural Related Commercial Loans	1,936,556	1,857,210	-4.1	1,899,855	2.3	1,712,101	-9.9	4,355,300	154.4
Number of Outstanding Agricultural Related Loans	24	32	33.3	29	-9.4	27	-6.9	31	14.8
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3,867,400	
*Commercial Loans and Participations Sold -no servicing rights- YTD	1,449,204	1,579,414	9.0	868,277	-45.0	140,000	-83.9	0	-100.0
SBA Loans Outstanding	5,521,111	4,041,635	-26.8	3,969,871	-1.8	3,804,539	-4.2	3,929,808	3.3
Number of SBA Loans Outstanding	40	19	-52.5	19	0.0	20	5.3	24	20.0
Total Member Business Loans - (NMBLB)	279,716,968	312,112,028	11.6	328,789,402	5.3	366,443,361	11.5	370,239,412	1.0
¹ Amounts are year-to-date and the related % change ratios are annualized.									
² 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.									
³ 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.									
⁴ Prior to September 2017, Member business loans were reported including unfunded commitments.									
									13. MBLs

Investments, Cash, & Cash Equivalents									
Return to cover									
03/14/2018			For Charter :	N/A					
CU Name: N/A			Count of CU :	103					
Peer Group: N/A			Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
			Count of CU in Peer Group :	N/A					
			Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg
								Dec-2017	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
ASC 320 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	13,801,346	10,970,898	-20.5	18,799,263	71.4	15,827,818	-15.8	22,110,901	39.7
Held to Maturity 1-3 yrs	30,692,069	40,225,938	31.1	56,470,609	40.4	71,355,764	26.4	49,184,492	-31.1
Held to Maturity 3-5 yrs	80,740,723	54,274,442	-32.8	25,070,650	-53.8	22,469,921	-10.4	29,610,711	31.8
Held to Maturity 5-10 yrs	34,119,423	24,985,023	-26.8	14,787,512	-40.8	8,968,307	-39.4	8,288,917	-7.6
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	6,221,079	4,232,803	-32.0	0	-100.0	0	N/A	0	N/A
TOTAL HELD TO MATURITY	165,574,640	134,689,104	-18.7	115,128,034	-14.5	118,621,810	3.0	109,195,021	-7.9
Available for Sale < 1 yr	235,226,369	129,604,506	-44.9	195,458,945	50.8	261,845,175	34.0	257,113,685	-1.8
Available for Sale 1-3 yrs	424,270,652	720,904,062	69.9	685,699,284	-4.9	601,525,640	-12.3	605,087,015	0.6
Available for Sale 3-5 yrs	932,571,020	747,526,186	-19.8	770,726,758	3.1	919,306,479	19.3	875,587,477	-4.8
Available for Sale 5-10 yrs	249,275,867	168,248,909	-32.5	115,815,282	-31.2	143,662,262	24.0	106,340,830	-26.0
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	18,253,171	24,316,793	33.2	18,027,410	-25.9	5,602,792	-68.9	1,191,876	-78.7
TOTAL AVAILABLE FOR SALE	1,859,597,079	1,790,600,456	-3.7	1,785,727,679	-0.3	1,931,942,348	8.2	1,845,320,883	-4.5
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	20,675,914	21,159,784	2.3	20,002,670	-5.5	20,371,499	1.8	18,421,102	-9.6
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	20,675,914	21,159,784	2.3	20,002,670	-5.5	20,371,499	1.8	18,421,102	-9.6
Other Investments < 1 yr	968,276,214	877,675,989	-9.4	1,251,214,869	42.6	1,159,458,097	-7.3	1,061,388,136	-8.5
Other Investments 1-3 yrs	379,870,932	399,635,329	5.2	331,907,106	-16.9	292,691,815	-11.8	306,091,831	4.6
Other Investments 3-5 yrs	149,672,803	115,148,631	-23.1	99,762,513	-13.4	96,153,920	-3.6	84,686,534	-11.9
Other Investments 5-10 yrs	44,867,889	47,007,169	4.8	38,456,725	-18.2	10,138,433	-73.6	9,435,955	-6.9
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	1,844,828	1,420,147	-23.0	1,647,617	16.0	486,724	-70.5	1,701,262	249.5
TOTAL Other Investments	1,544,532,666	1,440,887,265	-6.7	1,722,988,830	19.6	1,558,928,989	-9.5	1,463,303,718	-6.1
MATURITIES :									
Total Investments < 1 yr	1,217,303,929	1,018,251,393	-16.4	1,465,473,077	43.9	1,437,131,090	-1.9	1,340,612,722	-6.7
Total Investments 1-3 yrs	834,833,653	1,160,765,329	39.0	1,074,076,999	-7.5	965,573,219	-10.1	960,363,338	-0.5
Total Investments 3-5 yrs	1,162,984,546	916,949,259	-21.2	895,559,921	-2.3	1,037,930,320	15.9	989,884,722	-4.6
Total Investments 5-10 yrs	348,939,093	261,400,885	-25.1	189,062,189	-27.7	183,140,501	-3.1	142,486,804	-22.2
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	26,319,078	29,969,743	13.9	19,675,027	-34.4	6,089,516	-69.0	2,893,138	-52.5
Total	3,590,380,299	3,387,336,609	-5.7	3,643,847,213	7.6	3,629,864,646	-0.4	3,436,240,724	-5.3
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	Other Investment Information								
Return to cover									
03/14/2018									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	29,312,585	26,131,997	-10.9	17,258,983	-34.0	10,742,475	-37.8	2,569,535	-76.1
Total FDIC-Issued Guaranteed Notes	0	0	N/A	0	N/A	0	N/A	0	N/A
All Other US Government Obligations	102,225,315	59,608,241	-41.7	60,944,858	2.2	94,364,175	54.8	127,888,188	35.5
TOTAL U.S. GOVERNMENT OBLIGATIONS	131,537,900	85,740,238	-34.8	78,203,841	-8.8	105,106,650	34.4	130,457,723	24.1
Agency/GSE Debt Instruments (not backed by mortgages)	903,593,825	871,146,157	-3.6	729,081,154	-16.3	717,788,374	-1.5	600,224,562	-16.4
Agency/GSE Mortgage-Backed Securities	936,059,535	932,657,307	-0.4	1,028,966,096	10.3	1,180,963,746	14.8	1,159,135,770	-1.8
TOTAL FEDERAL AGENCY SECURITIES	1,839,653,360	1,803,803,464	-1.9	1,758,047,250	-2.5	1,898,752,120	8.0	1,759,360,332	-7.3
Securities Issued by States and Political Subdivision in the U.S.	12,965,820	9,193,306	-29.1	9,342,933	1.6	4,857,942	-48.0	2,673,051	-45.0
Privately Issued Mortgage-Related Securities	0	98	N/A	32	-67.3	0	-100.0	0	N/A
Privately Issued Securities (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Privately Issued Mortgage-Backed Securities (FISCU's Only)	2,719,448	1,300,361	-52.2	940,680	-27.7	695,874	-26.0	425,901	-38.8
TOTAL OTHER MORTGAGE-BACKED SECURITIES	2,719,448	1,300,459	-52.2	940,712	-27.7	695,874	-26.0	425,901	-38.8
Mutual Funds	29,544,874	28,381,953	-3.9	27,137,987	-4.4	220,171	-99.2	5,133,614	2,231.6
Common Trusts	3,566,097	3,528,592	-1.1	3,524,702	-0.1	3,510,271	-0.4	3,524,192	0.4
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	33,110,971	31,910,545	-3.6	30,662,689	-3.9	3,730,442	-87.8	8,657,806	132.1
Bank Issued FDIC-Guaranteed Bonds	0	0	N/A	0	N/A	0	N/A	0	N/A
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	350,264,470	329,226,367	-6.0	405,298,265	23.1	456,348,742	12.6	457,469,685	0.2
Commercial Mortgage Backed Securities	55,197,780	46,172,707	-16.4	68,696,412	48.8	182,461,623	165.6	231,697,664	27.0
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	3,591,674,369	3,390,724,445	-5.6	3,647,364,271	7.6	3,630,295,808	-0.5	3,434,681,459	-5.4
Investment Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A	10,085,300	N/A	12,820,488	27.1	0	-100.0
Cash on Deposit in Corporate Credit Unions	118,296,338	102,511,818	-13.3	152,751,399	49.0	138,861,044	-9.1	125,489,936	-9.6
Cash on Deposit in Other Financial Institutions	500,859,070	455,851,976	-9.0	744,359,460	63.3	625,332,102	-16.0	604,079,731	-3.4
CUSO INFORMATION									
Value of Investments in CUSO	40,662,601	42,536,947	4.6	44,019,976	3.5	49,550,647	12.6	46,887,762	-5.4
CUSO loans	406,243	8,970,301	2,108.1	489,422	-94.5	581,277	18.8	300,000	-48.4
Aggregate cash outlays in CUSO	22,183,418	23,694,789	6.8	23,809,389	0.5	23,730,960	-0.3	22,695,773	-4.4
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	0	2,330,265	N/A	2,430,200	4.3	0	-100.0	0	N/A
Outstanding Balance of Brokered CDs and Share Certificates Purchased	167,319,924	163,791,429	-2.1	185,526,154	13.3	181,543,795	-2.1	165,521,065	-8.8
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	18	20	11.1	21	5.0	22	4.8	23	4.5
Approved Mortgage Seller	15	18	20.0	19	5.6	18	-5.3	20	11.1
Borrowing Repurchase Agreements	0	0	N/A	1	N/A	1	0.0	0	-100.0
Brokered Deposits (all deposits acquired through 3rd party)	2	3	50.0	4	33.3	3	-25.0	2	-33.3
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	1	N/A	2	100.0	2	0.0	2	0.0
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)	30	30	0.0	35	16.7	33	-5.7	32	-3.0
Charitable Donation Accounts	N/A	0		0	N/A	0	N/A	0	N/A
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS									
Securities	N/A	27,533,268		24,477,304	-11.1	21,751,020	-11.1	18,965,463	-12.8
Other Investments	N/A	5,364,888		3,818,207	-28.8	6,655,608	74.3	24,340,965	265.7
Other Assets	N/A	78,631,485		108,514,410	38.0	126,865,370	16.9	116,433,115	-8.2
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	N/A	111,529,641		136,809,921	22.7	155,271,998	13.5	159,739,543	2.9
1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
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15.OtherInvInfo									

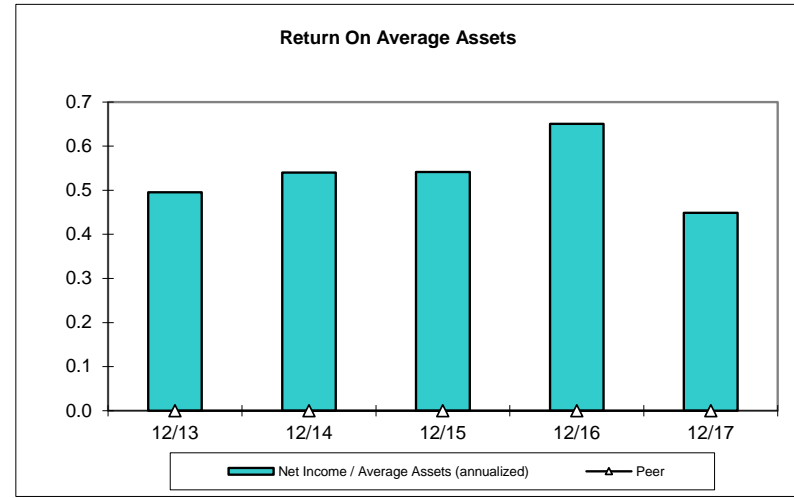
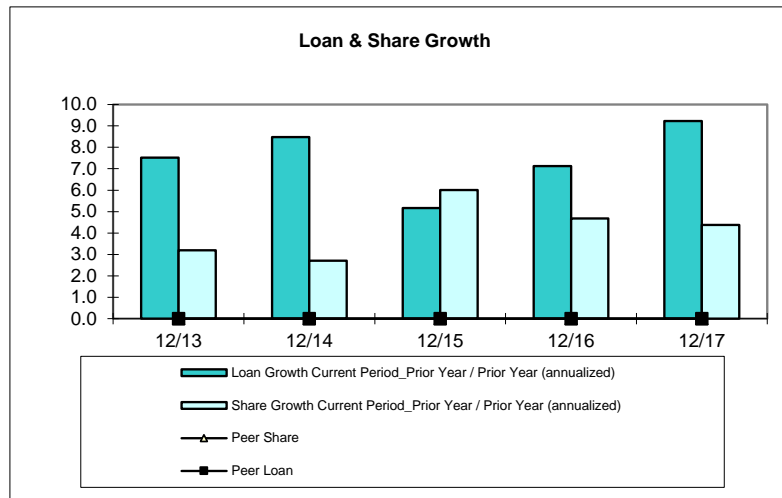
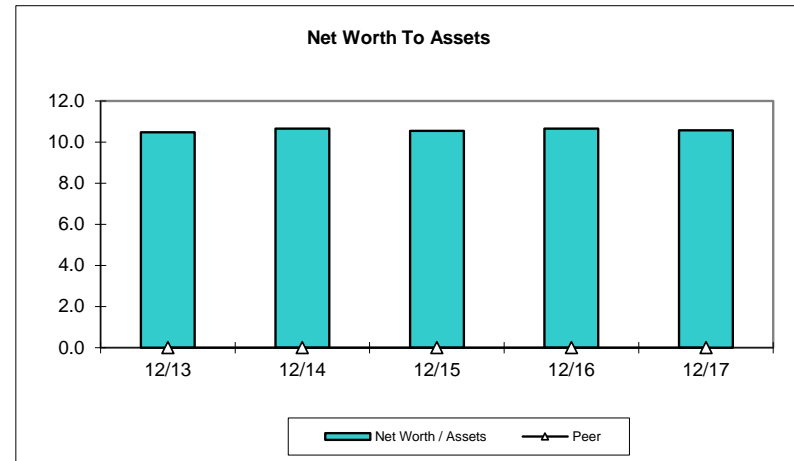
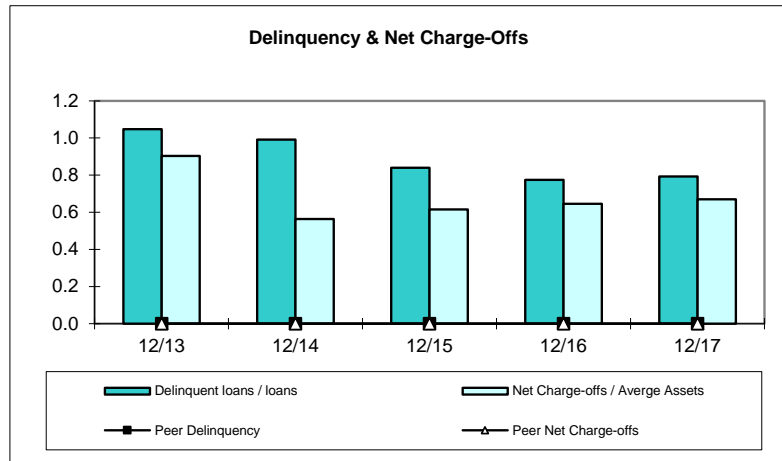
Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover									
03/14/2018	For Charter : N/A								
CU Name: N/A	Count of CU : 103								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	753,956	779,429	3.4	788,500	1.2	1,393,985	76.8	3,400,600	143.9
Accounts Held by Nonmember Government Depositors	1,589,289	1,832,149	15.3	1,955,200	6.7	1,729,535	-11.5	8,222,612	375.4
Employee Benefit Member Shares	18,132,072	20,280,028	11.8	21,006,162	3.6	22,191,319	5.6	22,081,557	-0.5
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	14,903,210	18,983,575	27.4	22,568,930	18.9	26,265,171	16.4	29,762,725	13.3
Dollar Amount of Share Certificates >= \$100,000	461,097,245	443,852,027	-3.7	450,700,395	1.5	480,272,569	6.6	544,109,675	13.3
Dollar Amount of IRA/Keogh >= \$100,000	325,083,662	314,817,700	-3.2	309,151,688	-1.8	293,622,367	-5.0	276,532,323	-5.8
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	3,891,828	0	-100.0	0	N/A	0	N/A	0	N/A
Commercial Share Accounts	141,965,011	165,889,680	16.9	203,968,221	23.0	210,176,031	3.0	308,237,597	46.7
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	7,582,679	13,148,967	73.4	6,183,580	-53.0	6,263,090	1.3	9,538,482	52.3
SAVING MATURITIES									
< 1 year	8,463,342,565	8,770,279,400	3.6	9,436,412,014	7.6	9,969,904,623	5.7	10,327,540,539	3.6
1 to 3 years	722,705,655	747,318,036	3.4	724,081,317	-3.1	671,100,197	-7.3	767,627,235	14.4
> 3 years	468,898,102	398,461,118	-15.0	350,756,600	-12.0	362,583,095	3.4	389,395,697	7.4
Total Shares & Deposits	9,654,946,322	9,916,058,554	2.7	10,511,249,931	6.0	11,003,587,915	4.7	11,484,563,471	4.4
INSURANCE COVERAGE OTHER THAN NCUSIF									
Share/Deposit Insurance Other than NCUSIF	8	8	0.0	8	0.0	7	-12.5	7	0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	37,545,760	37,607,258	0.2	37,599,593	0.0	33,651,660	-10.5	32,548,467	-3.3
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	6,677,267	12,254,104	83.5	14,838,328	21.1	18,718,057	26.1	15,399,930	-17.7
Miscellaneous Commercial Loan Unfunded Commitments (Included in Categories Above)									
Agricultural Related Commercial Loans	38,607	481,860	1,148.1	29,760	-93.8	97,892	228.9	169,646	73.3
Construction & Land Development	366,440	781,790	113.3	621,560	-20.5	3,023,698	386.5	1,178,160	-61.0
Outstanding Letters of Credit	0	56,000	N/A	341,976	510.7	92,000	-73.1	181,000	96.7
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL)									
Revolving O/E Lines 1-4 Family	402,769,345	394,744,353	-2.0	420,889,088	6.6	463,245,563	10.1	519,264,650	12.1
Credit Card Line	910,503,391	992,241,726	9.0	936,065,206	-5.7	1,021,715,455	9.2	1,016,304,063	-0.5
Unsecured Share Draft Lines of Credit	115,730,925	115,532,892	-0.2	114,714,998	-0.7	115,169,956	0.4	118,574,917	3.0
Overdraft Protection Programs	239,639,235	237,648,280	-0.8	252,476,221	6.2	265,179,159	5.0	284,056,367	7.1
Residential Construction Loans-Excluding Commercial Purpose	704,757	1,260,038	78.8	1,028,671	-18.4	2,021,104	96.5	2,301,618	13.9
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Unused Commitments	49,224,648	57,698,155	17.2	62,228,479	7.9	25,771,454	-58.6	27,516,137	6.8
Total Unfunded Commitments for Non-Commercial Loans	1,718,572,301	1,799,125,444	4.7	1,787,402,663	-0.7	1,893,102,691	5.9	1,968,017,752	4.0
Total Unused Commitments	1,725,249,568	1,811,379,548	5.0	1,802,240,991	-0.5	1,911,820,748	6.1	1,983,417,682	3.7
%(Unused Commitments / Cash & ST Investments)	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
Unfunded Commitments Committed by Credit Union	1,724,277,461	1,810,216,023	5.0	1,802,240,991	-0.4	1,911,748,778	6.1	1,982,878,971	3.7
Unfunded Commitments Through Third Party	972,107	1,163,525	19.7	0	-100.0	71,970	N/A	538,711	648.5
Loans Transferred with Recourse ¹	165,207,539	239,615,341	45.0	254,195,432	6.1	297,567,906	17.1	376,837,079	26.6
Pending Bond Claims	261,965	426,299	62.7	607,516	42.5	1,237,869	103.8	1,150,733	-7.0
Other Contingent Liabilities	720,071	884,846	22.9	1,134,868	28.3	21,693,808	1,811.6	22,140,378	2.1
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	26	27	3.8	27	0.0	26	-3.7	27	3.8
LINE OF CREDIT (Borrowing)									
Total Credit Lines	1,536,947,893	1,714,643,994	11.6	1,939,240,105	13.1	2,082,125,996	7.4	1,861,782,632	-10.6
Total Committed Credit Lines	387,263,166	365,899,287	-5.5	377,231,079	3.1	441,213,776	17.0	58,894,849	-86.7
Total Credit Lines at Corporate Credit Unions	279,837,503	273,977,387	-2.1	274,538,800	0.2	294,195,000	7.2	299,775,652	1.9
Draws Against Lines of Credit	3,117,651	22,937,417	635.7	9,280,788	-59.5	17,242,176	85.8	176,089,643	921.3
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	2,226,350	8,179,546	267.4	0	-100.0	1,631,289	N/A	2,881,125	76.6
Term Borrowings Outstanding from Corporate Cus	0	0	N/A	0	N/A	0	N/A	0	N/A
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	909,178,493	1,211,001,596	33.2	1,231,550,343	1.7	1,624,201,306	31.9	1,751,877,050	7.9
Amount of Borrowings Subject to Early Repayment at Lenders Option	13,000,000	10,000,000	-23.1	10,000,000	0.0	0	-100.0	0	N/A
Uninsured Secondary Capital ²	0	0	N/A	0	N/A	0	N/A	0	N/A
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¹ Included MBL construction and land development prior to 03/31/09.									
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									
	16.SuppShareOBS&Borr								

Miscellaneous Information, Programs, Services									
Return to cover									
03/14/2018	For Charter : N/A								
CU Name: N/A	Count of CU : 103								
Peer Group: N/A	Asset Range : N/A								
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
Count of CU in Peer Group : N/A									
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg
MEMBERSHIP:									
Num Current Members	1,320,195	1,353,587	2.5	1,389,705	2.7	1,415,570	1.9	1,454,389	2.7
Num Potential Members	30,861,655	34,288,419	11.1	33,715,033	-1.7	37,212,607	10.4	33,190,253	-10.8
% Current Members to Potential Members	4.28	3.95	-7.7	4.12	4.4	3.80	-7.7	4.38	15.2
* % Membership Growth	2.49	2.53	1.7	2.67	5.5	1.86	-30.2	2.74	47.3
Total Num Savings Accts	2,460,159	2,527,354	2.7	2,621,112	3.7	2,657,678	1.4	2,739,099	3.1
EMPLOYEES:									
Num Full-Time Employees	3,369	3,482	3.4	3,612	3.7	3,708	2.7	3,779	1.9
Num Part-Time Employees	431	439	1.9	422	-3.9	385	-8.8	352	-8.6
BRANCHES:									
Num of CU Branches	316	315	-0.3	313	-0.6	310	-1.0	321	3.5
Num of CUs Reporting Shared Branches	31	30	-3.2	30	0.0	30	0.0	30	0.0
Plan to add new branches or expand existing facilities	13	11	-15.4	11	0.0	15	36.4	13	-13.3
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	3,446,856,227	3,298,350,353	-4.3	3,799,506,715	15.2	4,156,782,511	9.4	4,392,465,382	5.7
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date (FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs):									
Commercial Loans	29	33	13.8	32	-3.0	32	0.0	32	0.0
Credit Builder	23	24	4.3	28	16.7	27	-3.6	27	0.0
Debt Cancellation/Suspension	6	6	0.0	5	-16.7	5	0.0	4	-20.0
Direct Financing Leases	0	0	N/A	0	N/A	0	N/A	0	N/A
Indirect Commercial Loans	9	9	0.0	9	0.0	8	-11.1	8	0.0
Indirect Consumer Loans	35	35	0.0	34	-2.9	35	2.9	33	-5.7
Indirect Mortgage Loans	9	10	11.1	9	-10.0	9	0.0	8	-11.1
Interest Only or Payment Option 1st Mortgage Loans	11	10	-9.1	11	10.0	11	0.0	11	0.0
Micro Business Loans	11	11	0.0	13	18.2	12	-7.7	12	0.0
Micro Consumer Loans	13	14	7.7	14	0.0	12	-14.3	11	-8.3
Overdraft Lines of Credit	64	64	0.0	64	0.0	59	-7.8	57	-3.4
Overdraft Protection	58	58	0.0	57	-1.7	55	-3.5	52	-5.5
Participation Loans	41	45	9.8	43	-4.4	40	-7.0	39	-2.5
Pay Day Loans	15	15	0.0	15	0.0	15	0.0	16	6.7
Real Estate Loans	85	83	-2.4	80	-3.6	78	-2.5	74	-5.1
Refund Anticipation Loans	2	2	0.0	2	0.0	2	0.0	2	0.0
Risk Based Loans	81	83	2.5	82	-1.2	80	-2.4	76	-5.0
Share Secured Credit Cards	31	31	0.0	30	-3.2	31	3.3	29	-6.5
Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	88	86	-2.3	82	-4.7	79	-3.7	77	-2.5
Commercial Share Accounts	43	45	4.7	44	-2.2	42	-4.5	44	4.8
Check Cashing	62	63	1.6	60	-4.8	60	0.0	60	0.0
First Time Homebuyer Program	13	12	-7.7	13	8.3	14	7.7	14	0.0
Health Savings Accounts	11	12	9.1	12	0.0	12	0.0	12	0.0
Individual Development Accounts	2	2	0.0	2	0.0	2	0.0	2	0.0
In-School Branches	1	1	0.0	1	0.0	1	0.0	1	0.0
Insurance/Investment Sales	33	36	9.1	36	0.0	36	0.0	35	-2.8
International Remittances	17	20	17.6	19	-5.0	20	5.3	20	0.0
Low Cost Wire Transfers	84	83	-1.2	81	-2.4	77	-4.9	75	-2.6
**Number of International Remittances Originated YTD	1,975	3,825	93.7	3,922	2.5	3,988	1.7	4,162	4.4
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	4	5	25.0	7	40.0	10	42.9	13	30.0
Adjusted Retained Earnings Obtained through Business Combinations									
Fixed Assets - Capital & Operating Leases	305,438	2,378,003	678.6	6,119,825	157.4	15,567,369	154.4	17,042,824	9.5
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)									
	26,319,727	23,176,926	-11.9	27,327,327	17.9	28,683,342	5.0	33,195,608	15.7
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
** Amount is year-to-date and the related % change ratio is annualized.									
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Information Systems & Technology									
Return to cover	For Charter :		N/A						
03/14/2018	Count of CU :		103						
CU Name: N/A	Asset Range :		N/A						
Peer Group: N/A	Criteria :		Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally						
Count of CU in Peer Group : N/A									
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	0	-100.0
Vendor Supplied In-House System	63	61	-3.2	59	-3.3	56	-5.1	54	-3.6
Vendor On-Line Service Bureau	50	49	-2.0	47	-4.1	45	-4.3	44	-2.2
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
Other	4	5	25.0	5	0.0	5	0.0	5	0.0
Electronic Financial Services									
Home Banking Via Internet Website	89	89	0.0	85	-4.5	82	-3.5	81	-1.2
Audio Response/Phone Based	70	67	-4.3	63	-6.0	60	-4.8	56	-6.7
Automatic Teller Machine (ATM)	85	83	-2.4	79	-4.8	76	-3.8	74	-2.6
Kiosk	7	7	0.0	7	0.0	6	-14.3	5	-16.7
Mobile Banking	38	48	26.3	50	4.2	54	8.0	53	-1.9
Other	3	2	-33.3	2	0.0	2	0.0	4	100.0
Services Offered Electronically									
Member Application	39	41	5.1	40	-2.4	41	2.5	42	2.4
New Loan	48	48	0.0	49	2.1	48	-2.0	49	2.1
Account Balance Inquiry	91	90	-1.1	86	-4.4	82	-4.7	81	-1.2
Share Draft Orders	65	66	1.5	62	-6.1	62	0.0	62	0.0
New Share Account	24	26	8.3	25	-3.8	24	-4.0	25	4.2
Loan Payments	83	82	-1.2	80	-2.4	77	-3.8	75	-2.6
Account Aggregation	15	16	6.7	17	6.3	17	0.0	17	0.0
Internet Access Services	28	28	0.0	28	0.0	32	14.3	33	3.1
e-Statements	80	82	2.5	79	-3.7	77	-2.5	74	-3.9
External Account Transfers	26	28	7.7	30	7.1	29	-3.3	31	6.9
View Account History	91	90	-1.1	86	-4.4	82	-4.7	81	-1.2
Merchandise Purchase	5	6	20.0	6	0.0	6	0.0	6	0.0
Merchant Processing Services	6	6	0.0	6	0.0	6	0.0	6	0.0
Remote Deposit Capture	14	19	35.7	25	31.6	27	8.0	35	29.6
Share Account Transfers	89	88	-1.1	85	-3.4	82	-3.5	79	-3.7
Bill Payment	71	71	0.0	68	-4.2	67	-1.5	66	-1.5
Download Account History	77	77	0.0	73	-5.2	72	-1.4	72	0.0
Electronic Cash	5	5	0.0	4	-20.0	5	25.0	5	0.0
Electronic Signature Authentication/Certification	6	13	116.7	15	15.4	17	13.3	25	47.1
Mobile Payments	7	15	114.3	20	33.3	24	20.0	26	8.3
Type of World Wide Website Address									
Informational	11	11	0.0	12	9.1	11	-8.3	9	-18.2
Interactive	2	3	50.0	3	0.0	2	-33.3	2	0.0
Transactional	88	86	-2.3	82	-4.7	80	-2.4	79	-1.3
Number of Members That Use Transactional Website	533,875	567,151	6.2	601,278	6.0	658,882	9.6	730,252	10.8
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	0	N/A
Type of Website Planned for Future									
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A
Transactional	0	0	N/A	0	N/A	0	N/A	0	N/A
Miscellaneous									
Internet Access	114	112	-1.8	108	-3.6	103	-4.6	100	-2.9
									18.IS&T

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 03/14/2018
 CU Name: N/A
 Peer Group: N/A

Graphs 1
 For Charter : N/A
 Count of CU : 103
 Asset Range : N/A
 Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally
 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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03/14/2018

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 103

Asset Range : N/A

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

Count of CU in Peer Group : N/A

