Cycle Date: December-2018
Run Date: 03/07/2019
Interval: Annual

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

Count of CU: 99
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 In	formation	1					
Return to cover		For Charter :	1						
03/07/2019		Count of CU:	99						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: /	All * State =	'MO' * Type Include	d: Federa	ally Insured State Cred	it Union
	Count	of CU in Peer Group :	N/A						
	Dec 2014	Dec 2045	0/ Ch =	Dag 2046	0/ Ch =	Dec 2047	0/ C h a	Dec 2040	0/ Char
ASSETS:	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018 Amount	% Chg
Cash & Equivalents	Amount 707,429,983	Amount 1,060,689,548	49.9	Amount 937,036,001	-11.7	Amount 915,153,222	-2.3		-7.4
TOTAL INVESTMENTS	2,809,467,285	2,717,118,667				2,681,410,844			-7.4
Loans Held for Sale	33,845,110	40,725,105				46,919,709			-26.3
Edulis field for date	30,040,110	40,720,100	20.0	40,014,000	17.5	40,313,703	2.0	04,000,000	
Real Estate Loans	3,182,489,668	3,277,490,200	3.0	3,407,206,098	4.0	3,665,500,835	7.6	3,979,839,781	8.6
Unsecured Loans	748,590,201	775,218,409				858,307,592			4.1
Other Loans	3,428,152,776	3,681,466,156		4,065,627,976	10.4	4,532,082,913	11.5	4,966,759,526	
TOTAL LOANS	7,359,232,645	7,734,174,765	5.1	8,291,583,083	7.2	9,055,891,340	9.2	9,839,933,888	8.7
(Allowance for Loan & Lease Losses)	(70,894,092)	(68,932,793)	-2.8	(73,086,629)	6.0	(79,779,017)	9.2	(82,092,040)	2.9
Land And Building	281,738,588	288,617,790	2.4	304,566,250	5.5	322,114,034	5.8	335,167,012	4.1
Other Fixed Assets	43,415,506	53,890,730	24.1	54,958,821	2.0	53,818,227	-2.1	57,381,070	6.6
NCUSIF Deposit	95,405,560	97,978,129			5.2	109,835,275			4.4
All Other Assets	249,913,812	266,185,670				361,134,605			-0.2
TOTAL ASSETS	11,509,554,397	12,190,447,611	5.9	12,836,131,130	5.3	13,466,498,239	4.9	13,995,062,105	3.9
LIABILITIES & CAPITAL:									
Dividends Payable	12,378,843	12,300,571	_		2.6	12,810,880			12.7
Notes & Interest Payable	215,232,051	257,426,676			22.7	370,972,153			17.4
Accounts Payable & Other Liabilities ³	159,449,399	158,905,364	-0.3	186,248,564	17.2	229,198,273	23.1	164,034,519	-28.4
Uninsured Secondary Capital and			.		N1/A	•	.	500.000	N 1/A
Subordinated Debt Included in Net Worth ⁴	007.000.000	400,000,044		544 770 000	N/A	040,004,000	N/A	500,000	
TOTAL LIABILITIES Share Drafts	387,060,293	428,632,611				612,981,306			0.2 7.1
Regular shares	1,690,759,847 3,121,721,491	1,969,457,422 3,412,003,948			6.4 8.5	2,269,797,210 3,937,724,337	8.4 6.4		4.9
All Other Shares & Deposits	5,103,577,216	5,129,788,561			1.5	5,277,041,924		, , ,	1.7
TOTAL SHARES & DEPOSITS	9,916,058,554	10,511,249,931				11,484,563,471	4.4		3.9
Regular Reserve	213,815,398	212,019,644				211,447,356			-0.2
Other Reserves	213,615,611	219,339,262				231,738,187			
Undivided Earnings	779,004,541	819,206,163				925,767,919			
TOTAL EQUITY	1,206,435,550	1,250,565,069				1,368,953,462			
TOTAL LIABILITIES, SHARES, & EQUITY	11,509,554,397	12,190,447,611				13,466,498,239			
INCOME & EXPENSE		-, , ,	-	,,,		10,100,100,			
Loan Income*	338,157,662	354,621,240	4.9	372,151,892	4.9	401,339,528	7.8	450,307,958	12.2
Investment Income*	45,091,281	40,993,621	-9.1	49,944,927	21.8	54,780,096	9.7	65,265,196	19.1
Other Income*	236,447,349	254,022,410	7.4	278,859,009	9.8	278,240,106	-0.2	299,567,653	7.7
Total Employee Compensation & Benefits*	224,274,522	241,284,892	7.6	252,268,431	4.6	264,309,396	4.8	290,288,984	9.8
Temporary Corporate CU Stabilization									1
Expense & NCUSIF Premiums*/2	99,901	46	-100.0	271	489.1	0	-100.0	1,300	N/A
Total Other Operating Expenses*	229,716,267	243,605,349			4.9	263,880,478			9.4
Non-operating Income & (Expense)*	-2,575,274	806,637	131.3	6,556,729	712.8	-18,381,245		9,280,576	150.5
NCUSIF Stabilization Income*	N/A	N/A		N/A		N/A		N/A	ļ
Provision for Loan/Lease Losses*	41,662,765	43,892,129	_		26.6	65,144,046			
Cost of Funds*	60,290,462	58,699,398	-2.6	62,265,528	6.1	64,596,504	3.7	86,045,038	33.2
NET INCOME (LOSS) EXCLUDING STABILIZATION			_						==
EXPENSE & NCUSIF PREMIUM*/1	61,177,002	62,962,140				58,048,061	-29.0		60.4
Net Income (Loss)*	61,077,101	62,962,094	_			58,048,061	-29.0		60.4
TOTAL CU'S	116	112	-3.4	107	-4.5	103	-3.7	99	-3.9
* Income/Expense items are year-to-date while the related %change ra	atios are annualized.								i
# Means the number is too large to display in the cell	Poforo NOUGIE Ctabilinada	Evnance From Dear of	or 2040 fee	word NOUGE Ctabilities	lnoomo if c	w io ovoludod			
¹ Prior to September 2010, this account was named Net Income (Loss) ² Prior to September 2010, this account was named NCUSIF Stabilizat		•				-			. <u> </u>
and NCUSIF Premiums. 3 March 2014 and forward includes "Non-Trading Derivative Liabilities,"		The second of th							
December 2011 and forward includes "Subordinated Debt Included in								1. Summary	Financial
			1	1				Janimary	

		Ratio A	Analysis						
Return to cover		For Charter :							
03/07/2019		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A			Region: Nation	n * Peer Group	: All * State =	'MO' * Type In	cluded: Feder	ally Insured S	tate Credit
C	Count of CU in	Peer Group :	N/A		<u>Dec-2017</u>			Dec-2018	
	Dec-2014	Dec-2015	Dec-2016	Dec-2017	PEER Avg	Percentile**	Dec-2018	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	10.65	10.51	10.67	10.57	N/A	N/A	10.84	N/A	N/A
Net Worth/Total AssetsIncluding Optional Total Assets Election (if used)	10.66	10.52	10.68	10.58	N/A	N/A	10.85	N/A	N/A
Total Delinquent Loans / Net Worth ³	5.95	5.07		5.04	N/A	N/A	5.11	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	5.78	5.46	5.34	5.61	N/A	N/A	5.41	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans ³	0.99	0.84		0.79	N/A	N/A	0.79	N/A	N/A
* Net Charge-Offs / Average Loans	0.56	0.62		0.67	N/A	N/A	0.68	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	102.52	103.05	+	98.85	N/A	N/A	98.02	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS Delinquent Loans / Assets 3	0.05	-0.37		-1.16	N/A N/A	N/A N/A	-1.86	N/A N/A	N/A N/A
EARNINGS	0.63	0.53	0.50	0.53	IN/A	IN/A	0.55	N/A	IN/A
* Return On Average Assets	0.54	0.53	0.65	0.44	N/A	N/A	0.68	N/A	N/A
* Return On Average Assets Excluding Stabilization	0.54	0.00	0.03	0.44	19/73	IN/A	0.00	11/74	IN/A
Income/Expense & NCUSIF Premium ²	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
* Gross Income/Average Assets	5.48	5.48	+	5.58	N/A	N/A	5.94	N/A	N/A
* Yield on Average Loans	4.78	4.70	4.64	4.63	N/A	N/A	4.77	N/A	N/A
* Yield on Average Investments	1.29	1.17		1.55	N/A	N/A	1.97	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	2.09	2.14	-	2.12	N/A	N/A	2.18	N/A	N/A
* Cost of Funds / Avg. Assets	0.53	0.50		0.49	N/A	N/A	0.63	N/A	N/A
* Net Margin / Avg. Assets	4.95	4.99		5.09	N/A	N/A	5.31	N/A	N/A
* Operating Exp./ Avg. Assets * Provision For Loan & Lease Losses / Average Assets	#NAME? 0.37	#NAME? 0.37		#NAME? 0.50	N/A N/A	N/A N/A	#NAME? 0.48	N/A N/A	N/A N/A
* Net Interest Margin/Avg. Assets	2.86	2.84	·	2.98	N/A	N/A N/A	3.13	N/A N/A	N/A
Operating Exp./Gross Income	#NAME?	#NAME?		#NAME?	N/A	N/A	#NAME?	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets	### WILL	### WILL:	### WILL:	### WILL:	1477	1471	nio une :	14// (14/7
/ Total Assets ¹	3.15	3.11	3.13	3.13	N/A	N/A	3.10	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	30.81	31.71		33.21	N/A	N/A	33.42	N/A	N/A
Total Loans / Total Assets	74.22	73.58		78.85	N/A	N/A	82.49	N/A	N/A
Total Loans / Total Assets Cash + Short-Term Investments / Assets	63.94 9.97	63.44 13.12		67.25 11.14	N/A N/A	N/A N/A	70.31 10.05	N/A N/A	N/A N/A
Total Shares, Dep. & Borrs / Earning Assets	94.27	94.64		94.90	N/A	N/A	94.97	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	47.50	50.02	+	52.36	N/A	N/A	53.08	N/A	N/A
Borrowings / Total Shares & Net Worth	1.93	2.10		2.87	N/A	N/A	3.24	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	3.95	4.12	3.80	4.38	N/A	N/A	4.56	N/A	N/A
Borrowers / Members	47.82	47.07		49.48	N/A	N/A	49.48	N/A	N/A
Members / Full-Time Employees	365.69	363.51	 	367.48	N/A	N/A	364.43	N/A	N/A
Avg. Shares Per Member	\$7,326	\$7,564		\$7,902	N/A	N/A	\$7,914	N/A	N/A
Avg. Loan Balance	\$11,370			\$12,593	N/A	N/A	\$13,193	N/A	N/A
* Salary And Benefits / Full-Time Empl. OTHER RATIOS	\$60,590	\$63,114	\$64,676	\$66,829	N/A	N/A	\$70,186	N/A	N/A
* Net Worth Growth	5.24	4.58	6.82	3.97	N/A	N/A	6.61	N/A	N/A
* Market (Share) Growth	2.70	6.00		4.37	N/A	N/A	3.86	N/A	N/A
* Loan Growth	8.48	5.09	+	9.22	N/A	N/A	8.66	N/A	N/A
* Asset Growth	3.57	5.92		4.91	N/A	N/A	3.93	N/A	N/A
* Investment Growth	-5.66	7.27	-0.46	-5.00	N/A	N/A	-7.47	N/A	N/A
* Membership Growth	2.53	2.67	1.86	2.67	N/A	N/A	3.71	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December	er = 1 (or no an	nualizing)							
**Percentile Rankings and Peer Average Ratios are produced once a quarter a Subsequent corrections to data after this date are not reflected in the Percent				cycle.					
Percentile Rankings show where the credit union stands in relation to its peers peer group are arranged in order from highest (100) to lowest (0) value. The pethe entire range of ratios. A high or low ranking does not imply good or bad peconclusions as to the importance of the percentile rank to the credit union's fine	ercentile ranking erformance. How	assigned to the ever, when review	credit union is a r	neasure of the re	lative standing of	of that ratio in			
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed as			d vehicles.						
 Prior to September 2010, this ratio was named Return on Assets Prior to NCU From December 2010 forward, NCUSIF Premium Expense is also excluded to 	JSIF Stabilizatio	<u> </u>							
³ The NCUA Board approved a regulatory/policy change in May 2012 revising the This policy change may result in a decline in delinquent loans reported as of the State of Sta	he delinquency	reporting require	ments for troubled	d debt restructure	ed (TDR) loans.				2. Ratios
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Detum to course		• •	Ratio Analysis		
Return to cover		or Charter :			
03/07/2019 CU Name: N/A		ount of CU : sset Range :			
Peer Group: N/A	A		Region: Nation	n * Peer Group	: All * State
	ount of CU in F				
	Dec-2014	Dec-2015	Dec-2016	Dec-2017	Dec-2018
OTHER DELINQUENCY RATIOS 1	Dec-2014	Dec-2015	Dec-2016	Dec-2017	Dec-2016
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.99	0.83	0.92	1.18	1.0
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.0
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	3.21	1.98		1.09	0.9
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.86	0.63		0.62	0.6
Jsed Vehicle Loans >= 60 Days/ Total Used Vehicle Loans otal Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.98	1.07 0.94	1.00 0.87	0.97 0.87	0.89
eases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.94	0.94		0.00	0.0
All Other Loans >= 60 Days / Total All Other Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME
DR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	/// W.W	
Secured by RE	9.01	14.30		18.75	18.2
ndirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.40	1.25		1.10	0.9
Participation Loans Delinquent >= 60 Days / Total Participation Loans	2.19	0.62	0.55	0.61	0.7
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans 2	3.19 1.73	1.16 0.63		#NAME?	#NAME
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ² TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not					
Secured by RE ² Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	13.07 0.27	76.57 0.00	76.97 0.00	#NAME? 0.00	#NAME1
Allowance for Loan & Lease Losses to Delinquent Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME
REAL ESTATE LOAN DELINQUENCY 1	WI ALVINE :	# 1 47 AIVIL 1	# TATAIVIL :	#TATAIVIL:	# WAIVIE
st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME
st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total st 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 Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.85	0.52	0.32	0.95	0.69
otal Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int	0.32	0.32	0.28	0.22	0.38
Only and Pmt Opt First & Other RE Loans	0.00	0.00	0.02	0.18	0.10
otal TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	11.29	10.53	11.58	12.39	12.53
DR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE	7.00	F 60	11 00	14.70	0.0
.ns also Reported as Commercial Loans otal Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	7.00 2.39	5.68 1.97	11.89 1.78	14.70 1.73	0.00 1.69
otal Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.92	0.69		0.54	0.69
MISCELLANEOUS LOAN LOSS RATIOS	0.02	0.00	0.00	0.01	0.00
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	19.43	18.81	17.45	16.91	15.28
Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.09	1.99	2.11	2.36	2.5
Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally	0.01	0.02	0.02	0.05	0.3
Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.60	0.73		0.77	0.7
Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.18	0.09	0.06	0.02	0.03
Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.13 0.29	0.06 0.14		0.01	0.0
Net Charge Offs - Other RE Loans / Avg Other RE Loans / Avg Interest Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest	0.29	0.14	0.11	0.06	0.00
Only and Payment Option First & Other RE Loans	0.00	0.04	0.00	0.09	0.0
Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.0
Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.99	1.30		1.04	0.9
Net Charge Offs - Participation Loans / Avg Participation Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME
Net Charge Offs - Commercial Loans / Avg Commercial Loans ²	-0.10	0.01	0.11	#NAME?	#NAME
SPECIALIZED LENDING RATIOS ndirect Loans Outstanding / Total Loans	19.53	19.86	21.20	23.40	25.2
Participation Loans Outstanding / Total Loans	2.74	3.00		23.40	23.2
Participation Loans Purchased YTD / Total Loans Granted YTD	2.59	2.46		1.97	1.08
Participation Loans Sold YTD / Total Assets	0.27	0.38		0.34	0.48
otal Commercial Loans / Total Assets ²	#NAME?	#NAME?	#NAME?	#NAME?	#NAME
oans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted.	#NAME?	#NAME?	#NAME?	#NAME?	#NAME
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	35.69	39.12	35.29	33.22	29.3
REAL ESTATE LENDING RATIOS	55.03	55.12	33.23	30.22	20.0
otal Fixed Rate Real Estate / Total Assets	16.33	15.91	15.50	15.87	15.4
otal Fixed Rate Real Estate / Total Loans	25.55	25.07	24.00	23.61	22.0
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	23.05	31.01		26.56	26.9
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD nterest Only & Payment Option First & Other RE / Total Assets	59.05 0.27	65.40		61.94 0.65	84.08
nterest Only & Payment Option First & Other RE / Total Assets nterest Only & Payment Option First & Other RE / Net Worth	2.50	0.35 3.37	4.20	6.17	0.74 6.82
MISCELLANEOUS RATIOS	2.50	5.57	7.20	0.17	0.02
Mortgage Servicing Rights / Net Worth	1.19	1.26	1.33	1.30	1.3
Jnused Commitments / Cash & ST Investments	#NAME?	#NAME?	#NAME?	#NAME?	#NAME
Complex Assets / Total Assets	20.93	21.27		21.00	21.8
Short Term Liabilities / Total Shares and Deposits plus Borrowings	39.70	38.12	37.44	35.21	35.3
Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)			l l	l l	
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.					
Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)	ents for troubled o	lebt restructured	d (TDR) loans.		

		Ass							
Return to cover		For Charter :							
03/07/2019 CU Name: N/A		Count of CU :							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group: A	\II * State	- 'MO' * Type Include	d: Fodoral	ly Incured State Cree	dit Unior
reer Group. INA	Count	of CU in Peer Group :		Nation Feet Group. A	an State	- MO Type Illiciade	u. i euerai	iy ilisureu State Cret	
	Count	Or GO III I GOI GIGGIP .	1477						
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg
ASSETS									
CASH:									
Cash On Hand	129,560,659	133,961,002	3.4	144,057,014	7.5	160,323,342	11.3	155,332,550	-3.1
Cash On Deposit	558,363,794			764,193,146	-14.8	729,569,667	-4.5	664,118,335	
Cash Equivalents	19,505,530				-2.8	25,260,213	-12.2	28,107,746	+
TOTAL CASH & EQUIVALENTS	707,429,983	1,060,689,548	49.9	937,036,001	-11.7	915,153,222	-2.3	847,558,631	-7.4
NN/FOTMENTO									
INVESTMENTS:	21,159,784	20,002,670	-5.5	20,371,499	1 0	18,421,102	0.6	0	-100.0
Trading Securities Available for Sale Securities	1,790,600,456				1.8 8.2	1,845,320,883	-9.6 -4.5	1,716,020,441	-7.0
Held-to-Maturity Securities	134,689,104		1		3.0	109,195,021	-7.9	113,089,582	
Deposits in Commercial Banks, S&Ls, Savings Banks	711,282,001				-6.8	489,840,225	-15.7	422,424,396	
Loans to, Deposits in, and Investments in Natural	711,202,001	02 1,00 1,011	12.0	001,000,200	0.0	100,010,220	10.7	122, 12 1,000	10.0
Person Credit Unions ²	43,422,159	59,395,841	36.8	76,692,317	29.1	98,340,915	28.2	103,114,294	4.9
Total MCSD/Nonperpetual Contributed Capital and	,, .00	22,300,011		,,11		22,2 .0,0 10		, , , , , , , , , , , , , , , , , , ,	
PIC/Perpetual Contributed Capital	17,063,147	16,987,247	-0.4	16,976,442	-0.1	17,022,728	0.3	17,055,645	0.2
All Other Investments in Corporate Cus	1,827,074				37.2	1,717,669		2,362,081	
All Other Investments ²	89,423,560	94,980,889	6.2	89,832,176	-5.4	101,552,301	13.0	113,318,415	11.6
TOTAL INVESTMENTS	2,809,467,285	2,717,118,667	-3.3	2,836,885,659	4.4	2,681,410,844	-5.5	2,487,384,854	-7.2
LOANS HELD FOR SALE	33,845,110	40,725,105	20.3	48,014,833	17.9	46,919,709	-2.3	34,568,595	-26.3
LOANS AND LEASES:									<u> </u>
Unsecured Credit Card Loans	425,615,887				3.0	455,285,499		467,669,848	+
All Other Unsecured Loans/Lines of Credit	278,239,062				9.3	348,413,410		368,848,006	
Payday Alternative Loans (PAL Loans) (FCUs only) Non-Federally Guaranteed Student Loans	44,735,252			0 E4 250 245	N/A 6.7	54,608,683	N/A 6.5	56,816,727	
New Vehicle Loans	921,485,406				9.3	1,219,829,664	14.5	1,408,332,954	
Used Vehicle Loans	2,165,634,310				11.5	2,873,782,483	10.4	3,098,182,191	+
Leases Receivable	2,100,004,010			1,862	N/A	2,073,702,403	-100.0	0,030,102,131	
All Other Secured Non-Real Estate Loans/Lines of Credit ³	341,033,060				6.9	400,817,622		421,672,711	
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family	0+1,000,000	370,300,300	0.0	030,211,701	0.0	400,017,022	1.2	721,012,111	0.2
Residential Properties ³	2,300,269,179	2,365,099,297	2.8	2,449,610,699	3.6	2,312,434,635	-5.6	2,464,110,111	6.6
Total Loans/Lines of Credit Secured by Junior Lien 1-4 Family	, ,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,- , - ,		, - , -,	
Residential Properties ³	882,220,489	912,390,903	3.4	957,595,399	5.0	566,939,762	-40.8	1,003,856,548	77.1
All Other Real Estate Loans/Lines of Credit ³	N/A	N/A		N/A		482,307,678		134,451,332	-72.1
Commercial Loans/Lines of Credit Real Estate Secured ³	N/A	N/A		N/A		303,818,760		377,421,790	24.2
Commercial Loans/Lines of Credit Not Real Estate Secured ³	N/A	N/A		N/A		37,653,144		38,571,670	2.4
TOTAL LOANS & LEASES	7,359,232,645	7,734,174,765	5.1	8,291,583,083	7.2	9,055,891,340	9.2	9,839,933,888	8.7
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(70,894,092)	(68,932,793)	-2.8	(73,086,629)	6.0	(79,779,017)	9.2	(82,092,040)	
Foreclosed Real Estate	11,287,220	6,313,594	-44.1	9,097,988	44.1	8,676,260	-4.6	8,904,388	
Repossesed Autos	1,603,938			3,042,271	45.1	2,457,656	-19.2	2,252,427	
Foreclosed and Repossessed Other Assets	1,086,780				45.5	646,321	-22.2	606,612	
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	13,977,938		1	12,970,717	44.4	11,780,237	-9.2	11,763,427	+
Land and Building	281,738,588			304,566,250	5.5	322,114,034	5.8	335,167,012	
Other Fixed Assets	43,415,506			54,958,821	2.0	53,818,227	-2.1	57,381,070	+
NCUA Share Insurance Capitalization Deposit	95,405,560			103,094,489	5.2	109,835,275	6.5	114,716,810	
Identifiable Intangible Assets	1 592 360	-	14//	2 042 492	N/A	987,987	N/A	749,880	
Goodwill TOTAL INTANGIBLE ASSETS	1,582,360 1,582,360				29.1 29.1	2,042,182	0.0 48.4	1,582,360 2,332,240	
Accrued Interest on Loans	1,582,360 22,044,555			2,042,182	29.1 5.7	3,030,169 25,901,491	11.3	2,332,240	
Accrued Interest on Loans Accrued Interest on Investments	6,405,447			7,149,781	-0.5	7,475,979		7,997,361	+
Non-Trading Derivative Assets, net	65,796		1		-99.8	7,475,979	-100.0	176,244	+
All Other Assets	205,837,716				27.1	312,946,729	8.8	310,541,083	
TOTAL OTHER ASSETS	234,353,514			318,065,724	24.4	346,324,199		346,347,618	
TOTAL ASSETS	11,509,554,397	12,190,447,611	5.9	12,836,131,130	5.3	13,466,498,239	4.9	13,995,062,105	3.9
TOTAL CU's	116				-4.5		-3.7	99	
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¹ OTHER RE OWNED PRIOR TO 2004									
2 LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CU	INCLUDED IN ALL OTH	ER INVESTMENTS PRIOR	R TO JUNE	2006 FOR SHORT FORM	FILERS				
				policy change may cause flu					4. Assets

Г		Liabilities, Shares 8	9 Equity	T	1				
Return to cover		For Charter :							
03/07/2019		Count of CU							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	ΔII * State	e = 'MO' * Type Includ	led: Fede	rally Insured State Cre	adit
100101049. 147	Count	of CU in Peer Group :		Tution Tool Group:	Otal		100.1000	lany moured state or	
	304		1						 I
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									ļ
Other Borrowings	N/A	N/A	١	N/A		N/A		N/A	L
Other Notes, Promissory Notes, Interest Payable, &									I
Draws Against Lines of Credit	215,232,051	247,313,395			22.5				
Borrowing Repurchase Transactions	0	10,113,281							N/A
Subordinated Debt	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and									l
Subordinated Debt Included in Net Worth ³	0	0	N/A	. 0	N/A	0	N/A	500,000	N/A
Non-Trading Derivative Liabilities, net	0	0	N/A	. 0	N/A	0	N/A	166,000	N/A
Accrued Dividends and Interest Payable	12,378,843	12,300,571			2.6			·	12.7
Accounts Payable & Other Liabilities	159,449,399	158,905,364			17.2			163,868,519	
TOTAL LIABILITIES	387,060,293	428,632,611				612,981,306	_	614,470,220	
-	23.,000,200	,,00_,011	1	2 : 1,1 : 2,300			10.1	21.,,	
SHARES AND DEPOSITS									
Share Drafts	1,690,759,847	1,969,457,422	16.5	2,094,747,630	6.4	2,269,797,210	8.4	2,431,507,210	7.1
Regular Shares	3,121,721,491	3,412,003,948						, , ,	4.9
Money Market Shares	2,418,108,558	2,519,855,623						2,756,387,263	
Share Certificates	1,687,626,877	1,638,734,315				1,657,146,004			
IRA/KEOGH Accounts									
	952,388,751	922,166,317	+					813,876,434	
All Other Shares ¹	31,838,239	32,074,972			12.1	39,509,264		, ,	
Non-Member Deposits	13,614,791	16,957,334							45.0
TOTAL SHARES AND DEPOSITS	9,916,058,554	10,511,249,931	6.0	11,003,587,915	4.7	11,484,563,471	4.4	11,928,408,350	3.9
EQUITY:									
Undivided Earnings	779,004,541	819,206,163	5.2	886,562,960	8.2	925,767,919	4.4	998,862,875	7.9
Regular Reserves	213,815,398	212,019,644	-0.8	211,248,468	-0.4	211,447,356	0.1	211,072,881	-0.2
Appropriation For Non-Conforming Investments									
(SCU Only)	0	1,136,101	I N/A		-100.0	66,018	N/A	50,795	-23.1
Other Reserves	230,930,152	243,829,924	5.6	256,366,145	5.1	269,821,767			
Equity Acquired in Merger	2,378,003	6,119,825					_		
Miscellaneous Equity	1,188,480	1,188,480							0.0
Accumulated Unrealized G/L on AFS Securities	814,696	-6,680,526			-218.7	-21,697,137		, ,	
Accumulated Unrealized Losses for OTTI	011,000	0,000,020	020.0	21,200,011	210.7	21,007,107	1.0	02,017,200	
(due to other factors) on HTM Debt Securities	0	0	N/A		N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	-271,963	0	100.0		N/A	0		213,646	
Other Comprehensive Income	-21,423,757	-26,254,542			-15.3			·	
Net Income	0	20,20 .,0 .2) N/A		N/A		N/A	0	N/A
EQUITY TOTAL	1,206,435,550	1,250,565,069			5.4			1,452,183,535	
TOTAL SHARES & EQUITY	11,122,494,104	11,761,815,000	5.7	12,321,358,492	4.8	12,853,516,933	4.3	13,380,591,885	4.1
TOTAL STIANES & EQUITI	11,122,434,104	11,701,013,000	5 5.7	12,321,330,492	4.0	12,033,310,933	4.5	13,300,391,003	
TOTAL LIABILITIES, SHARES, & EQUITY	11,509,554,397	12,190,447,611	5.9	12,836,131,130	5.3	13,466,498,239	4.9	13,995,062,105	3.9
NCUA INSURED SAVINGS ²			1						
Uninsured Shares	411,834,668	492,759,231	19.6	495,140,679	0.5	524,340,657	5.9	479,492,268	-8.6
Uninsured Non-Member Deposits	1,990,392	2,473,218			-32.4				
Total Uninsured Shares & Deposits	413,825,060	495,232,449					_	481,362,513	
Insured Shares & Deposits	9,502,233,494	10,016,017,482					_		4.5
TOTAL NET WORTH	1,226,128,094	1,282,311,657							
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1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA	/KEOGHs. AND NONMEMBER	SHARES FOR SHORT F	ORM FII F	RS					
² October 3, 2008 and forward, the NCUSIF coverage increased to \$250,0		2.3201 011 01101111	J	· · · ·					
October 3, 2000 and forward, the 1000th coverage increased to \$250,000. December 2011 and forward includes "Subordinated Debt Included in New York Control of the				+				E I :ab	ShEquity
2000 IIIVOI 2011 ana ioi wata iniciaaco Gaboralilatea Debt iliciaaca il Ne				L		<u> </u>		j. Liab	JIIEquity

		Income Stateme							<u> </u>
Return to cover		For Charter :							
03/07/2019		Count of CU:							<u> </u>
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	All * State	= 'MO' * Type Include	d: Feder	ally Insured State Cred	it Unio
	Count	of CU in Peer Group :	N/A						
					a. a.				
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Ch
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	338,684,019	355,125,600	4.9	373,410,833	5.1	401,814,363	7.6	450,775,175	
Less Interest Refund	(526,357)	(504,360)	-4.2	(1,258,941)	149.6	(474,835)	-62.3	(467,217)	-1.
Income from Investments	44,676,917	42,250,777	-5.4	48,166,843	H			65,265,196	
Income from Trading	414,364	-1,257,156	l	1,778,084	241.4	684,266		0	-100.
TOTAL INTEREST INCOME	383,248,943	395,614,861	3.2	422,096,819	6.7	456,119,624	8.1	515,573,154	13.
INTEREST EXPENSE:									
Dividends	44,024,134	42,289,566		45,003,328				60,217,978	
Interest on Deposits	11,668,792	11,086,794		10,657,026		11,411,353		15,493,667	35.
Interest on Borrowed Money	4,597,536	5,323,038		6,605,174	24.1	7,483,775		10,333,393	38.
TOTAL INTEREST EXPENSE	60,290,462	58,699,398		62,265,528	6.1	64,596,504		86,045,038	33.
PROVISION FOR LOAN & LEASE LOSSES	41,662,765	43,892,129	!	55,575,715	26.6	65,144,046		66,264,306	1.
NET INTEREST INCOME AFTER PLL	281,295,716	293,023,334	4.2	304,255,576	3.8	326,379,074	7.3	363,263,810	11.
NON-INTEREST INCOME:									<u> </u>
Fee Income	112,937,018	116,040,777	2.7	123,940,981	6.8			134,379,728	
Other Operating Income	123,510,331	137,981,633	11.7	154,918,028	12.3	150,424,678		165,187,925	
Gain (Loss) on Investments	965,075	1,526,975		2,543,420	66.6	-540,993	-121.3	4,038,696	846.
Gain (Loss) on Non-Trading Derivatives	0	0	N/A	284	N/A	-32,859	######	334	101.
Gain (Loss) on Disposition of Assets	-2,820,948	-1,258,635	55.4	198,265	115.8	-534,749	-369.7	-3,297,718	-516.
Gain from Bargain Purchase (Merger)	0	2,153,974	N/A	0	-100.0	0	N/A	0	N/
Other Non-Oper Income/(Expense)	-719,401	-1,615,677	-124.6	3,814,760	336.1	-17,272,644	-552.8	8,539,264	149.
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	N/
TOTAL NON-INTEREST INCOME	233,872,075	254,829,047	9.0	285,415,738	12.0	259,858,861	-9.0	308,848,229	18.
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	224,274,522	241,284,892	7.6	252,268,431	4.6	264,309,396	4.8	290,288,984	9.
Travel, Conference Expense	4,346,011	4,547,576	4.6	4,498,715	-1.1	4,638,548	3.1	5,473,314	18.
Office Occupancy	32,740,885	34,259,271	4.6	34,699,011	1.3	36,216,580	4.4	38,964,145	7.
Office Operation Expense	91,227,419	97,317,318	6.7	104,990,744	7.9	106,328,712	1.3	113,357,810	6.
Educational and Promotion	15,117,153	17,091,946	13.1	16,336,311	-4.4	18,614,724	13.9	20,259,834	8.
Loan Servicing Expense	32,180,525	36,254,997	12.7	38,722,741	6.8	37,441,949	-3.3	40,472,792	8.
Professional, Outside Service	32,836,557	33,567,117	2.2	34,546,711	2.9	37,649,154	9.0	43,243,927	14.
Member Insurance ¹	N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²	99,901	46	-100.0	271	489.1	0	-100.0	1,300	N/
Member Insurance - Temporary Corporate									
CU Stabilization Fund ³	0	0	N/A	0	N/A	0	N/A	0	N/
Member Insurance - Other	311,577	152,699	-51.0	176,686	15.7	179,644		131,972	-26.
Operating Fees	1,575,329	1,590,929	-	1,608,177	1.1	1,663,769		1,723,365	
Misc Operating Expense	19,380,811	18,823,496		20,024,651	6.4				
TOTAL NON-INTEREST EXPENSE	454,090,690	484,890,287	6.8	507,872,449		528,189,874	4.0	579,019,809	
NET INCOME (LOSS) EXCLUDING STABILIZATION	101,000,000	,,	0.0	551,512,115		,,			
EXPENSE AND NCUSIF PREMIUMS */4	61,177,002	62,962,140	2.9	81,799,136	29.9	58,048,061	-29.0	93,093,530	60.
NET INCOME (LOSS)	61,077,101	62,962,094	t	81,798,865			-29.0	93,092,230	
RESERVE TRANSFERS:	21,011,101	-, -,	5.1	2.,. 23,300		22,010,001		20,002,200	
Transfer to Regular Reserve	357,246	203,761	-43.0	168,319	-17.4	186,662	10.9	939,340	403.
* All Income/Expense amounts are year-to-date while the related % change		200,701	.0.0	100,010	.,.,	100,002		333,340	
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¹ From September 2009 to December 2010, this account includes NCUSIF	Premium Fynense						<u> </u>		
² For December 2010 forward, this account includes only NCUSIF Premium	•								
•	•	NOUGE Drawitter Francis	00 For C-	ntombor 2000 and familia					
From March 2009 to June 2009, this account was named NCUSIF Stabilization account only includes only the Temporary Corporate CU Stabilization			ise. For Se	ptember 2009 and forwar	u,				I.
⁴ Prior to September 2010, this account was named Net Income (Loss) Before	· · · · · · · · · · · · · · · · · · ·								6. IncEx

Delli	quent Loan Info	Jillialioli	1					
			Nation * Boom Oncom	All * Ot				1
Count of CU			Nation * Peer Grou	p: All ^ St	ate = 'MO' ^ Type Ir	iciuaea: i	-ederally insured S	tate
D 2011	D 0015	0/ 01	5 2242	0/ 01	5 001	24.01	5 6046	24.01
Dec-2014	Dec-2015	% Chg	Dec-2016	% Cng	Dec-2017	% Chg	Dec-2018	% Chg
139,314,875	118,410,492	-15.0	114,313,762	-3.5	128,932,520	12.8	116,995,821	-9.3
54,491,734	49,789,259	-8.6	49,018,434	-1.5	54,066,920	10.3	61,380,620	13.5
13,713,963	11,058,544	-19.4	9,844,679	-11.0	13,194,080	34.0	10,319,086	-21.8
4,744,200							5,844,932	
								1
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0.33	0.00	10.0	0.92	10.7	1.10	20.0	1.04	12.2
0	n	N/A	n	N/A	n	N/A	n	N/A
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#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
555,520	1,294,133	133.0	526,705	-59.3	623,289	18.3	721,294	15.7
1,334,136	882,040	-33.9	611,166	-30.7	523,893	-14.3	539,953	3.1
35,121	29,646	-15.6	16,086	-45.7	54,385	238.1	1,680	-96.9
64,702	37,552	-42.0	30,643	-18.4	19,548		18,338	-6.2
1,433,959	949,238	-33.8	657,895	-30.7	597,826	-9.1	559,971	-6.3
#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
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· · · · · · · · · · · · · · · · · · ·								+
				+				
52,900,991	43,190,103	-18.4	43,757,951	1.3	51,920,810	18.7	45,892,465	-11.6
17,734,645				+			20,735,621	
2,831,631	3,694,958	30.5	4,505,950	21.9	5,223,709	15.9	4,819,628	-7.7
563,141	520,885	-7.5	734,713	41.1	1,027,184	39.8	820,952	-20.1
21,129,417	24,933,447	18.0	26,115,982	4.7	27,921,980	6.9	26,376,201	-5.5
#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
0	0	N/A	0	NI/A	0	NI/A	0	N/A
0				+				
0				+ + +			0	
0							0	+
0.00							0.00	
9,516,676	8,077,825	-15.1	9,100,641	12.7	8,495,874	-6.6	8,344,958	-1.8
5,859,589							7,803,444	1
2,116,637							924,518	1
881,354	571,951	-35.1	777,247	35.9	815,264	4.9	502,060	-38.4
8,857,580							9,230,022	
#NAME?	#NAME?	######	#NAME?	#######	#NAME?	######	#NAME?	######
quency reporting requireme	nts for troubled de	bt restructi	ured (TDR) loans. This	policy chan	ge may result in a			
	Dec-2014 139,314,875 54,491,734 13,713,963 4,744,200 72,949,897 #NAME? 6,132,734 3,927,749 263,675 20,241 4,211,665 0.99 0 0 0 0 0 4,NAME? 555,520 1,334,136 35,121 64,702 1,433,959 #NAME? 23,518,344 6,365,435 1,333,089 260,137 7,958,661 #NAME? 52,900,991 17,734,645 2,831,631 563,141 21,129,417 #NAME? #NAME? #NAME? 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Count of CU: Asset Range: Criteria: Count of CU in Peer Group: 139,314,875	Dec-2014	Count of CU : 99	Count of CU in Peer Group: NA	Count of CU 99	Count of CU is 99 Asset Ragion: NAT	Count of CU 90

eturn to cover 8/07/2019 U Name: N/A eer Group: N/A DELINQUENT LOANS BY CATEGORY LL REAL ESTATE LOANS 0 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent	Count of Dec-2014	For Charter Count of CU Asset Range Criteria CU in Peer Group	: 99 : N/A : Region: Na	ation * Peer Grou	o: All * St	oto - 'MO' * Type l		adarally Insured 9	
DELINQUENT LOANS BY CATEGORY 1 LL REAL ESTATE LOANS 0 to 59 Days Delinquent 60 to 179 Days Delinquent		Asset Range Criteria	: N/A : Region: Na	ation * Peer Grou	p: All * St	oto – 'MO' * Typo li		Endorally Insured 9	
DELINQUENT LOANS BY CATEGORY 1 LL REAL ESTATE LOANS 1 to 59 Days Delinquent 60 to 179 Days Delinquent				tion * Peer Grou	p: All * St	oto - 'MO' * Typo li		Endorally Incured S	
LL REAL ESTATE LOANS 0 to 59 Days Delinquent 60 to 179 Days Delinquent		CU in Peer Group	: N/A			ate = IVIO Type II	ncluded:	ederally illisured S	State
LL REAL ESTATE LOANS 0 to 59 Days Delinquent 60 to 179 Days Delinquent	Dec-2014		1						-
LL REAL ESTATE LOANS 0 to 59 Days Delinquent 60 to 179 Days Delinquent		Dec-2015	5 % Chg	Dec-2016	% Cha	Dec-2017	% Chg	Dec-2018	% Ch
to 59 Days Delinquent 60 to 179 Days Delinquent			70 0.1.9		// G.1.9		/s c.i.g		70 011,
60 to 179 Days Delinquent									
<u> </u>	46,690,610			39,982,180	-4.7	43,566,195		39,954,629	
100 to 000 Days Delinquent	19,270,180 7,133,810			14,150,058 2,939,884	-5.8 -38.2	13,207,936 4,094,810		20,142,895 3,016,614	
> = 360 Days Delinquent	2,954,625			3,522,207	25.3	2,393,561		4,243,003	
Total Del Real Estate Loans (> = 60 Days)	29,358,615			20,612,149	-8.8	19,696,307		27,402,512	
Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	#NAME?		? #####	#NAME?		#NAME?		#NAME?	
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	#NAME?	P #NAME?	? ######	#NAME?	######	#NAME?	######	#NAME?	######
st Mortgage Fixed Rate and Hybrid/Balloon > 5 years to 59 Days Delinquent	26,931,823	3 24,920,985	5 -7.5	24,323,088	-2.4	21,722,723	-10.7	18,918,175	-12.
60 to 179 Days Delinquent	10,798,756			7,739,332	-2.0	6,224,895		10,200,029	
180 to 359 Days Delinquent	4,298,168			1,359,605	-46.4	2,208,221		2,285,381	+
> = 360 Days Delinquent	2,617,430	2,485,720	-5.0	2,790,054	12.2	1,818,660	-34.8	2,844,356	56.
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	47.744.054	10.000.400	07.4	44.000.004	0.0	40.054.770	40.0	45 000 700	
1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1s	17,714,354	12,922,406	6 -27.1	11,888,991	-8.0	10,251,776	-13.8	15,329,766	49.5
tg Fixed and Hybrid/Balloons > 5 yrs	#NAME?	#NAME?	? ######	#NAME?	######	#NAME?	######	#NAME?	#####
st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years									
to 59 Days Delinquent	13,504,267			9,695,718	-13.5	14,656,618		13,752,148	
60 to 179 Days Delinquent	5,201,856			4,398,770	-2.4	3,289,141		5,586,531	
180 to 359 Days Delinquent	2,205,599			1,004,690	-43.2	1,028,961		285,171	
> = 360 Days Delinquent Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	59,995 7,467,450		0 -100.0 0 -16.0	506,240 5,909,700	N/A -5.8	128,960 4,447,062		926,779 6,798,481	
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent	7,407,430	0,273,310	-10.0	3,303,700	-5.0	4,447,002	-24.1	0,730,401	52.
= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5									
S	#NAME?	#NAME?	? ######	#NAME?	######	#NAME?	######	#NAME?	#####
ther Real Estate Fixed Rate/Hybrid/Balloon	0.007.400	0.740.40		0.470.000	4= 0	0.040.000		4 070 045	
0 to 59 Days Delinquent 60 to 179 Days Delinquent	2,667,499 1,843,109			3,173,860 477,045	15.8 -55.3	3,013,392 2,622,741		1,970,845 1,222,044	
180 to 359 Days Delinquent	227,860			164,137	24.1	510,509		83,489	
> = 360 Days Delinquent	123,716			62,221	47.6	328,584		365,590	
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	2,194,685			703,403	-43.4	3,461,834		1,671,123	
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total									
ther RE Fixed/Hybrid/Balloon Loans ther Real Estate Adjustable Rate	0.85	0.52	2 -38.9	0.32	-37.9	0.95	192.0	0.69	-27.1
ther Real Estate Adjustable Rate) to 59 Days Delinquent	3,587,021	3,064,184	4 -14.6	2,789,514	-9.0	4,173,462	49.6	5,313,461	27.3
60 to 179 Days Delinquent	1,426,459			1,534,911	-1.1	1,071,159		3,134,291	
180 to 359 Days Delinquent	402,183			411,452	27.5	347,119		362,573	
> = 360 Days Delinquent	153,484			163,692	-42.4	117,357		106,278	-9.4
Total Del Other RE Adj Rate Lns (> = 60 Days)	1,982,126	2,158,332	2 8.9	2,110,055	-2.2	1,535,635	-27.2	3,603,142	134.6
Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other E Adjustable Rate Loans	0.32	0.32	2 1.0	0.28	-11.0	0.22	-24.3	0.38	76.
OMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED ²	0.02	0.02	1.0	0.20	11.0	0.22	24.0	0.00	70.
ember Commercial Loans Secured By RE									
to 59 Days Delinquent	3,276,650			3,873,510	139.8	2,903,581	-25.0	3,487,043	3 20.1
60 to 179 Days Delinquent	974,629			667,289	4.6	2,172,901		3,460,435	
180 to 359 Days Delinquent	2,180,203			402.000		0		449,549	
> = 360 Days Delinquent Total Del Member Commercial Loans Secured by RE (> = 60 Days)	112,775 3,267,607		0 -100.0 9 -54.8	462,890 1,130,179	N/A -23.5	2,172,901		19,977 3,929,961	
Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total	3,207,007	1,477,703	-54.0	1,130,179	-23.3	2,172,301	92.5	3,929,901	00.3
ember Commercial Loans Secured by RE	#NAME?	#NAME?	? ######	#NAME?	######	#NAME?	######	#NAME?	#####
ember Commercial Loans NOT Secured By RE									<u> </u>
0 to 59 Days Delinquent	856,076			339,619	61.4 96.3	297,415		127,751	_
60 to 179 Days Delinquent 180 to 359 Days Delinquent	573,344 145,641	<u> </u>		106,554 63,957	-55.8	117,100 16,918		152,122	
> = 360 Days Delinquent	536,366			394,105	-15.2	312,344		227,924	
Total Del Member Commercial Loans NOT Secured By RE(> = 60 Days)	1,255,351			564,616	-14.9	446,362		380,046	
Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total				•		·			
ember Commercial Loans NOT Secured By RE	#NAME?	#NAME?	? ######	#NAME?	######	#NAME?	######	#NAME?	######
onMember Commercial Loans Secured By RE									
0 to 59 Days Delinquent	657,750		0 -100.0	0	N/A	0		0	
60 to 179 Days Delinquent 180 to 359 Days Delinquent	20,004 1,107,238		0 -100.0	0	,	0		0	
> = 360 Days Delinquent	1,107,230		0 -100.0 0 N/A	0	N/A	0		0	_
Total Del NonMember Commercial Lns Secured by RE (>= 60 Days)	1,127,242		0 -100.0	0	N/A	0		0	_
NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total									
onMember Commercial Loans Secured by RE	#NAME?	#NAME?	? ######	#NAME?	######	#NAME?	######	#NAME?	#####
onMember Commercial Loans NOT Secured By RE 0 to 59 Days Delinquent) NI/A	0	NI/A	^	NI/A		N1/
60 to 179 Days Delinquent	0		0 N/A 0 N/A	0	N/A N/A	0		0	
180 to 359 Days Delinquent	63,444		0 -100.0	0	N/A	0		0	
> = 360 Days Delinquent	00,444		0 N/A	0	N/A	0		0	
Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured	63,444	. (0 -100.0	0	N/A	0		0	+
NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days /							,,		
otal NonMember Commercial Loans NOT Secured by RE	#NAME?	' #NAME?	? ######	#NAME?	######	#NAME?	######	#NAME?	#####
Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency	reporting requirements	for troubled dobt roots:	Intured (TDD) I	nans					_

Return to cover	Losses, Bankrupto	cy Information, and T For Charter :	T	Jebt Restructured Lo	oans				
03/07/2019		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A	Count	Criteria : of CU in Peer Group :		Nation * Peer Group	: All * State	= 'MO' * Type Incl	uded: Fe	derally Insured State	Credit
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)	50.005.000	57.450.004	0.0	00 040 755	0.0	00 405 077	44.0	75 740 004	
* Total Loans Charged Off * Total Loans Recovered	52,335,386 12,435,722			62,312,755 10,390,825		69,195,377 11,165,036	11.0 7.5	· · ·	
* NET CHARGE OFFS (\$\$)	39,899,664			51,921,930		58,030,341	11.8		_
**%Net Charge-Offs / Average Loans	0.56			0.65		0.67	3.2		
Total Del Loans & *Net Charge-Offs 1	112,849,561	111,444,332		116,122,534	+ +	129,797,014			+
Combined Delinquency and Net Charge Off Ratio ¹ LOAN LOSS SUMMARY BY LOAN TYPE	1.56	1.46	-6.4	1.42	-2.3	1.46	2.8	1.46	0.2
* Unsecured Credit Card Lns Charged Off	10,927,976	10,500,067	-3.9	11,409,647	8.7	12,725,096	11.5	13,677,740	7.5
* Unsecured Credit Card Lns Recovered	2,188,622			2,085,644		2,077,555		<u> </u>	
* NET UNSECURED CREDIT CARD C/Os	8,739,354			9,324,003		10,647,541	14.2		
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.09			2.11	5.8	2.36		2.52	+
* Non-Federally Guaranteed Student Loans Charged Off * Non-Federally Guaranteed Student Loans Recovered	7,541 1,874			12,473 1,500		32,003 3,374	156.6 124.9	,	
* Net Non-Federally Guaranteed Student Loans C/Os	5,667			10,973		28,629		· · · · · · · · · · · · · · · · · · ·	
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	0.01			0.02		0.05		0.38	
* Total 1st Mortgage RE Loan/LOCs Charged Off	3,686,478			1,572,935		936,499			
* Total 1st Mortgage RE Loans/LOCs Recovered	724,479	· · · · · · · · · · · · · · · · · · ·		563,107	92.3	675,834		· · · · · · · · · · · · · · · · · · ·	
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	2,961,999	1,472,003	-50.3	1,009,828	-31.4	260,665	-74.2	238,814	-8.4
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.13	0.06	-52.2	0.04	-33.5	0.01	-75.3	0.01	-14.2
* Total Other RE Loans/LOCs Charged Off	3,894,850			1,412,473		1,135,361	-19.6		
* Total Other RE Loans/LOCs Recovered	1,370,266	509,017	-62.9	415,150	-18.4	574,514	38.4	597,416	4.0
* NET OTHER RE LOANS/LOCs C/Os	2,524,584			997,323		560,847	-43.8	· · · · · · · · · · · · · · · · · · ·	
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs * Total Real Estate Loans Charged Off	7,581,328			0.11 2,985,408	-26.4 -16.5	0.06 2,071,860			
* Total Real Estate Loans Charged On	2,094,745			2,965,406 978,257	22.0	1,250,348			
* NET Total Real Estate Loan C/Os	5,486,583			2,007,151	-27.6	821,512		1,181,751	
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.18			0.06		0.02			
* Total TDR 1st & Other Real Estate Lns Charged Off	871,284			236,040		281,000		· · · · · · · · · · · · · · · · · · ·	
* Total TDR 1st & Other Real Estate Lns Recovered *NET TDR Real Estate C/Os	83,382 787,902	,		41,025 195,015		3,888 277,112		219 109,266	
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	#NAME?	#NAME?		#NAME?		#NAME?		#NAME?	
* Total Leases Receivable Charged Off	C	0	N/A	0		0			N/A
* Total Leases Receivable Recovered * NET LEASES RECEIVABLE C/Os	0	0	N/A	0	_	0	, .		, .
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	,,	0.00		0.00	,,		,
BANKRUPTCY SUMMARY	0.00	0.00	IN//A	0.00	14/74	0.00	IN/A	0.00	14/74
Number of Members Who Filed Chapter 7 YTD	2,348	2,012	-14.3	1,994	-0.9	2,132	6.9	1,849	-13.3
Number of Members Who Filed Chapter 13 YTD	1,669	1,495		2,229		2,496			
Number of Members Who Filed Chapter 11 or Chapter 12 YTD Total Number of Members Who Filed Bankruptcy YTD	4,021	3,509	-50.0 -12.7	1 4,224	-50.0 20.4	4,630	100.0 9.6		· ·
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	40,706,206			40,907,653		51,178,167	25.1	40,371,093	
* All Loans Charged Off due to Bankruptcy YTD	10,167,037			10,875,279		11,698,317	7.6		
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	19.43	18.81	-3.2	17.45	-7.2	16.91	-3.1	15.28	-9.6
REAL ESTATE FORECLOSURE SUMMARY	44 740 500	0.700.000	40.0	0.407.000	0.0	4.055.007	04.0	0.074.050	
Real Estate Loans Foreclosed YTD Number of Real Estate Loans Foreclosed YTD	11,719,508 96			6,127,308 53	 	4,655,897 51	-24.0 -3.8		
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING	90	, , , , , , , , , , , , , , , , , , , ,	-13.0		-01.2	31	-3.0	67	31.4
TDR First Mortgage RE Loans	49,226,763	42,030,186	-14.6	39,597,288	-5.8	33,070,119			-0.9
TDR Other RE Loans	5,300,850			4,959,349		4,601,826		· · · · · · · · · · · · · · · · · · ·	
Total TDR First and Other RE Loans	54,527,613	, ,	 	44,556,637	-7.5	37,671,945		, ,	
TDR RE Loans Also Reported as Commercial Loans ² TDR Consumer Loans (Not Secured by RE)	5,890,554 12,441,447			3,891,880 12,629,295	-19.6 13.5	1,747,245 15,053,722	-55.1 19.2	622,232 19,385,559	
TDR Commercial Loans (Not Secured by RE) ²	4,104,964			589,826	 	449,555			
Total TDR First RE, Other RE, Consumer, and Commercial Loans	71,074,024	60,158,118	-15.4	57,775,758	-4.0	53,175,222	-8.0	57,150,316	7.5
Total TDR Loans to Total Loans	#NAME?			#NAME?		#NAME?		#NAME?	
Total TDR Loans to Net Worth TDR portion of Allowance for Loan and Lease Losses	#NAME? 5,154,437			#NAME? 2,353,288		#NAME? 1,595,453		#NAME? 1,143,098	
# Means the number is too large to display in the cell	5, 154,437	2,935,781	-43.0	2,303,288	-19.8	1,595,453	-32.2	1,143,098	-28.4
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualiz	ina)								
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquence		its for troubled debt restru	ctured (TDF	R) 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 accommoda from prior cycles.	te the regulatory defini	tion of commercial loans.	This policy of	change may cause fluctu	ations		m l	Bankruptcy Informatio	0 To-

	Ir	direct and Participation		ng					
Return to cover		For Charter :							
03/07/2019		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group: A	II * State	- 'MO' * Type Include	d: Endorall	y Incurad State Cree	lit Union
reel Gloup. N/A	Count	of CU in Peer Group :		Nation Feet Group. A	iii State	= WO Type Include	u. reueran	y insured State Cred	iii Omon
	Count	or co in reer Group .	IN/A						
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg
INDIRECT LOANS OUTSTANDING	500 2014	200 2010	70 Ong	200 2010	70 Ong	500 2011	70 Ong	200 2010	70 0119
Indirect Loans - Point of Sale Arrangement	944,367,928	1,012,810,964	7.2	1,125,064,400	11.1	1,198,767,390	6.6	1,465,111,664	22.2
Indirect Loans - Outsourced Lending Relationship	493,093,308		6.1		20.9	920,406,947	45.5	1,017,577,175	
Total Outstanding Indirect Loans	1,437,461,236		6.9		14.4	2,119,174,337	20.6	2,482,688,839	
%Indirect Loans Outstanding / Total Loans	19.53		1.7		6.7	23.40	10.4	25.23	
DELINQUENCY - INDIRECT LENDING 1	10.00	10.00	1.7	21.20	0.7	20.40	10.4	20.20	7.0
30 to 59 Days Delinquent	59,429,550	43,527,603	-26.8	41,159,624	-5.4	45,799,234	11.3	41,643,058	-9.1
60 to 179 Days Delinquent	16,962,054	16,152,195	-20.6 -4.8		1.8	18,483,881	12.4	19,299,796	
180 to 359 Days Delinquent	2,874,209		-4.0 -4.1	· · ·	12.2	4,218,971	36.4	3,453,915	-
> = 360 Days Delinquent	351,549	355,395	1.1		24.0	685,179	55.5	573,334	
> = 360 Days Delinquent Total Del Indirect Lns (>= 60 Days)			-4.6		3.7		17.1		+
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	20,187,812		-10.7		-9.4	23,388,031		23,327,045	
LOAN LOSSES - INDIRECT LENDING	1.40	1.25	-10.7	1.14	-9.4	1.10	-2.9	0.94	-14.9
	45 400 440	04.005.440	40.0	04 000 000	2.2	00.040.447		05.045.707	440
* Indirect Loans Charged Off	15,168,143	21,365,148	40.9		2.3	23,018,417	5.3	25,615,797	11.3
* Indirect Loans Recovered * NET INDIRECT LOAN C/Os	1,942,942	2,019,024	3.9		20.5	2,880,065	18.4	3,262,446	+
	13,225,201	19,346,124	46.3		0.4	20,138,352	3.6	22,353,351	11.0
***Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.99	1.30	31.2	1.18	-9.3	1.04	-11.9	0.97	-6.5
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased									
+ CU Portion of Part. Lns Interests Retained): Consumer	47.000.040	00.400.040	07.5	40.047.404	44.7	40,440,045	5 0	44 000 507	40.0
	17,326,043				41.7	48,443,845	5.3	41,693,507	
Non-Federally Guaranteed Student Loans	20,144,547	20,525,907	1.9		-0.5	21,422,417	4.9	24,191,510	
Real Estate	15,013,347	14,179,942	-5.6	· · · ·	37.4	55,500,331	184.8	69,952,650	
Commercial Loans (excluding C&D) ²	22,850,887	24,082,881	5.4		-4.2	46,045,836	99.6	46,318,812	
Commercial Construction & Development ²	606,382		115.6		185.7	3,356,179	-10.1	5,923,111	76.5
Loan Pools	108,475,788		11.7		-12.0	80,623,655	-24.3	52,417,556	+
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	201,906,440	231,904,048	14.9		4.3	255,392,263	5.6	240,497,146	
%Participation Loans Outstanding / Total Loans	2.74	3.00	9.3	2.92	-2.7	2.82	-3.3	2.44	-13.3
* Participation Loans Purchased YTD	85,311,586	93,368,978	9.4	70,873,971	-24.1	86,586,864	22.2	51,499,500	-40.5
%Participation Loans Purchased YTD									
/ Total Loans Granted YTD	2.59	2.46	-5.0	1.71	-30.6	1.97	15.6	1.08	-45.4
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced									
(Participants' Balance Outstanding)	47,730,201	72,320,532	51.5		-19.2	80,673,753	38.0	114,187,481	41.5
Participation Loan Interests - Amount Retained (Outstanding)	23,550,598	26,973,775	14.5		-4.3	29,138,868	12.8	34,348,609	+
* Participation Loans Sold YTD	31,301,358	45,856,246	46.5	· · ·	-62.6	45,399,323	164.5	66,569,875	
** %Participation Loans Sold YTD / Total Assets	0.27	0.38	38.3	0.13	-64.4	0.34	152.1	0.48	41.1
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	797,887	60,000	-92.5			0	-100.0	1,190,986	+
*Loans Purchased in Full from Other Sources YTD	48,000	5,142	-89.3	725,321	######	434,600	-40.1	2,132,494	390.7
%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	4,089,341	1,166,949	-71.5		10.3	1,008,549	-21.6	1,456,278	+
60 to 179 Days Delinquent	1,855,241	1,105,963	-40.4	· ·	-12.1	1,098,460	12.9	1,351,924	+
180 to 359 Days Delinquent	2,264,700	101,916	-95.5	124,639	22.3	227,729	82.7	135,849	-40.3
> = 360 Days Delinquent	292,340	238,252	-18.5		-1.9	244,193	4.5	189,915	-22.2
Total Del Participation Lns (>= 60 Days)	4,412,281	1,446,131	-67.2	1,330,944	-8.0	1,570,382	18.0	1,677,688	6.8
%Participation Loans Delinquent >= 60 Days / Total Participation									
Loans	2.19	0.62	-71.5	0.55	-11.8	0.61	11.7	0.70	13.4
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	426,183	597,530	40.2	648,726	8.6	1,993,059	207.2	3,992,270	
* Participation Loans Recovered	127,908	123,647	-3.3	108,634	-12.1	75,877	-30.2	83,637	10.2
* NET PARTICIPATION LOAN C/Os	298,275	473,883	58.9	540,092	14.0	1,917,182	255.0	3,908,633	103.9
**%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	o annualizing)								
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The NCUA Board approved a regulatory/policy change in May 2012 revising the countries that the NCUA Board approved a regulatory/policy change in May 2012 revising the Countries policy change may result in a decline in delinquent loans reported as of June		irements for troubled debt	estructure	d (TDR) loans.					

		Real Estate Loan Info	rmation 1	1					
Return to cover		For Charter :							
03/07/2019		Count of CU:	99						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Inclu	ded: Fede	erally Insured State Cr	edit
	Count	of CU in Peer Group :	N/A						
	D 0044	D 0045	0/ 01	D = 0040	0/ 01	D 0047	0/ 01	D = 0040	0/ 01
REAL ESTATE LOANS OUTSTANDING:	Dec-2014	Dec-2015	% Chg	Dec-2016	% Cng	Dec-2017	% Chg	Dec-2018	% Cng
									-
First Mortgages Fixed Rate > 15 years	713,477,935	776,805,744	8.9	864,608,066	11.3	1,089,208,561	26.0	1,068,105,279	-1.9
Fixed Rate 15 years or less	713,477,933	670,321,253	-5.5		-4.7	509,050,012	_	611,527,352	
Other Fixed Rate	28,057,043	29,330,628	4.5		-8.9	32,737,037		41,008,336	
Total Fixed Rate First Mortgages	1,450,752,179	1,476,457,625			3.6	1,630,995,610		1,720,640,967	5.5
Balloon/Hybrid > 5 years	172,447,184	224,442,559				140,602,966	_	204,688,080	-
Balloon/Hybrid 5 years or less	521,532,577	484,674,546		484,874,720		469,559,446		493,670,686	
Total Balloon/Hybrid First Mortgages	693,979,761	709,117,105				610,162,412		698,358,766	
Adjustable Rate First Mtgs 1 year or less	60,364,884	61,617,455		53,837,935		53,920,727		47,821,869	
Adjustable Rate First Mtgs >1 year	95,172,355	117,907,112			17.4	292,605,738			
Total Adjustable First Mortgages	155,537,239	179,524,567	15.4	192,203,626	7.1	346,526,465	80.3	370,002,355	6.8
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,300,269,179	2,365,099,297	2.8	2,449,610,699	3.6	2,587,684,487	5.6	2,789,002,088	7.8
Other Real Estate Loans						-			
Closed End Fixed Rate	237,699,234	223,338,564	-6.0		-8.2	354,391,943	_	232,309,983	
Closed End Adjustable Rate	13,683,378	8,183,053		25,260,323	208.7	53,831,801		32,152,383	
Open End Adjustable Rate (HELOC)	611,705,187	666,161,757	8.9	715,148,617	7.4	657,868,363			
Open End Fixed Rate	19,132,690	14,707,529		12,068,306		11,724,241		10,190,409	
TOTAL OTHER REAL ESTATE OUTSTANDING	882,220,489	912,390,903			5.0	1,077,816,348		1,190,837,693	
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,182,489,668	3,277,490,200	3.0	3,407,206,098	4.0	3,665,500,835	7.6	3,979,839,781	8.6
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,623,199,363	1,700,900,184			4.2	1,771,598,576		1,925,329,047	8.7
Other RE Fixed Rate	256,831,924	238,046,093				366,116,184	1	242,500,392	
Total Fixed Rate RE Outstanding	1,880,031,287	1,938,946,277	3.1	1,989,718,812	2.6	2,137,714,760	1	2,167,829,439	
%(Total Fixed Rate RE/Total Assets) %(Total Fixed Rate RE/Total Loans)	16.33	15.91	-2.6			15.87		15.49	
% (Total Fixed Rate RE/Total Loans)	25.55	25.07	-1.9	24.00	-4.3	23.61	-1.6	22.03	-6.7
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	677,069,816	664,199,113	-1.9	677,078,346	1.9	816,085,911	20.5	863,673,041	5.8
Other RE Adj Rate	625,388,565	674,344,810				711,700,164		948,337,301	33.2
Total Adj Rate RE Outstanding	1,302,458,381	1,338,543,923		· · ·		1,527,786,075			
Total ray Rato RE outstanding	1,002,400,001	1,000,040,020	2.0	1,417,407,200	0.0	1,021,100,010	7.0	1,012,010,042	10.0
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	15,029,786	24,301,452	61.7	18,836,364	-22.5	22,909,125	21.6	19,864,349	-13.3
Outstanding Interest Only & Payment Option Other RE	2,72 2, 22	,, -		.,		, , , , , ,		2,22,42	
/ LOCs Loans	15,606,470	18,894,406	21.1	38,701,224	104.8	64,980,276	67.9	83,729,126	28.9
TOTAL Outstanding Interest Only & Payment Option First &									
Other RE Loans	30,636,256	43,195,858	41.0	57,537,588	33.2	87,889,401	52.8	103,593,475	17.9
%(Interest Only & Payment Option First & Other RE Loans / Total	0.07	0.05	00.4	0.45	00.5	0.05	45.0	0.74	40.4
Assets)	0.27	0.35	33.1	0.45	26.5	0.65	45.6	0.74	13.4
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	2.50	3.37	34.8	4.20	24.7	6.17	46.9	6.82	10.6
Outstanding Residential Construction (Excluding Commercial	2.50	3.31	34.0	4.20	24.1	0.17	40.9	0.02	10.6
Purpose Loans) 1	2,619,570	2,924,382	11.6	2,944,159	0.7	3,569,841	21.3	6,697,127	87.6
Allowance for Loan Losses on all RE Loans	13,477,147	10,165,491	-24.6		-28.6	5,290,166		4,204,003	
* REAL ESTATE LOANS - AMOUNT GRANTED:								, ,	
* First Mortgages									
* Fixed Rate > 15 years	385,091,197	734,076,530	90.6	845,639,389	15.2	776,567,901	-8.2	875,899,554	12.8
* Fixed Rate 15 years or less	201,212,194	261,636,459	30.0	296,488,041	13.3	212,978,050	-28.2	191,460,237	-10.1
* Other Fixed Rate	5,633,014	10,104,532	79.4	4,149,878	-58.9	7,375,384	77.7	13,060,244	
* Total Fixed Rate First Mortgages	591,936,405	1,005,817,521	69.9		14.0	996,921,335		1,080,420,035	
* Balloon/Hybrid > 5 years	104,964,154	98,653,850	-6.0		-35.5	107,136,720		122,474,189	
* Balloon/Hybrid 5 years or less	125,298,925	104,964,326	-16.2	88,137,477	-16.0	114,902,910		116,481,241	1.4
* Total Balloon/Hybrid First Mortgages	230,263,079	203,618,176	-11.6		-25.5	222,039,630		238,955,430	
* Adjustable Rate First Mtgs 1 year or less	21,141,522	18,619,299			2.9	12,313,589		14,208,310	
* Adjustable Rate First Mtgs >1 year	19,712,371	25,332,189				29,245,595		28,115,426	
* Total Adjustable First Mortgages	40,853,893	43,951,488			10.2	41,559,184		42,323,736	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	863,053,377	1,253,387,185	45.2	1,346,441,148	7.4	1,260,520,149	-6.4	1,361,699,201	8.0
* Amounts are year-to-date while the related %change ratios are annualized.									
# Means the number is too large to display in the cell									
1 Depositing requirements for leave were about 100 to 100 CO. T. C.	annomer adole the	lotom (dofinition of	roiel!-	This national are	oouss fi	uotiono francisco			El
¹ Reporting requirements for loans were changed with September 2017 cycle to	accommodate the regu	atory dentilition of comme	iciai ioans	s. This policy change may	cause flucti	uauons nom phor cycles.		11. K	ELoans

Count of to	CU in Peer Group: I Dec-2015 71,914,031 5,234,682 181,857,849 1,967,325 260,973,887 1,514,361,072 31.01 819,742,782 65.40 16,178,116 2,902,338,423 1.26 1,263,412,349 311,672,787 0 0 0 42,030,186 6,163,247 48,193,433 4,843,314 12,922,406 6,273,910 1,242,366	% Chg 17.7 50.9 -1.4 -18.1 3.8 35.9 34.5 60.9 10.8 10.8 2.9 5.9 0.3 6.1 N/A N/A N/A -14.6 16.3 -11.6 -17.8	Dec-2016 38,196,102 3,967,305 239,187,719 3,759,872 285,110,998 1,631,552,146 30.12 1,032,981,830 76.72 18,185,416 3,490,595,520 1.33 1,335,394,097 350,800,645 0 0 0 39,597,288 4,959,349 44,556,637 3,891,880 11,888,991 5,909,700	% Chg -46.9 -24.2 31.5 91.1 9.2 7.7 -2.9 26.0 17.3 12.4 20.3 5.2 5.7 12.6 N/A N/A N/A -5.8 -19.5 -7.5 -19.6	Dec-2017 59,081,366 23,030,788 295,132,430 3,492,157 380,736,741 1,641,256,890 26.56 780,774,917 61.94 18,464,904 3,719,133,801 1.30 1,460,631,759 303,818,760 0 0 0 33,070,119 4,601,826 37,671,945 1,747,245	% Chg 54.7 480.5 23.4 -7.1 33.5 0.6 -11.8 -24.4 -19.3 1.5 6.5 -2.3 9.4 -13.4 N/A N/A N/A N/A -16.5 -7.2 -15.5 -55.1		% Chg 37.3 -63.0 -11.2 -6.2 4.7 1.5 46.6 35.7 8.5 5.7 1.8 2.0 24.2 N/A N/A N/A -0.9 3.2 -0.4 -64.4
COUNT OF PER GROUP: N/A Count of temperature Count of temperature	Asset Range: Criteria: CU in Peer Group: Dec-2015	WA Region: WA % Chg 17.7 50.9 -1.4 -18.1 3.8 35.9 34.5 60.9 10.8 10.8 2.9 5.9 0.3 6.1 N/A N/A N/A -14.6 16.3 -11.6 -17.8	Dec-2016 38,196,102 3,967,305 239,187,719 3,759,872 285,110,998 1,631,552,146 30.12 1,032,981,830 76.72 18,185,416 3,490,595,520 1.33 1,335,394,097 350,800,645 0 0 0 39,597,288 4,959,349 44,556,637 3,891,880	% Chg -46.9 -24.2 31.5 91.1 9.2 7.7 -2.9 26.0 17.3 12.4 20.3 5.2 5.7 12.6 N/A N/A N/A -5.8 -19.5 -7.5 -19.6	Dec-2017 59,081,366 23,030,788 295,132,430 3,492,157 380,736,741 1,641,256,890 26.56 780,774,917 61.94 18,464,904 3,719,133,801 1.30 1,460,631,759 303,818,760 0 0 0 33,070,119 4,601,826 37,671,945 1,747,245	% Chg 54.7 480.5 23.4 -7.1 33.5 0.6 -11.8 -24.4 -19.3 1.5 6.5 -2.3 9.4 -13.4 N/A N/A N/A N/A -16.5 -7.2 -15.5 -55.1	81,144,731 8,531,173 262,056,878 5,280,772 357,013,554 1,718,712,755 26.96 1,144,885,572 84.08 20,031,234 3,930,173,890 1.32 1,490,384,537 377,421,790 0 0 0 32,760,812 4,748,110 37,508,922	% Chg 37.3 -63.0 -11.2 -6.2 4.7 1.5 46.6 35.7 8.5 5.7 1.8 2.0 24.2 N/A N/A -0.9 3.2 -0.4
Peer Group: N/A Count of to	Criteria: I CU in Peer Group: I Dec-2015 71,914,031 5,234,682 181,857,849 1,967,325 260,973,887 1,514,361,072 31.01 819,742,782 65.40 16,178,116 2,902,338,423 1.26 1,263,412,349 311,672,787 0 0 0 42,030,186 6,163,247 48,193,433 4,843,314 12,922,406 6,273,910 1,242,366	Region: N/A % Chg 17.7 50.9 -1.4 -18.1 3.8 35.9 34.5 60.9 10.8 10.8 2.9 5.9 0.3 6.1 N/A N/A N/A -14.6 16.3 -11.6 -17.8	Dec-2016 38,196,102 3,967,305 239,187,719 3,759,872 285,110,998 1,631,552,146 30.12 1,032,981,830 76.72 18,185,416 3,490,595,520 1.33 1,335,394,097 350,800,645 0 0 0 39,597,288 4,959,349 44,556,637 3,891,880	% Chg -46.9 -24.2 31.5 91.1 9.2 7.7 -2.9 26.0 17.3 12.4 20.3 5.2 5.7 12.6 N/A N/A N/A -5.8 -19.5 -7.5 -19.6	Dec-2017 59,081,366 23,030,788 295,132,430 3,492,157 380,736,741 1,641,256,890 26.56 780,774,917 61.94 18,464,904 3,719,133,801 1.30 1,460,631,759 303,818,760 0 0 0 33,070,119 4,601,826 37,671,945 1,747,245	% Chg 54.7 480.5 23.4 -7.1 33.5 0.6 -11.8 -24.4 -19.3 1.5 6.5 -2.3 9.4 -13.4 N/A N/A N/A N/A -16.5 -7.2 -15.5 -55.1	81,144,731 8,531,173 262,056,878 5,280,772 357,013,554 1,718,712,755 26.96 1,144,885,572 84.08 20,031,234 3,930,173,890 1.32 1,490,384,537 377,421,790 0 0 0 32,760,812 4,748,110 37,508,922	% Chg 37.3 -63.0 -11.2 -6.2 4.7 1.5 46.6 35.7 8.5 5.7 1.8 2.0 24.2 N/A N/A -0.9 3.2 -0.4
* OTHER REAL ESTATE (Granted) * Closed End Fixed Rate * Closed End Adjustable Rate * Closed End Adjustable Rate * Open End Adjustable Rate (HELOC) 194,445,136 * Open End Adjustable Rate (HELOC) 194,445,136 * Open End Fixed Rate and Other 2,401,025 * TOTAL OTHER REAL ESTATE GRANTED 251,396,553 * TOTAL RE (FIRST AND OTHER) GRANTED % (Total Fixed Rate RE Granted YTD/Total Loans Granted YTD) 20.05 * FITS Mortgage R.E. Loans Sold 509,615,622 * First Mortgage R.E. Loans Sold 509,615,622 * Winter State Commercial Loans Granted) * Mortgage Servicing Rights 14,603,607 Outstanding RE Loans Sold But Serviced 2,820,023,394 * (Mortgage Servicing Rights / Net Worth) * MISC. RE LOAN INFORMATION S-Term (-5 Yrs) R.E. Loan (Exc. MBL) R.E. Los also Commercial Los¹ R.E. Los also Commercial Los¹ 293,752,826 * REVERSE MORTGAGES Federally Insured Home Equity Conversion Mortgage (HECM) * Total Reverse Mortgage Products * O Total Reverse Mortgage Products * O Total Reverse Mortgage RE Loans 5,300,850 TDR Other RE Loans 50,00,850 TDR First Mortgage RE Loans 50,00,850 TDR Other RE Loans 50,00,850 TDR Other RE Loans 50,00,850 TDR Other RE Loans 50,00,850 TOR Other RE Loans 60,00,850 TOR Other RE Solo Delys First Mortgage Ride Rate (includes Balloon/Hybrids > 5 yrs) TOR Other RE Solo Delys First Mortgage Ride Rate (includes Balloon/Hybrids > 5 yrs) TOR Other RE Solo Delys Tor Ale Delin Reverse R	71,914,031 5,234,682 181,857,849 1,967,325 260,973,887 1,514,361,072 31.01 819,742,782 65.40 16,178,116 2,902,338,423 1.26 1,263,412,349 311,672,787 0 0 0 42,030,186 6,163,247 48,193,433 4,843,314 12,922,406 6,273,910 1,242,366	% Chg 17.7 50.9 -1.4 -18.1 3.8 35.9 34.5 60.9 10.8 10.8 2.9 5.9 0.3 6.1 N/A N/A N/A -14.6 16.3 -17.8 -27.1 -16.0	38,196,102 3,967,305 239,187,719 3,759,872 285,110,998 1,631,552,146 30.12 1,032,981,830 76.72 18,185,416 3,490,595,520 1.33 1,335,394,097 350,800,645 0 0 0 39,597,288 4,959,349 44,556,637 3,891,880	-46.9 -24.2 31.5 91.1 9.2 7.7 -2.9 26.0 17.3 12.4 20.3 5.2 5.7 12.6 N/A N/A N/A -5.8 -19.5 -7.5 -19.6	59,081,366 23,030,788 295,132,430 3,492,157 380,736,741 1,641,256,890 26.56 780,774,917 61.94 18,464,904 3,719,133,801 1.30 1,460,631,759 303,818,760 0 0 33,070,119 4,601,826 37,671,945 1,747,245	54.7 480.5 23.4 -7.1 33.5 0.6 -11.8 -24.4 -19.3 1.5 6.5 -2.3 9.4 -13.4 N/A N/A N/A N/A -7.2 -15.5 -55.1	81,144,731 8,531,173 262,056,878 5,280,772 357,013,554 1,718,712,755 26.96 1,144,885,572 84.08 20,031,234 3,930,173,890 1.32 1,490,384,537 377,421,790 0 0 0 0 32,760,812 4,748,110 37,508,922	37.3 -63.0 -11.2 -6.2 4.7 1.5 46.6 35.7 8.5 5.7 1.8 2.0 24.2 N/A N/A N/A -0.9 3.2 -0.4
OTHER REAL ESTATE (Granted) Closed End Fixed Rate 61,081,674 Closed End Fixed Rate 3,488,718 *Open End Adjustable Rate (HELOC) 184,445,136 *Open End Fixed Rate and Other 2,401,025 *TOTAL OTHER REAL ESTATE GRANTED 251,396,553 *TOTAL RE (FIRST AND OTHER) GRANTED 1,114,449,930 *G(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD) 23.05 RE LOANS SOLD/SERVICED *First Mortgage R.E. Loans Sold 599,615,622 **G(First Mitg RE Loans Sold/ First Mitg RE Loans Granted) 590,615,622 **G(First Mitg RE Loans Sold But Serviced 2,820,023,394 **(Mortgage Servicing Rights / Net Worth) 11,9 **MISC. RE LOAN INFORMATION 1,260,117,270 **S-E. Lns also Commercial Lns * 293,752,826 **REVERSE MORTGAGES **Reverse Mortgages **Federally Insured Home Equity Conversion Mortgage (HECM) 0 **TOTAL RIVERS OUTSTANDING 0 **TOR First Mortgage RE Loans 5,300,850 **TOR Other RE Loans 5,300,850 **TOR Other RE Loans 5,300,850 **TOR Other RE Loans 5,300,850	71,914,031 5,234,682 181,857,849 1,967,325 260,973,887 1,514,361,072 31.01 819,742,782 65.40 16,178,116 2,902,338,423 1.26 1,263,412,349 311,672,787 0 0 0 42,030,186 6,163,247 48,193,433 4,843,314 12,922,406 6,273,910 1,242,366	17.7 50.9 -1.4 -18.1 3.8 35.9 34.5 60.9 10.8 10.8 2.9 5.9 0.3 6.1 N/A N/A N/A -14.6 16.3 -17.8	38,196,102 3,967,305 239,187,719 3,759,872 285,110,998 1,631,552,146 30.12 1,032,981,830 76.72 18,185,416 3,490,595,520 1.33 1,335,394,097 350,800,645 0 0 0 39,597,288 4,959,349 44,556,637 3,891,880	-46.9 -24.2 31.5 91.1 9.2 7.7 -2.9 26.0 17.3 12.4 20.3 5.2 5.7 12.6 N/A N/A N/A -5.8 -19.5 -7.5 -19.6	59,081,366 23,030,788 295,132,430 3,492,157 380,736,741 1,641,256,890 26.56 780,774,917 61.94 18,464,904 3,719,133,801 1.30 1,460,631,759 303,818,760 0 0 33,070,119 4,601,826 37,671,945 1,747,245	54.7 480.5 23.4 -7.1 33.5 0.6 -11.8 -24.4 -19.3 1.5 6.5 -2.3 9.4 -13.4 N/A N/A N/A N/A -7.2 -15.5 -55.1	81,144,731 8,531,173 262,056,878 5,280,772 357,013,554 1,718,712,755 26.96 1,144,885,572 84.08 20,031,234 3,930,173,890 1.32 1,490,384,537 377,421,790 0 0 0 0 32,760,812 4,748,110 37,508,922	37.3 -63.0 -11.2 -6.2 4.7 1.5 46.6 35.7 8.5 5.7 1.8 2.0 24.2 N/A N/A N/A -0.9 3.2 -0.4
OTHER REAL ESTATE (Granted) Closed End Fixed Rate 61,081,674 Closed End Fixed Rate 3,488,718 *Open End Adjustable Rate (HELOC) 184,445,136 *Open End Fixed Rate and Other 2,401,025 *TOTAL OTHER REAL ESTATE GRANTED 251,396,553 *TOTAL RE (FIRST AND OTHER) GRANTED 1,114,449,930 *G(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD) 23.05 RE LOANS SOLD/SERVICED *First Mortgage R.E. Loans Sold 599,615,622 **G(First Mitg RE Loans Sold/ First Mitg RE Loans Granted) 590,615,622 **G(First Mitg RE Loans Sold But Serviced 2,820,023,394 **(Mortgage Servicing Rights / Net Worth) 11,9 **MISC. RE LOAN INFORMATION 1,260,117,270 **S-E. Lns also Commercial Lns * 293,752,826 **REVERSE MORTGAGES **Reverse Mortgages **Federally Insured Home Equity Conversion Mortgage (HECM) 0 **TOTAL RIVERS OUTSTANDING 0 **TOR First Mortgage RE Loans 5,300,850 **TOR Other RE Loans 5,300,850 **TOR Other RE Loans 5,300,850 **TOR Other RE Loans 5,300,850	71,914,031 5,234,682 181,857,849 1,967,325 260,973,887 1,514,361,072 31.01 819,742,782 65.40 16,178,116 2,902,338,423 1.26 1,263,412,349 311,672,787 0 0 0 42,030,186 6,163,247 48,193,433 4,843,314 12,922,406 6,273,910 1,242,366	17.7 50.9 -1.4 -18.1 3.8 35.9 34.5 60.9 10.8 10.8 2.9 5.9 0.3 6.1 N/A N/A N/A -14.6 16.3 -17.8	38,196,102 3,967,305 239,187,719 3,759,872 285,110,998 1,631,552,146 30.12 1,032,981,830 76.72 18,185,416 3,490,595,520 1.33 1,335,394,097 350,800,645 0 0 0 39,597,288 4,959,349 44,556,637 3,891,880	-46.9 -24.2 31.5 91.1 9.2 7.7 -2.9 26.0 17.3 12.4 20.3 5.2 5.7 12.6 N/A N/A N/A -5.8 -19.5 -7.5 -19.6	59,081,366 23,030,788 295,132,430 3,492,157 380,736,741 1,641,256,890 26.56 780,774,917 61.94 18,464,904 3,719,133,801 1.30 1,460,631,759 303,818,760 0 0 33,070,119 4,601,826 37,671,945 1,747,245	54.7 480.5 23.4 -7.1 33.5 0.6 -11.8 -24.4 -19.3 1.5 6.5 -2.3 9.4 -13.4 N/A N/A N/A N/A -7.2 -15.5 -55.1	81,144,731 8,531,173 262,056,878 5,280,772 357,013,554 1,718,712,755 26.96 1,144,885,572 84.08 20,031,234 3,930,173,890 1.32 1,490,384,537 377,421,790 0 0 0 0 32,760,812 4,748,110 37,508,922	37.3 -63.0 -11.2 -6.2 4.7 1.5 46.6 35.7 8.5 5.7 1.8 2.0 24.2 N/A N/A N/A -0.9 3.2 -0.4
Closed End Adjustable Rate	5,234,682 181,857,849 1,967,325 260,973,887 1,514,361,072 31.01 819,742,782 65.40 16,178,116 2,902,338,423 1.26 1,263,412,349 311,672,787 0 0 0 42,030,186 6,163,247 48,193,433 4,843,314 12,922,406 6,273,910 1,242,366	50.9 -1.4 -18.1 3.8 35.9 34.5 60.9 10.8 10.8 2.9 5.9 0.3 6.1 N/A N/A N/A -14.6 16.3 -17.8 -27.1 -16.0	3,967,305 239,187,719 3,759,872 285,110,998 1,631,552,146 30.12 1,032,981,830 76.72 18,185,416 3,490,595,520 1.33 1,335,394,097 350,800,645 0 0 0 39,597,288 4,959,349 44,556,637 3,891,880	-24.2 31.5 91.1 9.2 7.7 -2.9 26.0 17.3 12.4 20.3 5.2 5.7 12.6 N/A N/A N/A -5.8 -19.5 -7.5 -19.6	23,030,788 295,132,430 3,492,157 380,736,741 1,641,256,890 26.56 780,774,917 61.94 18,464,904 3,719,133,801 1.30 1,460,631,759 303,818,760 0 0 33,070,119 4,601,826 37,671,945 1,747,245	480.5 23.4 -7.1 33.5 0.6 -11.8 -24.4 -19.3 1.5 6.5 -2.3 9.4 -13.4 N/A N/A N/A N/A -16.5 -7.2 -15.5 -55.1	8,531,173 262,056,878 5,280,772 357,013,554 1,718,712,755 26.96 1,144,885,572 84.08 20,031,234 3,930,173,890 1.32 1,490,384,537 377,421,790 0 0 0 32,760,812 4,748,110 37,508,922	-63.0 -11.2 51.2 -6.2 4.7 1.5 46.6 35.7 8.5 5.7 1.8 2.0 24.2 N/A N/A N/A -0.9 3.2 -0.4
Open End Adjustable Rate (HELOC)	181,857,849 1,967,325 260,973,887 1,514,361,072 31.01 819,742,782 65.40 16,178,116 2,902,338,423 1.26 1,263,412,349 311,672,787 0 0 0 42,030,186 6,163,247 48,193,433 4,843,314 12,922,406 6,273,910 1,242,366	-1.4 -18.1 3.8 35.9 34.5 60.9 10.8 10.8 2.9 5.9 0.3 6.1 N/A N/A N/A -14.6 16.3 -17.8 -27.1 -16.0	239,187,719 3,759,872 285,110,998 1,631,552,146 30.12 1,032,981,830 76.72 18,185,416 3,490,595,520 1.33 1,335,394,097 350,800,645 0 0 0 39,597,288 4,959,349 44,556,637 3,891,880	31.5 91.1 9.2 7.7 -2.9 26.0 17.3 12.4 20.3 5.2 5.7 12.6 N/A N/A N/A N/A -5.8 -19.5 -7.5 -19.6	295,132,430 3,492,157 380,736,741 1,641,256,890 26.56 780,774,917 61.94 18,464,904 3,719,133,801 1.30 1,460,631,759 303,818,760 0 0 33,070,119 4,601,826 37,671,945 1,747,245	23.4 -7.1 33.5 0.6 -11.8 -24.4 -19.3 1.5 6.5 -2.3 9.4 -13.4 N/A N/A N/A N/A -16.5 -7.2 -15.5 -55.1	262,056,878 5,280,772 357,013,554 1,718,712,755 26.96 1,144,885,572 84.08 20,031,234 3,930,173,890 1.32 1,490,384,537 377,421,790 0 0 0 32,760,812 4,748,110 37,508,922	-11.2 51.2 -6.2 4.7 1.5 46.6 35.7 8.5 5.7 1.8 2.0 24.2 N/A N/A N/A -0.9 3.2 -0.4
Open End Fixed Rate and Other	1,967,325 260,973,887 1,514,361,072 31.01 819,742,782 65.40 16,178,116 2,902,338,423 1.26 1,263,412,349 311,672,787 0 0 0 42,030,186 6,163,247 48,193,433 4,843,314 12,922,406 6,273,910 1,242,366	-18.1 3.8 35.9 34.5 60.9 10.8 10.8 2.9 5.9 0.3 6.1 N/A N/A N/A -14.6 16.3 -17.8	3,759,872 285,110,998 1,631,552,146 30.12 1,032,981,830 76.72 18,185,416 3,490,595,520 1.33 1,335,394,097 350,800,645 0 0 39,597,288 4,959,349 44,556,637 3,891,880	91.1 9.2 7.7 -2.9 26.0 17.3 12.4 20.3 5.2 5.7 12.6 N/A N/A N/A N/A -5.8 -19.5 -7.5 -19.6	3,492,157 380,736,741 1,641,256,890 26.56 780,774,917 61.94 18,464,904 3,719,133,801 1.30 1,460,631,759 303,818,760 0 0 33,070,119 4,601,826 37,671,945 1,747,245	-7.1 33.5 0.6 -11.8 -24.4 -19.3 1.5 6.5 -2.3 9.4 -13.4 N/A N/A N/A -16.5 -7.2 -15.5 -55.1	5,280,772 357,013,554 1,718,712,755 26.96 1,144,885,572 84.08 20,031,234 3,930,173,890 1.32 1,490,384,537 377,421,790 0 0 0 32,760,812 4,748,110 37,508,922	51.2 -6.2 4.7 1.5 46.6 35.7 8.5 5.7 1.8 2.0 24.2 N/A N/A N/A -0.9 3.2 -0.4
TOTAL OTHER REAL ESTATE GRANTED *TOTAL RE (FIRST AND OTHER) GRANTED *TOTAL RE (FIRST AND OTHER) GRANTED \$1,114,449,303 *K(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD) *First Mortgage R.E. Loans Sold \$50,615,622 *Kefirst Ming RE Loans Sold First Ming RE Loans Granted) \$50,55 AMT of Mortgage Servicing Rights \$14,603,607 Outstanding RE Loans Sold But Serviced \$2,820,023,394 *Ke (Mortgage Servicing Rights / Net Worth) **MISC. RE LOAN INFORMATION S-Term (<5 Yrs) R.E. Loan (Exc. MBL) **RE. Las also Commercial Lns ' **REVERSE MORTGAGES Federally Insured Home Equity Conversion Mortgage (HECM) **O Proprietary Reverse Mortgages **O Total Reverse Mortgages **O RE LOAN TORS OUTSTANDING TDR Cither RE Loans **DR Cither RE Loans **Total TOR First and Other RE Loans **Total TOR First and Other RE Loans **Total TOR First and Other RE Loans **Total Reverse Mortgage Freduces **Total Tor First And Sel Rate (includes Balloon/Hybrids > 5 yrs) **Total Loans DeLINQUENT > = 60 Days **First Mortgage Adj Rate (includes Balloon/Hybrids > 5 yrs) **First Mortgage Adj Rate (includes Balloon/Hybrids > 5 yrs) **Orther RE. Edlinguent > = 60 Days **First Mortgage RE Loans Days **First Mortgage Adj Rate (includes Balloon/Hybrids > 5 yrs) **Orther RE. Edlinguent > = 60 Days **First Mortgage Adj Rate (includes Balloon/Hybrids > 5 yrs) **Orther RE. Edlinguent > = 60 Days **First Mortgage Adj Rate (includes Balloon/Hybrids > 5 yrs) **Total Total Total Res Test Delinguent > = 60 Days **Total Total Total Total Res Test Bellinguent > = 60 Days **Total Total Total Res Test Bellinguent > = 60 Days **Total Total Total Total Total Total Res Loans Delinquent > = 60 Days **Total Total Total Total Res Loans Delinquent > = 60 Days **Total Total Total Total Total Res Loans Delinquent > = 60 Days **Total Total Total Total Total Res Loans Delinquent > = 60 Days **Total Total Total Total Res Loans Delinquent > = 60 Days **Total Total T	260,973,887 1,514,361,072 31.01 819,742,782 65.40 16,178,116 2,902,338,423 1.26 1,263,412,349 311,672,787 0 0 0 42,030,186 6,163,247 48,193,433 4,843,314 12,922,406 6,273,910 1,242,366	3.8 35.9 34.5 60.9 10.8 10.8 2.9 5.9 0.3 6.1 N/A N/A N/A -14.6 16.3 -17.8	285,110,998 1,631,552,146 30.12 1,032,981,830 76.72 18,185,416 3,490,595,520 1.33 1,335,394,097 350,800,645 0 0 0 39,597,288 4,959,349 44,556,637 3,891,880	9.2 7.7 -2.9 26.0 17.3 12.4 20.3 5.2 5.7 12.6 N/A N/A N/A N/A -5.8 -19.5 -7.5 -19.6	380,736,741 1,641,256,890 26.56 780,774,917 61.94 18,464,904 3,719,133,801 1.30 1,460,631,759 303,818,760 0 0 33,070,119 4,601,826 37,671,945 1,747,245	33.5 0.6 -11.8 -24.4 -19.3 1.5 6.5 -2.3 9.4 -13.4 N/A N/A N/A N/A -16.5 -7.2 -15.5 -55.1	357,013,554 1,718,712,755 26.96 1,144,885,572 84.08 20,031,234 3,930,173,890 1.32 1,490,384,537 377,421,790 0 0 0 32,760,812 4,748,110 37,508,922	-6.2 4.7 1.5 46.6 35.7 8.5 5.7 1.8 2.0 24.2 N/A N/A N/A -0.9 3.2 -0.4
TOTAL RE (FIRST AND OTHER) GRANTED	1,514,361,072 31.01 819,742,782 65.40 16,178,116 2,902,338,423 1.26 1,263,412,349 311,672,787 0 0 42,030,186 6,163,247 48,193,433 4,843,314 12,922,406 6,273,910 1,242,366	35.9 34.5 60.9 10.8 10.8 2.9 5.9 0.3 6.1 N/A N/A -14.6 16.3 -17.8	1,631,552,146 30.12 1,032,981,830 76.72 18,185,416 3,490,595,520 1.33 1,335,394,097 350,800,645 0 0 0 39,597,288 4,959,349 44,556,637 3,891,880	7.7 -2.9 26.0 17.3 12.4 20.3 5.2 5.7 12.6 N/A N/A N/A -5.8 -19.5 -7.5 -19.6	1,641,256,890 26.56 780,774,917 61.94 18,464,904 3,719,133,801 1.30 1,460,631,759 303,818,760 0 0 33,070,119 4,601,826 37,671,945 1,747,245	0.6 -11.8 -24.4 -19.3 1.5 6.5 -2.3 9.4 -13.4 N/A N/A N/A -16.5 -7.2 -15.5 -55.1	1,718,712,755 26.96 1,144,885,572 84.08 20,031,234 3,930,173,890 1.32 1,490,384,537 377,421,790 0 0 0 32,760,812 4,748,110 37,508,922	4.7 1.5 46.6 35.7 8.5 5.7 1.8 2.0 24.2 N/A N/A N/A -0.9
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD) 23.05	31.01 819,742,782 65.40 16,178,116 2,902,338,423 1.26 1,263,412,349 311,672,787 0 0 42,030,186 6,163,247 48,193,433 4,843,314 12,922,406 6,273,910 1,242,366	34.5 60.9 10.8 10.8 2.9 5.9 0.3 6.1 N/A N/A N/A -14.6 16.3 -17.8 -27.1 -16.0	30.12 1,032,981,830 76.72 18,185,416 3,490,595,520 1.33 1,335,394,097 350,800,645 0 0 0 39,597,288 4,959,349 44,556,637 3,891,880 11,888,991	-2.9 26.0 17.3 12.4 20.3 5.2 5.7 12.6 N/A N/A N/A -5.8 -19.5 -7.5 -19.6	26.56 780,774,917 61.94 18,464,904 3,719,133,801 1.30 1,460,631,759 303,818,760 0 0 0 33,070,119 4,601,826 37,671,945 1,747,245	-11.8 -24.4 -19.3 1.5 6.5 -2.3 9.4 -13.4 N/A N/A N/A -16.5 -7.2 -15.5 -55.1	26.96 1,144,885,572 84.08 20,031,234 3,930,173,890 1.32 1,490,384,537 377,421,790 0 0 32,760,812 4,748,110 37,508,922	1.5 46.6 35.7 8.5 5.7 1.8 2.0 24.2 N/A N/A N/A -0.9 3.2 -0.4
First Mortgage Re. Loans Sold 509,615,622	819,742,782 65.40 16,178,116 2,902,338,423 1.26 1,263,412,349 311,672,787 0 0 0 42,030,186 6,163,247 48,193,433 4,843,314 12,922,406 6,273,910 1,242,366	60.9 10.8 10.8 2.9 5.9 0.3 6.1 N/A N/A N/A -14.6 16.3 -17.8	1,032,981,830 76.72 18,185,416 3,490,595,520 1.33 1,335,394,097 350,800,645 0 0 0 39,597,288 4,959,349 44,556,637 3,891,880 11,888,991	26.0 17.3 12.4 20.3 5.2 5.7 12.6 N/A N/A N/A -5.8 -19.5 -7.5 -19.6	780,774,917 61.94 18,464,904 3,719,133,801 1.30 1,460,631,759 303,818,760 0 0 0 33,070,119 4,601,826 37,671,945 1,747,245	-24.4 -19.3 1.5 6.5 -2.3 9.4 -13.4 N/A N/A N/A -16.5 -7.2 -15.5 -55.1	1,144,885,572 84.08 20,031,234 3,930,173,890 1.32 1,490,384,537 377,421,790 0 0 0 32,760,812 4,748,110 37,508,922	46.6 35.7 8.5 5.7 1.8 2.0 24.2 N/A N/A N/A -0.9 3.2 -0.4
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted) AMT of Mortgage Servicing Rights 14,603,607 Outstanding RE Loans Sold But Serviced 2,820,023,394 % (Mortgage Servicing Rights / Net Worth) 1.19 MISC. RE LOAN INFORMATION S-Term (<5 Yrs) R.E. Loan (Exc. MBL) R.E. Lns also Commercial Lns ¹ 293,752,826 REVERSE MORTGAGES Federally Insured Home Equity Conversion Mortgage (HECM) 0 Proprietary Reverse Mortgage Products 0 Total Reverse Mortgage Re Loans TDR First Mortgage RE Loans 10 TOTAL PRE Loans 10 TOTAL PRE LOAN INFORMATION TDR First Mortgage RE Loans 10 TOTAL REVERSE MORTGAGES TOR Other RE Loans 11 CAN TORS OUTSTANDING TDR First Mortgage RE Loans 12 CAN TORS OUTSTANDING TDR First Mortgage RE Loans 13 CAN TORS OUTSTANDING TDR RE Loans 5,300,850 Total TDR First and Other RE Loans 14 9,226,763 TDR RE Loans 5,300,850 Total TDR First Also Reported as Commercial Loans ¹ First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs) 7 First Mortgage Adj Rate (includes Balloon/Hybrids > 5 yrs) 17 First Mortgage Adj Rate (includes Balloon/Hybrids > 5 yrs) 7 Cher R.E. Fixed Rate 0 Other R.E. Fixed Rate 0 Other R.E. DELINQUENT >= 60 Days First Mortgage 40 ,436,090 Other R.E. DELINQUENT >= 60 Days First Mortgage 40 ,436,090 Other R.E. DELINQUENT >= 60 Days First Mortgage 40 ,436,090 Other R.E. LOANS DQ >= 30 Days First Mortgage RL Dans Delinquent >= 60 Days 7 GA,049,225 RE LOAN DQ >= 30 Days 7 GA,049,225 RE LOAN DQ >= 30 Days 7 GA,049,225 TOTAL DEL RE. LOANS DQ >= 60 Days 10 TOTAL DEL RE. LOANS DQ >= 60 Days 7 TOTAL DEL RE. LOANS DQ >= 60 Days 7 TOTAL DEL RE. LOANS DQ >= 60 Days 7 TOTAL DEL RE AND AND SCEINQUENT >= 60 Days 7 TOTAL DEL RE AND AND SCEINQUENT >= 60 Days 7 TOTAL DEL RE AND AND SCEINQUENT >= 60 Days 7 TOTAL DEL RE AND AND SCEINQUENT >= 60 Days 7 TOTAL DEL RE AND AND SCEINQUENT >= 60 Days 7 TOTAL DEL RE AND AND SCEINQUENT >= 60 Days 7 TOTAL DEL RE AND AND SCEINQUENT >= 60 Days 7 TOTAL DEL RE AND AND SCEINQUENT >= 60 Days 7 TOTAL DEL RE AND AND SCEI	65.40 16,178,116 2,902,338,423 1.26 1,263,412,349 311,672,787 0 0 0 42,030,186 6,163,247 48,193,433 4,843,314 12,922,406 6,273,910 1,242,366	10.8 10.8 2.9 5.9 0.3 6.1 N/A N/A -14.6 16.3 -17.8	76.72 18,185,416 3,490,595,520 1.33 1,335,394,097 350,800,645 0 0 0 39,597,288 4,959,349 44,556,637 3,891,880 11,888,991	17.3 12.4 20.3 5.2 5.7 12.6 N/A N/A N/A -5.8 -19.5 -7.5 -19.6	61.94 18,464,904 3,719,133,801 1.30 1,460,631,759 303,818,760 0 0 33,070,119 4,601,826 37,671,945 1,747,245	-19.3 1.5 6.5 -2.3 9.4 -13.4 N/A N/A N/A N/A -16.5 -7.2 -15.5 -55.1	84.08 20,031,234 3,930,173,890 1.32 1,490,384,537 377,421,790 0 0 0 32,760,812 4,748,110 37,508,922	35.7 8.5 5.7 1.8 2.0 24.2 N/A N/A N/A -0.9 3.2 -0.4
AMT of Mortgage Servicing Rights	16,178,116 2,902,338,423 1.26 1,263,412,349 311,672,787 0 0 0 42,030,186 6,163,247 48,193,433 4,843,314 12,922,406 6,273,910 1,242,366	10.8 2.9 5.9 0.3 6.1 N/A N/A N/A -14.6 16.3 -17.8	18,185,416 3,490,595,520 1.33 1,335,394,097 350,800,645 0 0 0 39,597,288 4,959,349 44,556,637 3,891,880	12.4 20.3 5.2 5.7 12.6 N/A N/A N/A -5.8 -19.5 -7.5 -19.6	18,464,904 3,719,133,801 1.30 1,460,631,759 303,818,760 0 0 33,070,119 4,601,826 37,671,945 1,747,245	1.5 6.5 -2.3 9.4 -13.4 N/A N/A N/A -16.5 -7.2 -15.5	20,031,234 3,930,173,890 1.32 1,490,384,537 377,421,790 0 0 0 32,760,812 4,748,110 37,508,922	8.5 5.7 1.8 2.0 24.2 N/A N/A N/A -0.9 3.2 -0.4
Outstanding RE Loans Sold But Serviced 2,820,023,394 % (Mortgage Servicing Rights / Net Worth) 1.19 MISC. RE LOAN INFORMATION 1,260,117,270 R.E. Lns also Commercial Lns ¹ 293,752,826 REVERSE MORTGAGES 293,752,826 REVERSE MORTGAGES 0 Federally Insured Home Equity Conversion Mortgage (HECM) 0 Proprietary Reverse Mortgage Products 0 Total Reverse Mortgage RE Loans 0 TDR First Mortgage RE Loans 49,226,763 TDR First Mortgage RE Loans 5,300,850 Total TDR First and Other RE Loans 5,300,850 Total TDR First and Other RE Loans 54,527,613 TDR RE Loans Also Reported as Commercial Loans ¹ 5,890,554 REAL ESTATE LOAN DELINQUENCY R.E. LOANS DELINQUENT >= 60 Days ¹ First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs) 17,714,354 First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	2,902,338,423 1.26 1,263,412,349 311,672,787 0 0 0 42,030,186 6,163,247 48,193,433 4,843,314 12,922,406 6,273,910 1,242,366	2.9 5.9 0.3 6.1 N/A N/A N/A -14.6 16.3 -11.6 -17.8	3,490,595,520 1.33 1,335,394,097 350,800,645 0 0 0 39,597,288 4,959,349 44,556,637 3,891,880	20.3 5.2 5.7 12.6 N/A N/A N/A -5.8 -19.5 -7.5 -19.6	3,719,133,801 1.30 1,460,631,759 303,818,760 0 0 0 33,070,119 4,601,826 37,671,945 1,747,245	6.5 -2.3 9.4 -13.4 N/A N/A N/A -16.5 -7.2 -15.5 -55.1	3,930,173,890 1.32 1,490,384,537 377,421,790 0 0 0 32,760,812 4,748,110 37,508,922	5.7 1.8 2.0 24.2 N/A N/A N/A -0.9 3.2 -0.4
% (Mortgage Servicing Rights / Net Worth) 1.19 MISC. RE LOAN INFORMATION 1,260,117,270 R.E. Lna also Commercial Lns 293,752,826 REVERSE MORTGAGES 293,752,826 REVERSE MORTGAGES 293,752,826 Federally Insured Home Equity Conversion Mortgage (HECM) 0 Total Reverse Mortgage Products 0 Total Reverse Mortgages 0 0 RE LOAN TDRS OUTSTANDING 49,226,763 TDR First Mortgage RE Loans 49,226,763 TDR First Mortgage RE Loans 5,300,850 Total TDR First and Other RE Loans 5,300,850 Total TDR First and Other RE Loans 5,890,554 REAL ESTATE LOAN DELINQUENCY 7 RE. LOANS DELINQUENT > =60 Days 1 First Mortgage Adj Rate (includes Balloon/Hybrids > 5 yrs) 17,714,354 First Mortgage Adj Rate (includes Balloon/Hybrids > 5 yrs) 7,467,450 Other R.E. Adj. Rate 1,982,126 TOTAL DEL R.E. DELINQUENT >= 60 Days 29,358,615 DELINQUENT 30 to 59 Days 6,254,520 TOTAL DEL RE 30 to 59 Days 46,690,610 TOTAL DEL RE 30 to 59 Days 76,049,225 REL LOANS DELINQUENT RATIOS 8 R.E. LOANS DE Jonys > 30 Days 2,39 % R.E. LOANS DQ >= 30 Days 5,800,131 TDR First Mortgage RE Loans Delinquent >= 60 Days 5,800,131 TDR First Mortgage RE Loans Delinquent >= 60 Days 5,800,131 TDR First and Other RE Loans Delinquent >= 60 Days 5,800,131 TDR First and Other RE Loans Delinquent >= 60 Days 5,800,131 TDR First and Other RE Loans Delinquent >= 60 Days 5,800,131 TDR Tels and Other RE Loans Delinquent >= 60 Days 5,800,131 TDR GLEAR LESTATE LOANS Popped as Commercial Loans Delinquent >= 60 Days 7,000,000 REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: 1,000 3,686,478	1.26 1,263,412,349 311,672,787 0 0 0 42,030,186 6,163,247 48,193,433 4,843,314 12,922,406 6,273,910 1,242,366	5.9 0.3 6.1 N/A N/A N/A -14.6 16.3 -11.6 -17.8	1.33 1,335,394,097 350,800,645 0 0 0 39,597,288 4,959,349 44,556,637 3,891,880 11,888,991	5.2 5.7 12.6 N/A N/A N/A -5.8 -19.5 -7.5 -19.6	1,30 1,460,631,759 303,818,760 0 0 33,070,119 4,601,826 37,671,945 1,747,245	-2.3 9.4 -13.4 N/A N/A N/A -16.5 -7.2 -15.5 -55.1	1,490,384,537 377,421,790 0 0 0 32,760,812 4,748,110 37,508,922	1.8 2.0 24.2 N/A N/A N/A -0.9 3.2 -0.4
MISC. RE LOAN INFORMATION S-Term (<5 Yrs) R.E. Loan (Exc. MBL) 1,260,117,270 R.E. Loan (Exc. MBL) 1,260,117,270 R.E. Loan slos Commercial Lns 293,752,826 REVERSE MORTGAGES Federally Insured Home Equity Conversion Mortgage (HECM) 0 Proprietary Reverse Mortgage Products 0 Total Reverse Mortgage Products 0 Total Reverse Mortgages 0 RE LOAN TDRS OUTSTANDING TDR First Mortgage RE Loans 49,226,763 TDR Other RE Loans 5,300,850 TDR Other RE Loans 5,300,850 TOtal TDR First and Other RE Loans 5,300,850 TOTAL TDR First and Other RE Loans 5,300,850 TOTAL TDR First Mortgage RE Dears 5,800,554 REAL ESTATE LOAN DELINQUENCY R.E. LOANS DELINQUENT > =60 Days First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs) 17,714,354 First Mortgage Rized Rate (includes Balloon/Hybrids > 5 yrs) 7,467,450 Other R.E. Fixed Rate 1,982,126 Other R.E. Adj. Rate 1,982,126 TOTAL DEL R.E. DELINQUENT > = 60 Days 29,358,615 DELINQUENT 30 to 59 Days 46,690,610 TOTAL DEL R.E. DELINQUENT >= 60 Days 46,690,610 TOTAL DEL R.E. LOANS >= 30 Days 46,690,610 TOTAL DEL R.E. LOANS >= 30 Days 46,690,610 TOTAL DEL R.E. LOANS >= 30 Days 2,39 % R.E. LOANS DQ >= 80 Days 5,800,131 TDR First Mortgage RE Loans Delinquent >= 60 Days 5,800,131 TDR First Mortgage RE Loans Delinquent >= 60 Days 5,800,131 TDR Other RE Loans Delinquent >= 60 Days 5,800,131 TDR Other RE Loans Delinquent >= 60 Days 5,800,131 TDR Other RE Loans Delinquent >= 60 Days 5,800,131 TDR Other RE Loans Delinquent >= 60 Days 5,800,131 TDR Other RE Loans Delinquent >= 60 Days 5,800,131 TDR Other RE Loans Delinquent >= 60 Days 5,800,131 TDR Other RE Loans Delinquent >= 60 Days 5,800,131 TDR Other RE Loans Delinquent >= 60 Days 6,154,118 5,000,000 5,000,000 5,000,000 5,000,000 5,000,000 5,000,000 5,000,000 5,000,000 5,000,000 5,000,000 5,000,000 5,000,000 5,000,000 5,000,000 5,000,000 5,000,000 5,000,000 5,000,000 5,000	1,263,412,349 311,672,787 0 0 0 42,030,186 6,163,247 48,193,433 4,843,314 12,922,406 6,273,910 1,242,366	0.3 6.1 N/A N/A N/A -14.6 16.3 -11.6 -17.8	1,335,394,097 350,800,645 0 0 0 39,597,288 4,959,349 44,556,637 3,891,880	5.7 12.6 N/A N/A N/A -5.8 -19.5 -7.5 -19.6	1,460,631,759 303,818,760 0 0 33,070,119 4,601,826 37,671,945 1,747,245	9.4 -13.4 N/A N/A N/A -16.5 -7.2 -15.5 -55.1	1,490,384,537 377,421,790 0 0 0 32,760,812 4,748,110 37,508,922	2.0 24.2 N/A N/A N/A -0.9 3.2 -0.4
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	311,672,787 0 0 0 42,030,186 6,163,247 48,193,433 4,843,314 12,922,406 6,273,910 1,242,366	6.1 N/A N/A N/A -14.6 16.3 -11.6 -17.8	350,800,645 0 0 0 39,597,288 4,959,349 44,556,637 3,891,880 11,888,991	12.6 N/A N/A N/A -5.8 -19.5 -7.5 -19.6	303,818,760 0 0 0 33,070,119 4,601,826 37,671,945 1,747,245	-13.4 N/A N/A N/A -16.5 -7.2 -15.5 -55.1	377,421,790 0 0 0 32,760,812 4,748,110 37,508,922	24.2 N/A N/A N/A -0.9 3.2 -0.4
R.E. Lns also Commercial Lns ¹ REVERSE MORTGAGES Federally Insured Home Equity Conversion Mortgage (HECM) Oproprietary Reverse Mortgage Products O Total Reverse Mortgages O RE LOAN TORS OUTSTANDING TDR First Mortgage RE Loans TDR First Mortgage RE Loans TDR First Mortgage RE Loans TOTAL TDR First and Other RE Loans TOTAL TDR First Also Reported as Commercial Loans ¹ First Mortgage RE Loan DeLINQUENCY R.E. LOANS DELINQUENT > =60 Days¹ First Mortgage Adj Rate (includes Balloon/Hybrids > 5 yrs) TOTAL TDR F. Fixed Rate Other R.E. Fixed Rate Other R.E. Fixed Rate Other R.E. DELINQUENT > =60 Days First Mortgage DELINQUENT 30 to 59 Days First Mortgage Also 59 Days First Mortgage Also 60,254,520 TOTAL DEL R.E. LOANS > 30 Days First Mortgage RE Loans Days REL LOANS DQ > 80 Days TOTAL DEL R.E. LOANS = 80 Days TOTAL DEL R.E. LOANS DELINQUENT > 60 Days TOTAL DEL R.E. LOANS DELINQUENT > 60 Days TOTAL DEL R.E. LOANS = 80 Days TOTAL DEL R.E. LOANS = 80 Days TOTAL DEL R.E. LOANS DELINQUENT > 60 Days TOTAL TOTAL DEL R.E. LOANS DELINQUENT > 60 Days TOTAL TOTAL DEL R.E. LOANS DELINQUENT > 60 Days TOTAL TOTAL DEL R.E. LOANS DELINQUENT > 60 Days TOTAL TOTAL DEL R.E. LOANS DELINQUENT > 60 Days TOTAL	311,672,787 0 0 0 42,030,186 6,163,247 48,193,433 4,843,314 12,922,406 6,273,910 1,242,366	6.1 N/A N/A N/A -14.6 16.3 -11.6 -17.8	350,800,645 0 0 0 39,597,288 4,959,349 44,556,637 3,891,880 11,888,991	12.6 N/A N/A N/A -5.8 -19.5 -7.5 -19.6	303,818,760 0 0 0 33,070,119 4,601,826 37,671,945 1,747,245	-13.4 N/A N/A N/A -16.5 -7.2 -15.5 -55.1	377,421,790 0 0 0 32,760,812 4,748,110 37,508,922	24.2 N/A N/A N/A -0.9 3.2 -0.4
REVERSE MORTGAGES	0 0 0 42,030,186 6,163,247 48,193,433 4,843,314 12,922,406 6,273,910 1,242,366	N/A N/A N/A -14.6 16.3 -11.6 -17.8	0 0 0 39,597,288 4,959,349 44,556,637 3,891,880	N/A N/A N/A -5.8 -19.5 -7.5 -19.6	0 0 0 33,070,119 4,601,826 37,671,945 1,747,245	N/A N/A N/A -16.5 -7.2 -15.5 -55.1	32,760,812 4,748,110 37,508,922	N/A N/A N/A -0.9 3.2 -0.4
Federally Insured Home Equity Conversion Mortgage (HECM)	0 0 42,030,186 6,163,247 48,193,433 4,843,314 12,922,406 6,273,910 1,242,366	N/A N/A -14.6 16.3 -11.6 -17.8	0 0 39,597,288 4,959,349 44,556,637 3,891,880	N/A N/A -5.8 -19.5 -7.5 -19.6	4,601,826 37,671,945 1,747,245	N/A N/A -16.5 -7.2 -15.5 -55.1	32,760,812 4,748,110 37,508,922	N/A N/A -0.9 3.2 -0.4
Proprietary Reverse Mortgage Products	0 0 42,030,186 6,163,247 48,193,433 4,843,314 12,922,406 6,273,910 1,242,366	N/A N/A -14.6 16.3 -11.6 -17.8	0 0 39,597,288 4,959,349 44,556,637 3,891,880	N/A N/A -5.8 -19.5 -7.5 -19.6	4,601,826 37,671,945 1,747,245	N/A N/A -16.5 -7.2 -15.5 -55.1	32,760,812 4,748,110 37,508,922	N/A N/A -0.9 3.2 -0.4
RE LOAN TDRS OUTSTANDING TDR First Mortgage RE Loans 5,300,850 5,300,850 54,527,613 TDR Other RE Loans 5,300,850 54,527,613 TDR RE Loans Also Reported as Commercial Loans 5,890,554 REAL ESTATE LOAN DELINQUENCY R.E. LOANS DELINQUENT > = 60 Days	42,030,186 6,163,247 48,193,433 4,843,314 12,922,406 6,273,910 1,242,366	-14.6 16.3 -11.6 -17.8 -27.1 -16.0	39,597,288 4,959,349 44,556,637 3,891,880	-5.8 -19.5 -7.5 -19.6	4,601,826 37,671,945 1,747,245	-16.5 -7.2 -15.5 -55.1	32,760,812 4,748,110 37,508,922	-0.9 3.2 -0.4
TDR First Mortgage RE Loans TDR Other RE Loans Total TDR First and Other RE Loans TOTAL TDR First and Other RE Loans TDR RE Loans Also Reported as Commercial Loans 1 S,890,554 REAL ESTATE LOAN DELINQUENCY RE. LOANS DELINQUENT > =60 Days 1 First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs) T,467,450 Other R.E. Fixed Rate Other R.E. Adj. Rate TOTAL DEL R.E. DELINQUENT >= 60 Days DELINQUENT 30 to 59 Days First Mortgage Other Other RE. LOANS Days First Mortgage Other RE. LOANS Days First Mortgage Other RE. LOANS Days TOTAL DEL R.E. DELINQUENT >= 60 Days TOTAL DEL R.E. LOANS >= 30 Days RE. LOANS Day >= 30 Days TOTAL DEL R.E. LOANS >= 30 Days RE. LOANS Day >= 60 Days TDR REL LOANS Day >= 60 Days TDR First Mortgage RE Loans Delinquent >= 60 Days TOR Other RE Loans Delinquent >= 60 Days TOR TOR TIRS TIRS and Other RE Delinquent >= 60 Days TOR REL STATE LOANS REPORTED SHORT TORE TSTAR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days / TORA EL RE Loans Reported as Commercial Loans Delinquent >= 60 Days / TORA EL RE Loans Reported as Commercial Loans Delinquent >= 60 Days / TORA TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercia	6,163,247 48,193,433 4,843,314 12,922,406 6,273,910 1,242,366	16.3 -11.6 -17.8 -27.1 -16.0	4,959,349 44,556,637 3,891,880 11,888,991	-19.5 -7.5 -19.6	4,601,826 37,671,945 1,747,245	-7.2 -15.5 -55.1	4,748,110 37,508,922	3.2 -0.4
TDR Other RE Loans Total TDR First and Other RE Loans TDR RE Loans Also Reported as Commercial Loans ¹ 5,890,554 REAL ESTATE LOAN DELINQUENCY R.E. LOANS DELINQUENT > =60 Days ¹ First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs) 7,467,450 Other R.E. Fixed Rate Other R.E. Adj. Rate TOTAL DEL R.E. DELINQUENT > = 60 Days Pirst Mortgage Other Other R.E. Adj. Rate TOTAL DEL R.E. DELINQUENT > = 60 Days First Mortgage Other Other R.E. Adj. Rate TOTAL DEL R.E. DELINQUENT > = 60 Days First Mortgage Other Other R.E. Adj. Rate TOTAL DEL R.E. LOANS > = 30 Days First Mortgage Other R.E. Adj. Rate TOTAL DEL R.E. LOANS > = 30 Days TOTAL DEL R.E. LOANS > = 30 Days R.E. LOAN DELINQUENCY RATIOS R.E. LOANS DQ >= 30 Days R.E. LOANS DQ >= 60 Days TDR REAL ESTATE LOANS DELINQUENT >= 60 Days TDR First Mortgage RE Loans Delinquent >= 60 Days TOR Other RE Loans Delinquent >= 60 Days Total TDR First and Other RE Loans Delinquent >= 60 Days Total TDR First and Other RE Loans Delinquent >= 60 Days TOR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days ¹ 2 TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days / TOR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / TOR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commerci	6,163,247 48,193,433 4,843,314 12,922,406 6,273,910 1,242,366	16.3 -11.6 -17.8 -27.1 -16.0	4,959,349 44,556,637 3,891,880 11,888,991	-19.5 -7.5 -19.6	4,601,826 37,671,945 1,747,245	-7.2 -15.5 -55.1	4,748,110 37,508,922	3.2 -0.4
Total TDR First and Other RE Loans TDR RE Loans Also Reported as Commercial Loans ¹ 5,890,554 REAL ESTATE LOAN DELINQUENCY R.E. LOANS DELINQUENT > =60 Days ¹ First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs) 7,467,450 Other R.E. Fixed Rate Other R.E. Fixed Rate Other R.E. Adj. Rate 1,982,126 TOTAL DEL R.E. DELINQUENT > = 60 Days First Mortgage Other TOTAL DEL R.E. DELINQUENT > = 60 Days First Mortgage 40,436,090 Other 6,254,520 TOTAL DEL RE 30 to 59 Days First Mortgage 40,436,090 Other 6,254,520 TOTAL DEL RE, LOANS >= 30 Days RE LOAN DELINQUENCY RATIOS % R.E. LOANS DQ >= 30 Days 76,049,225 RE LOANS DQ >= 60 Days 7DR REAL ESTATE LOANS DELINQUENT >= 60 Days TOTAL TOR First Mortgage RE Loans Delinquent >= 60 Days Total TDR First and Other RE Delinquent >= 60 Days 7 total TDR 1st and Other RE Delinquent >= 60 Days TOTAL TOR 1ST and Other RE Delinquent >= 60 Days TOR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days TOTAL TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days TOTAL TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days TOTAL TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days TOTAL TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days TOTAL TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days TOTAL TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days TOTAL TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days TOTAL TDR RE Lns also Reported as Commercial Loans	48,193,433 4,843,314 12,922,406 6,273,910 1,242,366	-11.6 -17.8 -27.1 -16.0	44,556,637 3,891,880 11,888,991	-7.5 -19.6	37,671,945 1,747,245	-15.5 -55.1	37,508,922	-0.4
TDR RE Loans Also Reported as Commercial Loans 5,890,554	4,843,314 12,922,406 6,273,910 1,242,366	-17.8 -27.1 -16.0	3,891,880	-19.6 -8.0	1,747,245	-55.1		
REAL ESTATE LOAN DELINQUENCY R.E. LOANS DELINQUENT > =60 Days ¹ First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs) 17,714,354 First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs) 7,467,450 Other R.E. Fixed Rate 2,194,685 Other R.E. Adj. Rate 1,982,126 TOTAL DEL R.E. DELINQUENT >= 60 Days 29,358,615 DELINQUENT 30 to 59 Days First Mortgage 40,436,090 Other 6,254,520 TOTAL DEL RE 30 to 59 Days 46,690,610 TOTAL DEL RE. LOANS >= 30 Days 76,049,225 RE LOAN DELINQUENCY RATIOS % R.E. LOANS DQ >= 30 Days 2,39 % R.E. LOANS DQ >= 60 Days 0,92 TDR REAL ESTATE LOANS DeLINQUENT >= 60 Days 5,800,131 TDR Other RE Loans Delinquent >= 60 Days 3,39,987 Total TDR First Mortgage RE Loans Delinquent >= 60 Days 6,154,118 % Total TDR 1st and Other RE Delinquent >= 60 Days 7 Total TDR 1st and Other RE Delinquent >= 60 Days 7 Total TDR 1st and Other RE Delinquent >= 60 Days 7 Total TDR 1st and Other RE Delinquent >= 60 Days 7 Total TDR 1st and Other RE Delinquent >= 60 Days 7 Total TDR 1st and Other RE Delinquent >= 60 Days 7 Total TDR 1st and Other RE Delinquent >= 60 Days 7 Total TDR 1st and Other RE Delinquent >= 60 Days 7 Total TDR 1st and Other RE Delinquent >= 60 Days 7 Total TDR 1st and Other RE Delinquent >= 60 Days 7 Total TDR 1st and Other RE Delinquent >= 60 Days 7 Total TDR 1st and Other RE Delinquent >= 60 Days 7 Total TDR 1st and Other RE Delinquent >= 60 Days 7 Total TDR 1st and Other RE Delinquent >= 60 Days 7 Total TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days 7 Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days 7 Total TDR RE Lns also Reported as Commercial Loans 12 0.000 REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: * TOtal 1st Mortgage Lns Charged Off 3,686,478	12,922,406 6,273,910 1,242,366	-27.1 -16.0	11,888,991	-8.0			622,232	_6/1 //
R.E. LOANS DELINQUENT > =60 Days	6,273,910 1,242,366	-16.0			10,251,776	-13.8		-04.4
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs) 17,714,354 First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs) 7,467,450 Other R.E. Fixed Rate 2,194,685 Other R.E. Adj. Rate 1,982,126 TOTAL DEL R.E. DELINQUENT >= 60 Days 29,358,615 DELINQUENT 30 to 59 Days First Mortgage 40,436,090 Other 6,254,520 TOTAL DEL RE 30 to 59 Days FIOTAL DEL RE 30 to 59 Days FIRST MORTGAGE TOTAL DEL RE 30 to 59 Days A6,690,610 TOTAL DEL R.E. LOANS >= 30 Days RE LOAN DELINQUENCY RATIOS % R.E. LOANS DQ >= 30 Days % R.E. LOANS DQ >= 60 Days TDR REAL ESTATE LOANS DELINQUENT >= 60 Days TDR First Mortgage RE Loans Delinquent >= 60 Days TOTAL TDR First and Other RE Loans Delinquent >= 60 Days 7 Total TDR First and Other RE Delinquent >= 60 Days 7 Total TDR 1st and Other RE Delinquent >= 60 Days 7 TOTAL TDR 1st and Other RE Delinquent >= 60 Days 7 TOR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days 7 TOR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days 7 TOR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days 7 TOTAL TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days 7 TOTAL TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days 7 TOTAL TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days 7 TOTAL TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days 7 TOTAL TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days 7 TOTAL TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days 7 TOTAL TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days 8 TOTAL TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days 9 TOTAL TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days 11.29 11.2	6,273,910 1,242,366	-16.0			10,251,776	-13.8	· ·	
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs) 7,467,450 Other R.E. Fixed Rate 2,194,685 Other R.E. Adj. Rate 1,982,126 TOTAL DEL R.E. DELINQUENT >= 60 Days 29,358,615 DELINQUENT 30 to 59 Days First Mortgage 40,436,090 Other 6,254,520 TOTAL DEL RE 30 to 59 Days 76,049,225 RE LOAN DELINQUENCY RATIOS % R.E. LOANS DQ >= 30 Days 76,049,225 RE LOANS DQ >= 30 Days 70,92 TDR REAL ESTATE LOANS DELINQUENT >= 60 Days 70 Total TDR 1st and Other RE Delinquent >= 60 Days 70 Total TDR 1st and Other RE Delinquent >= 60 Days 70 TOTAL TDR 1st and Other RE Loans Delinquent >= 60 Days 70 TOTAL DEL RE LOANS DELINQUENT >= 60 Days 70 Total TDR 1st and Other RE Delinquent >= 60 Days 70 Total TDR 1st and Other RE Delinquent >= 60 Days 70 TOTAL TDR 1st and Other RE Delinquent >= 60 Days 71 TOTAL TDR 1st and Other RE Delinquent >= 60 Days 71 TOTAL TDR 1st and Other RE Delinquent >= 60 Days 71 TOTAL TDR 1st and Other RE Delinquent >= 60 Days 71 TOTAL TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 71 TOTAL TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days 12 % TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns	6,273,910 1,242,366	-16.0			10,201,770		15,329,766	49.5
Other R.E. Fixed Rate 2,194,685 Other R.E. Adj. Rate 1,982,126 TOTAL DEL R.E. DELINQUENT >= 60 Days 29,358,615 DELINQUENT 30 to 59 Days 40,436,090 Other 6,254,520 TOTAL DEL RE 30 to 59 Days 46,690,610 TOTAL DEL R.E. LOANS >= 30 Days 76,049,225 RE LOAN DELINQUENCY RATIOS 2.39 % R.E. LOANS DQ >= 30 Days 2.39 % R.E. LOANS DQ >= 60 Days 0.92 TDR REAL ESTATE LOANS DELINQUENT >= 60 Days 5,800,131 TDR Other RE Loans Delinquent >= 60 Days 353,987 Total TDR First and Other RE Loans Delinquent >= 60 Days 6,154,118 % Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 11.29 15 RE Loans Also Reported as Commercial Loans Delinquent >= 60 412,501 % TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 0 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 0 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 0 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 0 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquen	1,242,366		0.303.700	-5.8	4,447,062	-24.7	6,798,481	52.9
Other R.E. Adj. Rate 1,982,126 TOTAL DEL R.E. DELINQUENT >= 60 Days 29,358,615 DELINQUENT 30 to 59 Days 40,436,090 Other 6,254,520 TOTAL DEL RE 30 to 59 Days 46,690,610 TOTAL DEL R.E. LOANS >= 30 Days 76,049,225 RE LOAN DELINQUENCY RATIOS 2.39 % R.E. LOANS DQ >= 30 Days 2.39 % R.E. LOANS DQ >= 60 Days 0.92 TDR REAL ESTATE LOANS DELINQUENT >= 60 Days 5,800,131 TDR Other RE Loans Delinquent >= 60 Days 353,987 Total TDR First and Other RE Loans Delinquent >= 60 Days 6,154,118 % Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 11.29 TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 412,501 % TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 20 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 20 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 20 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 20 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 20 Days / Total TDR RE Lns Also Reported as Commercial Loans Delinquent >= 60 </td <td></td> <td>-43.4</td> <td>703,403</td> <td>-43.4</td> <td>3,461,834</td> <td>392.2</td> <td>1,671,123</td> <td>-51.7</td>		-43.4	703,403	-43.4	3,461,834	392.2	1,671,123	-51.7
DELINQUENT 30 to 59 Days	2,158,332	8.9	2,110,055	-2.2	1,535,635	-27.2	3,603,142	134.6
First Mortgage	22,597,014	-23.0	20,612,149	-8.8	19,696,307	-4.4	27,402,512	39.1
Other Other OTAL DEL RE 30 to 59 Days TOTAL DEL R.E. LOANS >= 30 Days RE LOAN DELINQUENCY RATIOS % R.E. LOANS DQ >= 30 Days % R.E. LOANS DQ >= 30 Days % R.E. LOANS DQ >= 60 Days TDR REAL ESTATE LOANS DELINQUENT >= 60 Days TDR Other RE Loans Delinquent >= 60 Days Total TDR First and Other RE Loans Delinquent >= 60 Days Total TDR 1st and Other RE Delinquent >= 60 Days TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days 12 % TDR RE Los also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days /								
TOTAL DEL RE 30 to 59 Days TOTAL DEL RE. LOANS >= 30 Days RE LOAN DELINQUENCY RATIOS % R.E. LOANS DQ >= 30 Days % R.E. LOANS DQ >= 60 Days TDR REAL ESTATE LOANS DELINQUENT >= 60 Days TDR Other RE Loans Delinquent >= 60 Days Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days 12 % TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 3,686,478	36,134,704	-10.6		-5.9	36,379,341	6.9	32,670,323	-10.2
TOTAL DEL R.E. LOANS >= 30 Days RE LOAN DELINQUENCY RATIOS % R.E. LOANS DQ >= 30 Days % R.E. LOANS DQ >= 60 Days TDR REAL ESTATE LOANS DELINQUENT >= 60 Days TDR First Mortgage RE Loans Delinquent >= 60 Days TOTAL TDR First and Other RE Loans Delinquent >= 60 Days % Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days 12 % TOTAL TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns Also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns Also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns Also Reported As Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns Also	5,804,649	-7.2	5,963,374	2.7	7,186,854	20.5	7,284,306	1.4
RE LOAN DELINQUENCY RATIOS % R.E. LOANS DQ >= 30 Days % R.E. LOANS DQ >= 60 Days 7 DR REAL ESTATE LOANS DELINQUENT >= 60 Days TDR First Mortgage RE Loans Delinquent >= 60 Days TOR Other RE Loans Delinquent >= 60 Days 7 Total TDR First and Other RE Loans Delinquent >= 60 Days 7 Total TDR 1st and Other RE Delinquent >= 60 Days 6,154,118 % Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE 11.29 TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days 12 % TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans 12 0.00 REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: * Total 1st Mortgage Lns Charged Off	41,939,353	-10.2	39,982,180	-4.7	43,566,195	9.0	39,954,629	-8.3
% R.E. LOANS DQ >= 30 Days % R.E. LOANS DQ >= 60 Days 7DR REAL ESTATE LOANS DELINQUENT >= 60 Days TDR First Mortgage RE Loans Delinquent >= 60 Days TDR Other RE Loans Delinquent >= 60 Days Total TDR First and Other RE Loans Delinquent >= 60 Days % Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days 12 % TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial L	64,536,367	-15.1	60,594,329	-6.1	63,262,502	4.4	67,357,141	6.5
% R.E. LOANS DQ >= 60 Days TDR REAL ESTATE LOANS DELINQUENT >= 60 Days TDR First Mortgage RE Loans Delinquent >= 60 Days TOTAL TDR First and Other RE Loans Delinquent >= 60 Days Total TDR 1st and Other RE Delinquent >= 60 Days 6,154,118 % Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days 12 % TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans 12 0.00 REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: * Total 1st Mortgage Lns Charged Off	1.97	-17.6	1.78	-9.7	1.73	-3.0	1.69	-1.9
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days TDR First Mortgage RE Loans Delinquent >= 60 Days TDR Other RE Loans Delinquent >= 60 Days Total TDR First and Other RE Loans Delinquent >= 60 Days Total TDR 1st and Other RE Delinquent >= 60 Days 6,154,118 Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days 12 TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans 12 0.00 REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: * Total 1st Mortgage Lns Charged Off	0.69	-25.3	0.60	-12.3	0.54	-11.2	0.69	28.1
TDR First Mortgage RE Loans Delinquent >= 60 Days TDR Other RE Loans Delinquent >= 60 Days 353,987 Total TDR First and Other RE Loans Delinquent >= 60 Days 6,154,118 % Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE 11.29 TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days 12 % TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans 12 0.00 REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: * Total 1st Mortgage Lns Charged Off	0.03	-20.0	0.00	-12.0	0.04	-11.2	0.03	20.1
TDR Other RE Loans Delinquent >= 60 Days Total TDR First and Other RE Loans Delinquent >= 60 Days % Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE 11.29 TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days 12 % TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans 12 0.00 REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: * Total 1st Mortgage Lns Charged Off 3,686,478	4,526,536	-22.0	4,760,275	5.2	4,099,668	-13.9	3,674,172	-10.4
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days 12 412,501 % TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans 12 0.00 REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: * Total 1st Mortgage Lns Charged Off 3,686,478	548,707	55.0	401,489	-26.8	567,301	41.3	1,026,282	80.9
1st and Other RE TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days 12 % TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans 12 0.00 REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: * Total 1st Mortgage Lns Charged Off 3,686,478	5,075,243	-17.5	5,161,764	1.7	4,666,969	-9.6	4,700,454	0.7
TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days 12 % TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans 12 0.00 REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: * Total 1st Mortgage Lns Charged Off 3,686,478	40.50	0.7	44.50	40.0	40.00	0.0	10.50	4.6
Days 12 % TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans 12 0.00 REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: * Total 1st Mortgage Lns Charged Off 3,686,478	10.53	-6.7	11.58	10.0	12.39	6.9	12.53	1.2
% TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans 12 0.00 REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: * Total 1st Mortgage Lns Charged Off 3,686,478	274,905	-33.4	462,890	68.4	256,847	-44.5	0	-100.0
0.00 REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: * Total 1st Mortgage Lns Charged Off 3,686,478			102,000					
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: * Total 1st Mortgage Lns Charged Off 3,686,478								
* Total 1st Mortgage Lns Charged Off 3,686,478	0.00	N/A	0.00	N/A	14.70	N/A	0.00	-100.0
	4 704 700	50.4	4 570 005	40.0	202.402	40.5	200 570	
Trotal 1st Mortgage Life Necovered 124.479	1,764,788 292,785	-52.1 -59.6	1,572,935 563,107	-10.9 92.3	936,499 675,834	-40.5 20.0	306,579 67,765	-67.3 -90.0
* NET 1st MORTGAGE LN C/Os 2,961,999	1,472,003	-59.6	1,009,828	-31.4	260,665	-74.2	238,814	-90.0 -8.4
** Net Charge Offs - 1st Mortgage Loans	, may / 101131	-50.5	1,009,020	01.4	200,003	-17.4	230,014	-0.4
/ Avg 1st Mortgage Loans 0.13	1,712,000		0.04	-33.5	0.01	-75.3	0.01	-14.2
* Total Other RE Lns Charged Off 3,894,850	0.06	-52.2	1,412,473	-21.9	1,135,361	-19.6	1,540,353	35.7
* Total Other RE Lns Recovered 1,370,266	0.06 1,809,433	-53.5		-18.4	574,514	38.4	597,416	4.0
* NET OTHER RE LN C/Os 2,524,584	0.06 1,809,433 509,017	-53.5 -62.9	415,150	-23.3	560,847	-43.8	942,937	68.1
** %Net Charge Offs Other RE Loans / Avg Other RE Loans 0.29	0.06 1,809,433 509,017 1,300,416	-53.5 -62.9 -48.5	997,323			-48.3	0.08	50.8
* Amounts are year-to-date and the related % change ratios are annualized.	0.06 1,809,433 509,017	-53.5 -62.9	997,323	-26.4	0.06		一 一	
** 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	0.06 1,809,433 509,017 1,300,416	-53.5 -62.9 -48.5	997,323	-26.4	0.06			
Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory described in the regulatory describ	0.06 1,809,433 509,017 1,300,416	-53.5 -62.9 -48.5	997,323	-26.4	0.06			
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting require	0.06 1,809,433 509,017 1,300,416 0.14	-53.5 -62.9 -48.5 -50.8	997,323 0.11					

Count of Clui 1999	Deturn to cover	C	ommercial Loan I		on					
Column Max	Return to cover 03/07/2019		For Charter : Count of CU :							-
Commercial Loans Dec. 2019 School Dec. 2019 School Dec. 2017										
Dec-2014 Dec-2015 Schop Dec-2016 Schop	Peer Group: N/A				Nation * Peer Gro	oup: All *	State = 'MO' * Ty	pe Includ	ed: Federally Ins	ured
COMMERCIAL LONGE 1987 19		Count of C	U in Peer Group : │	N/A						
COMMERCIAL LONGE 1987 19		Dec-2014	Dec-2015	% Cha	Dec-2016	% Cha	Dec-2017	% Cha	Dec-2018	% Cha
Function Communication C	COMMERCIAL LOANS									
Security	Commercial Loans to Members ¹³	312,112,028	328,789,402	5.3	366,443,361	11.5	306,661,554	-16.3	370,717,185	20.9
Total Commercial Losses 1		20.044.042	27 000 002	0.0	25 000 440	20.0	24.040.250	0.0	45.070.075	20.4
Inhoration Comments 18				+						
TOTAL COMMENSAGE (CANSEL ISSUE) RUPE ADDRESS (CANSEL) (CANSEL STATE ADDRESS) **PACE COMMENSAGE (CANSEL CANSEL CANSEL) (CANSEL CANSEL) (CANSEL CANSEL) (CANSEL CANSEL) (CANSEL CANSEL) (CANSEL CANSEL								+		
NUMBER OF COMMERCIAL LOANS CUTSTANDING! -84 1.50 5.50 5.1 5.0 5.2 5.1 5.0 5.2 5.1 5.0 5.2 5.1 5.0 5.2 5.1 5.0 5.2 5.1 5.0 5.2 5.1 5.0 5.2 5.2 5.1 5.2				+						
Names and Collabarding Communical Learns to Members 4 (1976) 1. 1976 1. 1	,	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
Namester of Dullamentag Purchases Commended Loops or 160 150 150 150 150 150 150 150 150 150 15	NUMBER OF COMMERCIAL LOANS OUTSTANDING: 1									
Public plant of the content of the		1,870	2,092	11.9	2,325	11.1	1,199	-48.4	1,360	13.4
Total Number of Commercial Loss Contenting	· ·	159	135	-15.1	135	0.0	125	-7.4	155	24.0
Controller and Development	Total Number of Commercial Loans Outstanding	2,029	2,227	9.8	2,460	10.5	1,324	-46.2	1,515	
Familian	REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-									
No. Fam. Recidential Property 13,076,351 12,577,651 10,0	·									
Material No.					· · · · · · · · · · · · · · · · · · ·					
Danie Occoped Non-Fam, Non-Passionarial Processy 50,047,029 77,027,050 -11 91,057,025 18,0 191,102,108 33 191,102,100 33 191,102,100 35 100,040,007 31 191,057,007 31 31 31 31 31 31 31 3	· •									
Total Real Estates Secured Commercial Loans 090,299,510 900,791,791	Owner Occupied, Non-Farm, Non-Residential Property	80,667,492	77,327,560	-4.1	91,676,422	18.6	141,102,188	53.9	161,321,023	14.3
NON-REAL SETATE SECURED COMMERCIAL LOANS TO MEMBERS & NON-MEMBERS 1.0 1.							, ,			
MAINTERNS		305,255,815	320,731,131	5.1	363,539,069	13.3	303,818,759	-16.4	377,421,790	24.2
Laces to framea agricultural production and other foars to farmers	·									
Unsecured Commercial Leanes		499,186	628,897	26.0	764,214	21.5	655,866	-14.2	782,581	19.3
Unsequent Revolving Limins of Credit (Commercial Purpose)		· · · · · · · · · · · · · · · · · · ·					,		,	2.4
Total Non-Real Estate Secured Commercial Loans \$6,700.256 \$6,149.77 \$42 \$8,000.702 \$8,1 \$7,653,145 \$9,0 \$8,571,675 \$24 \$1,000										
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE ! 2	` ' '			-			,			
Number Construction and Development 21		36,700,256	35,149,173	-4.2	38,000,702	8.1	37,653,145	-0.9	38,571,670	2.4
Number - Farminant 6		21	11	-47.6	26	136.4	23	-11.5	43	87.0
Multifamily NA	•			0.0					14	0.0
Number - Covarier Covarier Covarier Covarier (Non-Fasighetial Property 214 212 0.9 2.34 10.4 312 33.3 387 17.6 Number - Covarier Covarier (Non-Fasighetial Property 2.71 2.05 8.9 307 4.1 289 5.9 308 6.6 Total Number of Real Estate Secured Commercial Loans 1.437 1.506 4.8 1.692 12.4 766 6.4.7 880 10.9 Number - Commercial and Industrial Loans 2.91 3.	• • •					14.0				
Number - Non-Owner Occopied, Non-Farm, Non-Residential Propenty 271 256 8.9 307 4.1 289 5.5 308 6.6	,					40.4				
Total Number of Real Estate Secured Commercial Loans 1,437 1,506 4.8 1,692 12.4 766 54.7 880 14.9 Number - Commercial and Industrial Loans 291 381 30.9 483 21.5 439 5.2 531 21.0 Number - Unsecured Commercial Loans 33 39 18.2 35 10.3 443 22.9 381 21.0 Number - Unsecured Commercial Loans 38 39 18.2 35 10.3 443 22.9 38 11.0 Number - Unsecured Revolving Lines of Credit (Commercial Purpose) 76.3 48 22.0 531 21.0 Number - Unsecured Revolving Lines of Credit (Commercial Purpose) 76.3 48 22.0 531 21.0 Number - Unsecured Revolving Lines of Credit (Commercial Purpose) 76.3 48 22.0 531 21.0 Number - Unsecured Revolving Lines of Credit (Commercial Purpose) 76.3 48 22.0 532 21.0 Number - Unsecured Revolving Lines of Credit (Commercial Purpose) 76.3 48 22.0 532 21.0 Number - Unsecured Revolving Lines of Credit (Commercial Loans Scanted YTD 76.0 76.3										
Number - Commercial and industrial Loans 291 381 30,9 463 21.5 439 5.2 531 21.0 Number - Unsecured Commercial Loans 33 33 38 14.0 249 10.4 59 7.63 24 22.7	•									
Number - Unsecured Commercial Loans 33 39 18.2 35 10.3 43 2.2 38 11.6	Number - Loans to finance agricultural production and other loans to farmers	· · · · · · · · · · · · · · · · · · ·								
Number Unsecured Revolving Lines of Credit (Commercial Purpose) 242 278 14.9 249 -10.4 5.9 76.3 3.65 23.7 27.0 21.8 768 6.5 5.58 27.3 6.55 5.55 5.55 5.7 5.8 27.5 5.8 27.5 5.8 27.5										
Credit (Commercial Purpose) 242 278 14.9 249 -10.4 5.9 76.3 45 22.7 22.8 7.5 18.7 7.5		33	39	18.2	35	-10.3	43	22.9	38	-11.6
Total Number of Non-Real Estate Secured Commercial Loans 502 721 21.8 768 6.5 6.58 27.3 635 51.3	· ·	242	278	14.9	249	-10.4	59	-76.3	45	-23.7
Member Commercial Loans Granted YTD							558		635	
Furchased or Participation Interests to Nonmembers 6,432,500 3,932,072 38.9 6,180,946 57.2 6,599,551 6.8 14,495,319 119.6 DELINQUENCY - COMMERCIAL LOANS² 30 to 59 Days Delinquent 4,790,476 1,825,603 -61.9 4,213,129 130.8 3,200,996 -24.0 3,614,794 12.9 60 to 179 Days Delinquent 1,567,977 692,023 -65.9 773,843 11.8 2,290,001 195.9 3,1612,557 57.8 12.9 30 Days Delinquent 649,141 464,651 -82.4 669,957 -93.5 16,918 -73.5 449,549 2,557.2 ≥ 360 Days Delinquent 649,141 464,651 -82.4 669,957 -93.5 16,918 -73.5 449,549 2,557.2 ≥ 360 Days Delinquent 649,141 464,651 -82.4 569,995 84.5 312,344 -63.6 247,901 -20.6 COMMERCIAL LOAN DELINQUENCY RATIOS¹ 3.19 1.16 -63.5 1.54 32.7 8NAME? 849,844 81,000,70 64.6 COMMERCIAL LOAN DELINQUENCY RATIOS¹ 3.19 1.16 -63.5 1.54 32.7 8NAME? 849,844 81,000,70 64.6 COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES¹ 7-total Comm Lina Charge Offs 1,429,569 1,007,518 -29.5 540,702 -46.3 1,485,219 174.7 326,005 -76.0 COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES¹ 7-total Comm Lina Charge Offs 1,736,438 958,554 -44.8 136,045 -85.8 552,451 306.1 209,235 -62.1 Comm Lina Secove)¹ 3.19 Comm Lina Secoveries -60 Days Delinquent (Reportable delinquency) -0.00 -0.00 N/A -0.00 N										
DELINOUENCY - COMMERCIAL LOANS										
30 to 59 pays Delinquent	·	6,432,500	3,932,072	-38.9	6,180,946	57.2	6,599,551	6.8	14,495,319	119.6
60 to 179 Days Delinquent		4,790,476	1.825.603	-61.9	4,213,129	130.8	3,200,996	-24.0	3,614,794	12.9
> = 360 Days Delinquent 649,141 464,561 -28.4 856,995 84.5 312,344 -63.6 247,901 -20.6 COMMERCIAL IOAN DELINQUENCY RATIOS	·									
Total Column	, ,				· · ·					· ·
COMMERCIAL LOAN DELINQUENCY RATIOS	•								,	
% Comm Lns >= 30 Days Delinquent (Reportable delinquency) 1.73 0.63 -63.8 0.44 -29.5 #NAME? ##### #NAME? ##### #NAME? ###### #NAME? ###### #NAME? ###### #NAME? ###### #NAME? ###### #NAME? ####################################		5,713,644	2,141,410	-62.5	1,694,795	-20.9	2,619,263	54.5	4,310,007	64.6
% Comm Lns >= 60 Days Delinquent (Reportable delinquency) 1.73 0.63 -63.8 0.44 -29.5 #NAME? ##### #NAME? ###### **COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: 1 Total Comm Lns Charge Offs 1,429,569 1,007,518 -29.5 540,702 -46.3 1,485,219 174.7 326,065 -76.0 Total Comm Lns Recoveries 1,736,438 958,554 -44.8 136,045 -85.8 552,451 306.1 209,235 -62.1 **AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in Comm Lns above) 1 **Commercial Agricultural Related >= 60 Days Delinquent (Reportable delinquency) **MISCELLANEOUS LOAN INFORMATION: 1 **Real Estate Loans also Reported as Commercial Loans 1 1,857,210 1,899,855 2.3 1,712,101 -9.9 4,355,300 154.4 4,309,333 -1.1 **Number of Outstanding Agricultural Related Loans 2 32 29 -9.4 27 -6.9 3.1 14.8 35 12.9 **Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding N/A		3.19	1.16	-63.5	1.54	32.7	#NAME?	######	#NAME?	######
*Total Comm Lns Charge Offs	·		_							
*Total Comm Lns Recoveries	COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: 1									
AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in Comm Lns above) 1 **Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency) **Description of Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency) **Description of Commercial Agricultural Related Separation of Commercial Loans of Commercial Loans of Separation of Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding N/A	-									
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? ##### #NAME? ###### MISCELLANEOUS LOAN INFORMATION: 1 Real Estate Loans also Reported as Commercial Loans 1 293,752,826 311,672,787 6.1 350,800,645 12.6 303,818,760 -13.4 377,421,790 24.2 Agricultural Related Commercial Loans 1 1,857,210 1,899,855 2.3 1,712,101 -9.9 4,355,300 154.4 4,309,333 -1.1 Number of Outstanding Agricultural Related Loans 2 2 29 -9.4 27 -6.9 31 14.8 35 12.9 Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding N/A N/A N/A N/A N/A N/A 3,867,400 5,630,693 45.6 *Commercial Loans and Participations Sold -no servicing rights- YTD 1,579,414 868,277 -45.0 140,000 -83.9 0 -100.0 0 N/A SBA Loans Outstanding 4,041,635 3,969,871 -1.8 3,804,539 -4.2 3,929,808 3.3 3,484,194 -11.3 Number of SBA Loans Outstanding 4,041,635 328,789,402 5.3 366,443,361 11.5 376,096,064 2.6 431,457,647 14.7 *(NIMBLB) 1312,1028 328,789,402 5.3 366,443,361 11.5 376,096,064 2.6 431,457,647 14.7 *(NIMBLB) 1312,1028 328,789,402 5.3 366,443,361 11.5 376,096,064 2.6 431,457,647 14.7 *(NIMBLB) 1312,1028 328,789,402 5.3 366,443,361 11.5 376,096,064 2.6 431,457,647 14.7 *(NIMBLB) 1312,1028 328,789,402 5.3 366,443,361 11.5 376,096,064 2.6 431,457,647 14.7 *(NIMBLB) 1312,1028 328,789,402 5.3 366,443,361 11.5 376,096,064 2.6 431,457,647 14.7 *(NIMBLB) 1312,1028 328,789,402 5.3 366,443,361 11.5 376,096,064 2.6 431,457,647 14.7 *(NIMBLB) 1312,1028 328,789,402 5.3 366,443,361 11.5 376,096,064 2.6 431,457,647 14.7 *(NIMBLB) 1312,1028 328,789,402 5.3 366,443,361 11.5 376,096,064 2.6 431,457,647 14.7 *(NIMBLB) 1312,1028 328,789,402 5.3 366,443,361 11.5 376,096,064 2.6 431,457,647 14.7 *(NIMBLB) 1312,1028 328,789,402 5.3 366,443,361 11.5 376,096,064 2.6 431,457,647 14.7 *(NIMBLB) 1312,1028 328,789,402 5.3 366,443,361 11.5 376,096,064 2.6 431,457,647 14.7 *(NIMBLB) 1312,1028 328,789,402 5.3 366,443,361 11.5 376,096,064 2.6 431,457,647 14.7 *(NIMBLB) 1312,1028 328,789,402 5.3 366		1,736,438	958,554	-44.8	136,045	-85.8	552,451	306.1	209,235	-62.1
% Commercial Agricultural Related >= 60 Days Delinquent (Reportable delinquency) 0.00 0.00 N/A 0.00 N/A #NAME? ##### #NAME? ###### #NAME? ####################################										
MISCELLANEOUS LOAN INFORMATION: 1	% Commercial Agricultural Related > = 60 Days Delinquent (Reportable									
Real Estate Loans also Reported as Commercial Loans 1 293,752,826 311,672,787 6.1 350,800,645 12.6 303,818,760 -13.4 377,421,790 24.2 Agricultural Related Commercial Loans 1,857,210 1,899,855 2.3 1,712,101 -9.9 4,355,300 154.4 4,309,333 -1.1 Number of Outstanding Agricultural Related Loans 32 29 -9.4 27 -6.9 31 14.8 35 12.9 Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding N/A	delinquency)	0.00	0.00	N/A	0.00	N/A	#NAME?	######	#NAME?	######
Agricultural Related Commercial Loans 1,857,210 1,899,855 2.3 1,712,101 -9.9 4,355,300 154.4 4,309,333 -1.1 Number of Outstanding Agricultural Related Loans Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding N/A N/A N/A N/A N/A N/A N/A N/A N/A N/	MISCELLANEOUS LOAN INFORMATION: 1									
Number of Outstanding Agricultural Related Loans Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding N/A N/A N/A N/A N/A N/A N/A N/			, ,							
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding N/A N/A N/A N/A N/A N/A N/A N/										
*Commercial Loans and Participations Sold -no servicing rights- YTD 1,579,414 868,277 -45.0 140,000 -83.9 0 -100.0 0 N/A SBA Loans Outstanding 4,041,635 3,969,871 -1.8 3,804,539 -4.2 3,929,808 3.3 3,484,194 -11.3 Number of SBA Loans Outstanding 19 19 0.0 20 5.3 24 20.0 18 -25.0 Total Member Business Loans - (NMBLB) 312,112,028 328,789,402 5.3 366,443,361 11.5 376,096,064 2.6 431,457,647 14.7 %(NMBLB / Total Assets) #NAME? ##### #NAME? ##### #NAME? ##### #NAME? ##### #NAME? ##### #NAME? ###### #NAME? ##### #NAME? ###### #NAME? ####################################	Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding	32	23	3.1	2,	3.5	31		30	12.0
SBA Loans Outstanding 4,041,635 3,969,871 -1.8 3,804,539 -4.2 3,929,808 3.3 3,484,194 -11.3 Number of SBA Loans Outstanding 19 19 0.0 20 5.3 24 20.0 18 -25.0 Total Member Business Loans - (NMBLB) 312,112,028 328,789,402 5.3 366,443,361 11.5 376,096,064 2.6 431,457,647 14.7 %(NMBLB / Total Assets) * Amounts are year-to-date and the related % change ratios are annualized. 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. This policy change may result in a decline in delinquent loans reported as of June 2012.							3,867,400			
Number of SBA Loans Outstanding 19 19 0.0 20 5.3 24 20.0 18 -25.0 Total Member Business Loans - (NMBLB) 312,112,028 328,789,402 5.3 366,443,361 11.5 376,096,064 2.6 431,457,647 14.7 %(NMBLB / Total Assets) * Amounts are year-to-date and the related % change ratios are annualized. 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.	·						0 000 000		,	
Total Member Business Loans - (NMBLB) 312,112,028 328,789,402 5.3 366,443,361 11.5 376,096,064 2.6 431,457,647 14.7 %(NMBLB / Total Assets) * Amounts are year-to-date and the related % change ratios are annualized. 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. 2 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.										
%(NMBLB / Total Assets) #NAME? ##### #NAME? ##### #NAME? ##### #NAME? ##### #NAME? ##### #NAME? ###### #NAME? ###### #NAME? ####################################	ū				_					
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.	%(NMBLB / Total Assets)									
² 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.										
This policy change may result in a decline in delinquent loans reported as of June 2012.					•	ions from p	rior cycles.			
		g requirements for tro	oubled debt restructure	ed (TDR) lo	ans.					
The second secon										13 MRI 2

	Inve	estments, Cash, & Casl	n Equival	lents					
Return to cover		For Charter :	•						
03/07/2019		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	All * State	= 'MO' * Type Include	d: Federal	Ily Insured State Cred	lit Union
	Count	of CU in Peer Group :						,	
		l com com compa							
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Cho
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS	500 2014	500 2010	70 Ong	200 2010	70 Ong	500 2011	70 Ong	500 2010	70 011
ASC 320 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	10,970,898	18,799,263	71.4	15,827,818	-15.8	22,110,901	39.7	10,789,292	-51.2
Held to Maturity 1-3 yrs	40,225,938		40.4	, ,	26.4	49,184,492	-31.1	52,620,938	
Held to Maturity 3-5 yrs	54,274,442		-53.8		-10.4	29,610,711	31.8	44,084,252	
Held to Maturity 5-10 yrs	24,985,023		-40.8		-39.4	8,288,917	-7.6	5,457,112	
Held to Maturity 3-10 yrs	24,905,020 N/A		-40.0	N/A	-55.4	0,200,917 N/A	-7.0	N/A	-04.2
	4,232,803		-100.0		N/A	11//	N/A	137,988	N/A
Held to Maturity > 10 yrs TOTAL HELD TO MATURITY	134,689,104		-100.0		3.0	109,195,021	-7.9	113,089,582	
TOTAL HELD TO WATONITI	134,009,104	110,120,034	-14.5	110,021,010	3.0	109,195,021	-1.9	113,008,382	3.0
Available for Sale < 1 yr	129,604,506	195,458,945	50.8	261,845,175	34.0	257,113,685	-1.8	259,726,344	1.0
	, ,	· · · · · · · · · · · · · · · · · · ·							6.4
Available for Sale 1-3 yrs	720,904,062		-4.9	' '	-12.3	605,087,015	0.6	643,520,817	
Available for Sale 3-5 yrs	747,526,186	1	3.1	, ,	19.3	875,587,477	-4.8	679,422,831	-22.4
Available for Sale 5-10 yrs	168,248,909		-31.2		24.0	106,340,830	-26.0	129,139,920	21.4
Available for Sale 3-10 yrs	N/A			N/A		N/A		N/A	
Available for Sale > 10 yrs	24,316,793		-25.9		-68.9	1,191,876	-78.7	4,210,529	
TOTAL AVAILABLE FOR SALE	1,790,600,456	1,785,727,679	-0.3	1,931,942,348	8.2	1,845,320,883	-4.5	1,716,020,441	-7.0
T 11 4			N1/A		N1/A		N 1/A		N 1/0
Trading < 1 year	C		N/A		N/A	0	N/A	0	
Trading 1-3 years	C		N/A		N/A	0	N/A	0	
Trading 3-5 years	0		N/A		N/A	0	N/A	0	
Trading 5-10 years	21,159,784		-5.5		1.8	18,421,102	-9.6	0	-100.0
Trading 3-10 years	N/A			N/A		N/A		N/A	
Trading > 10 years	0		N/A		N/A	0	N/A	0	,.
TOTAL TRADING	21,159,784	20,002,670	-5.5	20,371,499	1.8	18,421,102	-9.6	0	-100.0
Other Investments < 1 yr	877,675,989		42.6		-7.3	1,061,188,136	-8.5	980,789,861	-7.6
Other Investments 1-3 yrs	399,635,329		-16.9		-11.8	306,291,831	4.6	295,692,087	-3.5
Other Investments 3-5 yrs	115,148,631		-13.4		-3.6	84,686,534	-11.9	66,111,841	-21.9
Other Investments 5-10 yrs	47,007,169		-18.2		-73.6	9,435,955	-6.9	5,711,579	
Other Investments 3-10 yrs	N/A			N/A		N/A		N/A	
Other Investments > 10 yrs	1,420,147		16.0	·	-70.5	1,701,262	249.5	2,195,544	
TOTAL Other Investments	1,440,887,265	1,722,988,830	19.6	1,558,928,989	-9.5	1,463,303,718	-6.1	1,350,500,912	-7.7
MATURITIES :									
Total Investments < 1 yr	1,018,251,393	1,465,473,077	43.9	1,437,131,090	-1.9	1,340,412,722	-6.7	1,251,305,497	-6.6
Total Investments 1-3 yrs	1,160,765,329		-7.5		-10.1	960,563,338	-0.5	991,833,842	
Total Investments 3-5 yrs	916,949,259		-2.3		15.9	989,884,722	-4.6	789,618,924	
Total Investments 5-10 yrs	261,400,885		-27.7		-3.1	142,486,804	-22.2	140,308,611	-1.5
Total Investments 3-10 yrs	N/A			N/A		N/A		N/A	
Total Investments > 10 yrs	29,969,743		-34.4		-69.0	2,893,138	-52.5	6,544,061	126.2
10tal livestillerts > 10 yrs									
Total	3,387,336,609		7.6			3,436,240,724	-5.3	3,179,610,935	-7.5

		Other Investment In	formation		l				Τ
Return to cover		Other Investment In For Charter :		1					-
03/07/2019		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * Sta	ate = 'MO' * Type Inc	luded: Fo	ederally Insured Sta	te Credit
	Count o	CU in Peer Group :	N/A						
				_					
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg
INVESTMENT SUMMARY:	00.404.007	47.050.000	0.4.0	10 7 10 175	27.0	0.500.505	70.4	0.004.000	
NCUA Guaranteed Notes (included in US Gov't Obligations)	26,131,997	17,258,983		10,742,475		2,569,535	-76.1	2,031,060	_
Total FDIC-Issued Guaranteed Notes	50,000,044	00.044.050	,	0	,, .	0	N/A	0	,, .
All Other US Government Obligations	59,608,241	60,944,858	+	94,364,175	+	124,888,188	32.3	153,072,110	+
TOTAL U.S. GOVERNMENT OBLIGATIONS	85,740,238	78,203,841	-8.8	105,106,650	34.4	127,457,723	21.3	155,103,170	21.7
Agency/GSE Debt Instruments (not backed by mortgages)	871,146,157	729,081,154	-16.3	717,788,374	-1.5	603,224,562	-16.0	521,607,988	-13.5
Agency/GSE Mortgage-Backed Securities	932,657,307	1,028,966,096		1,180,963,746			-10.0	1,040,820,342	1
TOTAL FEDERAL AGENCY SECURITIES	1,803,803,464	1,758,047,250		1,898,752,120			-7.2	1,562,428,330	
Securities Issued by States and Political Subdivision in the U.S.	9,193,306			4,857,942			-45.0	2,629,491	-1.6
Privately Issued Mortgage-Related Securities	98			0		0	N/A	0	
Privately Issued Securities (FCUs only)	0			0		0	N/A	0	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	1,300,361	940,680		695,874	-26.0	425,901	-38.8	246,402	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	1,300,459			695,874	-26.0	425,901	-38.8	246,402	
	,,	-,		-,-		-,		-, -	
Mutual Funds	28,381,953	27,137,987	-4.4	220,171	-99.2	5,133,614	2,231.6	4,882,354	-4.9
Common Trusts	3,528,592			3,510,271	-0.4	3,524,192	0.4	3,433,659	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	31,910,545	30,662,689	-3.9	3,730,442	-87.8	8,657,806	132.1	8,316,013	-3.9
Bank Issued FDIC-Guaranteed Bonds	0	C	N/A	0		0	N/A	0	
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	329,226,367	405,298,265	23.1	456,348,742	12.6	457,469,685	0.2	302,498,237	-33.9
Commercial Mortgage Backed Securities	46,172,707	68,696,412	48.8	182,461,623	165.6	231,697,664	27.0	248,863,099	7.4
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options									
or Complex Coupon Formulas	0	С	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs	•		N1/A		N1/A		N1/A	•	NI/A
Without Embedded Options or Complex Coupon Formulas	0	C		0		0	N/A	0	-
Securities per 703.12(b)	0		-	0	-	0		0	
Deposits/Shares per 703.10(a) Market Value of Investments Purchased Under	0	C	N/A	U	N/A	0	N/A	0	N/A
Investment Pilot Program (703.19)	0		N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	3,390,724,445	3,647,364,271		3,630,295,808	-0.5	3,434,984,459	-5.4	3,177,376,862	
Investment Repurchase Agreements	0,000,724,440	0,047,004,271		0,000,200,000		0,404,504,405	N/A	0,177,070,002	
Borrowing Repurchase Agreements Placed in Investments			14//		14// (14// (14// (
for Positive Arbitrage	0	10,085,300	N/A	12,820,488	27.1	0	-100.0	0	N/A
Cash on Deposit in Corporate Credit Unions	102,511,818	152,751,399	49.0	138,861,044	-9.1	125,494,471	-9.6	108,736,450	
Cash on Deposit in Other Financial Institutions	455,851,976	744,359,460	63.3	625,332,102	-16.0	604,075,196	-3.4	555,381,885	-8.1
CUSO INFORMATION									
Value of Investments in CUSO	42,536,947	44,019,976	3.5	49,550,647	12.6	46,887,762	-5.4	41,502,091	-11.5
CUSO loans	8,970,301	489,422	-94.5	581,277	18.8	300,000	-48.4	9,999,994	3,233.3
Aggregate cash outlays in CUSO	23,694,789	23,809,389	0.5	23,730,960	-0.3	22,795,773	-3.9	22,593,065	-0.9
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	2,330,265	2,430,200	4.3	0	-100.0	0	N/A	1,281,748	N/A
Outstanding Balance of Brokered CDs and Share							_		
Certificates Purchased	163,791,429	185,526,154	13.3	181,543,795	-2.1	158,639,065	-12.6	156,482,012	-1.4
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	20			22	+	23	4.5	22	
Approved Mortgage Seller	18	19	1	18		20	11.1	20	
Borrowing Repurchase Agreements	0	1	N/A	1	0.0	0	-100.0	1	N/A
Brokered Deposits (all deposits acquired through 3rd party)	3	4	33.3	3		2	-33.3	4	
Investment Pilot Program Investments Not Authorized by FCU Act (SCU only)	0	<u> </u>		0 2		0	N/A 0.0	0 2	
Deposits and Shares Meeting 703.10(a)	0	2		0		2	N/A	0	
Brokered Certificates of Deposit (investments)	30		+	33		0 32	-3.0	31	
Charitable Donation Accounts	0			0		0	-3.0 N/A	0	
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE	U	C	IN/A	0	IN/A	U	IN/A	U	IN/A
BENEFIT PLANS OR DEFERRED COMPENSATION PLANS									
Securities	27,533,268	24,477,304	-11.1	21,751,020	-11.1	18,965,463	-12.8	41,774,971	120.3
Other Investments	5,364,888			6,655,608	74.3	24,340,965	265.7	6,181,718	
Other Assets	78,631,485			126,865,370		116,433,115	-8.2	141,546,506	
Total Assets Used to Fund Employee Benefit Plans or Deferred	, , , , , , , , , , , , , , , , , , , ,	, , , , ,		,,.		, -, -		, -,	
Compensation Agreements	111,529,641	136,809,921	22.7	155,271,998	13.5	159,739,543	2.9	189,503,195	18.6
1/ Prior to March 31, 2014, this item included investments purchased for employ	ee benefit/deferred cor	npensation plans.							
# Means the number is too large to display in the cell									<u></u>
								15.Oth	erlnvlnfo

	Supplemental Share I			eet, & Borrowings					
Return to cover		For Charter :							
03/07/2019 CU Name: N/A		Count of CU : Asset Range :							
Peer Group: N/A				Nation * Peer Group	All * Stat	e = 'MO' * Type Inclu	uded: Fede	rally Insured State	Credit
•	Count of C	U in Peer Group :		•		71			
CURRI EMENTAL CHAREC/DEROCITE (in pluded in total Chares)	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Ch
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): Accounts Held by Member Government Depositors	779,429	788,500	1.2	1,393,985	76.8	3,400,600	143.9	1 400 590	-58.
Accounts Held by Nonmember Government Depositors	1,832,149	1,955,200		1,729,535	-11.5	8,222,612	375.4	1,409,589 1,914,394	
Employee Benefit Member Shares	20,280,028	21,006,162		22,191,319	5.6	22,081,557	-0.5	34,627,568	
Employee Benefit Nonmember Shares	0	21,000,102	N/A	0	N/A	0		0+,027,300	N/
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/
Health Savings Accounts	18,983,575	22,568,930		26,265,171	16.4	29,762,725	13.3	33,458,629	
Dollar Amount of Share Certificates >= \$100,000	443,852,027	450,700,395		480,272,569	6.6	544,188,997	13.3	533,874,842	
Dollar Amount of IRA/Keogh >= \$100,000	314,817,700	309,151,688		293,622,367	-5.0	276,532,323	-5.8	266,605,012	-3.
Dollar Amount of Share Drafts Swept to Regular Shares or					21/4				
Money Market Accounts Commercial Share Accounts	0	0	N/A	0	N/A	0	N/A	0 0 0 0 7 0 7 0 0	N/
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	165,889,680	203,968,221	23.0	210,176,031	3.0	308,237,597	46.7	352,975,706	
SAVING MATURITIES	13,148,967	6,183,580	-53.0	6,263,090	1.3	6,517,312	4.1	7,613,542	16.
< 1 year	8,770,279,400	9,436,412,014	7.6	9,969,904,623	5.7	10,327,540,539	3.6	10,787,724,381	4.
1 to 3 years	747,318,036	724,081,317		671,100,197	-7.3	767,627,235	14.4	738,483,123	
> 3 years	398,461,118	350,756,600	-12.0	362,583,095	3.4	389,395,697	7.4	402,200,846	
Total Shares & Deposits	9,916,058,554	10,511,249,931	6.0	11,003,587,915	4.7	11,484,563,471	4.4	11,928,408,350	
INSURANCE COVERAGE OTHER THAN NCUSIF	3,010,000,004	10,011,270,001	0.0	. 1,000,007,910	7.7	. 1,404,000,471	-77	11,020,700,000	3.
Share/Deposit Insurance Other than NCUSIF	8	8	0.0	7	-12.5	7	0.0	7	0.
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	37,607,258	37,599,593	0.0	33,651,660	-10.5	32,548,467	-3.3	34,045,218	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR	01,001,200	0.,000,000	0.0	25,551,555				0 1,0 10,210	
COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	12,254,104	14,838,328	21.1	18,718,057	26.1	15,570,012	-16.8	44,595,368	186.
Miscellaneous Commercial Loan Unfunded Commitments (Included In									
Categories Above)									
Agricultural Related Commercial Loans	481,860	29,760		97,892	228.9	169,646	73.3	59,899	
Construction & Land Development	781,790	621,560		3,023,698	386.5	3,570,088	18.1	30,887,136	
Outstanding Letters of Credit	56,000	341,976	510.7	92,000	-73.1	181,000	96.7	482,070	166.
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL)								l	
Revolving O/E Lines 1-4 Family	394,744,353	420,889,088	6.6	463,245,563	10.1	519,720,627	12.2	569,846,011	9.
Credit Card Line	992,241,726	936,065,206		1,021,715,455	9.2	996,166,663	-2.5	1,046,762,663	
Unsecured Share Draft Lines of Credit	115,532,892	114,714,998		115,169,956	0.4	118,574,917	3.0	111,464,089	
Overdraft Protection Programs	237,648,280	252,476,221	6.2	265,179,159	5.0	284,026,006	7.1	305,875,289	
Residential Construction Loans-Excluding Commercial Purpose	1,260,038	1,028,671	-18.4	2,021,104	96.5	2,693,939	33.3	4,790,457	
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/
Other Unused Commitments	57,698,155	62,228,479	7.9	25,771,454	-58.6	27,517,022	6.8	29,547,835	7.
Total Unfunded Commitments for Non-Commercial Loans	1,799,125,444	1,787,402,663	-0.7	1,893,102,691	5.9	1,948,699,174	2.9	2,068,286,344	
Total Unused Commitments	1,811,379,548	1,802,240,991	-0.5	1,911,820,748	6.1	1,964,269,186	2.7	2,112,881,712	7.
%(Unused Commitments / Cash & ST Investments)	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	#####
Unfunded Commitments Committed by Credit Union	1,810,216,023	1,802,240,991	-0.4	1,911,748,778	6.1	1,963,730,475	2.7	2,112,455,546	7.
Unfunded Commitments Through Third Party	1,163,525	0	-100.0	71,970	N/A	538,711	648.5	426,166	-20.
Loans Transferred with Recourse ¹	239,615,341	254,195,432	6.1	297,567,906	17.1	376,837,079	26.6	513,855,555	36.
Pending Bond Claims	426,299	607,516		1,237,869	103.8	1,150,733	-7.0	320,394	
Other Contingent Liabilities	884,846	1,134,868	28.3	21,693,808	1,811.6	22,140,378	2.1	15,923,424	-28.
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	27	27	0.0	26	-3.7	27	3.8	27	0.
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,714,643,994	1,939,240,105	13.1	2,045,223,332	5.5	1,909,671,610	-6.6	1,960,730,193	
Total Committed Credit Lines Total Credit Lines at Cornerate Credit Unions	365,899,287	377,231,079		441,213,776	17.0	55,894,849	-87.3	54,368,603	
Total Credit Lines at Corporate Credit Unions	273,977,387	274,538,800		294,195,000	7.2	299,050,652	1.7	310,341,000	
Draws Against Lines of Credit BORROWINGS OUTSTANDING FROM CORPORATE	22,937,417	9,280,788	-59.5	45,242,176	387.5	206,089,643	355.5	232,056,825	12.
CREDIT UNIONS								l	
Line of Credit Outstanding from Corporate Cus	8,179,546	0	-100.0	1,631,289	N/A	2,881,125	76.6	8,328,223	189.
Term Borrowings Outstanding from Corporate Cus	0	0	N/A	0	N/A	0	N/A	0	
MISCELLANEOUS BORROWING INFORMATION:	-								
	1,211,001,596	1,231,550,343	1.7	1,652,201,306	34.2	1,751,877,050	6.0	1,856,055,172	5
Assets Pledged to Secure Borrowings									
Amount of Borrowings Subject to Early Repayment at									
Amount of Borrowings Subject to Early Repayment at Lenders Option	10,000,000	10,000,000	0.0	0	-100.0	0	N/A	0	N/
Amount of Borrowings Subject to Early Repayment at	10,000,000	10,000,000	0.0 N/A	0		0	N/A N/A	0 500,000	· ·

	Miscella	neous Information, Pro	ograms,	Services					
Return to cover		For Charter :							
03/07/2019		Count of CU:	99						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: A	II * State	= 'MO' * Type Include	d: Federal	ly Insured State Cred	it Union
	Count	of CU in Peer Group :	N/A						
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg
MEMBERSHIP:									
Num Current Members	1,353,587	1,389,705			1.9	1,453,386	2.7	1,507,272	3.7
Num Potential Members	34,288,419	33,715,033			10.4	33,190,253	-10.8	33,019,377	-0.5
% Current Members to Potential Members	3.95	4.12			-7.7	4.38	15.2	4.56	4.2
* % Membership Growth	2.53	2.67			-30.2	2.67	43.5	3.71	38.8
Total Num Savings Accts	2,527,354	2,621,112	3.7	2,657,678	1.4	2,739,099	3.1	2,837,355	3.6
EMPLOYEES:									
Num Full-Time Employees	3,482	3,612		·	2.7	3,779	1.9	3,966	4.9
Num Part-Time Employees	439	422	-3.9	385	-8.8	352	-8.6	340	-3.4
BRANCHES:									
Num of CU Branches	315	313	-0.6	310	-1.0	321	3.5	322	0.3
Num of CUs Reporting Shared Branches	30	30			0.0	30	0.0	31	3.3
Plan to add new branches or expand existing facilities	11	11	0.0	15	36.4	14	-6.7	15	7.1
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	3,298,350,353	3,799,506,715	15.2	4,156,782,511	9.4	4,392,465,382	5.7	4,782,698,439	8.9
**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	33	32	-3.0	32	0.0	32	0.0	32	0.0
Credit Builder	24	28	16.7	27	-3.6	27	0.0	26	-3.7
Debt Cancellation/Suspension	6	5	-16.7	5	0.0	4	-20.0	5	25.0
Direct Financing Leases	0	0	N/A	0	N/A	0	N/A	0	N/A
Indirect Commercial Loans	9	9	0.0	8	-11.1	8	0.0	8	0.0
Indirect Consumer Loans	35	34	-2.9	35	2.9	33	-5.7	32	-3.0
Indirect Mortgage Loans	10	9	-10.0	9	0.0	8	-11.1	11	37.5
Interest Only or Payment Option 1st Mortgage Loans	10	11	10.0	11	0.0	11	0.0	11	0.0
Micro Business Loans	11	13			-7.7	12	0.0	12	0.0
Micro Consumer Loans	14	14			-14.3	11	-8.3	11	0.0
Overdraft Lines of Credit	64	64			-7.8	57	-3.4	55	-3.5
Overdraft Protection	58	57			-3.5	52	-5.5	51	-1.9
Participation Loans	45	43			-7.0	39	-2.5	44	12.8
Pay Day Loans	15	15			0.0	16	6.7	16	0.0
Real Estate Loans	83	80			-2.5	74	-5.1	69	-6.8
Refund Anticipation Loans	2	2			0.0	2	0.0	2	0.0
Risk Based Loans	83	82			-2.4	76	-5.0	73	-3.9
Share Secured Credit Cards	31	30			3.3	29	-6.5	30	3.4
Payday Alternative Loans (PAL Loans)	0	0			N/A	29	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS	- 0	0	IN/A	0	IN/A	0	IN/A	0	IN/A
(Other Programs):									
ATM/Debit Card Program	86	92	-4.7	70	-3.7	77	2.5	77	0.0
Commercial Share Accounts		82					-2.5 4.8	77	0.0
Check Cashing	45	44			-4.5	44		43	-2.3 1.7
First Time Homebuyer Program	63	60			0.0	60	0.0	61	
	12	13			7.7	14	0.0	16	14.3
Health Savings Accounts	12	12			0.0	12	0.0	13	8.3
Individual Development Accounts	2	2			0.0	2	0.0	3	50.0
In-School Branches	1	1	0.0		0.0	1	0.0	1	0.0
Insurance/Investment Sales	36	36			0.0	35	-2.8	35	0.0
International Remittances	20	19			5.3	20	0.0	20	0.0
Low Cost Wire Transfers	83	81	-2.4		-4.9	75	-2.6	73	-2.7
**Number of International Remittances Originated YTD	3,825	3,922	2.5	4,008	2.2	4,162	3.8	4,461	7.2
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for									
Business Combo Acctng (FAS 141R)	5	7	40.0	10	42.9	13	30.0	13	0.0
Adjusted Retained Earnings Obtained through									
Business Combinations	2,378,003	6,119,825	157.4	15,567,369	154.4	17,042,824	9.5	19,237,034	12.9
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	23,176,926	27,327,327	17.9	28,683,342	5.0	33,195,608	15.7	28,929,548	-12.9
* 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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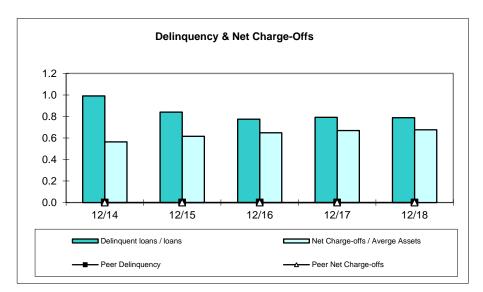
	Informa	tion Systems	s & Techno	ology					
Return to cover		For Charter :							
03/07/2019	C	ount of CU:	99						
CU Name: N/A	A	sset Range :	N/A						
Peer Group: N/A		Criteria :	Region: N	lation * Peer 0	Froup: Al	* State = 'MO	' * Type In	cluded: Feder	ally
	Count of CU in I	Peer Group :	N/A						
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	0	-100.0	0	N/A
Vendor Supplied In-House System	61	59	-3.3	56	-5.1	54	-3.6	51	-5.6
Vendor On-Line Service Bureau	49	47	-4.1	45	-4.3	44	-2.2	43	-2.3
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
Other	5	5	0.0	5	0.0	5	0.0	5	0.0
Electronic Financial Services									
Home Banking Via Internet Website	89	85	-4.5	82	-3.5	81	-1.2	78	-3.7
Audio Response/Phone Based	67	63		60	-4.8	56		56	0.0
Automatic Teller Machine (ATM)	83	79		76	-3.8	74	-2.6	74	0.0
Kiosk	7	7		6	-14.3	5	-16.7	6	20.0
Mobile Banking	48	50		54	8.0	53		55	3.8
Other	2	2		2	0.0	4	100.0	6	50.0
Services Offered Electronically	_								
Member Application	41	40	-2.4	41	2.5	42	2.4	42	0.0
New Loan	48	49		48	-2.0	49		50	2.0
Account Balance Inquiry	90	86		82	-4.7	81	-1.2	78	-3.7
Share Draft Orders	66	62		62	0.0	62	0.0	60	-3.2
New Share Account	26	25		24	-4.0	25		26	4.0
Loan Payments	82	80		77	-3.8	75		73	-2.7
Account Aggregation	16	17		17	0.0	17	0.0	18	5.9
Internet Access Services	28	28		32	14.3	33		32	-3.0
e-Statements	82	79		77	-2.5	74		73	-1.4
External Account Transfers	28	30		29	-3.3	31	6.9	35	12.9
View Account History	90	86		82	-4.7	81	-1.2	78	-3.7
Merchandise Purchase	6	6		6	0.0	6		4	-33.3
Merchant Processing Services	6	6		6	0.0	6	0.0	7	16.7
Remote Deposit Capture	19	25		27	8.0	35		41	17.1
Share Account Transfers	88	25 85		82	-3.5	79		76	-3.8
Bill Payment	71	68		67	-3.5 -1.5	66		63	-3.c -4.5
Download Account History	77	73		72	-1.5	72		69	-4.0 -4.2
Electronic Cash			 	5	25.0	5		5	-4.2 0.0
Electronic Cash Electronic Signature Authentication/Certification	13	4 15		17	13.3	25		32	
Mobile Payments		20				25 26		32	28.0
	15	20	33.3	24	20.0	26	წ. 3	30	15.4
Type of World Wide Website Address Informational	4.4	40	0.4	4.4	0.0		40.0		444
Interactive	11	12		11	-8.3	9		8	-11.1
12 212 2	3	3		2	-33.3	2		1	-50.0
Transactional	86	82		80		79		77	-2.5
Number of Members That Use Transactional Website	567,151	601,278		658,882	9.6	730,252		800,402	9.6
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			31/4	-	3.1/4		A 1/A		h./.
Informational	0	0		0		0		0	N/A
Interactive	0	0		0		0		0	N/A
Transactional	0	0	N/A	0	N/A	0	N/A	0	N/A
Miscellaneous									
Internet Access	112	108	-3.6	103	-4.6	100	-2.9	97	-3.0
			1						j l

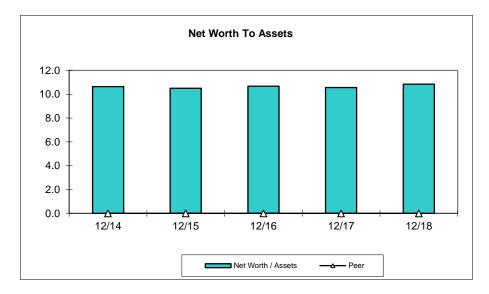
Return to cover

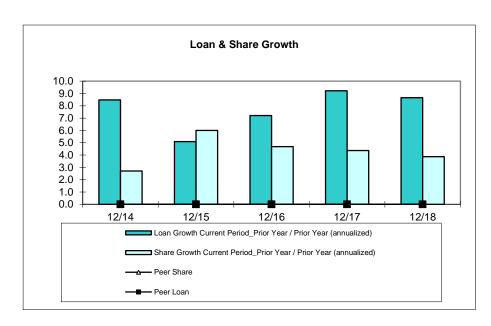
03/07/2019 CU Name: N/A Peer Group: N/A Graphs 1 For Charter : N/A Count of CU : 99 Asset Range : N/A

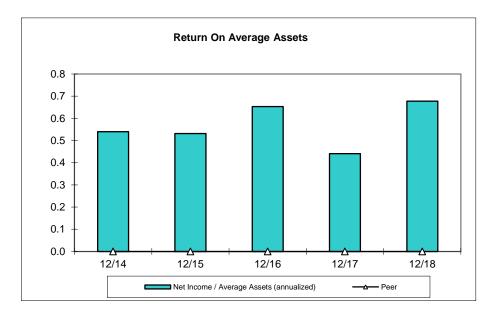
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

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.

Return to cover

03/07/2019

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

Graphs 2 For Charter : N/A Count of CU : 99

Asset Range : N/A

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

Count of CU in Peer Group: N/A

