

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

Page	Click on links below to jump to FPR contents	
1	<a href="#">Summary Financial Information</a>	
2	<a href="#">Ratio Analysis</a>	
3	<a href="#">Supplemental Ratios</a>	
4	<a href="#">Assets</a>	
5	<a href="#">Liabilities, Shares &amp; Equity</a>	
6	<a href="#">Income Statement</a>	
7	<a href="#">Delinquent Loan Information 1</a>	
8	<a href="#">Delinquent Loan Information 2</a>	
9	<a href="#">Loan Losses, Bankruptcy Information, &amp; TDRs</a>	
10	<a href="#">Indirect &amp; Participation Lending</a>	
11	<a href="#">Real Estate Loan Information 1</a>	
12	<a href="#">Real Estate Loan Information 2</a>	
13	<a href="#">Commercial Loan Information</a>	
14	<a href="#">Investments, Cash, &amp; Cash Equivalents</a>	
15	<a href="#">Other Investment Information</a>	
16	<a href="#">Supplemental Share Information, Off Balance Sheet, &amp; Borrowings</a>	
17	<a href="#">Miscellaneous Information, Programs, &amp; Services</a>	
18	<a href="#">Information Systems &amp; Technology</a>	
19	<a href="#">Graphs 1</a>	(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
20	<a href="#">Graphs 2</a>	(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)
	Parameters:	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

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.



Ratio Analysis									
<a href="#">Return to cover</a>	For Charter : N/A								
03/07/2019	Count of CU : 99								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
Count of CU in Peer Group : N/A					Dec-2017		Dec-2018		
	Dec-2014	Dec-2015	Dec-2016	Dec-2017	PEER Avg	Percentile**	Dec-2018	PEER Avg	Percentile**
<b>CAPITAL ADEQUACY</b>									
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 Assets--Including 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 <sup>3</sup>	5.95	5.07	4.69	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
<b>ASSET QUALITY</b>									
Delinquent Loans / Total Loans <sup>3</sup>	0.99	0.84	0.77	0.79	N/A	N/A	0.79	N/A	N/A
* Net Charge-Offs / Average Loans	0.56	0.62	0.65	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	100.36	98.85	N/A	N/A	98.02	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.05	-0.37	-1.09	-1.16	N/A	N/A	-1.86	N/A	N/A
Delinquent Loans / Assets <sup>3</sup>	0.63	0.53	0.50	0.53	N/A	N/A	0.55	N/A	N/A
<b>EARNINGS</b>									
* 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 Income/Expense & NCUSIF Premium <sup>2</sup>	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
* Gross Income/Average Assets	5.48	5.48	5.60	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	1.37	1.55	N/A	N/A	1.97	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	2.09	2.14	2.23	2.12	N/A	N/A	2.18	N/A	N/A
* Cost of Funds / Avg. Assets	0.53	0.50	0.50	0.49	N/A	N/A	0.63	N/A	N/A
* Net Margin / Avg. Assets	4.95	4.99	5.10	5.09	N/A	N/A	5.31	N/A	N/A
* Operating Exp./ Avg. Assets	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.37	0.37	0.44	0.50	N/A	N/A	0.48	N/A	N/A
* Net Interest Margin/Avg. Assets	2.86	2.84	2.88	2.98	N/A	N/A	3.13	N/A	N/A
Operating Exp./Gross Income	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets <sup>1</sup>	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
<b>ASSET / LIABILITY MANAGEMENT</b>									
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	32.74	33.21	N/A	N/A	33.42	N/A	N/A
Total Loans / Total Shares	74.22	73.58	75.35	78.85	N/A	N/A	82.49	N/A	N/A
Total Loans / Total Assets	63.94	63.44	64.60	67.25	N/A	N/A	70.31	N/A	N/A
Cash + Short-Term Investments / Assets	9.97	13.12	12.32	11.14	N/A	N/A	10.05	N/A	N/A
Total Shares, Dep. & Borr. / Earning Assets	94.27	94.64	94.95	94.90	N/A	N/A	94.97	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borr	47.50	50.02	51.27	52.36	N/A	N/A	53.08	N/A	N/A
Borrowings / Total Shares & Net Worth	1.93	2.10	2.45	2.87	N/A	N/A	3.24	N/A	N/A
<b>PRODUCTIVITY</b>									
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	48.75	49.48	N/A	N/A	49.48	N/A	N/A
Members / Full-Time Employees	365.69	363.51	362.92	367.48	N/A	N/A	364.43	N/A	N/A
Avg. Shares Per Member	\$7,326	\$7,564	\$7,773	\$7,902	N/A	N/A	\$7,914	N/A	N/A
Avg. Loan Balance	\$11,370	\$11,823	\$12,016	\$12,593	N/A	N/A	\$13,193	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$60,590	\$63,114	\$64,676	\$66,829	N/A	N/A	\$70,186	N/A	N/A
<b>OTHER RATIOS</b>									
* 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	4.68	4.37	N/A	N/A	3.86	N/A	N/A
* Loan Growth	8.48	5.09	7.21	9.22	N/A	N/A	8.66	N/A	N/A
* Asset Growth	3.57	5.92	5.30	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 = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
<sup>1</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
<sup>2</sup> Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.									
<sup>3</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

Supplemental Ratio Analysis					
<a href="#">Return to cover</a>	For Charter : N/A				
03/07/2019	Count of CU : 99				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State				
	Count of CU in Peer Group : N/A				
	Dec-2014	Dec-2015	Dec-2016	Dec-2017	Dec-2018
<b>OTHER DELINQUENCY RATIOS <sup>1</sup></b>					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.99	0.83	0.92	1.18	1.04
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	3.21	1.98	1.28	1.09	0.99
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.86	0.63	0.54	0.62	0.65
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.98	1.07	1.00	0.97	0.85
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.94	0.94	0.87	0.87	0.79
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	9.01	14.30	12.66	18.75	18.28
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.40	1.25	1.14	1.10	0.94
Participation Loans Delinquent >= 60 Days / Total Participation Loans	2.19	0.62	0.55	0.61	0.70
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans <sup>2</sup>	3.19	1.16	1.54	#NAME?	#NAME?
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans <sup>2</sup>	1.73	0.63	0.44	#NAME?	#NAME?
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE <sup>2</sup>	13.07	76.57	76.97	#NAME?	#NAME?
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.27	0.00	0.00	0.00	0.00
Allowance for Loan & Lease Losses to Delinquent Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
<b>REAL ESTATE LOAN DELINQUENCY <sup>1</sup></b>					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.85	0.52	0.32	0.95	0.69
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.32	0.32	0.28	0.22	0.38
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.00	0.00	0.02	0.18	0.10
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	11.29	10.53	11.58	12.39	12.53
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans	7.00	5.68	11.89	14.70	0.00
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	2.39	1.97	1.78	1.73	1.69
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.92	0.69	0.60	0.54	0.69
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>					
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	2.52
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally	0.01	0.02	0.02	0.05	0.38
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.60	0.73	0.78	0.77	0.75
* 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	0.13	0.06	0.04	0.01	0.01
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.29	0.14	0.11	0.06	0.08
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.00	0.04	0.00	0.09	0.08
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.99	1.30	1.18	1.04	0.97
* Net Charge Offs - Participation Loans / Avg Participation Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
* Net Charge Offs - Commercial Loans / Avg Commercial Loans <sup>2</sup>	-0.10	0.01	0.11	#NAME?	#NAME?
<b>SPECIALIZED LENDING RATIOS</b>					
Indirect Loans Outstanding / Total Loans	19.53	19.86	21.20	23.40	25.23
Participation Loans Outstanding / Total Loans	2.74	3.00	2.92	2.82	2.44
Participation Loans Purchased YTD / Total Loans Granted YTD	2.59	2.46	1.71	1.97	1.08
* Participation Loans Sold YTD / Total Assets	0.27	0.38	0.13	0.34	0.48
Total Commercial Loans / Total Assets <sup>2</sup>	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	35.69	39.12	35.29	33.22	29.33
<b>REAL ESTATE LENDING RATIOS</b>					
Total Fixed Rate Real Estate / Total Assets	16.33	15.91	15.50	15.87	15.49
Total Fixed Rate Real Estate / Total Loans	25.55	25.07	24.00	23.61	22.03
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	23.05	31.01	30.12	26.56	26.96
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	59.05	65.40	76.72	61.94	84.08
Interest Only & Payment Option First & Other RE / Total Assets	0.27	0.35	0.45	0.65	0.74
Interest Only & Payment Option First & Other RE / Net Worth	2.50	3.37	4.20	6.17	6.82
<b>MISCELLANEOUS RATIOS</b>					
Mortgage Servicing Rights / Net Worth	1.19	1.26	1.33	1.30	1.32
Unused Commitments / Cash & ST Investments	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Complex Assets / Total Assets	20.93	21.27	22.14	21.00	21.85
Short Term Liabilities / Total Shares and Deposits plus Borrowings	39.70	38.12	37.44	35.21	35.30
* 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.					
# Means the number is too large to display in the cell					
<sup>1</sup> 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.					
<sup>2</sup> Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.					
<b>3. Supplemental Ratios</b>					



	Assets								
<a href="#">Return to cover</a>									
03/07/2019									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union								
	Count of CU in Peer Group : N/A								
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg
<b>ASSETS</b>									
<b>CASH:</b>									
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	897,110,859	60.7	764,193,146	-14.8	729,569,667	-4.5	664,118,335	-9.0
Cash Equivalents	19,505,530	29,617,687	51.8	28,785,841	-2.8	25,260,213	-12.2	28,107,746	11.3
<b>TOTAL CASH &amp; EQUIVALENTS</b>	<b>707,429,983</b>	<b>1,060,689,548</b>	<b>49.9</b>	<b>937,036,001</b>	<b>-11.7</b>	<b>915,153,222</b>	<b>-2.3</b>	<b>847,558,631</b>	<b>-7.4</b>
<b>INVESTMENTS:</b>									
Trading Securities	21,159,784	20,002,670	-5.5	20,371,499	1.8	18,421,102	-9.6	0	-100.0
Available for Sale Securities	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
Held-to-Maturity Securities	134,689,104	115,128,034	-14.5	118,621,810	3.0	109,195,021	-7.9	113,089,582	3.6
Deposits in Commercial Banks, S&Ls, Savings Banks	711,282,001	624,084,317	-12.3	581,335,263	-6.8	489,840,225	-15.7	422,424,396	-13.8
Loans to, Deposits in, and Investments in Natural Person Credit Unions <sup>2</sup>	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 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	811,990	-55.6	1,113,804	37.2	1,717,669	54.2	2,362,081	37.5
All Other Investments <sup>2</sup>	89,423,560	94,980,889	6.2	89,832,176	-5.4	101,552,301	13.0	113,318,415	11.6
<b>TOTAL INVESTMENTS</b>	<b>2,809,467,285</b>	<b>2,717,118,667</b>	<b>-3.3</b>	<b>2,836,885,659</b>	<b>4.4</b>	<b>2,681,410,844</b>	<b>-5.5</b>	<b>2,487,384,854</b>	<b>-7.2</b>
<b>LOANS HELD FOR SALE</b>	<b>33,845,110</b>	<b>40,725,105</b>	<b>20.3</b>	<b>48,014,833</b>	<b>17.9</b>	<b>46,919,709</b>	<b>-2.3</b>	<b>34,568,595</b>	<b>-26.3</b>
<b>LOANS AND LEASES:</b>									
Unsecured Credit Card Loans	425,615,887	435,434,150	2.3	448,618,775	3.0	455,285,499	1.5	467,669,848	2.7
All Other Unsecured Loans/Lines of Credit	278,239,062	291,742,231	4.9	318,870,889	9.3	348,413,410	9.3	368,848,006	5.9
Payday Alternative Loans (PAL Loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans	44,735,252	48,042,028	7.4	51,259,345	6.7	54,608,683	6.5	56,816,727	4.0
New Vehicle Loans	921,485,406	974,855,129	5.8	1,065,647,781	9.3	1,219,829,664	14.5	1,408,332,954	15.5
Used Vehicle Loans	2,165,634,310	2,336,105,459	7.9	2,603,766,552	11.5	2,873,782,483	10.4	3,098,182,191	7.8
Leases Receivable	0	0	N/A	1,862	N/A	0	-100.0	0	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit <sup>3</sup>	341,033,060	370,505,568	8.6	396,211,781	6.9	400,817,622	1.2	421,672,711	5.2
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family Residential Properties <sup>3</sup>	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 <sup>3</sup>	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 <sup>3</sup>	N/A	N/A		N/A		482,307,678		134,451,332	-72.1
Commercial Loans/Lines of Credit Real Estate Secured <sup>3</sup>	N/A	N/A		N/A		303,818,760		377,421,790	24.2
Commercial Loans/Lines of Credit Not Real Estate Secured <sup>3</sup>	N/A	N/A		N/A		37,653,144		38,571,670	2.4
<b>TOTAL LOANS &amp; LEASES</b>	<b>7,359,232,645</b>	<b>7,734,174,765</b>	<b>5.1</b>	<b>8,291,583,083</b>	<b>7.2</b>	<b>9,055,891,340</b>	<b>9.2</b>	<b>9,839,933,888</b>	<b>8.7</b>
<b>(ALLOWANCE FOR LOAN &amp; LEASE LOSSES)</b>	<b>(70,894,092)</b>	<b>(68,932,793)</b>	<b>-2.8</b>	<b>(73,086,629)</b>	<b>6.0</b>	<b>(79,779,017)</b>	<b>9.2</b>	<b>(82,092,040)</b>	<b>2.9</b>
Foreclosed Real Estate	11,287,220	6,313,594	-44.1	9,097,988	44.1	8,676,260	-4.6	8,904,388	2.6
Repossessed Autos	1,603,938	2,097,080	30.7	3,042,271	45.1	2,457,656	-19.2	2,252,427	-8.4
Foreclosed and Repossessed Other Assets	1,086,780	570,622	-47.5	830,458	45.5	646,321	-22.2	606,612	-6.1
<b>TOTAL FORECLOSED and REPOSSESSED ASSETS <sup>1</sup></b>	<b>13,977,938</b>	<b>8,981,296</b>	<b>-35.7</b>	<b>12,970,717</b>	<b>44.4</b>	<b>11,780,237</b>	<b>-9.2</b>	<b>11,763,427</b>	<b>-0.1</b>
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
NCUA Share Insurance Capitalization Deposit	95,405,560	97,978,129	2.7	103,094,489	5.2	109,835,275	6.5	114,716,810	4.4
Identifiable Intangible Assets	0	0	N/A	0	N/A	987,987	N/A	749,880	-24.1
Goodwill	1,582,360	1,582,360	0.0	2,042,182	29.1	2,042,182	0.0	1,582,360	-22.5
<b>TOTAL INTANGIBLE ASSETS</b>	<b>1,582,360</b>	<b>1,582,360</b>	<b>0.0</b>	<b>2,042,182</b>	<b>29.1</b>	<b>3,030,169</b>	<b>48.4</b>	<b>2,332,240</b>	<b>-23.0</b>
Accrued Interest on Loans	22,044,555	22,020,881	-0.1	23,272,938	5.7	25,901,491	11.3	27,632,930	6.7
Accrued Interest on Investments	6,405,447	7,187,629	12.2	7,149,781	-0.5	7,475,979	4.6	7,997,361	7.0
Non-Trading Derivative Assets, net	65,796	39,972	-39.2	89	-99.8	0	-100.0	176,244	N/A
All Other Assets	205,837,716	226,373,532	10.0	287,642,916	27.1	312,946,729	8.8	310,541,083	-0.8
<b>TOTAL OTHER ASSETS</b>	<b>234,353,514</b>	<b>255,622,014</b>	<b>9.1</b>	<b>318,065,724</b>	<b>24.4</b>	<b>346,324,199</b>	<b>8.9</b>	<b>346,347,618</b>	<b>0.0</b>
<b>TOTAL ASSETS</b>	<b>11,509,554,397</b>	<b>12,190,447,611</b>	<b>5.9</b>	<b>12,836,131,130</b>	<b>5.3</b>	<b>13,466,498,239</b>	<b>4.9</b>	<b>13,995,062,105</b>	<b>3.9</b>
<b>TOTAL CU's</b>	<b>116</b>	<b>112</b>	<b>-3.4</b>	<b>107</b>	<b>-4.5</b>	<b>103</b>	<b>-3.7</b>	<b>99</b>	<b>-3.9</b>
# Means the number is too large to display in the cell									
<sup>1</sup> OTHER RE OWNED PRIOR TO 2004									
<sup>2</sup> LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS									
<sup>3</sup> Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									

	Liabilities, Shares & Equity								
<a href="#">Return to cover</a>									
<b>03/07/2019</b>									
<b>CU Name: N/A</b>									
<b>Peer Group: N/A</b>									
	<b>Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit</b>								
	<b>Count of CU in Peer Group: N/A</b>								
	<b>Dec-2014</b>	<b>Dec-2015</b>	<b>% Chg</b>	<b>Dec-2016</b>	<b>% Chg</b>	<b>Dec-2017</b>	<b>% Chg</b>	<b>Dec-2018</b>	<b>% Chg</b>
<b>LIABILITIES, SHARES AND EQUITY</b>									
<b>LIABILITIES:</b>									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	215,232,051	247,313,395	14.9	302,917,070	22.5	370,972,153	22.5	422,957,615	14.0
Borrowing Repurchase Transactions	0	10,113,281	N/A	12,990,916	28.5	0	-100.0	12,539,957	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth <sup>3</sup>	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	-0.6	12,616,088	2.6	12,810,880	1.5	14,438,129	12.7
Accounts Payable & Other Liabilities	159,449,399	158,905,364	-0.3	186,248,564	17.2	229,198,273	23.1	163,868,519	-28.5
<b>TOTAL LIABILITIES</b>	<b>387,060,293</b>	<b>428,632,611</b>	<b>10.7</b>	<b>514,772,638</b>	<b>20.1</b>	<b>612,981,306</b>	<b>19.1</b>	<b>614,470,220</b>	<b>0.2</b>
<b>SHARES AND DEPOSITS</b>									
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	9.3	3,702,045,188	8.5	3,937,724,337	6.4	4,131,668,081	4.9
Money Market Shares	2,418,108,558	2,519,855,623	4.2	2,664,723,468	5.7	2,695,264,756	1.1	2,756,387,263	2.3
Share Certificates	1,687,626,877	1,638,734,315	-2.9	1,603,889,088	-2.1	1,657,146,004	3.3	1,700,306,318	2.6
IRA/KEOGH Accounts	952,388,751	922,166,317	-3.2	891,027,856	-3.4	849,450,195	-4.7	813,876,434	-4.2
All Other Shares <sup>1</sup>	31,838,239	32,074,972	0.7	35,948,000	12.1	39,509,264	9.9	42,956,880	8.7
Non-Member Deposits	13,614,791	16,957,334	24.6	11,206,685	-33.9	35,671,705	218.3	51,706,164	45.0
<b>TOTAL SHARES AND DEPOSITS</b>	<b>9,916,058,554</b>	<b>10,511,249,931</b>	<b>6.0</b>	<b>11,003,587,915</b>	<b>4.7</b>	<b>11,484,563,471</b>	<b>4.4</b>	<b>11,928,408,350</b>	<b>3.9</b>
<b>EQUITY:</b>									
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	N/A	0	-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	5.2	288,499,163	6.9
Equity Acquired in Merger	2,378,003	6,119,825	157.4	13,973,856	128.3	15,002,815	7.4	17,259,153	15.0
Miscellaneous Equity	1,188,480	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0	1,188,831	0.0
Accumulated Unrealized G/L on AFS Securities	814,696	-6,680,526	-920.0	-21,288,641	-218.7	-21,697,137	-1.9	-32,547,230	-50.0
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	-271,963	0	100.0	0	N/A	0	N/A	213,646	N/A
Other Comprehensive Income	-21,423,757	-26,254,542	-22.5	-30,280,691	-15.3	-32,643,756	-7.8	-32,416,579	0.7
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>EQUITY TOTAL</b>	<b>1,206,435,550</b>	<b>1,250,565,069</b>	<b>3.7</b>	<b>1,317,770,577</b>	<b>5.4</b>	<b>1,368,953,462</b>	<b>3.9</b>	<b>1,452,183,535</b>	<b>6.1</b>
<b>TOTAL SHARES &amp; EQUITY</b>	<b>11,122,494,104</b>	<b>11,761,815,000</b>	<b>5.7</b>	<b>12,321,358,492</b>	<b>4.8</b>	<b>12,853,516,933</b>	<b>4.3</b>	<b>13,380,591,885</b>	<b>4.1</b>
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<b>11,509,554,397</b>	<b>12,190,447,611</b>	<b>5.9</b>	<b>12,836,131,130</b>	<b>5.3</b>	<b>13,466,498,239</b>	<b>4.9</b>	<b>13,995,062,105</b>	<b>3.9</b>
<b>NCUA INSURED SAVINGS <sup>2</sup></b>									
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	24.3	1,671,161	-32.4	7,960,219	376.3	1,870,245	-76.5
Total Uninsured Shares & Deposits	413,825,060	495,232,449	19.7	496,811,840	0.3	532,300,876	7.1	481,362,513	-9.6
Insured Shares & Deposits	9,502,233,494	10,016,017,482	5.4	10,506,776,075	4.9	10,952,262,595	4.2	11,447,045,837	4.5
<b>TOTAL NET WORTH</b>	<b>1,226,128,094</b>	<b>1,282,311,657</b>	<b>4.6</b>	<b>1,369,744,942</b>	<b>6.8</b>	<b>1,424,145,884</b>	<b>4.0</b>	<b>1,518,222,748</b>	<b>6.6</b>
# Means the number is too large to display in the cell									
<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
<sup>2</sup> October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts.									
<sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in Net Worth."									

	Income Statement									
<a href="#">Return to cover</a>										
<b>03/07/2019</b>										
<b>CU Name: N/A</b>										
<b>Peer Group: N/A</b>										
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union									
	Count of CU in Peer Group : N/A									
	<b>Dec-2014</b>	<b>Dec-2015</b>	<b>% Chg</b>	<b>Dec-2016</b>	<b>% Chg</b>	<b>Dec-2017</b>	<b>% Chg</b>	<b>Dec-2018</b>	<b>% Chg</b>	
<b>* INCOME AND EXPENSE</b>										
<b>INTEREST INCOME:</b>										
Interest on Loans	338,684,019	355,125,600	4.9	373,410,833	5.1	401,814,363	7.6	450,775,175	12.2	
Less Interest Refund	(526,357)	(504,360)	-4.2	(1,258,941)	149.6	(474,835)	-62.3	(467,217)	-1.6	
Income from Investments	44,676,917	42,250,777	-5.4	48,166,843	14.0	54,095,830	12.3	65,265,196	20.6	
Income from Trading	414,364	-1,257,156	-403.4	1,778,084	241.4	684,266	-61.5	0	-100.0	
<b>TOTAL INTEREST INCOME</b>	<b>383,248,943</b>	<b>395,614,861</b>	<b>3.2</b>	<b>422,096,819</b>	<b>6.7</b>	<b>456,119,624</b>	<b>8.1</b>	<b>515,573,154</b>	<b>13.0</b>	
<b>INTEREST EXPENSE:</b>										
Dividends	44,024,134	42,289,566	-3.9	45,003,328	6.4	45,701,376	1.6	60,217,978	31.8	
Interest on Deposits	11,668,792	11,086,794	-5.0	10,657,026	-3.9	11,411,353	7.1	15,493,667	35.8	
Interest on Borrowed Money	4,597,536	5,323,038	15.8	6,605,174	24.1	7,483,775	13.3	10,333,393	38.1	
<b>TOTAL INTEREST EXPENSE</b>	<b>60,290,462</b>	<b>58,699,398</b>	<b>-2.6</b>	<b>62,265,528</b>	<b>6.1</b>	<b>64,596,504</b>	<b>3.7</b>	<b>86,045,038</b>	<b>33.2</b>	
PROVISION FOR LOAN & LEASE LOSSES	41,662,765	43,892,129	5.4	55,575,715	26.6	65,144,046	17.2	66,264,306	1.7	
<b>NET INTEREST INCOME AFTER PLL</b>	<b>281,295,716</b>	<b>293,023,334</b>	<b>4.2</b>	<b>304,255,576</b>	<b>3.8</b>	<b>326,379,074</b>	<b>7.3</b>	<b>363,263,810</b>	<b>11.3</b>	
<b>NON-INTEREST INCOME:</b>										
Fee Income	112,937,018	116,040,777	2.7	123,940,981	6.8	127,815,428	3.1	134,379,728	5.1	
Other Operating Income	123,510,331	137,981,633	11.7	154,918,028	12.3	150,424,678	-2.9	165,187,925	9.8	
Gain (Loss) on Investments	965,075	1,526,975	58.2	2,543,420	66.6	-540,993	-121.3	4,038,696	846.5	
Gain (Loss) on Non-Trading Derivatives	0	0	N/A	284	N/A	-32,859	#####	334	101.0	
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	-516.7	
Gain from Bargain Purchase (Merger)	0	2,153,974	N/A	0	-100.0	0	N/A	0	N/A	
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	149.4	
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	N/A	
<b>TOTAL NON-INTEREST INCOME</b>	<b>233,872,075</b>	<b>254,829,047</b>	<b>9.0</b>	<b>285,415,738</b>	<b>12.0</b>	<b>259,858,861</b>	<b>-9.0</b>	<b>308,848,229</b>	<b>18.9</b>	
<b>NON-INTEREST EXPENSE</b>										
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	
Travel, Conference Expense	4,346,011	4,547,576	4.6	4,498,715	-1.1	4,638,548	3.1	5,473,314	18.0	
Office Occupancy	32,740,885	34,259,271	4.6	34,699,011	1.3	36,216,580	4.4	38,964,145	7.6	
Office Operation Expense	91,227,419	97,317,318	6.7	104,990,744	7.9	106,328,712	1.3	113,357,810	6.6	
Educational and Promotion	15,117,153	17,091,946	13.1	16,336,311	-4.4	18,614,724	13.9	20,259,834	8.8	
Loan Servicing Expense	32,180,525	36,254,997	12.7	38,722,741	6.8	37,441,949	-3.3	40,472,792	8.1	
Professional, Outside Service	32,836,557	33,567,117	2.2	34,546,711	2.9	37,649,154	9.0	43,243,927	14.9	
Member Insurance <sup>1</sup>	N/A	N/A		N/A		N/A		N/A		
Member Insurance - NCUSIF Premium <sup>2</sup>	99,901	46	-100.0	271	489.1	0	-100.0	1,300	N/A	
Member Insurance - Temporary Corporate CU Stabilization Fund <sup>3</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A	
Member Insurance - Other	311,577	152,699	-51.0	176,686	15.7	179,644	1.7	131,972	-26.5	
Operating Fees	1,575,329	1,590,929	1.0	1,608,177	1.1	1,663,769	3.5	1,723,365	3.6	
Misc Operating Expense	19,380,811	18,823,496	-2.9	20,024,651	6.4	21,147,398	5.6	25,102,366	18.7	
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>454,090,690</b>	<b>484,890,287</b>	<b>6.8</b>	<b>507,872,449</b>	<b>4.7</b>	<b>528,189,874</b>	<b>4.0</b>	<b>579,019,809</b>	<b>9.6</b>	
<b>NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS <sup>4</sup></b>	<b>61,177,002</b>	<b>62,962,140</b>	<b>2.9</b>	<b>81,799,136</b>	<b>29.9</b>	<b>58,048,061</b>	<b>-29.0</b>	<b>93,093,530</b>	<b>60.4</b>	
<b>NET INCOME (LOSS)</b>	<b>61,077,101</b>	<b>62,962,094</b>	<b>3.1</b>	<b>81,798,865</b>	<b>29.9</b>	<b>58,048,061</b>	<b>-29.0</b>	<b>93,092,230</b>	<b>60.4</b>	
<b>RESERVE TRANSFERS:</b>										
Transfer to Regular Reserve	357,246	203,761	-43.0	168,319	-17.4	186,662	10.9	939,340	403.2	
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
# Means the number is too large to display in the cell										
<sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF Premium Expense.										
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium Expense.										
<sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).										
<sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.										







Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
<a href="#">Return to cover</a>									
03/07/2019			For Charter : N/A						
CU Name: N/A			Count of CU : 99						
Peer Group: N/A			Asset Range : N/A						
			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
			Count of CU in Peer Group : N/A						
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg
<b>LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)</b>									
* Total Loans Charged Off	52,335,386	57,153,894	9.2	62,312,755	9.0	69,195,377	11.0	75,712,991	9.4
* Total Loans Recovered	12,435,722	10,724,809	-13.8	10,390,825	-3.1	11,165,036	7.5	11,771,756	5.4
* NET CHARGE OFFS (\$\$)	39,899,664	46,429,085	16.4	51,921,930	11.8	58,030,341	11.8	63,941,235	10.2
**Net Charge-Offs / Average Loans	0.56	0.62	9.0	0.65	5.3	0.67	3.2	0.68	1.2
Total Del Loans & *Net Charge-Offs <sup>1</sup>	112,849,561	111,444,332	-1.2	116,122,534	4.2	129,797,014	11.8	141,485,873	9.0
Combined Delinquency and Net Charge Off Ratio <sup>1</sup>	1.56	1.46	-6.4	1.42	-2.3	1.46	2.8	1.46	0.2
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>									
* 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	1,914,327	-12.5	2,085,644	8.9	2,077,555	-0.4	2,060,757	-0.8
* NET UNSECURED CREDIT CARD C/Os	8,739,354	8,585,740	-1.8	9,324,003	8.6	10,647,541	14.2	11,616,983	9.1
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.09	1.99	-4.8	2.11	5.8	2.36	11.7	2.52	6.9
* Non-Federally Guaranteed Student Loans Charged Off	7,541	11,370	50.8	12,473	9.7	32,003	156.6	217,007	578.1
* Non-Federally Guaranteed Student Loans Recovered	1,874	658	-64.9	1,500	128.0	3,374	124.9	6,899	104.5
* Net Non-Federally Guaranteed Student Loans C/Os	5,667	10,712	89.0	10,973	2.4	28,629	160.9	210,108	633.9
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	0.01	0.02	60.9	0.02	-4.3	0.05	144.7	0.38	597.3
* Total 1st Mortgage RE Loan/LOCs Charged Off	3,686,478	1,764,788	-52.1	1,572,935	-10.9	936,499	-40.5	306,579	-67.3
* Total 1st Mortgage RE Loans/LOCs Recovered	724,479	292,785	-59.6	563,107	92.3	675,834	20.0	67,765	-90.0
* 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	1,809,433	-53.5	1,412,473	-21.9	1,135,361	-19.6	1,540,353	35.7
* 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	1,300,416	-48.5	997,323	-23.3	560,847	-43.8	942,937	68.1
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.29	0.14	-50.8	0.11	-26.4	0.06	-48.3	0.08	50.8
* Total Real Estate Loans Charged Off	7,581,328	3,574,221	-52.9	2,985,408	-16.5	2,071,860	-30.6	1,846,932	-10.9
* Total Real Estate Lns Recovered	2,094,745	801,802	-61.7	978,257	22.0	1,250,348	27.8	665,181	-46.8
* NET Total Real Estate Loan C/Os	5,486,583	2,772,419	-49.5	2,007,151	-27.6	821,512	-59.1	1,181,751	43.9
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.18	0.09	-51.5	0.06	-30.0	0.02	-61.3	0.03	33.1
* Total TDR 1st & Other Real Estate Lns Charged Off	871,284	348,593	-60.0	236,040	-32.3	281,000	19.0	109,485	-61.0
* Total TDR 1st & Other Real Estate Lns Recovered	83,382	84,492	1.3	41,025	-51.4	3,888	-90.5	219	-94.4
* NET TDR Real Estate C/Os	787,902	264,101	-66.5	195,015	-26.2	277,112	42.1	109,266	-60.6
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	0	N/A
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	0	N/A
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
<b>BANKRUPTCY SUMMARY</b>									
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	-10.4	2,229	49.1	2,496	12.0	1,352	-45.8
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	4	2	-50.0	1	-50.0	2	100.0	24	1,100.0
Total Number of Members Who Filed Bankruptcy YTD	4,021	3,509	-12.7	4,224	20.4	4,630	9.6	3,225	-30.3
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	40,706,206	37,901,600	-6.9	40,907,653	7.9	51,178,167	25.1	40,371,093	-21.1
* All Loans Charged Off due to Bankruptcy YTD	10,167,037	10,747,954	5.7	10,875,279	1.2	11,698,317	7.6	11,566,531	-1.1
%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
<b>REAL ESTATE FORECLOSURE SUMMARY</b>									
Real Estate Loans Foreclosed YTD	11,719,508	6,793,830	-42.0	6,127,308	-9.8	4,655,897	-24.0	6,074,059	30.5
Number of Real Estate Loans Foreclosed YTD	96	77	-19.8	53	-31.2	51	-3.8	67	31.4
<b>TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING</b>									
TDR First Mortgage RE Loans	49,226,763	42,030,186	-14.6	39,597,288	-5.8	33,070,119	-16.5	32,760,812	-0.9
TDR Other RE Loans	5,300,850	6,163,247	16.3	4,959,349	-19.5	4,601,826	-7.2	4,748,110	3.2
<b>Total TDR First and Other RE Loans</b>	<b>54,527,613</b>	<b>48,193,433</b>	<b>-11.6</b>	<b>44,556,637</b>	<b>-7.5</b>	<b>37,671,945</b>	<b>-15.5</b>	<b>37,508,922</b>	<b>-0.4</b>
<b>TDR RE Loans Also Reported as Commercial Loans <sup>2</sup></b>	<b>5,890,554</b>	<b>4,843,314</b>	<b>-17.8</b>	<b>3,891,880</b>	<b>-19.6</b>	<b>1,747,245</b>	<b>-55.1</b>	<b>622,232</b>	<b>-64.4</b>
TDR Consumer Loans (Not Secured by RE)	12,441,447	11,124,412	-10.6	12,629,295	13.5	15,053,722	19.2	19,385,559	28.8
TDR Commercial Loans (Not Secured by RE) <sup>2</sup>	4,104,964	840,273	-79.5	589,826	-29.8	449,555	-23.8	255,835	-43.1
<b>Total TDR First RE, Other RE, Consumer, and Commercial Loans</b>	<b>71,074,024</b>	<b>60,158,118</b>	<b>-15.4</b>	<b>57,775,758</b>	<b>-4.0</b>	<b>53,175,222</b>	<b>-8.0</b>	<b>57,150,316</b>	<b>7.5</b>
<b>Total TDR Loans to Total Loans</b>	<b>#NAME?</b>	<b>#NAME?</b>	<b>#####</b>	<b>#NAME?</b>	<b>#####</b>	<b>#NAME?</b>	<b>#####</b>	<b>#NAME?</b>	<b>#####</b>
<b>Total TDR Loans to Net Worth</b>	<b>#NAME?</b>	<b>#NAME?</b>	<b>#####</b>	<b>#NAME?</b>	<b>#####</b>	<b>#NAME?</b>	<b>#####</b>	<b>#NAME?</b>	<b>#####</b>
TDR portion of Allowance for Loan and Lease Losses	5,154,437	2,935,781	-43.0	2,353,288	-19.8	1,595,453	-32.2	1,143,098	-28.4
# Means the number is too large to display in the cell									
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
<sup>1</sup> 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.									
<sup>2</sup> Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									





Real Estate Loan Information 1									
<a href="#">Return to cover</a>	For Charter : N/A								
03/07/2019	Count of CU : 99								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
Count of CU in Peer Group : N/A									
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg
<b>REAL ESTATE LOANS OUTSTANDING:</b>									
<b>First Mortgages</b>									
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	709,217,201	670,321,253	-5.5	638,489,890	-4.7	509,050,012	-20.3	611,527,352	20.1
Other Fixed Rate	28,057,043	29,330,628	4.5	26,707,199	-8.9	32,737,037	22.6	41,008,336	25.3
<b>Total Fixed Rate First Mortgages</b>	<b>1,450,752,179</b>	<b>1,476,457,625</b>	<b>1.8</b>	<b>1,529,805,155</b>	<b>3.6</b>	<b>1,630,995,610</b>	<b>6.6</b>	<b>1,720,640,967</b>	<b>5.5</b>
Balloon/Hybrid > 5 years	172,447,184	224,442,559	30.2	242,727,198	8.1	140,602,966	-42.1	204,688,080	45.6
Balloon/Hybrid 5 years or less	521,532,577	484,674,546	-7.1	484,874,720	0.0	469,559,446	-3.2	493,670,686	5.1
<b>Total Balloon/Hybrid First Mortgages</b>	<b>693,979,761</b>	<b>709,117,105</b>	<b>2.2</b>	<b>727,601,918</b>	<b>2.6</b>	<b>610,162,412</b>	<b>-16.1</b>	<b>698,358,766</b>	<b>14.5</b>
Adjustable Rate First Mtgs 1 year or less	60,364,884	61,617,455	2.1	53,837,935	-12.6	53,920,727	0.2	47,821,869	-11.3
Adjustable Rate First Mtgs >1 year	95,172,355	117,907,112	23.9	138,365,691	17.4	292,605,738	111.5	322,180,486	10.1
<b>Total Adjustable First Mortgages</b>	<b>155,537,239</b>	<b>179,524,567</b>	<b>15.4</b>	<b>192,203,626</b>	<b>7.1</b>	<b>346,526,465</b>	<b>80.3</b>	<b>370,002,355</b>	<b>6.8</b>
<b>TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING</b>	<b>2,300,269,179</b>	<b>2,365,099,297</b>	<b>2.8</b>	<b>2,449,610,699</b>	<b>3.6</b>	<b>2,587,684,487</b>	<b>5.6</b>	<b>2,789,002,088</b>	<b>7.8</b>
<b>Other Real Estate Loans</b>									
Closed End Fixed Rate	237,699,234	223,338,564	-6.0	205,118,153	-8.2	354,391,943	72.8	232,309,983	-34.4
Closed End Adjustable Rate	13,683,378	8,183,053	-40.2	25,260,323	208.7	53,831,801	113.1	32,152,383	-40.3
Open End Adjustable Rate (HELOC)	611,705,187	666,161,757	8.9	715,148,617	7.4	657,868,363	-8.0	916,184,918	39.3
Open End Fixed Rate	19,132,690	14,707,529	-23.1	12,068,306	-17.9	11,724,241	-2.9	10,190,409	-13.1
<b>TOTAL OTHER REAL ESTATE OUTSTANDING</b>	<b>882,220,489</b>	<b>912,390,903</b>	<b>3.4</b>	<b>957,595,399</b>	<b>5.0</b>	<b>1,077,816,348</b>	<b>12.6</b>	<b>1,190,837,693</b>	<b>10.5</b>
<b>TOTAL RE (FIRST AND OTHER) OUTSTANDING</b>	<b>3,182,489,668</b>	<b>3,277,490,200</b>	<b>3.0</b>	<b>3,407,206,098</b>	<b>4.0</b>	<b>3,665,500,835</b>	<b>7.6</b>	<b>3,979,839,781</b>	<b>8.6</b>
<b>RE LOAN SUMMARY (FIX, ADJ):</b>									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,623,199,363	1,700,900,184	4.8	1,772,532,353	4.2	1,771,598,576	-0.1	1,925,329,047	8.7
Other RE Fixed Rate	256,831,924	238,046,093	-7.3	217,186,459	-8.8	366,116,184	68.6	242,500,392	-33.8
<b>Total Fixed Rate RE Outstanding</b>	<b>1,880,031,287</b>	<b>1,938,946,277</b>	<b>3.1</b>	<b>1,989,718,812</b>	<b>2.6</b>	<b>2,137,714,760</b>	<b>7.4</b>	<b>2,167,829,439</b>	<b>1.4</b>
%(Total Fixed Rate RE/Total Assets)	16.33	15.91	-2.6	15.50	-2.5	15.87	2.4	15.49	-2.4
%(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	7.8	740,408,940	9.8	711,700,164	-3.9	948,337,301	33.2
<b>Total Adj Rate RE Outstanding</b>	<b>1,302,458,381</b>	<b>1,338,543,923</b>	<b>2.8</b>	<b>1,417,487,286</b>	<b>5.9</b>	<b>1,527,786,075</b>	<b>7.8</b>	<b>1,812,010,342</b>	<b>18.6</b>
<b>MISCELLANEOUS RE INFORMATION:</b>									
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 / 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
<b>TOTAL Outstanding Interest Only &amp; Payment Option First &amp; Other RE Loans</b>	<b>30,636,256</b>	<b>43,195,858</b>	<b>41.0</b>	<b>57,537,588</b>	<b>33.2</b>	<b>87,889,401</b>	<b>52.8</b>	<b>103,593,475</b>	<b>17.9</b>
%(Interest Only & Payment Option First & Other RE Loans / Total 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 Purpose Loans) <sup>1</sup>	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	7,258,243	-28.6	5,290,166	-27.1	4,204,003	-20.5
<b>* REAL ESTATE LOANS - AMOUNT GRANTED:</b>									
<b>* First Mortgages</b>									
* 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	77.1
<b>* Total Fixed Rate First Mortgages</b>	<b>591,936,405</b>	<b>1,005,817,521</b>	<b>69.9</b>	<b>1,146,277,308</b>	<b>14.0</b>	<b>996,921,335</b>	<b>-13.0</b>	<b>1,080,420,035</b>	<b>8.4</b>
* Balloon/Hybrid > 5 years	104,964,154	98,653,850	-6.0	63,588,612	-35.5	107,136,720	68.5	122,474,189	14.3
* Balloon/Hybrid 5 years or less	125,298,925	104,964,326	-16.2	88,137,477	-16.0	114,902,910	30.4	116,481,241	1.4
<b>* Total Balloon/Hybrid First Mortgages</b>	<b>230,263,079</b>	<b>203,618,176</b>	<b>-11.6</b>	<b>151,726,089</b>	<b>-25.5</b>	<b>222,039,630</b>	<b>46.3</b>	<b>238,955,430</b>	<b>7.6</b>
* Adjustable Rate First Mtgs 1 year or less	21,141,522	18,619,299	-11.9	19,166,101	2.9	12,313,589	-35.8	14,208,310	15.4
* Adjustable Rate First Mtgs >1 year	19,712,371	25,332,189	28.5	29,271,650	15.6	29,245,595	-0.1	28,115,426	-3.9
<b>* Total Adjustable First Mortgages</b>	<b>40,853,893</b>	<b>43,951,488</b>	<b>7.6</b>	<b>48,437,751</b>	<b>10.2</b>	<b>41,559,184</b>	<b>-14.2</b>	<b>42,323,736</b>	<b>1.8</b>
<b>* TOTAL FIRST MORTGAGE RE LOANS GRANTED</b>	<b>863,053,377</b>	<b>1,253,387,185</b>	<b>45.2</b>	<b>1,346,441,148</b>	<b>7.4</b>	<b>1,260,520,149</b>	<b>-6.4</b>	<b>1,361,699,201</b>	<b>8.0</b>
* Amounts are year-to-date while the related %change ratios are annualized.									
# Means the number is too large to display in the cell									

<sup>1</sup> Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.





	Commercial Loan Information									
<a href="#">Return to cover</a>										
03/07/2019										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured									
	Count of CU in Peer Group: N/A									
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	
<b>COMMERCIAL LOANS</b>										
Commercial Loans to Members <sup>1 3</sup>	312,112,028	328,789,402	5.3	366,443,361	11.5	306,661,554	-16.3	370,717,185	20.9	
Purchased Commercial Loans or Participations to Nonmembers <sup>1 3</sup>	29,844,043	27,090,902	-9.2	35,096,410	29.6	34,810,350	-0.8	45,276,275	30.1	
<b>Total Commercial Loans <sup>1 3</sup></b>	<b>341,956,071</b>	<b>355,880,304</b>	<b>4.1</b>	<b>401,539,771</b>	<b>12.8</b>	<b>341,471,904</b>	<b>-15.0</b>	<b>415,993,460</b>	<b>21.8</b>	
Unfunded Commitments <sup>1 3</sup>	12,254,104	14,838,328	21.1	18,718,057	26.1	15,570,012	-16.8	44,595,368	186.4	
<b>TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS <sup>1</sup></b>	<b>329,701,967</b>	<b>341,041,976</b>	<b>3.4</b>	<b>382,821,714</b>	<b>12.3</b>	<b>341,471,904</b>	<b>-10.8</b>	<b>415,993,460</b>	<b>21.8</b>	
%(Total Commercial Loans / Total Assets)	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	
<b>NUMBER OF COMMERCIAL LOANS OUTSTANDING: <sup>1</sup></b>										
Number of Outstanding Commercial Loans to Members	1,870	2,092	11.9	2,325	11.1	1,199	-48.4	1,360	13.4	
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	159	135	-15.1	135	0.0	125	-7.4	155	24.0	
<b>Total Number of Commercial Loans Outstanding</b>	<b>2,029</b>	<b>2,227</b>	<b>9.8</b>	<b>2,460</b>	<b>10.5</b>	<b>1,324</b>	<b>-46.2</b>	<b>1,515</b>	<b>14.4</b>	
<b>REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-</b>										
Construction and Development	6,216,610	2,855,488	-54.1	13,684,819	379.2	13,407,167	-2.0	19,850,643	48.1	
Farmland	1,358,024	1,270,958	-6.4	947,887	-25.4	3,699,434	290.3	3,526,752	-4.7	
Non-Farm Residential Property	113,578,531	125,279,942	10.3	132,272,305	5.6	N/A		N/A		
Multifamily	N/A	N/A		N/A		36,080,883		44,357,352	22.9	
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-Owner Occupied, Non-Farm, Non-Residential Property	103,435,158	113,997,183	10.2	124,957,636	9.6	109,529,087	-12.3	148,366,020	35.5	
<b>Total Real Estate Secured Commercial Loans</b>	<b>305,255,815</b>	<b>320,731,131</b>	<b>5.1</b>	<b>363,539,069</b>	<b>13.3</b>	<b>303,818,759</b>	<b>-16.4</b>	<b>377,421,790</b>	<b>24.2</b>	
<b>NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS) <sup>1</sup></b>										
Loans to finance agricultural production and other loans to farmers	499,186	628,897	26.0	764,214	21.5	655,866	-14.2	782,581	19.3	
Commercial and Industrial Loans	33,977,269	31,668,269	-6.8	34,193,124	8.0	34,877,580	2.0	35,710,941	2.4	
Unsecured Commercial Loans	855,551	1,122,205	31.2	922,317	-17.8	1,371,089	48.7	1,138,169	-17.0	
Unsecured Revolving Lines of Credit (Commercial Purpose)	1,368,250	1,729,802	26.4	2,121,047	22.6	748,610	-64.7	939,979	25.6	
<b>Total Non-Real Estate Secured Commercial Loans</b>	<b>36,700,256</b>	<b>35,149,173</b>	<b>-4.2</b>	<b>38,000,702</b>	<b>8.1</b>	<b>37,653,145</b>	<b>-0.9</b>	<b>38,571,670</b>	<b>2.4</b>	
<b>NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE <sup>1</sup></b>										
Number - Construction and Development	21	11	-47.6	26	136.4	23	-11.5	43	87.0	
Number - Farmland	6	6	0.0	6	0.0	14	133.3	14	0.0	
Number - Non-Farm Residential Property	925	982	6.2	1,119	14.0	N/A		N/A		
Multifamily	N/A	N/A		N/A		128		148	15.6	
Number - Owner Occupied, Non-Farm, Non-Residential Property	214	212	-0.9	234	10.4	312	33.3	367	17.6	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	271	295	8.9	307	4.1	289	-5.9	308	6.6	
<b>Total Number of Real Estate Secured Commercial Loans</b>	<b>1,437</b>	<b>1,506</b>	<b>4.8</b>	<b>1,692</b>	<b>12.4</b>	<b>766</b>	<b>-54.7</b>	<b>880</b>	<b>14.9</b>	
Number - Loans to finance agricultural production and other loans to farmers	26	23	-11.5	21	-8.7	17	-19.0	21	23.5	
Number - Commercial and Industrial Loans	291	381	30.9	463	21.5	439	-5.2	531	21.0	
Number - Unsecured Commercial Loans	33	39	18.2	35	-10.3	43	22.9	38	-11.6	
Number - Unsecured Revolving Lines of Credit (Commercial Purpose)	242	278	14.9	249	-10.4	59	-76.3	45	-23.7	
<b>Total Number of Non-Real Estate Secured Commercial Loans</b>	<b>592</b>	<b>721</b>	<b>21.8</b>	<b>768</b>	<b>6.5</b>	<b>558</b>	<b>-27.3</b>	<b>635</b>	<b>13.8</b>	
<b>AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: <sup>1</sup></b>										
* Member Commercial Loans Granted YTD	85,340,460	80,852,852	-5.3	91,637,561	13.3	95,183,300	3.9	143,632,008	50.9	
* Purchased 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	
<b>DELINQUENCY - COMMERCIAL LOANS <sup>2</sup></b>										
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	-55.9	773,843	11.8	2,290,001	195.9	3,612,557	57.8	
180 to 359 Days Delinquent	3,496,526	984,826	-71.8	63,957	-93.5	16,918	-73.5	449,549	2,557.2	
> = 360 Days Delinquent	649,141	464,561	-28.4	856,995	84.5	312,344	-63.6	247,901	-20.6	
<b>Total Del Loans - All Types (&gt;= 60 Days)</b>	<b>5,713,644</b>	<b>2,141,410</b>	<b>-62.5</b>	<b>1,694,795</b>	<b>-20.9</b>	<b>2,619,263</b>	<b>54.5</b>	<b>4,310,007</b>	<b>64.6</b>	
<b>COMMERCIAL LOAN DELINQUENCY RATIOS <sup>1</sup></b>										
% Comm Lns > = 30 Days Delinquent	3.19	1.16	-63.5	1.54	32.7	#NAME?	#####	#NAME?	#####	
% Comm Lns > = 60 Days Delinquent (Reportable delinquency)	1.73	0.63	-63.8	0.44	-29.5	#NAME?	#####	#NAME?	#####	
<b>COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: <sup>1</sup></b>										
*Total Comm Lns Charge Offs	1,429,569	1,007,518	-29.5	540,702	-46.3	1,485,219	174.7	326,085	-78.0	
*Total Comm Lns Recoveries	1,736,438	958,554	-44.8	136,045	-85.8	552,451	306.1	209,235	-62.1	
<b>AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in Comm Lns above) <sup>1</sup></b>										
% Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	0.00	0.00	N/A	0.00	N/A	#NAME?	#####	#NAME?	#####	
<b>MISCELLANEOUS LOAN INFORMATION: <sup>1</sup></b>										
Real Estate Loans also Reported as Commercial Loans <sup>1</sup>	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	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	19	19	0.0	20	5.3	24	20.0	18	-25.0	
<b>Total Member Business Loans - (NMBLB)</b>	<b>312,112,028</b>	<b>328,789,402</b>	<b>5.3</b>	<b>366,443,361</b>	<b>11.5</b>	<b>376,096,064</b>	<b>2.6</b>	<b>431,457,647</b>	<b>14.7</b>	
%(NMBLB / Total Assets)	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	
* Amounts are year-to-date and the related % change ratios are annualized.										
<sup>1</sup> Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.										
<sup>2</sup> 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.										
<sup>3</sup> Prior to September 2017, Member business loans were reported including unfunded commitments.										

	Investments, Cash, & Cash Equivalents									
<a href="#">Return to cover</a>										
03/07/2019										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union									
	Count of CU in Peer Group: N/A									
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	
<b>INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS</b>										
<b>ASC 320 CLASS OF INVESTMENTS</b>										
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	56,470,609	40.4	71,355,764	26.4	49,184,492	-31.1	52,620,938	7.0	
Held to Maturity 3-5 yrs	54,274,442	25,070,650	-53.8	22,469,921	-10.4	29,610,711	31.8	44,084,252	48.9	
Held to Maturity 5-10 yrs	24,985,023	14,787,512	-40.8	8,968,307	-39.4	8,288,917	-7.6	5,457,112	-34.2	
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Held to Maturity > 10 yrs	4,232,803	0	-100.0	0	N/A	0	N/A	137,988	N/A	
<b>TOTAL HELD TO MATURITY</b>	134,689,104	115,128,034	-14.5	118,621,810	3.0	109,195,021	-7.9	113,089,582	3.6	
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	
Available for Sale 1-3 yrs	720,904,062	685,699,284	-4.9	601,525,640	-12.3	605,087,015	0.6	643,520,817	6.4	
Available for Sale 3-5 yrs	747,526,186	770,726,758	3.1	919,306,479	19.3	875,587,477	-4.8	679,422,831	-22.4	
Available for Sale 5-10 yrs	168,248,909	115,815,282	-31.2	143,662,262	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		N/A		
Available for Sale > 10 yrs	24,316,793	18,027,410	-25.9	5,602,792	-68.9	1,191,876	-78.7	4,210,529	253.3	
<b>TOTAL AVAILABLE FOR SALE</b>	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	
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A	
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A	
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A	
Trading 5-10 years	21,159,784	20,002,670	-5.5	20,371,499	1.8	18,421,102	-9.6	0	-100.0	
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A		
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A	
<b>TOTAL TRADING</b>	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	1,251,214,869	42.6	1,159,458,097	-7.3	1,061,188,136	-8.5	980,789,861	-7.6	
Other Investments 1-3 yrs	399,635,329	331,907,106	-16.9	292,691,815	-11.8	306,291,831	4.6	295,692,087	-3.5	
Other Investments 3-5 yrs	115,148,631	99,762,513	-13.4	96,153,920	-3.6	84,686,534	-11.9	66,111,841	-21.9	
Other Investments 5-10 yrs	47,007,169	38,456,725	-18.2	10,138,433	-73.6	9,435,955	-6.9	5,711,579	-39.5	
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Other Investments > 10 yrs	1,420,147	1,647,617	16.0	486,724	-70.5	1,701,262	249.5	2,195,544	29.1	
<b>TOTAL Other Investments</b>	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	
<b>MATURITIES :</b>										
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	1,074,076,999	-7.5	965,573,219	-10.1	960,563,338	-0.5	991,833,842	3.3	
Total Investments 3-5 yrs	916,949,259	895,559,921	-2.3	1,037,930,320	15.9	989,884,722	-4.6	789,618,924	-20.2	
Total Investments 5-10 yrs	261,400,885	189,062,189	-27.7	183,140,501	-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		N/A		
Total Investments > 10 yrs	29,969,743	19,675,027	-34.4	6,089,516	-69.0	2,893,138	-52.5	6,544,061	126.2	
<b>Total</b>	3,387,336,609	3,643,847,213	7.6	3,629,864,646	-0.4	3,436,240,724	-5.3	3,179,610,935	-7.5	
# Means the number is too large to display in the cell										



	Other Investment Information									
<a href="#">Return to cover</a>										
03/07/2019										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group: N/A									
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	
<b>INVESTMENT SUMMARY:</b>										
NCUA Guaranteed Notes (included in US Gov't Obligations)	26,131,997	17,258,983	-34.0	10,742,475	-37.8	2,569,535	-76.1	2,031,060	-21.0	
Total FDIC-Issued Guaranteed Notes	0	0	N/A	0	N/A	0	N/A	0	N/A	
All Other US Government Obligations	59,608,241	60,944,858	2.2	94,364,175	54.8	124,888,188	32.3	153,072,110	22.6	
<b>TOTAL U.S. GOVERNMENT OBLIGATIONS</b>	<b>85,740,238</b>	<b>78,203,841</b>	<b>-8.8</b>	<b>105,106,650</b>	<b>34.4</b>	<b>127,457,723</b>	<b>21.3</b>	<b>155,103,170</b>	<b>21.7</b>	
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	10.3	1,180,963,746	14.8	1,159,135,770	-1.8	1,040,820,342	-10.2	
<b>TOTAL FEDERAL AGENCY SECURITIES</b>	<b>1,803,803,464</b>	<b>1,758,047,250</b>	<b>-2.5</b>	<b>1,898,752,120</b>	<b>8.0</b>	<b>1,762,360,332</b>	<b>-7.2</b>	<b>1,562,428,330</b>	<b>-11.3</b>	
<b>Securities Issued by States and Political Subdivision in the U.S.</b>	<b>9,193,306</b>	<b>9,342,933</b>	<b>1.6</b>	<b>4,857,942</b>	<b>-48.0</b>	<b>2,673,051</b>	<b>-45.0</b>	<b>2,629,491</b>	<b>-1.6</b>	
Privately Issued Mortgage-Related Securities	98	32	-67.3	0	-100.0	0	N/A	0	N/A	
Privately Issued Securities (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	1,300,361	940,680	-27.7	695,874	-26.0	425,901	-38.8	246,402	-42.1	
<b>TOTAL OTHER MORTGAGE-BACKED SECURITIES</b>	<b>1,300,459</b>	<b>940,712</b>	<b>-27.7</b>	<b>695,874</b>	<b>-26.0</b>	<b>425,901</b>	<b>-38.8</b>	<b>246,402</b>	<b>-42.1</b>	
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	3,524,702	-0.1	3,510,271	-0.4	3,524,192	0.4	3,433,659	-2.6	
<b>TOTAL MUTUAL FUNDS &amp; COMMON TRUST INVESTMENTS</b>	<b>31,910,545</b>	<b>30,662,689</b>	<b>-3.9</b>	<b>3,730,442</b>	<b>-87.8</b>	<b>8,657,806</b>	<b>132.1</b>	<b>8,316,013</b>	<b>-3.9</b>	
Bank Issued FDIC-Guaranteed Bonds	0	0	N/A	0	N/A	0	N/A	0	N/A	
<b>MORTGAGE RELATED SECURITIES:</b>										
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	
<b>OTHER INVESTMENT INFORMATION:</b>										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Fair Value of Total Investments	3,390,724,445	3,647,364,271	7.6	3,630,295,808	-0.5	3,434,984,459	-5.4	3,177,376,862	-7.5	
Investment Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A	
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	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	-13.4	
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	
<b>CUSO INFORMATION</b>										
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) <sup>1</sup>	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	
<b>CREDIT UNION INVESTMENT PROGRAMS</b>										
Mortgage Processing	20	21	5.0	22	4.8	23	4.5	22	-4.3	
Approved Mortgage Seller	18	19	5.6	18	-5.3	20	11.1	20	0.0	
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	-25.0	2	-33.3	4	100.0	
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A	
Investments Not Authorized by FCU Act (SCU only)	1	2	100.0	2	0.0	2	0.0	2	0.0	
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Brokered Certificates of Deposit (investments)	30	35	16.7	33	-5.7	32	-3.0	31	-3.1	
Charitable Donation Accounts	0	0	N/A	0	N/A	0	N/A	0	N/A	
<b>RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS</b>										
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	3,818,207	-28.8	6,655,608	74.3	24,340,965	265.7	6,181,718	-74.6	
Other Assets	78,631,485	108,514,410	38.0	126,865,370	16.9	116,433,115	-8.2	141,546,506	21.6	
<b>Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements</b>	<b>111,529,641</b>	<b>136,809,921</b>	<b>22.7</b>	<b>155,271,998</b>	<b>13.5</b>	<b>159,739,543</b>	<b>2.9</b>	<b>189,503,195</b>	<b>18.6</b>	
1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.										
# Means the number is too large to display in the cell										









[Return to cover](#)

03/07/2019

CU Name: N/A

Peer Group: N/A

**Graphs 1**

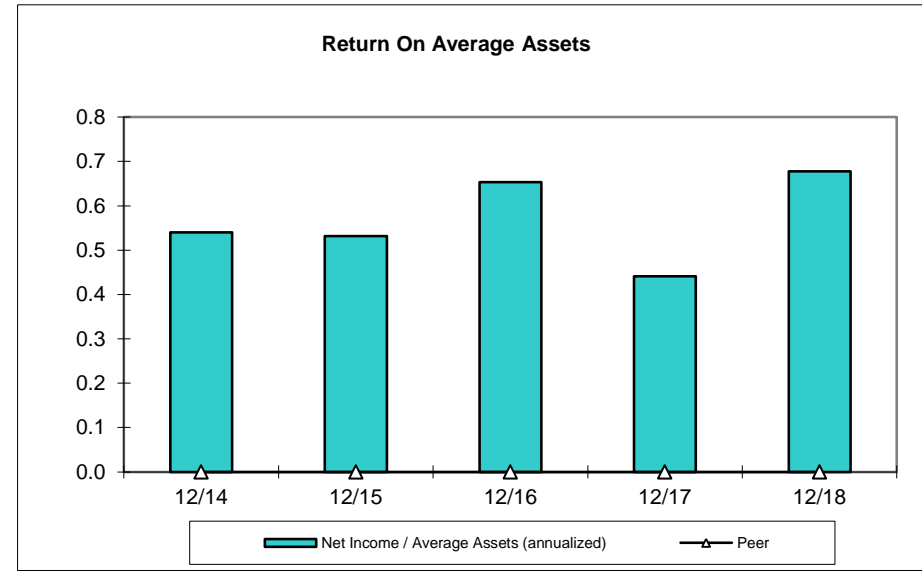
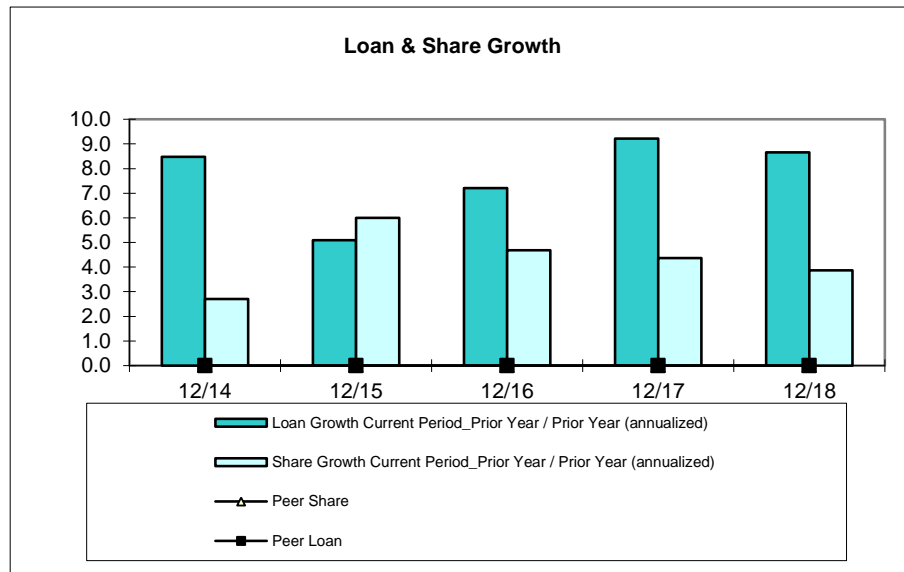
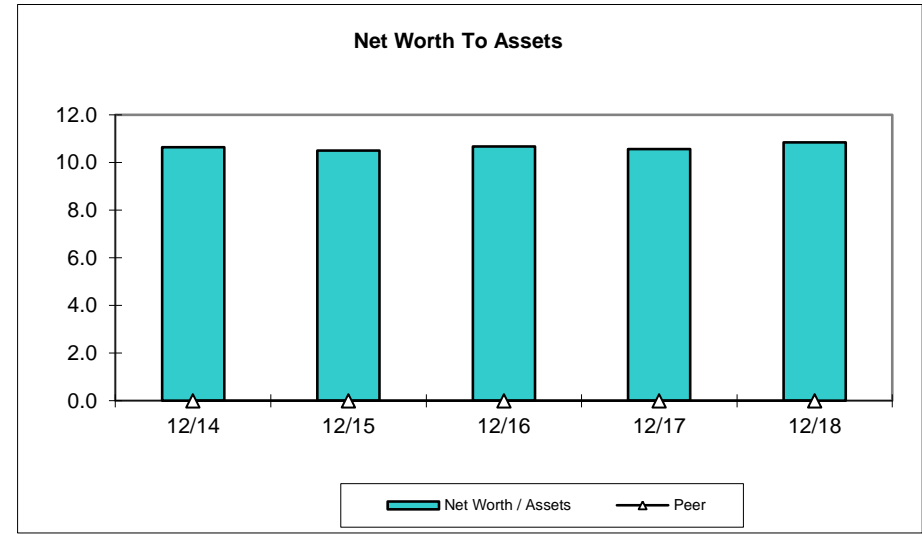
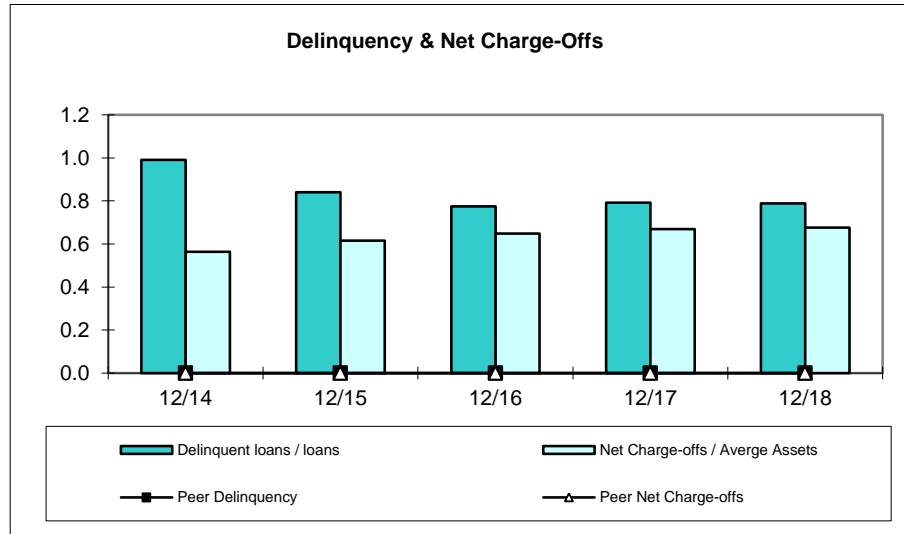
For Charter : N/A

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

