

Cycle Date: June-2019
Run Date: 09/17/2019
Interval: Annual

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

Count of CU : 98
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

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

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

Summary Financial Information									
Return to cover		For Charter :		N/A					
09/17/2019		Count of CU :		98					
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-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Jun-2019	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents	1,060,689,548	937,036,001	-11.7	915,153,222	-2.3	848,012,984	-7.3	1,225,968,936	44.6
TOTAL INVESTMENTS	2,717,118,667	2,836,885,659	4.4	2,681,410,844	-5.5	2,487,384,854	-7.2	2,515,016,368	1.1
Loans Held for Sale	40,725,105	48,014,833	17.9	46,919,709	-2.3	34,568,595	-26.3	78,702,387	127.7
Real Estate Loans	3,277,490,200	3,407,206,098	4.0	3,665,500,835	7.6	3,979,839,781	8.6	4,116,019,191	3.4
Unsecured Loans	775,218,409	818,749,009	5.6	858,307,592	4.8	893,334,581	4.1	882,092,630	-1.3
Other Loans	3,681,466,156	4,065,627,976	10.4	4,532,082,913	11.5	4,966,759,526	9.6	5,114,767,829	3.0
TOTAL LOANS	7,734,174,765	8,291,583,083	7.2	9,055,891,340	9.2	9,839,933,888	8.7	10,112,879,650	2.8
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases)	(68,932,793)	(73,086,629)	6.0	(79,779,017)	9.2	(82,092,040)	2.9	(72,885,154)	-11.2
Land And Building	288,617,790	304,566,250	5.5	322,114,034	5.8	335,167,012	4.1	360,739,174	7.6
Other Fixed Assets	53,890,730	54,958,821	2.0	53,818,227	-2.1	57,381,070	6.6	58,502,479	2.0
NCUSIF Deposit	97,978,129	103,094,489	5.2	109,835,275	6.5	114,716,810	4.4	114,346,341	-0.3
All Other Assets	266,185,670	333,078,623	25.1	361,134,605	8.4	360,443,285	-0.2	402,826,043	11.8
TOTAL ASSETS	12,190,447,611	12,836,131,130	5.3	13,466,498,239	4.9	13,995,516,458	3.9	14,796,096,224	5.7
LIABILITIES & CAPITAL:									
Dividends Payable	12,300,571	12,616,088	2.6	12,810,880	1.5	14,436,129	12.7	12,347,581	-14.5
Notes & Interest Payable	257,426,676	315,907,986	22.7	370,972,153	17.4	435,951,925	17.5	400,838,378	-8.1
Accounts Payable & Other Liabilities ³	158,905,364	186,248,564	17.2	229,198,273	23.1	164,036,519	-28.4	229,536,817	39.9
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ⁴	0	0	N/A	0	N/A	500,000	N/A	500,000	0.0
Share Drafts	1,969,457,422	2,094,747,630	6.4	2,269,797,210	8.4	2,431,507,210	7.1	2,617,495,345	7.6
Regular shares	3,412,003,948	3,702,045,188	8.5	3,937,724,337	6.4	4,131,668,081	4.9	4,320,951,389	4.6
All Other Shares & Deposits	5,129,788,561	5,206,795,097	1.5	5,277,041,924	1.3	5,365,233,059	1.7	5,667,036,751	5.6
TOTAL SHARES & DEPOSITS	10,511,249,931	11,003,587,915	4.7	11,484,563,471	4.4	11,928,408,350	3.9	12,605,483,485	5.7
TOTAL LIABILITIES	428,632,611	514,772,638	20.1	612,981,306	19.1	614,924,573	0.3	13,248,706,261	2,054.5
Regular Reserve	212,019,644	211,248,468	-0.4	211,447,356	0.1	211,149,463	-0.1	210,974,947	-0.1
Other Reserves	219,339,262	219,959,149	0.3	231,738,187	5.4	242,171,197	4.5	294,159,091	21.5
Undivided Earnings	819,206,163	886,562,960	8.2	925,767,919	4.4	998,862,875	7.9	1,042,255,925	4.3
TOTAL EQUITY	1,250,565,069	1,317,770,577	5.4	1,368,953,462	3.9	1,452,183,535	6.1	1,547,389,963	6.6
TOTAL LIABILITIES, SHARES, & EQUITY	12,190,447,611	12,836,131,130	5.3	13,466,498,239	4.9	13,995,516,458	3.9	14,796,096,224	5.7
INCOME & EXPENSE									
Loan Income*	354,621,240	372,151,892	4.9	401,339,528	7.8	450,307,958	12.2	243,385,262	8.1
Investment Income*	40,993,621	49,944,927	21.8	54,780,096	9.7	65,265,196	19.1	38,458,753	17.9
Other Income*	254,022,410	278,859,009	9.8	278,240,106	-0.2	299,576,098	7.7	145,522,714	-2.8
Total Employee Compensation & Benefits*	241,284,892	252,268,431	4.6	264,309,396	4.8	290,288,984	9.8	148,535,897	2.3
NCUSIF Premiums Expense	46	271	489.1	0	-100.0	1,300	N/A	2,412	271.1
Total Other Operating Expenses*	243,605,349	255,603,747	4.9	263,880,478	3.2	288,729,525	9.4	150,961,055	4.6
Non-operating Income & (Expense)*	806,637	6,556,729	712.8	-18,381,245	-380.3	9,272,131	150.4	16,952,386	265.7
NCUSIF Stabilization Income*	N/A	N/A		N/A		N/A		N/A	
Provision for Loan/Lease Losses or Total Credit Loss Expense*	43,892,129	55,575,715	26.6	65,144,046	17.2	66,264,306	1.7	28,171,419	-15.0
Cost of Funds*	58,699,398	62,265,528	6.1	64,596,504	3.7	86,045,038	33.2	57,313,938	33.2
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM^{7/1}	62,962,140	81,799,136	29.9	58,048,061	-29.0	93,093,530	60.4	N/A	
Net Income (Loss)*	62,962,094	81,798,865	29.9	58,048,061	-29.0	93,092,230	60.4	59,334,394	27.5
TOTAL CU's	112	107	-4.5	103	-3.7	99	-3.9	98	-1.0
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
# Means the number is too large to display in the cell									
¹ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.									
² Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.									
³ March 2014 and forward includes "Non-Trading Derivative Liabilities."									
⁴ December 2011 and forward includes "Subordinated Debt Included in Net Worth."									

Ratio Analysis										
Return to cover	For Charter :	N/A								
09/17/2019	Count of CU :	98								
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-2018			Jun-2019			
		Dec-2015	Dec-2016	Dec-2017	Dec-2018	PEER Avg	Percentile**	Jun-2019	PEER Avg	Percentile**
CAPITAL ADEQUACY										
Net Worth/Total Assets		10.51	10.67	10.57	10.84	N/A	N/A	10.65	N/A	N/A
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL)		N/A	N/A	N/A	N/A	N/A	N/A	10.65	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)		10.52	10.68	10.58	10.85	N/A	N/A	10.67	N/A	N/A
Total Delinquent Loans / Net Worth ³		5.07	4.69	5.04	5.11	N/A	N/A	4.13	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		5.46	5.34	5.61	5.41	N/A	N/A	4.70	N/A	N/A
ASSET QUALITY										
Delinquent Loans / Total Loans ³		0.84	0.77	0.79	0.79	N/A	N/A	0.64	N/A	N/A
* Net Charge-Offs / Average Loans		0.62	0.65	0.67	0.68	N/A	N/A	0.59	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.		103.05	100.36	98.85	98.02	N/A	N/A	100.19	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS		#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
Delinquent Loans / Assets ³		0.53	0.50	0.53	0.55	N/A	N/A	0.44	N/A	N/A
EARNINGS										
* Return On Average Assets		0.53	0.65	0.44	0.68	N/A	N/A	0.82	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²		#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	N/A	N/A	N/A
* Gross Income/Average Assets		5.48	5.60	5.58	5.94	N/A	N/A	5.94	N/A	N/A
* Yield on Average Loans		4.70	4.64	4.63	4.77	N/A	N/A	4.88	N/A	N/A
* Yield on Average Investments		1.17	1.37	1.55	1.97	N/A	N/A	2.28	N/A	N/A
* Fee & Other Op.Income / Avg. Assets		2.14	2.23	2.12	2.18	N/A	N/A	2.02	N/A	N/A
* Cost of Funds / Avg. Assets		0.50	0.50	0.49	0.63	N/A	N/A	0.80	N/A	N/A
* Net Margin / Avg. Assets		4.99	5.10	5.09	5.31	N/A	N/A	5.14	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	0.44	0.50	0.48	N/A	N/A	0.39	N/A	N/A
* Net Interest Margin/Avg. Assets		2.84	2.88	2.98	3.13	N/A	N/A	3.12	N/A	N/A
Operating Exp./Gross Income		#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹		3.11	3.13	3.13	3.10	N/A	N/A	3.14	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		31.71	32.74	33.21	33.41	N/A	N/A	33.22	N/A	N/A
Total Loans / Total Shares		73.58	75.35	78.85	82.49	N/A	N/A	80.23	N/A	N/A
Total Loans / Total Assets		63.44	64.60	67.25	70.31	N/A	N/A	68.35	N/A	N/A
Cash + Short-Term Investments / Assets		13.12	12.32	11.14	10.05	N/A	N/A	12.27	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets		94.64	94.95	94.90	94.97	N/A	N/A	95.00	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs		50.02	51.27	52.36	53.08	N/A	N/A	53.34	N/A	N/A
Borrowings / Total Shares & Net Worth		2.10	2.45	2.87	3.25	N/A	N/A	2.83	N/A	N/A
PRODUCTIVITY										
Members / Potential Members		4.12	3.80	4.38	4.57	N/A	N/A	4.49	N/A	N/A
Borrowers / Members		47.07	48.75	49.50	49.45	N/A	N/A	48.80	N/A	N/A
Members / Full-Time Employees		363.51	362.92	367.36	364.55	N/A	N/A	367.68	N/A	N/A
Avg. Shares Per Member		\$7,564	\$7,773	\$7,905	\$7,911	N/A	N/A	\$8,236	N/A	N/A
Avg. Loan Balance		\$11,823	\$12,016	\$12,593	\$13,198	N/A	N/A	\$13,539	N/A	N/A
* Salary And Benefits / Full-Time Empl.		\$63,114	\$64,676	\$66,829	\$70,186	N/A	N/A	\$71,369	N/A	N/A
OTHER RATIOS										
* Net Worth Growth		4.58	6.82	3.97	6.61	N/A	N/A	7.75	N/A	N/A
* Market (Share) Growth		6.00	4.68	4.37	3.86	N/A	N/A	11.35	N/A	N/A
* Loan Growth		5.09	7.21	9.22	8.66	N/A	N/A	5.55	N/A	N/A
* Asset Growth		5.92	5.30	4.91	3.93	N/A	N/A	11.44	N/A	N/A
* Investment Growth		7.27	-0.46	-5.00	-7.46	N/A	N/A	25.06	N/A	N/A
* Membership Growth		2.67	1.86	2.64	3.78	N/A	N/A	3.01	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.										
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.										
² Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.										
³ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										

Supplemental Ratio Analysis					
Return to cover					
		For Charter :	N/A		
09/17/2019		Count of CU :	98		
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-2015	Dec-2016	Dec-2017	Dec-2018	Jun-2019
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.83	0.92	1.18	1.04	0.89
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	1.98	1.28	1.09	0.99	0.49
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.63	0.54	0.62	0.65	0.47
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	1.07	1.00	0.97	0.85	0.64
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.94	0.87	0.87	0.79	0.59
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	14.30	12.66	18.75	18.26	17.97
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.25	1.14	1.10	0.94	0.67
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.62	0.55	0.61	0.70	0.36
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans ²	1.16	1.54	#NAME?	#NAME?	#NAME?
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ²	0.63	0.44	#NAME?	#NAME?	#NAME?
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE ²	76.57	76.97	#NAME?	#NAME?	#NAME?
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.00	0.00	0.00	0.00	0.00
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.52	0.32	0.95	0.69	0.70
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.32	0.28	0.22	0.38	0.31
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.00	0.02	0.18	0.10	0.09
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	10.53	11.58	12.39	12.53	11.17
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans	5.68	11.89	14.70	0.00	0.00
Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	1.97	1.78	1.73	1.69	1.46
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.69	0.60	0.54	0.69	0.63
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	18.81	17.45	16.91	15.30	15.53
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.99	2.11	2.36	2.52	2.71
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	0.02	0.02	0.05	0.38	1.37
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.73	0.78	0.77	0.75	0.65
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.09	0.06	0.02	0.03	0.00
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.06	0.04	0.01	0.01	0.02
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.14	0.11	0.06	0.08	-0.04
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.04	0.00	0.09	0.08	0.03
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.30	1.18	1.04	0.97	0.90
* Net Charge Offs - Participation Loans / Avg Participation Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
* Net Charge Offs - Commercial Loans / Avg Commercial Loans ²	0.01	0.11	#NAME?	#NAME?	#NAME?
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	19.86	21.20	23.40	25.15	25.00
Participation Loans Outstanding / Total Loans	3.00	2.92	2.82	2.44	2.55
Participation Loans Purchased YTD / Total Loans Granted YTD	2.46	1.71	1.97	1.09	2.34
* Participation Loans Sold YTD / Total Assets	0.38	0.13	0.34	0.48	0.17
Total Commercial Loans / Total Assets ²	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	39.12	35.29	33.22	29.33	34.77
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	15.91	15.50	15.87	15.49	15.07
Total Fixed Rate Real Estate / Total Loans	25.07	24.00	23.61	22.03	22.06
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	31.01	30.12	26.56	26.96	26.19
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	65.40	76.72	61.94	59.02	56.82
Interest Only & Payment Option First & Other RE / Total Assets	0.35	0.45	0.65	0.74	0.75
Interest Only & Payment Option First & Other RE / Net Worth	3.37	4.20	6.17	6.82	7.03
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	1.26	1.33	1.30	1.32	1.30
Unused Commitments / Cash & ST Investments	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Complex Assets / Total Assets	21.27	22.14	21.00	21.86	21.04
Short Term Liabilities / Total Shares and Deposits plus Borrowings	38.12	37.44	35.21	35.30	34.14
* Annualization factor: March = 4, June = 2, September =4/3, December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.					

	Assets								
Return to cover									
09/17/2019									
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-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Jun-2019	% Chg
ASSETS									
CASH:									
Cash On Hand	133,961,002	144,057,014	7.5	160,323,342	11.3	155,332,550	-3.1	162,446,688	4.6
Cash On Deposit	897,110,859	764,193,146	-14.8	729,569,667	-4.5	664,572,688	-8.9	1,037,555,381	56.1
Cash Equivalents	29,617,687	28,785,841	-2.8	25,260,213	-12.2	28,107,746	11.3	25,966,867	-7.6
TOTAL CASH & EQUIVALENTS	1,060,689,548	937,036,001	-11.7	915,153,222	-2.3	848,012,984	-7.3	1,225,968,936	44.6
INVESTMENTS:									
Trading Securities	20,002,670	20,371,499	1.8	18,421,102	-9.6	0	-100.0	64,690,248	N/A
Available for Sale Securities	1,785,727,679	1,931,942,348	8.2	1,845,320,883	-4.5	1,716,020,441	-7.0	1,656,089,050	-3.5
Held-to-Maturity Securities, net of Allowance for Credit Losses if ASC 326 has been adopted	115,128,034	118,621,810	3.0	109,195,021	-7.9	113,089,582	3.6	114,239,766	1.0
Equity Securities	N/A	N/A		N/A		N/A		0	
Trading Debt Securities	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities, net of ACL if ASC 326 adopted	N/A	N/A		N/A		N/A		0	
Deposits in Commercial Banks, S&Ls, Savings Banks	624,084,317	581,335,263	-6.8	489,840,225	-15.7	425,947,396	-13.0	433,542,021	1.8
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²	59,395,841	76,692,317	29.1	98,340,915	28.2	99,591,294	1.3	101,671,090	2.1
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	16,987,247	16,976,442	-0.1	17,022,728	0.3	17,055,645	0.2	17,131,328	0.4
All Other Investments in Corporate Cus	811,990	1,113,804	37.2	1,717,669	54.2	2,362,081	37.5	9,110,886	285.7
All Other Investments ²	94,980,889	89,832,176	-5.4	101,552,301	13.0	113,318,415	11.6	118,541,979	4.6
TOTAL INVESTMENTS	2,717,118,667	2,836,885,659	4.4	2,681,410,844	-5.5	2,487,384,854	-7.2	2,515,016,368	1.1
LOANS HELD FOR SALE	40,725,105	48,014,833	17.9	46,919,709	-2.3	34,568,595	-26.3	78,702,387	127.7
LOANS AND LEASES:									
Unsecured Credit Card Loans	435,434,150	448,618,775	3.0	455,285,499	1.5	467,669,848	2.7	464,388,197	-0.7
All Other Unsecured Loans/Lines of Credit	291,742,231	318,870,889	9.3	348,413,410	9.3	368,848,006	5.9	369,732,158	0.2
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	48,042,028	51,259,345	6.7	54,608,683	6.5	56,816,727	4.0	47,972,275	-15.6
New Vehicle Loans	974,855,129	1,065,647,781	9.3	1,219,829,664	14.5	1,408,827,755	15.5	1,410,436,530	0.1
Used Vehicle Loans	2,336,105,459	2,603,766,552	11.5	2,873,782,483	10.4	3,100,604,358	7.9	3,220,368,457	3.9
Leases Receivable	0	1,862	N/A	0	-100.0	0	N/A	0	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit ³	370,505,568	396,211,781	6.9	400,817,622	1.2	418,755,743	4.5	441,195,730	5.4
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family Residential Properties ³	2,365,099,297	2,449,610,699	3.6	2,312,434,635	-5.6	2,468,189,606	6.7	2,517,512,702	2.0
Total Loans/Lines of Credit Secured by Junior Lien 1-4 Family Residential Properties ³	912,390,903	957,595,399	5.0	566,939,762	-40.8	1,003,856,548	77.1	1,043,731,719	4.0
All Other Real Estate Loans/Lines of Credit ³	N/A	N/A		482,307,678		134,544,471	-72.1	147,207,837	9.4
Commercial Loans/Lines of Credit Real Estate Secured ³	N/A	N/A		303,818,760		373,249,156	22.9	407,566,933	9.2
Commercial Loans/Lines of Credit Not Real Estate Secured ³	N/A	N/A		37,653,144		38,571,670	2.4	42,767,112	10.9
TOTAL LOANS & LEASES	7,734,174,765	8,291,583,083	7.2	9,055,891,340	9.2	9,839,933,888	8.7	10,112,879,650	2.8
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN & LEASES)	(68,932,793)	(73,086,629)	6.0	(79,779,017)	9.2	(82,092,040)	2.9	(72,885,154)	-11.2
Foreclosed Real Estate	6,313,594	9,097,988	44.1	8,676,260	-4.6	8,904,388	2.6	7,353,388	-17.4
Reposessed Autos	2,097,080	3,042,271	45.1	2,457,656	-19.2	2,252,427	-8.4	2,544,748	13.0
Foreclosed and Repossessed Other Assets	570,622	830,458	45.5	646,321	-22.2	606,612	-6.1	578,960	-4.6
TOTAL FORECLOSED and REPOSSESSED ASSETS¹	8,981,296	12,970,717	44.4	11,780,237	-9.2	11,763,427	-0.1	10,477,096	-10.9
Land and Building	288,617,790	304,566,250	5.5	322,114,034	5.8	335,167,012	4.1	360,739,174	7.6
Other Fixed Assets	53,890,730	54,958,821	2.0	53,818,227	-2.1	57,381,070	6.6	58,502,479	2.0
NCUA Share Insurance Capitalization Deposit	97,978,129	103,094,489	5.2	109,835,275	6.5	114,716,810	4.4	114,346,341	-0.3
Identifiable Intangible Assets	0	0	N/A	987,987	N/A	749,880	-24.1	622,167	-17.0
Goodwill	1,582,360	2,042,182	29.1	2,042,182	0.0	1,582,360	-22.5	1,582,360	0.0
TOTAL INTANGIBLE ASSETS	1,582,360	2,042,182	29.1	3,030,169	48.4	2,332,240	-23.0	2,204,527	-5.5
Accrued Interest on Loans	22,020,881	23,272,938	5.7	25,901,491	11.3	27,633,560	6.7	28,313,017	2.5
Accrued Interest on Investments	7,187,629	7,149,781	-0.5	7,475,979	4.6	7,996,731	7.0	8,012,612	0.2
Non-Trading Derivative Assets	39,972	89	-99.8	0	-100.0	176,244	N/A	199,288	13.1
All Other Assets	226,373,532	287,642,916	27.1	312,946,729	8.8	310,541,083	-0.8	353,619,503	13.9
TOTAL OTHER ASSETS	255,622,014	318,065,724	24.4	346,324,199	8.9	346,347,618	0.0	390,144,420	12.6
TOTAL ASSETS	12,190,447,611	12,836,131,130	5.3	13,466,498,239	4.9	13,995,516,458	3.9	14,796,096,224	5.7
TOTAL CU's	112	107	-4.5	103	-3.7	99	-3.9	98	-1.0

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¹ OTHER RE OWNED PRIOR TO 2004

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

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

4. Assets

	Liabilities, Shares & Equity								
Return to cover	For Charter : N/A								
09/17/2019	Count of CU : 98								
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-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Jun-2019	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	247,313,395	302,917,070	22.5	370,972,153	22.5	423,411,968	14.1	399,034,410	-5.8
Borrowing Repurchase Transactions	10,113,281	12,990,916	28.5	0	-100.0	12,539,957	N/A	1,803,968	-85.6
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	500,000	N/A	500,000	0.0
Non-Trading Derivative Liabilities	0	0	N/A	0	N/A	166,000	N/A	15,601	-90.6
Accrued Dividends and Interest Payable	12,300,571	12,616,088	2.6	12,810,880	1.5	14,436,129	12.7	12,347,581	-14.5
Accounts Payable & Other Liabilities	158,905,364	186,248,564	17.2	229,198,273	23.1	163,870,519	-28.5	229,521,216	40.1
Allowance for Credit Losses on Off-Balance Sheet Credit Exposure	N/A	N/A		N/A		N/A		0	
SHARES AND DEPOSITS									
Share Drafts	1,969,457,422	2,094,747,630	6.4	2,269,797,210	8.4	2,431,507,210	7.1	2,617,495,345	7.6
Regular Shares	3,412,003,948	3,702,045,188	8.5	3,937,724,337	6.4	4,131,668,081	4.9	4,320,951,389	4.6
Money Market Shares	2,519,855,623	2,664,723,468	5.7	2,695,264,756	1.1	2,756,387,263	2.3	2,824,567,719	2.5
Share Certificates	1,638,734,315	1,603,889,088	-2.1	1,657,146,004	3.3	1,700,306,318	2.6	1,890,292,797	11.2
IRA/KEOGH Accounts	922,166,317	891,027,856	-3.4	849,450,195	-4.7	813,876,434	-4.2	830,292,806	2.0
All Other Shares ¹	32,074,972	35,948,000	12.1	39,509,264	9.9	42,956,880	8.7	55,579,582	29.4
Non-Member Deposits	16,957,334	11,206,685	-33.9	35,671,705	218.3	51,706,164	45.0	66,303,847	28.2
TOTAL SHARES AND DEPOSITS	10,511,249,931	11,003,587,915	4.7	11,484,563,471	4.4	11,928,408,350	3.9	12,605,483,485	5.7
TOTAL LIABILITIES ⁴	428,632,611	514,772,638	20.1	612,981,306	19.1	614,924,573	0.3	13,248,706,261	2,054.5
EQUITY:									
Undivided Earnings	819,206,163	886,562,960	8.2	925,767,919	4.4	998,862,875	7.9	1,025,616,048	2.7
Regular Reserves	212,019,644	211,248,468	-0.4	211,447,356	0.1	211,149,463	-0.1	210,974,947	-0.1
Appropriation For Non-Conforming Investments (SCU Only)	1,136,101	0	-100.0	66,018	N/A	50,795	-23.1	1,186,897	2,236.6
Other Reserves	243,829,924	256,366,145	5.1	269,821,767	5.2	288,422,581	6.9	300,054,610	4.0
Equity Acquired in Merger	6,119,825	13,973,856	128.3	15,002,815	7.4	17,259,153	15.0	20,129,059	16.6
Miscellaneous Equity	1,188,480	1,188,480	0.0	1,188,480	0.0	1,188,831	0.0	1,147,467	-3.5
Accumulated Unrealized G/L on AFS Securities	-6,680,526	-21,288,641	-218.7	-21,697,137	-1.9	-32,547,230	-50.0	N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	213,646	N/A	-683,103	-419.7
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities	N/A	N/A		N/A		N/A		2,083,686	
Other Comprehensive Income	-26,254,542	-30,280,691	-15.3	-32,643,756	-7.8	-32,416,579	0.7	-29,759,525	8.2
Net Income	0	0	N/A	0	N/A	0	N/A	16,639,877	N/A
EQUITY TOTAL	1,250,565,069	1,317,770,577	5.4	1,368,953,462	3.9	1,452,183,535	6.1	1,547,389,963	6.6
TOTAL SHARES & EQUITY	11,761,815,000	12,321,358,492	4.8	12,853,516,933	4.3	13,380,591,885	4.1	14,152,873,448	5.8
TOTAL LIABILITIES, SHARES, & EQUITY	12,190,447,611	12,836,131,130	5.3	13,466,498,239	4.9	13,995,516,458	3.9	14,796,096,224	5.7
NCUA INSURED SAVINGS ²									
Uninsured Shares	492,759,231	495,140,679	0.5	524,340,657	5.9	456,184,808	-13.0	487,680,060	6.9
Uninsured Non-Member Deposits	2,473,218	1,671,161	-32.4	7,960,219	376.3	1,870,245	-76.5	15,883,986	749.3
Total Uninsured Shares & Deposits	495,232,449	496,811,840	0.3	532,300,876	7.1	458,055,053	-13.9	503,564,046	9.9
Insured Shares & Deposits	10,016,017,482	10,506,776,075	4.9	10,952,262,595	4.2	11,470,353,297	4.7	12,101,919,439	5.5
TOTAL NET WORTH	1,282,311,657	1,369,744,942	6.8	1,424,145,884	4.0	1,518,222,748	6.6	1,577,079,320	3.9
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
² October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts.									
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."									
⁴ Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.									

		Income Statement									
Return to cover		For Charter : N/A									
09/17/2019		Count of CU : 98									
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-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Jun-2019	% Chg	
* INCOME AND EXPENSE											
INTEREST INCOME:											
Interest on Loans		355,125,600	373,410,833	5.1	401,814,363	7.6	450,775,175	12.2	243,527,240	8.0	
Less Interest Refund		(504,360)	(1,258,941)	149.6	(474,835)	-62.3	(467,217)	-1.6	(141,978)	-39.2	
Income from Investments		42,250,777	48,166,843	14.0	54,095,830	12.3	65,265,196	20.6	37,985,257	16.4	
Income from Trading		-1,257,156	1,778,084	241.4	684,266	-61.5	0	-100.0	N/A		
Interest income on Securities held in a Trading account		N/A	N/A		N/A		N/A		473,496		
TOTAL INTEREST INCOME		395,614,861	422,096,819	6.7	456,119,624	8.1	515,573,154	13.0	281,844,015	9.3	
INTEREST EXPENSE:											
Dividends		42,289,566	45,003,328	6.4	45,701,376	1.6	60,217,978	31.8	41,003,027	36.2	
Interest on Deposits		11,086,794	10,657,026	-3.9	11,411,353	7.1	15,493,667	35.8	10,535,289	36.0	
Interest on Borrowed Money		5,323,038	6,605,174	24.1	7,483,775	13.3	10,333,393	38.1	5,775,622	11.8	
TOTAL INTEREST EXPENSE		58,699,398	62,265,528	6.1	64,596,504	3.7	86,045,038	33.2	57,313,938	33.2	
PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT LOSS EXPENSE		43,892,129	55,575,715	26.6	65,144,046	17.2	66,264,306	1.7	28,171,419	-15.0	
NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS EXPENSE		293,023,334	304,255,576	3.8	326,379,074	7.3	363,263,810	11.3	196,358,658	8.1	
NON-INTEREST INCOME:											
Fee Income		116,040,777	123,940,981	6.8	127,815,428	3.1	134,379,728	5.1	64,522,844	-4.0	
Other Operating Income		137,981,633	154,918,028	12.3	150,424,678	-2.9	165,196,370	9.8	80,999,870	-1.9	
Gain (Loss) on Investments		1,526,975	2,543,420	66.6	-540,993	-121.3	4,038,696	846.5	N/A		
Gain (Loss) on Equity Securities (DO NOT include Gain (Loss) on other securities)		N/A	N/A		N/A		N/A		5,287		
Gain (Loss) on Other Securities (DO NOT include Gain or Loss on Equity Securities)		N/A	N/A		N/A		N/A		9,535,819		
Gain (Loss) on Non-Trading Derivatives		0	284	N/A	-32,859	#####	334	101.0	0	-100.0	
Gain (Loss) on Disposition of Assets		-1,258,635	198,265	115.8	-534,749	-369.7	-3,297,718	-516.7	2,017,881	222.4	
Gain from Bargain Purchase (Merger)		2,153,974	0	-100.0	0	N/A	0	N/A	0	N/A	
Other Non-Oper Income/(Expense)		-1,615,677	3,814,760	336.1	-17,272,644	-552.8	8,530,819	149.4	5,393,399	26.4	
NCUSIF Stabilization Income		0	0	N/A	0	N/A	0	N/A	0	N/A	
TOTAL NON-INTEREST INCOME		254,829,047	285,415,738	12.0	259,858,861	-9.0	308,848,229	18.9	162,475,100	5.2	
NON-INTEREST EXPENSE											
Total Employee Compensation & Benefits		241,284,892	252,268,431	4.6	264,309,396	4.8	290,288,984	9.8	148,535,897	2.3	
Travel, Conference Expense		4,547,576	4,498,715	-1.1	4,638,548	3.1	5,473,314	18.0	2,685,330	-1.9	
Office Occupancy		34,259,271	34,699,011	1.3	36,216,580	4.4	38,964,145	7.6	20,211,950	3.7	
Office Operation Expense		97,317,318	104,990,744	7.9	106,328,712	1.3	113,357,810	6.6	59,025,781	4.1	
Educational and Promotion		17,091,946	16,336,311	-4.4	18,614,724	13.9	20,259,834	8.8	12,259,614	21.0	
Loan Servicing Expense		36,254,997	38,722,741	6.8	37,441,949	-3.3	40,472,792	8.1	20,025,481	-1.0	
Professional, Outside Service		33,567,117	34,546,711	2.9	37,649,154	9.0	43,243,927	14.9	22,359,138	3.4	
Member Insurance ¹		N/A	N/A		N/A		N/A		N/A		
Member Insurance - NCUSIF Premium ²		46	271	489.1	0	-100.0	1,300	N/A	2,412	271.1	
Member Insurance - Temporary Corporate CU Stabilization Fund ³		0	0	N/A	0	N/A	0	N/A	N/A		
Member Insurance - Other		152,699	176,686	15.7	179,644	1.7	131,972	-26.5	55,405	-16.0	
Operating Fees		1,590,929	1,608,177	1.1	1,663,769	3.5	1,723,365	3.6	941,228	9.2	
Misc Operating Expense		18,823,496	20,024,651	6.4	21,147,398	5.6	25,102,366	18.7	13,397,128	6.7	
TOTAL NON-INTEREST EXPENSE		484,890,287	507,872,449	4.7	528,189,874	4.0	579,019,809	9.6	299,499,364	3.5	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ⁴		62,962,140	81,799,136	29.9	58,048,061	-29.0	93,093,530	60.4	N/A		
NET INCOME (LOSS)		62,962,094	81,798,865	29.9	58,048,061	-29.0	93,092,230	60.4	59,334,394	27.5	
RESERVE TRANSFERS:											
Transfer to Regular Reserve		203,761	168,319	-17.4	186,662	10.9	939,340	403.2	47,535	-89.9	
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.											
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¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.											
² For December 2010 forward, this account includes only NCUSIF Premium Expense.											
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).											
⁴ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.											

	Delinquent Loan Information 1									
Return to cover										
09/17/2019	For Charter : N/A									
CU Name: N/A	Count of CU : 98									
Peer Group: N/A	Asset Range : N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State									
	Count of CU in Peer Group : N/A									
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Jun-2019	% Chg	
DELINQUENCY SUMMARY - ALL LOAN TYPES ¹										
Amount of Loans in Non-Accrual Status	N/A	N/A		N/A		N/A		33,533,521		
30 to 59 Days Delinquent	118,410,492	114,313,762	-3.5	128,932,520	12.8	117,049,704	-9.2	96,192,430	-17.8	
60 to 179 Days Delinquent	49,789,259	49,018,434	-1.5	54,066,920	10.3	61,384,395	13.5	47,498,096	-22.6	
180 to 359 Days Delinquent	11,058,544	9,844,679	-11.0	13,194,080	34.0	10,319,086	-21.8	12,043,835	16.7	
> = 360 Days Delinquent	4,167,444	5,337,491	28.1	4,505,673	-15.6	5,844,932	29.7	5,665,937	-3.1	
Total Del Loans - All Types (> = 60 Days)	65,015,247	64,200,604	-1.3	71,766,673	11.8	77,548,413	8.1	65,207,868	-15.9	
% Delinquent Loans / Total Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	
DELINQUENT LOANS BY CATEGORY:										
Unsecured Credit Card Loans										
30 to 59 Days Delinquent	6,976,897	6,531,434	-6.4	8,215,421	25.8	4,937,969	-39.9	3,654,770	-26.0	
60 to 179 Days Delinquent	3,371,177	3,723,996	10.5	4,911,730	31.9	4,451,553	-9.4	3,793,573	-14.8	
180 to 359 Days Delinquent	217,898	385,744	77.0	453,143	17.5	392,039	-13.5	288,805	-26.3	
> = 360 Days Delinquent	15,643	2,981	-80.9	19,786	563.7	14,657	-25.9	41,240	181.4	
Total Del Credit Card Lns (> = 60 Days)	3,604,718	4,112,721	14.1	5,384,659	30.9	4,858,249	-9.8	4,123,618	-15.1	
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.83	0.92	10.7	1.18	29.0	1.04	-12.2	0.89	-14.5	
Payday Alternative Loans (PAL Loans) FCU Only										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Del PAL Lns (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A	
%PAL Loans DQ >= 60 Days / Total PAL Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	
Non-Federally Guaranteed Student Loans										
30 to 59 Days Delinquent	1,294,133	526,705	-59.3	623,289	18.3	721,294	15.7	155,798	-78.4	
60 to 179 Days Delinquent	882,040	611,166	-30.7	523,893	-14.3	539,953	3.1	218,870	-59.5	
180 to 359 Days Delinquent	29,646	16,086	-45.7	54,385	238.1	1,680	-96.9	16,548	885.0	
> = 360 Days Delinquent	37,552	30,643	-18.4	19,548	-36.2	18,338	-6.2	0	-100.0	
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	949,238	657,895	-30.7	597,826	-9.1	559,971	-6.3	235,418	-58.0	
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	
New Vehicle Loans										
30 to 59 Days Delinquent	16,932,181	14,414,851	-14.9	16,110,931	11.8	17,144,506	6.4	13,575,768	-20.8	
60 to 179 Days Delinquent	5,122,826	4,697,164	-8.3	6,410,859	36.5	7,710,929	20.3	5,637,338	-26.9	
180 to 359 Days Delinquent	777,991	756,553	-2.8	936,510	23.8	1,164,607	24.4	904,018	-22.4	
> = 360 Days Delinquent	209,410	269,700	28.8	230,330	-14.6	245,922	6.8	99,128	-59.7	
Total Del New Vehicle Lns (> = 60 Days)	6,110,227	5,723,417	-6.3	7,577,699	32.4	9,121,458	20.4	6,640,484	-27.2	
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	
Used Vehicle Loans										
30 to 59 Days Delinquent	43,190,103	43,757,951	1.3	51,920,810	18.7	45,905,226	-11.6	38,562,670	-16.0	
60 to 179 Days Delinquent	20,717,604	20,875,319	0.8	21,671,087	3.8	20,735,621	-4.3	16,482,391	-20.5	
180 to 359 Days Delinquent	3,694,958	4,505,950	21.9	5,223,709	15.9	4,819,628	-7.7	3,487,215	-27.6	
> = 360 Days Delinquent	520,885	734,713	41.1	1,027,184	39.8	820,952	-20.1	695,060	-15.3	
Total Del Used Vehicle Lns (> = 60 Days)	24,933,447	26,115,982	4.7	27,921,980	6.9	26,376,201	-5.5	20,664,666	-21.7	
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans										
#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
Leases Receivable										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A	
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
All Other Loans ²										
30 to 59 Days Delinquent	8,077,825	9,100,641	12.7	8,495,874	-6.6	8,344,958	-1.8	6,307,910	-24.4	
60 to 179 Days Delinquent	4,671,298	4,960,731	6.2	7,341,415	48.0	7,803,444	6.3	5,950,928	-23.7	
180 to 359 Days Delinquent	1,577,354	1,240,462	-21.4	2,431,523	96.0	924,518	-62.0	1,171,941	26.8	
> = 360 Days Delinquent	571,951	777,247	35.9	815,264	4.9	502,060	-38.4	365,554	-27.2	
Total Del All Other Loans (> = 60 Days)	6,820,603	6,978,440	2.3	10,588,202	51.7	9,230,022	-12.8	7,488,423	-18.9	
%All Other Loans >= 60 Days / Total All Other Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	
# Means the number is too large to display in the cell										
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										
² As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delinquent New/Used Auto Loans are no longer included in "All Other Loans"										

Delinquent Loan Information 2									
Return to cover	For Charter :	N/A							
09/17/2019	Count of CU :	98							
CU Name:	N/A	Asset Range :	N/A						
Peer Group:	N/A	Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group :	N/A							
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Jun-2019	% Chg
DELINQUENT LOANS BY CATEGORY ¹									
ALL REAL ESTATE LOANS									
30 to 59 Days Delinquent	41,939,353	39,982,180	-4.7	43,566,195	9.0	39,995,751	-8.2	33,935,514	-15.2
60 to 179 Days Delinquent	15,024,314	14,150,058	-5.8	13,207,936	-6.7	20,142,895	52.5	15,414,996	-23.5
180 to 359 Days Delinquent	4,760,697	2,939,884	-38.2	4,094,810	39.3	3,016,814	-26.3	6,175,308	104.7
> = 360 Days Delinquent	2,812,003	3,522,207	25.3	2,393,561	-32.0	4,243,003	77.3	4,464,955	5.2
Total Del Real Estate Loans (> = 60 Days)	22,597,014	20,612,148	-8.8	19,696,307	-4.4	27,402,512	39.1	26,055,259	-4.9
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
30 to 59 Days Delinquent	24,920,985	24,323,088	-2.4	21,722,723	-10.7	18,918,175	-12.9	15,742,187	-16.8
60 to 179 Days Delinquent	7,899,377	7,739,332	-2.0	6,224,895	-19.6	10,200,029	63.9	5,803,029	-43.1
180 to 359 Days Delinquent	2,537,309	1,359,805	-46.4	2,208,221	62.4	2,285,381	3.5	3,441,540	50.6
> = 360 Days Delinquent	2,485,720	2,790,054	12.2	1,818,660	-34.8	2,844,356	56.4	2,547,890	-10.4
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	12,922,406	11,888,991	-8.0	10,251,776	-13.8	15,329,766	49.5	11,792,459	-23.1
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years									
30 to 59 Days Delinquent	11,213,719	9,695,718	-13.5	14,656,618	51.2	13,752,148	-6.2	12,164,673	-11.5
60 to 179 Days Delinquent	4,505,391	4,398,770	-2.4	3,289,141	-25.2	5,586,531	69.8	5,917,540	5.9
180 to 359 Days Delinquent	1,768,519	1,004,690	-43.2	1,028,961	2.4	285,171	-72.3	1,830,346	541.8
> = 360 Days Delinquent	0	506,240	N/A	128,960	-74.5	926,779	618.7	1,448,158	56.3
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	6,273,910	5,909,700	-5.8	4,447,062	-24.7	6,798,481	52.9	9,196,044	35.3
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
Other Real Estate Fixed Rate/Hybrid/Balloon									
30 to 59 Days Delinquent	2,740,465	3,173,860	15.8	3,013,392	-5.1	2,011,967	-33.2	1,188,798	-40.9
60 to 179 Days Delinquent	1,067,991	477,045	-55.3	2,622,741	449.8	1,222,044	-53.4	1,429,603	17.0
180 to 359 Days Delinquent	132,231	164,137	24.1	510,509	211.0	83,489	-83.6	325,585	290.0
> = 360 Days Delinquent	42,144	62,221	47.6	328,584	428.1	365,590	11.3	204,978	-43.9
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	1,242,366	703,403	-43.4	3,461,834	392.2	1,671,123	-51.7	1,960,166	17.3
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.52	0.32	-37.9	0.95	192.0	0.69	-27.1	0.70	2.0
Other Real Estate Adjustable Rate									
30 to 59 Days Delinquent	3,064,184	2,789,514	-9.0	4,173,462	49.6	5,313,461	27.3	4,839,956	-8.9
60 to 179 Days Delinquent	1,551,555	1,534,911	-1.1	1,071,159	-30.2	3,134,291	192.6	2,284,824	-27.7
180 to 359 Days Delinquent	322,638	411,452	27.5	347,119	-15.6	362,573	4.5	577,837	59.4
> = 360 Days Delinquent	284,139	163,692	-42.4	117,357	-28.3	106,278	-9.4	263,929	148.3
Total Del Other RE Adj Rate Lns (> = 60 Days)	2,158,332	2,110,055	-2.2	1,535,635	-27.2	3,603,142	134.6	3,106,590	-13.8
%Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Rate Loans	0.32	0.28	-11.0	0.22	-24.3	0.38	76.1	0.31	-17.2
COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED ²									
Member Commercial Loans Secured By RE									
30 to 59 Days Delinquent	1,615,162	3,873,510	139.8	2,903,581	-25.0	3,466,825	19.4	6,557,005	89.1
60 to 179 Days Delinquent	637,751	667,289	4.6	2,172,901	225.6	3,580,664	64.8	1,404,210	-60.8
180 to 359 Days Delinquent	840,038	0	-100.0	0	N/A	449,549	N/A	3,285,902	630.9
> = 360 Days Delinquent	0	462,890	N/A	0	-100.0	19,977	N/A	246,946	1,136.2
Total Del Member Commercial Loans Secured by RE (> = 60 Days)	1,477,789	1,130,179	-23.5	2,172,901	92.3	4,050,190	86.4	4,937,058	21.9
%Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total Member Commercial Loans Secured by RE	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
Member Commercial Loans NOT Secured By RE									
30 to 59 Days Delinquent	210,441	339,619	61.4	297,415	-12.4	127,751	-57.0	101,697	-20.4
60 to 179 Days Delinquent	54,272	106,554	96.3	117,100	9.9	152,122	29.9	294,420	93.5
180 to 359 Days Delinquent	144,788	63,957	-55.8	16,918	-73.5	0	-100.0	5,193	N/A
> = 360 Days Delinquent	464,561	394,105	-15.2	312,344	-20.7	227,924	-27.0	174,799	-23.3
Total Del Member Commercial Loans NOT Secured By RE (> = 60 Days)	663,621	564,616	-14.9	446,362	-20.9	380,046	-14.9	474,412	24.8
%Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Commercial Loans NOT Secured By RE	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
NonMember Commercial Loans Secured By RE									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	168,767	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	134,851	N/A
Total Del NonMember Commercial Lns Secured by RE (>= 60 Days)	0	0	N/A	0	N/A	0	N/A	134,851	N/A
%NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans Secured by RE	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
NonMember Commercial Loans NOT Secured By RE									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured	0	0	N/A	0	N/A	0	N/A	0	N/A
%NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans NOT Secured by RE	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
# Means the number is too large to display in the cell									

¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
Return to cover									
09/17/2019			For Charter :	N/A					
CU Name: N/A			Count of CU :	98					
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-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg
								Jun-2019	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	57,153,894	62,312,755	9.0	69,195,377	11.0	75,739,239	9.5	35,810,438	-5.4
* Total Loans Recovered	10,724,809	10,390,825	-3.1	11,165,036	7.5	11,751,866	5.3	6,385,762	8.7
* NET CHARGE OFFS (\$\$)	46,429,085	51,921,930	11.8	58,030,341	11.8	63,987,373	10.3	29,424,676	-8.0
**%Net Charge-Offs / Average Loans	0.62	0.65	5.3	0.67	3.2	0.68	1.2	0.59	-12.9
Total Del Loans & *Net Charge-Offs ¹	111,444,332	116,122,534	4.2	129,797,014	11.8	141,535,786	9.0	94,632,544	-33.1
Combined Delinquency and Net Charge Off Ratio ¹	1.46	1.42	-2.3	1.46	2.8	1.47	0.3	1.23	-15.7
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	10,500,067	11,409,647	8.7	12,725,096	11.5	13,677,740	7.5	7,416,371	8.4
* Unsecured Credit Card Lns Recovered	1,914,327	2,085,644	8.9	2,077,555	-0.4	2,060,757	-0.8	1,094,266	6.2
* NET UNSECURED CREDIT CARD C/Os	8,585,740	9,324,003	8.6	10,647,541	14.2	11,616,983	9.1	6,322,105	8.8
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.99	2.11	5.8	2.36	11.7	2.52	6.9	2.71	7.8
* Non-Federally Guaranteed Student Loans Charged Off	11,370	12,473	9.7	32,003	156.6	217,007	578.1	360,226	232.0
* Non-Federally Guaranteed Student Loans Recovered	658	1,500	128.0	3,374	124.9	6,899	104.5	2,230	-35.4
* Net Non-Federally Guaranteed Student Loans C/Os	10,712	10,973	2.4	28,629	160.9	210,108	633.9	357,996	240.8
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	0.02	0.02	-4.3	0.05	144.7	0.38	597.3	1.37	262.4
* Total 1st Mortgage RE Loan/LOCs Charged Off	1,764,788	1,572,935	-10.9	936,499	-40.5	306,579	-67.3	252,996	65.0
* Total 1st Mortgage RE Loans/LOCs Recovered	292,785	563,107	92.3	675,834	20.0	67,765	-90.0	15,617	-53.9
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	1,472,003	1,009,828	-31.4	260,665	-74.2	238,814	-8.4	237,379	98.8
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.06	0.04	-33.5	0.01	-75.3	0.01	-14.2	0.02	89.6
* Total Other RE Loans/LOCs Charged Off	1,809,433	1,412,473	-21.9	1,135,361	-19.6	1,540,353	35.7	171,597	-77.7
* Total Other RE Loans/LOCs Recovered	509,017	415,150	-18.4	574,514	38.4	596,991	3.9	427,671	43.3
* NET OTHER RE LOANS/LOCs C/Os	1,300,416	997,323	-23.3	560,847	-43.8	943,362	68.2	-256,074	-154.3
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.14	0.11	-26.4	0.06	-48.3	0.08	50.9	-0.04	-150.1
* Total Real Estate Loans Charged Off	3,574,221	2,985,408	-16.5	2,071,860	-30.6	1,846,932	-10.9	424,593	-54.0
* Total Real Estate Lns Recovered	801,802	978,257	22.0	1,250,348	27.8	664,756	-46.8	443,288	33.4
* NET Total Real Estate Loan C/Os	2,772,419	2,007,151	-27.6	821,512	-59.1	1,182,176	43.9	-18,695	-103.2
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.09	0.06	-30.0	0.02	-61.3	0.03	33.1	0.00	-103.0
* Total TDR 1st & Other Real Estate Lns Charged Off	348,593	236,040	-32.3	281,000	19.0	109,485	-61.0	75,240	37.4
* Total TDR 1st & Other Real Estate Lns Recovered	84,492	41,025	-51.4	3,888	-90.5	219	-94.4	0	-100.0
*NET TDR Real Estate C/Os	264,101	195,015	-26.2	277,112	42.1	109,266	-60.6	75,240	37.7
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	0	N/A
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	0	N/A
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	2,012	1,994	-0.9	2,132	6.9	1,844	-13.5	1,016	-44.9
Number of Members Who Filed Chapter 13 YTD	1,495	2,229	49.1	2,496	12.0	1,340	-46.3	835	-37.7
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	2	1	-50.0	2	100.0	24	1,100.0	3	-87.5
Total Number of Members Who Filed Bankruptcy YTD	3,509	4,224	20.4	4,630	9.6	3,208	-30.7	1,854	-42.2
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	37,901,600	40,907,653	7.9	51,178,167	25.1	40,087,290	-21.7	19,114,844	-52.3
* All Loans Charged Off due to Bankruptcy YTD	10,747,954	10,875,279	1.2	11,698,317	7.6	11,590,115	-0.9	5,560,299	-4.1
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	18.81	17.45	-7.2	16.91	-3.1	15.30	-9.5	15.53	1.5
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	6,793,830	6,127,308	-9.8	4,655,897	-24.0	6,074,059	30.5	2,737,191	-54.9
Number of Real Estate Loans Foreclosed YTD	77	53	-31.2	51	-3.8	67	31.4	23	-65.7
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING									
TDR First Mortgage RE Loans	42,030,186	39,597,288	-5.8	33,070,119	-16.5	32,760,812	-0.9	30,147,708	-8.0
TDR Other RE Loans	6,163,247	4,959,349	-19.5	4,601,826	-7.2	4,748,110	3.2	4,690,121	-1.2
Total TDR First and Other RE Loans	48,193,433	44,556,637	-7.5	37,671,945	-15.5	37,508,922	-0.4	34,837,829	-7.1
TDR RE Loans Also Reported as Commercial Loans ²	4,843,314	3,891,880	-19.6	1,747,245	-55.1	622,232	-64.4	593,740	-4.6
TDR Consumer Loans (Not Secured by RE)	11,124,412	12,629,295	13.5	15,053,722	19.2	19,408,643	28.9	19,696,816	1.5
TDR Commercial Loans (Not Secured by RE) ²	840,273	589,826	-29.8	449,555	-23.8	255,835	-43.1	174,799	-31.7
Total TDR First RE, Other RE, Consumer, and Commercial Loans	60,158,118	57,775,758	-4.0	53,175,222	-8.0	57,173,400	7.5	54,709,444	-4.3
Total TDR Loans to Total Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
Total TDR Loans to Net Worth	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
TDR portion of Allowance for Loan and Lease Losses	2,935,781	2,353,288	-19.8	1,595,453	-32.2	1,143,098	-28.4	1,237,057	8.2
# Means the number is too large to display in the cell									
*Amounts are year-to-date while the related %change ratios are annualized.									
¹ Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
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.									
³ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									

Indirect and Participation Lending									
Return to cover									
09/17/2019									
CU Name: N/A	For Charter : N/A								
Peer Group: N/A	Count of CU : 98								
	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-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Jun-2019	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	1,012,810,964	1,125,064,400	11.1	1,198,767,390	6.6	1,456,242,598	21.5	1,462,976,531	0.5
Indirect Loans - Outsourced Lending Relationship	523,334,971	632,540,482	20.9	920,406,947	45.5	1,018,038,569	10.6	1,065,031,378	4.6
Total Outstanding Indirect Loans	1,536,145,935	1,757,604,882	14.4	2,119,174,337	20.6	2,474,281,167	16.8	2,528,007,909	2.2
%Indirect Loans Outstanding / Total Loans	19.86	21.20	6.7	23.40	10.4	25.15	7.5	25.00	-0.6
DELINQUENCY - INDIRECT LENDING ¹									
30 to 59 Days Delinquent	43,527,603	41,159,624	-5.4	45,799,234	11.3	41,643,058	-9.1	34,434,329	-17.3
60 to 179 Days Delinquent	16,152,195	16,437,721	1.8	18,483,881	12.4	19,299,796	4.4	13,777,412	-28.6
180 to 359 Days Delinquent	2,756,912	3,092,510	12.2	4,218,971	36.4	3,453,915	-18.1	2,727,429	-21.0
> = 360 Days Delinquent	355,395	440,764	24.0	685,179	55.5	573,334	-16.3	334,380	-41.7
Total Del Indirect Lns (>= 60 Days)	19,264,502	19,970,995	3.7	23,388,031	17.1	23,327,045	-0.3	16,839,221	-27.8
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.25	1.14	-9.4	1.10	-2.9	0.94	-14.6	0.67	-29.3
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	21,365,148	21,863,602	2.3	23,018,417	5.3	25,615,797	11.3	12,882,679	0.6
* Indirect Loans Recovered	2,019,024	2,431,942	20.5	2,880,065	18.4	3,262,446	13.3	1,611,584	-1.2
* NET INDIRECT LOAN C/Os	19,346,124	19,431,660	0.4	20,138,352	3.6	22,353,351	11.0	11,271,095	0.8
***Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.30	1.18	-9.3	1.04	-11.9	0.97	-6.3	0.90	-7.4
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):									
Consumer	32,480,946	46,017,164	41.7	48,443,845	5.3	41,693,507	-13.9	59,567,967	42.9
Non-Federally Guaranteed Student Loans	20,525,907	20,427,342	-0.5	21,422,417	4.9	24,191,510	12.9	12,257,638	-49.3
Real Estate	14,179,942	19,487,929	37.4	55,500,331	184.8	69,952,650	26.0	69,419,079	-0.8
Commercial Loans (excluding C&D) ²	24,082,881	23,070,816	-4.2	46,045,836	99.6	46,318,812	0.6	55,448,026	19.7
Commercial Construction & Development ²	1,307,124	3,733,828	185.7	3,356,179	-10.1	5,923,111	76.5	3,724,196	-37.1
Loan Pools	121,121,072	106,562,650	-12.0	80,623,655	-24.3	52,417,556	-35.0	57,410,342	9.5
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	231,904,048	241,883,347	4.3	255,392,263	5.6	240,497,146	-5.8	257,827,248	7.2
%Participation Loans Outstanding / Total Loans	3.00	2.92	-2.7	2.82	-3.3	2.44	-13.3	2.55	4.3
* Participation Loans Purchased YTD	93,368,978	70,873,971	-24.1	86,586,864	22.2	52,128,086	-39.8	55,222,041	111.9
%Participation Loans Purchased YTD / Total Loans Granted YTD	2.46	1.71	-30.6	1.97	15.6	1.09	-44.7	2.34	114.6
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	72,320,532	58,461,732	-19.2	80,673,753	38.0	114,187,481	41.5	105,441,296	-7.7
Participation Loan Interests - Amount Retained (Outstanding)	26,973,775	25,826,138	-4.3	29,138,868	12.8	34,348,609	17.9	32,435,240	-5.6
* Participation Loans Sold YTD	45,856,246	17,167,306	-62.6	45,399,323	164.5	66,569,875	46.6	12,611,749	-62.1
** %Participation Loans Sold YTD / Total Assets	0.38	0.13	-64.4	0.34	152.1	0.48	41.1	0.17	-64.2
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	60,000	5,094,732	8,391.2	0	-100.0	1,190,986	N/A	1,416,259	137.8
*Loans Purchased in Full from Other Sources YTD	5,142	725,321	#####	434,600	-40.1	2,132,494	390.7	928,850	-12.9
%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	1,166,949	1,286,592	10.3	1,008,549	-21.6	1,456,278	44.4	943,197	-35.2
60 to 179 Days Delinquent	1,105,963	972,575	-12.1	1,098,460	12.9	1,351,924	23.1	634,281	-53.1
180 to 359 Days Delinquent	101,916	124,639	22.3	227,729	82.7	135,849	-40.3	109,507	-19.4
> = 360 Days Delinquent	238,252	233,730	-1.9	244,193	4.5	189,915	-22.2	184,912	-2.6
Total Del Participation Lns (>= 60 Days)	1,446,131	1,330,944	-8.0	1,570,382	18.0	1,677,688	6.8	928,700	-44.6
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.62	0.55	-11.8	0.61	11.7	0.70	13.4	0.36	-48.4
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	597,530	648,726	8.6	1,993,059	207.2	3,992,270	100.3	706,924	-64.6
* Participation Loans Recovered	123,647	108,634	-12.1	75,877	-30.2	83,637	10.2	113,974	172.5
* NET PARTICIPATION LOAN C/Os	473,883	540,092	14.0	1,917,182	255.0	3,908,633	103.9	592,950	-69.7
***Net Charge Offs - Participation Loans / Avg Participation Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									

Real Estate Loan Information 1									
Return to cover									
09/17/2019	For Charter : N/A								
CU Name: N/A	Count of CU : 98								
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-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Jun-2019	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	776,805,744	864,608,066	11.3	1,089,208,561	26.0	1,064,157,871	-2.3	896,056,701	-15.8
Fixed Rate 15 years or less	670,321,253	638,489,890	-4.7	509,050,012	-20.3	614,043,782	20.6	774,252,886	26.1
Other Fixed Rate	29,330,628	26,707,199	-8.9	32,737,037	22.6	41,008,336	25.3	41,604,526	1.5
Total Fixed Rate First Mortgages	1,476,457,625	1,529,805,155	3.6	1,630,995,610	6.6	1,719,209,989	5.4	1,711,914,113	-0.4
Balloon/Hybrid > 5 years	224,442,559	242,727,198	8.1	140,602,966	-42.1	205,596,947	46.2	239,843,943	16.7
Balloon/Hybrid 5 years or less	484,674,546	484,874,720	0.0	469,559,446	-3.2	494,192,797	5.2	522,616,343	5.8
Total Balloon/Hybrid First Mortgages	709,117,105	727,601,918	2.6	610,162,412	-16.1	699,789,744	14.7	762,460,286	9.0
Adjustable Rate First Mtgs 1 year or less	61,617,455	53,837,935	-12.6	53,920,727	0.2	47,821,869	-11.3	43,167,730	-9.7
Adjustable Rate First Mtgs > 1 year	117,907,112	138,365,691	17.4	292,605,738	111.5	322,180,486	10.1	332,175,670	3.1
Total Adjustable First Mortgages	179,524,567	192,203,626	7.1	346,526,465	80.3	370,002,355	6.8	375,343,400	1.4
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,365,099,297	2,449,610,699	3.6	2,587,684,487	5.6	2,789,002,088	7.8	2,849,717,799	2.2
Other Real Estate Loans									
Closed End Fixed Rate	223,338,564	205,118,153	-8.2	354,391,943	72.8	232,309,983	-34.4	270,825,366	16.6
Closed End Adjustable Rate	8,183,053	25,260,323	208.7	53,831,801	113.1	30,878,827	-42.6	23,429,235	-24.1
Open End Adjustable Rate (HELOC)	666,161,757	715,148,617	7.4	657,868,363	-8.0	917,458,474	39.5	964,135,221	5.1
Open End Fixed Rate	14,707,529	12,068,306	-17.9	11,724,241	-2.9	10,190,409	-13.1	7,911,570	-22.4
TOTAL OTHER REAL ESTATE OUTSTANDING	912,390,903	957,595,399	5.0	1,077,816,348	12.6	1,190,837,693	10.5	1,266,301,392	6.3
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,277,490,200	3,407,206,098	4.0	3,665,500,835	7.6	3,979,839,781	8.6	4,116,019,191	3.4
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,700,900,184	1,772,532,353	4.2	1,771,598,576	-0.1	1,924,806,936	8.6	1,951,758,056	1.4
Other RE Fixed Rate	238,046,093	217,186,459	-8.8	366,116,184	68.6	242,500,392	-33.8	278,736,936	14.9
Total Fixed Rate RE Outstanding	1,938,946,277	1,989,718,812	2.6	2,137,714,760	7.4	2,167,307,328	1.4	2,230,494,992	2.9
%(Total Fixed Rate RE/Total Assets)	15.91	15.50	-2.5	15.87	2.4	15.49	-2.4	15.07	-2.7
%(Total Fixed Rate RE/Total Loans)	25.07	24.00	-4.3	23.61	-1.6	22.03	-6.7	22.06	0.1
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	664,199,113	677,078,346	1.9	816,085,911	20.5	864,195,152	5.9	897,959,743	3.9
Other RE Adj Rate	674,344,810	740,408,940	9.8	711,700,164	-3.9	948,337,301	33.2	987,564,456	4.1
Total Adj Rate RE Outstanding	1,338,543,923	1,417,487,286	5.9	1,527,786,075	7.8	1,812,532,453	18.6	1,885,524,199	4.0
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	24,301,452	18,836,364	-22.5	22,909,125	21.6	19,864,349	-13.3	26,364,986	32.7
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	18,894,406	38,701,224	104.8	64,980,276	67.9	83,729,126	28.9	84,470,678	0.9
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans	43,195,858	57,537,588	33.2	87,889,401	52.8	103,593,475	17.9	110,835,664	7.0
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.35	0.45	26.5	0.65	45.6	0.74	13.4	0.75	1.2
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	3.37	4.20	24.7	6.17	46.9	6.82	10.6	7.03	3.0
Outstanding Residential Construction (Excluding Commercial Purpose Loans) ¹	2,924,382	2,944,159	0.7	3,569,841	21.3	6,697,127	87.6	8,319,030	24.2
Allowance for Loan Losses or Allowance for Credit Losses on all RE Loans	10,165,491	7,258,243	-28.6	5,290,166	-27.1	4,259,864	-19.5	4,159,868	-2.3
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	734,076,530	845,639,389	15.2	776,567,901	-8.2	875,899,554	12.8	428,523,487	-2.2
* Fixed Rate 15 years or less	261,636,459	296,488,041	13.3	212,978,050	-28.2	191,460,237	-10.1	78,069,920	-18.4
* Other Fixed Rate	10,104,532	4,149,878	-58.9	7,375,384	77.7	13,060,244	77.1	6,198,732	-5.1
* Total Fixed Rate First Mortgages	1,005,817,521	1,146,277,308	14.0	996,921,335	-13.0	1,080,420,035	8.4	512,792,139	-5.1
* Balloon/Hybrid > 5 years	98,653,850	63,588,612	-35.5	107,136,720	68.5	122,474,189	14.3	64,453,359	5.3
* Balloon/Hybrid 5 years or less	104,964,326	88,137,477	-16.0	114,902,910	30.4	116,481,241	1.4	73,727,086	26.6
* Total Balloon/Hybrid First Mortgages	203,618,176	151,726,089	-25.5	222,039,630	46.3	238,955,430	7.6	138,180,445	15.7
* Adjustable Rate First Mtgs 1 year or less	18,619,289	19,166,101	2.9	12,313,589	-35.8	14,208,310	15.4	4,809,729	-32.3
* Adjustable Rate First Mtgs > 1 year	25,332,189	29,271,650	15.6	29,245,595	-0.1	28,115,426	-3.9	14,750,321	4.9
* Total Adjustable First Mortgages	43,951,488	48,437,751	10.2	41,559,184	-14.2	42,323,736	1.8	19,560,050	-7.6
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,253,387,185	1,346,441,148	7.4	1,260,520,149	-6.4	1,361,699,201	8.0	670,532,634	-1.5
* Amounts are year-to-date while the related %change ratios are annualized.									
# Means the number is too large to display in the cell									
¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									

Real Estate Loan Information 2									
Return to cover	For Charter : N/A								
09/17/2019	Count of CU : 98								
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-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Jun-2019	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	71,914,031	38,196,102	-46.9	59,081,366	54.7	81,144,731	37.3	39,825,829	-1.8
* Closed End Adjustable Rate	5,234,682	3,967,305	-24.2	23,030,788	480.5	8,210,297	-64.4	2,096,763	-48.9
* Open End Adjustable Rate (HELOC)	181,857,849	239,187,719	31.5	295,132,430	23.4	262,377,754	-11.1	106,524,929	-18.8
* Open End Fixed Rate and Other	1,967,325	3,759,872	91.1	3,492,157	-7.1	5,280,772	51.2	1,278,699	-51.6
* TOTAL OTHER REAL ESTATE GRANTED	260,973,887	285,110,998	9.2	380,736,741	33.5	357,013,554	-6.2	149,726,220	-16.1
* TOTAL RE (FIRST AND OTHER) GRANTED	1,514,361,072	1,631,552,146	7.7	1,641,256,890	0.6	1,718,712,755	4.7	820,258,854	-4.5
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	31.01	30.12	-2.9	26.56	-11.8	26.96	1.5	26.19	-2.8
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	819,742,782	1,032,981,830	26.0	780,774,917	-24.4	803,633,183	2.9	380,993,512	-5.2
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	65.40	76.72	17.3	61.94	-19.3	59.02	-4.7	56.82	-3.7
AMT of Mortgage Servicing Rights	16,178,116	18,185,416	12.4	18,464,904	1.5	20,031,234	8.5	20,465,179	2.2
Outstanding RE Loans Sold But Serviced	2,902,338,423	3,490,595,520	20.3	3,719,133,801	6.5	3,934,360,190	5.8	3,992,117,288	1.5
%(Mortgage Servicing Rights / Net Worth)	1.26	1.33	5.2	1.30	-2.3	1.32	1.8	1.30	-1.6
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,263,412,349	1,335,394,097	5.7	1,460,631,759	9.4	1,490,384,537	2.0	1,517,559,764	1.8
R.E. Lns also Commercial Lns ¹	311,672,787	350,800,645	12.6	303,818,760	-13.4	373,249,156	22.9	407,566,933	9.2
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Reverse Mortgages	0	0	N/A	0	N/A	0	N/A	0	N/A
RE LOAN TDRS OUTSTANDING									
TDR First Mortgage RE Loans	42,030,186	39,597,288	-5.8	33,070,119	-16.5	32,760,812	-0.9	30,147,708	-8.0
TDR Other RE Loans	6,163,247	4,959,349	-19.5	4,601,826	-7.2	4,748,110	3.2	4,690,121	-1.2
Total TDR First and Other RE Loans	48,193,433	44,556,637	-7.5	37,671,945	-15.5	37,508,922	-0.4	34,837,829	-7.1
TDR RE Loans Also Reported as Commercial Loans¹	4,843,314	3,891,880	-19.6	1,747,245	-55.1	622,232	-64.4	593,740	-4.6
REAL ESTATE LOAN DELINQUENCY									
R.E. LOANS DELINQUENT >= 60 Days¹									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	12,922,406	11,888,991	-8.0	10,251,776	-13.8	15,329,766	49.5	11,792,459	-23.1
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	6,273,910	5,909,700	-5.8	4,447,062	-24.7	6,798,481	52.9	9,196,044	35.3
Other R.E. Fixed Rate	1,242,366	703,403	-43.4	3,461,834	392.2	1,671,123	-51.7	1,960,166	17.3
Other R.E. Adj. Rate	2,158,332	2,110,055	-2.2	1,535,635	-27.2	3,603,142	134.6	3,106,590	-13.8
TOTAL DEL R.E. DELINQUENT >= 60 Days	22,597,014	20,612,149	-8.8	19,696,307	-4.4	27,402,512	39.1	26,055,259	-4.9
DELINQUENT 30 to 59 Days									
First Mortgage	36,134,704	34,018,806	-5.9	36,379,341	6.9	32,670,323	-10.2	27,906,760	-14.6
Other	5,804,649	5,963,374	2.7	7,186,854	20.5	7,325,428	1.9	6,028,754	-17.7
TOTAL DEL RE 30 to 59 Days	41,939,353	39,982,180	-4.7	43,566,195	9.0	39,995,751	-8.2	33,935,514	-15.2
TOTAL DEL R.E. LOANS >= 30 Days	64,536,367	60,594,329	-6.1	63,262,502	4.4	67,398,263	6.5	59,990,773	-11.0
RE LOAN DELINQUENCY RATIOS									
% R.E. LOANS DQ >= 30 Days	1.97	1.78	-9.7	1.73	-3.0	1.69	-1.9	1.46	-13.9
% R.E. LOANS DQ >= 60 Days	0.69	0.60	-12.3	0.54	-11.2	0.69	28.1	0.63	-8.1
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days									
TDR First Mortgage RE Loans Delinquent >= 60 Days	4,526,536	4,760,275	5.2	4,099,668	-13.9	3,674,172	-10.4	3,025,901	-17.6
TDR Other RE Loans Delinquent >= 60 Days	548,707	401,489	-26.8	567,301	41.3	1,026,282	80.9	864,129	-15.8
Total TDR First and Other RE Loans Delinquent >= 60 Days	5,075,243	5,161,764	1.7	4,666,969	-9.6	4,700,454	0.7	3,890,030	-17.2
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE	10.53	11.58	10.0	12.39	6.9	12.53	1.2	11.17	-10.9
TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days^{1,2}	274,905	462,890	68.4	256,847	-44.5	0	-100.0	0	N/A
% TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans ^{1,2}	0.00	0.00	N/A	14.70	N/A	0.00	-100.0	0.00	N/A
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	1,764,788	1,572,935	-10.9	936,499	-40.5	306,579	-67.3	252,996	65.0
* Total 1st Mortgage Lns Recovered	292,785	563,107	92.3	675,834	20.0	67,765	-90.0	15,617	-53.9
* NET 1st MORTGAGE LN C/Os	1,472,003	1,009,828	-31.4	260,665	-74.2	238,814	-8.4	237,379	98.8
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.06	0.04	-33.5	0.01	-75.3	0.01	-14.2	0.02	89.6
* Total Other RE Lns Charged Off	1,809,433	1,412,473	-21.9	1,135,361	-19.6	1,540,353	35.7	171,597	-77.7
* Total Other RE Lns Recovered	509,017	415,150	-18.4	574,514	38.4	596,991	3.9	427,671	43.3
* NET OTHER RE LN C/Os	1,300,416	997,323	-23.3	560,847	-43.8	943,362	68.2	-256,074	-154.3
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.14	0.11	-26.4	0.06	-48.3	0.08	50.9	-0.04	-150.1
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
# Means the number is too large to display in the cell									
# Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									
# The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

Commercial Loan Information									
Return to cover									
09/17/2019	For Charter :	N/A							
CU Name: N/A	Count of CU :	98							
Peer Group: N/A	Asset Range :	N/A							
	Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group :	N/A							
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Jun-2019	% Chg
COMMERCIAL LOANS									
Commercial Loans to Members ^{1,3}	328,789,402	366,443,361	11.5	306,661,554	-16.3	366,954,467	19.7	398,948,634	8.7
Purchased Commercial Loans or Participations to Nonmembers ^{1,3}	27,090,902	35,096,410	29.6	34,810,350	-0.8	44,866,359	28.9	51,385,411	14.5
Total Commercial Loans ^{1,3}	355,880,304	401,539,771	12.8	341,471,904	-15.0	411,820,826	20.6	450,334,045	9.4
Unfunded Commitments ^{1,3}	14,838,328	18,718,057	26.1	15,570,012	-16.8	44,595,368	186.4	47,213,064	5.9
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS ¹	341,041,976	382,821,714	12.3	341,471,904	-10.8	411,820,826	20.6	450,334,045	9.4
%(Total Commercial Loans / Total Assets)	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
NUMBER OF COMMERCIAL LOANS OUTSTANDING: ¹									
Number of Outstanding Commercial Loans to Members	2,092	2,325	11.1	1,199	-48.4	1,349	12.5	1,515	12.3
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	135	135	0.0	125	-7.4	150	20.0	139	-7.3
Total Number of Commercial Loans Outstanding	2,227	2,460	10.5	1,324	-46.2	1,499	13.2	1,654	10.3
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS) ¹									
Construction and Development	2,855,488	13,684,819	379.2	13,407,167	-2.0	19,850,643	48.1	22,182,044	11.7
Farmland	1,270,958	947,887	-25.4	3,699,434	290.3	3,526,752	-4.7	3,295,271	-6.6
Non-Farm Residential Property	125,279,942	132,272,305	5.6	N/A		N/A		N/A	
Multifamily	N/A	N/A		36,080,883		43,026,581	19.3	64,661,990	50.3
Owner Occupied, Non-Farm, Non-Residential Property	77,327,560	91,676,422	18.6	141,102,188	53.9	158,717,763	12.5	162,706,926	2.5
Non-Owner Occupied, Non-Farm, Non-Residential Property	113,997,183	124,957,636	9.6	109,529,087	-12.3	148,127,417	35.2	154,720,702	4.5
Total Real Estate Secured Commercial Loans	320,731,131	363,539,069	13.3	303,818,759	-16.4	373,249,156	22.9	407,566,933	9.2
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS) ¹									
Loans to finance agricultural production and other loans to farmers	628,897	764,214	21.5	655,866	-14.2	782,581	19.3	824,057	5.3
Commercial and Industrial Loans	31,668,269	34,193,124	8.0	34,877,580	2.0	35,710,941	2.4	40,073,205	12.2
Unsecured Commercial Loans	1,122,205	922,317	-17.8	1,371,089	48.7	1,138,169	-17.0	1,169,471	2.8
Unsecured Revolving Lines of Credit (Commercial Purpose)	1,729,802	2,121,047	22.6	748,610	-64.7	939,979	25.6	700,379	-25.5
Total Non-Real Estate Secured Commercial Loans	35,149,173	38,000,702	8.1	37,653,145	-0.9	38,571,670	2.4	42,767,112	10.9
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE ¹									
Number - Construction and Development	11	26	136.4	23	-11.5	43	87.0	45	4.7
Number - Farmland	6	6	0.0	14	133.3	14	0.0	14	0.0
Number - Non-Farm Residential Property	982	1,119	14.0	N/A		N/A		N/A	
Multifamily	N/A	N/A		128		138	7.8	187	35.5
Number - Owner Occupied, Non-Farm, Non-Residential Property	212	234	10.4	312	33.3	367	17.6	376	2.5
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	295	307	4.1	289	-5.9	302	4.5	295	-2.3
Total Number of Real Estate Secured Commercial Loans	1,506	1,692	12.4	766	-54.7	864	12.8	917	6.1
Number - Loans to finance agricultural production and other loans to farmers	23	21	-8.7	17	-19.0	21	23.5	23	9.5
Number - Commercial and Industrial Loans	381	463	21.5	439	-5.2	531	21.0	623	17.3
Number - Unsecured Commercial Loans	39	35	-10.3	43	22.9	38	-11.6	39	2.6
Number - Unsecured Revolving Lines of Credit (Commercial Purpose)	278	249	-10.4	59	-76.3	45	-23.7	52	15.6
Total Number of Non-Real Estate Secured Commercial Loans	721	768	6.5	558	-27.3	635	13.8	737	16.1
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: ¹									
* Member Commercial Loans Granted YTD	80,852,852	91,637,561	13.3	95,183,300	3.9	143,632,008	50.9	61,820,160	-13.9
* Purchased or Participation Interests to Nonmembers	3,932,072	6,180,946	57.2	6,599,551	6.8	14,495,319	119.6	9,808,137	35.3
DELINQUENCY - COMMERCIAL LOANS ²									
30 to 59 Days Delinquent	1,825,603	4,213,129	130.8	3,200,996	-24.0	3,594,576	12.3	6,827,469	89.9
60 to 179 Days Delinquent	692,023	773,843	11.8	2,290,001	195.9	3,732,786	63.0	1,698,630	-54.5
180 to 359 Days Delinquent	984,826	63,957	-93.5	16,918	-73.5	449,549	2,557.2	3,291,095	632.1
> = 360 Days Delinquent	464,561	856,995	84.5	312,344	-63.6	247,901	-20.6	556,596	124.5
Total Del Loans - All Types (>= 60 Days)	2,141,410	1,694,795	-20.9	2,619,263	54.5	4,430,236	69.1	5,546,321	25.2
COMMERCIAL LOAN DELINQUENCY RATIOS ¹									
% Comm Lns > = 30 Days Delinquent	1.16	1.54	32.7	#NAME?	#####	#NAME?	#####	#NAME?	#####
% Comm Lns > = 60 Days Delinquent (Reportable delinquency)	0.63	0.44	-29.5	#NAME?	#####	#NAME?	#####	#NAME?	#####
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: ¹									
* Total Comm Lns Charge Offs	1,007,518	540,702	-46.3	1,485,219	174.7	326,085	-78.0	83,278	-48.9
* Total Comm Lns Recoveries	958,554	136,045	-85.8	552,451	306.1	209,235	-62.1	5,000	-95.2
AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in Comm Lns above) ¹									
% Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	0.00	0.00	N/A	#NAME?	#####	#NAME?	#####	#NAME?	#####
MISCELLANEOUS LOAN INFORMATION: ¹									
Real Estate Loans also Reported as Commercial Loans ¹	311,672,787	350,800,645	12.6	303,818,760	-13.4	373,249,156	22.9	407,566,933	9.2
Agricultural Related Commercial Loans	1,899,855	1,712,101	-9.9	4,355,300	154.4	4,309,333	-1.1	4,119,328	-4.4
Number of Outstanding Agricultural Related Loans	29	27	-6.9	31	14.8	35	12.9	37	5.7
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding	N/A	N/A		3,867,400		5,630,693	45.6	7,424,960	163.7
* Commercial Loans and Participations Sold -no servicing rights- YTD	868,277	140,000	-83.9	0	-100.0	0	N/A	0	N/A
Commercial SBA Loans Outstanding	3,969,871	3,804,539	-4.2	3,929,808	3.3	3,484,194	-11.3	4,299,850	23.4
Number of Commercial SBA Loans Outstanding	19	20	5.3	24	20.0	18	-25.0	22	22.2
Total Member Business Loans - (NMBLB)	328,789,402	366,443,361	11.5	376,096,064	2.6	431,812,680	14.8	453,396,641	5.0
%(NMBLB / Total Assets)	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
* 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.									
* Prior to September 2017, Member business loans were reported including unfunded commitments.									

	Investments, Cash, & Cash Equivalents								
Return to cover	For Charter : N/A								
09/17/2019	Count of CU : 98								
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-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Jun-2019	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
ASC 320 CLASS. OF INVESTMENTS									
Held to Maturity < 1 yr	18,799,263	15,827,818	-15.8	22,110,901	39.7	10,789,292	-51.2	9,671,452	-10.4
Held to Maturity 1-3 yrs	56,470,609	71,355,764	26.4	49,184,492	-31.1	52,620,938	7.0	78,207,694	48.6
Held to Maturity 3-5 yrs	25,070,650	22,469,921	-10.4	29,610,711	31.8	44,084,252	48.9	19,582,105	-55.6
Held to Maturity 5-10 yrs	14,787,512	8,968,307	-39.4	8,288,917	-7.6	5,457,112	-34.2	6,640,525	21.7
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	0	0	N/A	0	N/A	137,988	N/A	137,990	0.0
TOTAL HELD TO MATURITY	115,128,034	118,621,810	3.0	109,195,021	-7.9	113,089,582	3.6	114,239,766	1.0
Allowance for Credit Losses on Held to Maturity Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Available for Sale < 1 yr	195,458,945	261,845,175	34.0	257,113,685	-1.8	259,726,344	1.0	289,593,747	11.5
Available for Sale 1-3 yrs	685,699,284	601,525,640	-12.3	605,087,015	0.6	643,520,817	6.4	801,065,426	24.5
Available for Sale 3-5 yrs	770,726,758	919,306,479	19.3	875,587,477	-4.8	679,422,831	-22.4	464,328,280	-31.7
Available for Sale 5-10 yrs	115,815,282	143,662,262	24.0	106,340,830	-26.0	129,139,920	21.4	100,071,011	-22.5
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	18,027,410	5,602,792	-68.9	1,191,876	-78.7	4,210,529	253.3	1,030,586	-75.5
TOTAL AVAILABLE FOR SALE	1,785,727,679	1,931,942,348	8.2	1,845,320,883	-4.5	1,716,020,441	-7.0	1,656,089,050	-3.5
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	20,002,670	20,371,499	1.8	18,421,102	-9.6	0	-100.0	64,690,248	N/A
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	20,002,670	20,371,499	1.8	18,421,102	-9.6	0	-100.0	64,690,248	N/A
Equity Securities <= 1 Year	N/A	N/A		N/A		N/A		0	
Equity Securities > 1-3 Years	N/A	N/A		N/A		N/A		0	
Equity Securities > 3-5 Years	N/A	N/A		N/A		N/A		0	
Equity Securities > 5-10 Years	N/A	N/A		N/A		N/A		0	
Equity Securities > 10 Years	N/A	N/A		N/A		N/A		0	
TOTAL EQUITY SECURITIES	N/A	N/A		N/A		N/A		0	
Trading Debt Securities <= 1 Year	N/A	N/A		N/A		N/A		0	
Trading Debt Securities > 1-3 Years	N/A	N/A		N/A		N/A		0	
Trading Debt Securities > 3-5 Years	N/A	N/A		N/A		N/A		0	
Trading Debt Securities > 5-10 Years	N/A	N/A		N/A		N/A		0	
Trading Debt Securities > 10 Years	N/A	N/A		N/A		N/A		0	
TOTAL TRADING DEBT SECURITIES	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities <= 1 Year	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities > 1-3 Years	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities > 3-5 Years	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities > 5-10 Years	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities > 10 Years	N/A	N/A		N/A		N/A		0	
AVAILABLE-FOR-SALE-DEBT SECURITIES	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities <= 1 Year	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities > 1-3 Years	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities > 3-5 Years	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities > 5-10 Years	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities > 10 Years	N/A	N/A		N/A		N/A		0	
TOTAL HELD-TO-MATURITY DEBT SECURITIES	N/A	N/A		N/A		N/A		0	
Allowance for Credit Losses on Held to Maturity Debt Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Investments < 1 yr	1,251,214,869	1,159,458,097	-7.3	1,061,188,136	-8.5	981,244,214	-7.5	1,353,633,862	38.0
Other Investments 1-3 yrs	331,907,106	292,691,815	-11.8	306,291,831	4.6	295,692,087	-3.5	306,198,781	3.6
Other Investments 3-5 yrs	99,762,513	96,153,920	-3.6	84,686,534	-11.9	66,111,841	-21.9	76,291,278	15.4
Other Investments 5-10 yrs	38,456,725	10,138,433	-73.6	9,435,955	-6.9	5,711,579	-39.5	5,025,024	-12.0
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	1,647,617	486,724	-70.5	1,701,262	249.5	2,195,544	29.1	2,370,607	8.0
TOTAL Other Investments	1,722,988,830	1,558,928,989	-9.5	1,463,303,718	-6.1	1,350,955,265	-7.7	1,743,519,552	29.1
MATURITIES :									
Total Investments < 1 yr	1,465,473,077	1,437,131,090	-1.9	1,340,412,722	-6.7	1,251,759,850	-6.6	1,652,899,061	32.0
Total Investments 1-3 yrs	1,074,076,999	965,573,219	-10.1	960,563,338	-0.5	991,833,842	3.3	1,185,471,901	19.5
Total Investments 3-5 yrs	895,559,921	1,037,930,320	15.9	989,884,722	-4.6	789,618,924	-20.2	560,201,663	-29.1
Total Investments 5-10 yrs	189,062,189	183,140,501	-3.1	142,486,804	-22.2	140,308,611	-1.5	176,426,808	25.7
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	19,675,027	6,089,516	-69.0	2,893,138	-52.5	6,544,061	126.2	3,539,183	-45.9
Total	3,643,847,213	3,629,864,646	-0.4	3,436,240,724	-5.3	3,180,065,288	-7.5	3,578,538,616	12.5
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		Other Investment Information								
Return to cover		For Charter : N/A								
09/17/2019		Count of CU : 98								
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-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Jun-2019	% Chg
INVESTMENT SUMMARY:										
NCUA Guaranteed Notes (included in US Gov't Obligations)		17,258,983	10,742,475	-37.8	2,569,535	-76.1	2,031,060	-21.0	1,840,020	-9.4
Total FDIC-Issued Guaranteed Notes		0	0	N/A	0	N/A	0	N/A	0	N/A
All Other US Government Obligations		60,944,858	94,364,175	54.8	124,888,188	32.3	153,072,110	22.6	186,298,063	21.7
TOTAL U.S. GOVERNMENT OBLIGATIONS		78,203,841	105,106,650	34.4	127,457,723	21.3	155,103,170	21.7	188,138,083	21.3
Agency/GSE Debt Instruments (not backed by mortgages)		729,081,154	717,788,374	-1.5	603,224,562	-16.0	521,607,988	-13.5	519,379,207	-0.4
Agency/GSE Mortgage-Backed Securities		1,028,966,096	1,180,963,746	14.8	1,159,135,770	-1.8	1,040,820,342	-10.2	986,947,817	-5.2
TOTAL FEDERAL AGENCY SECURITIES		1,758,047,250	1,898,752,120	8.0	1,762,360,332	-7.2	1,562,428,330	-11.3	1,506,327,024	-3.6
Securities Issued by States and Political Subdivision in the U.S.		9,342,933	4,857,942	-48.0	2,673,051	-45.0	2,629,491	-1.6	2,331,285	-11.3
Privately Issued Mortgage-Related Securities		32	0	-100.0	0	N/A	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)		940,680	695,874	-26.0	425,901	-38.8	246,402	-42.1	130,832	-46.9
TOTAL OTHER MORTGAGE-BACKED SECURITIES		940,712	695,874	-26.0	425,901	-38.8	246,402	-42.1	130,832	-46.9
Mutual Funds		27,137,987	220,171	-99.2	5,133,614	2,231.6	4,858,599	-5.4	4,904,566	0.9
Common Trusts		3,524,702	3,510,271	-0.4	3,524,192	0.4	3,433,659	-2.6	4,815,278	40.2
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS		30,662,689	3,730,442	-87.8	8,657,806	132.1	8,292,258	-4.2	9,719,844	17.2
Bank Issued FDIC-Guaranteed Bonds		0	0	N/A	0	N/A	0	N/A	0	N/A
MORTGAGE RELATED SECURITIES:										
Collateralized Mortgage Obligations		405,298,265	456,348,742	12.6	457,469,685	0.2	302,498,237	-33.9	292,534,014	-3.3
Commercial Mortgage Backed Securities		68,696,412	182,461,623	165.6	231,697,664	27.0	248,863,099	7.4	222,895,790	-10.4
OTHER INVESTMENT INFORMATION:										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas		0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas		0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)		0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits/Shares per 703.10(a)		0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)		0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments		3,647,364,271	3,630,295,808	-0.5	3,434,984,459	-5.4	3,177,831,215	-7.5	3,578,758,198	12.6
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		10,085,300	12,820,488	27.1	0	-100.0	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions		152,751,399	138,861,044	-9.1	125,494,471	-9.6	109,190,803	-13.0	148,469,922	36.0
Cash on Deposit in Other Financial Institutions		744,359,460	625,332,102	-16.0	604,075,196	-3.4	555,381,885	-8.1	362,579,007	-34.7
CUSO INFORMATION										
Value of Investments in CUSO		44,019,976	49,550,647	12.6	46,887,762	-5.4	41,502,091	-11.5	45,415,391	9.4
CUSO loans		489,422	581,277	18.8	300,000	-48.4	9,999,994	3,233.3	5,888,029	-41.1
Aggregate cash outlays in CUSO		23,809,389	23,730,960	-0.3	22,795,773	-3.9	22,593,065	-0.9	30,550,140	35.2
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹		2,430,200	0	-100.0	0	N/A	1,281,748	N/A	1,300,196	1.4
Outstanding Balance of Brokered CDs and Share Certificates Purchased		185,526,154	181,543,795	-2.1	158,639,065	-12.6	156,482,012	-1.4	163,027,646	4.2
CREDIT UNION INVESTMENT PROGRAMS										
Mortgage Processing		21	22	4.8	23	4.5	22	-4.3	21	-4.5
Approved Mortgage Seller		19	18	-5.3	20	11.1	20	0.0	20	0.0
Borrowing Repurchase Agreements		1	1	0.0	0	-100.0	1	N/A	1	0.0
Brokered Deposits (all deposits acquired through 3rd party)		4	3	-25.0	2	-33.3	4	100.0	4	0.0
Investment Pilot Program		0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)		2	2	0.0	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)		35	33	-5.7	32	-3.0	31	-3.1	35	12.9
Charitable Donation Accounts		0	0	N/A	0	N/A	0	N/A	0	N/A
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS										
Securities		24,477,304	21,751,020	-11.1	18,965,463	-12.8	41,774,971	120.3	66,135,974	58.3
Other Investments		3,818,207	6,655,608	74.3	24,340,965	265.7	6,181,718	-74.6	8,301,699	34.3
Other Assets		108,514,410	126,865,370	16.9	116,433,115	-8.2	141,546,506	21.6	147,134,011	3.9
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements		136,809,921	155,271,998	13.5	159,739,543	2.9	189,503,195	18.6	221,571,684	16.9
1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.										
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Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover									
09/17/2019									
CU Name: N/A	For Charter : N/A								
Peer Group: N/A	Count of CU : 98								
	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-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Jun-2019	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	788,500	1,393,985	76.8	3,400,600	143.9	1,409,589	-58.5	1,418,614	0.6
Accounts Held by Nonmember Government Depositors	1,955,200	1,729,535	-11.5	8,222,612	375.4	1,914,394	-76.7	4,076,707	113.0
Employee Benefit Member Shares	21,006,162	22,191,319	5.6	22,081,557	-0.5	34,627,568	56.8	32,518,060	-6.1
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	22,568,930	26,265,171	16.4	29,762,725	13.3	33,458,629	12.4	37,407,462	11.8
Dollar Amount of Share Certificates >= \$100,000	450,700,395	480,272,569	6.6	544,188,997	13.3	531,588,965	-2.3	643,729,731	21.1
Dollar Amount of IRA/Keogh >= \$100,000	309,151,688	293,622,367	-5.0	276,532,323	-5.8	266,674,751	-3.6	282,891,017	6.1
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Share Accounts	203,968,221	210,176,031	3.0	308,237,597	46.7	352,975,706	14.5	392,534,370	11.2
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	6,183,580	6,263,090	1.3	6,517,312	4.1	7,649,812	17.4	6,218,823	-18.7
SAVING MATURITIES									
< 1 year	9,436,412,014	9,969,904,623	5.7	10,327,540,539	3.6	10,787,724,381	4.5	11,306,687,111	4.8
1 to 3 years	724,081,317	671,100,197	-7.3	767,627,235	14.4	738,512,658	-3.8	843,541,972	14.2
> 3 years	350,756,600	362,583,095	3.4	389,395,697	7.4	402,171,311	3.3	455,254,402	13.2
Total Shares & Deposits	10,511,249,931	11,003,587,915	4.7	11,484,563,471	4.4	11,928,408,350	3.9	12,605,483,485	5.7
INSURANCE COVERAGE OTHER THAN NCUSIF									
Share/Deposit Insurance Other than NCUSIF	8	7	-12.5	7	0.0	7	0.0	9	28.6
Dollar Amount of Shares/Deposits Covered by Additional/Alternate	37,599,593	33,651,660	-10.5	32,548,467	-3.3	34,045,218	4.6	41,024,011	20.5
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	14,838,328	18,718,057	26.1	15,570,012	-16.8	44,595,368	186.4	47,213,064	5.9
Miscellaneous Commercial Loan Unfunded Commitments (Included in Categories Above)									
Agricultural Related Commercial Loans	29,760	97,892	228.9	169,646	73.3	59,899	-64.7	199,980	233.9
Construction & Land Development	621,560	3,023,698	386.5	3,570,088	18.1	30,887,136	765.2	19,975,571	-35.3
Outstanding Letters of Credit	341,976	92,000	-73.1	181,000	96.7	482,070	166.3	344,503	-28.5
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL)									
Revolving O/E Lines 1-4 Family	420,889,088	463,245,563	10.1	519,720,627	12.2	569,937,011	9.7	596,862,895	4.7
Credit Card Line	936,065,206	1,021,715,455	9.2	996,166,663	-2.5	1,046,762,663	5.1	1,085,235,916	3.7
Unsecured Share Draft Lines of Credit	114,714,998	115,169,956	0.4	118,574,917	3.0	111,464,089	-6.0	115,306,125	3.4
Overdraft Protection Programs	252,476,221	265,179,159	5.0	284,026,006	7.1	305,875,289	7.7	314,859,116	2.9
Residential Construction Loans-Excluding Commercial Purpose	1,028,671	2,021,104	96.5	2,693,939	33.3	4,790,457	77.8	6,270,950	30.9
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Unused Commitments	62,228,479	25,771,454	-58.6	27,517,022	6.8	29,547,835	7.4	32,856,984	11.2
Total Unfunded Commitments for Non-Commercial Loans	1,787,402,663	1,893,102,691	5.9	1,948,699,174	2.9	2,068,377,344	6.1	2,151,391,986	4.0
Total Unused Commitments	1,802,240,991	1,911,820,748	6.1	1,964,269,186	2.7	2,112,972,712	7.6	2,198,605,050	4.1
% (Unused Commitments / Cash & ST Investments)	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
Unfunded Commitments Committed by Credit Union	1,802,240,991	1,911,748,778	6.1	1,963,730,475	2.7	2,112,546,546	7.6	2,198,130,415	4.1
Unfunded Commitments Through Third Party	0	71,970	N/A	538,711	648.5	426,166	-20.9	474,635	11.4
Loans Transferred with Recourse ¹	254,195,432	297,567,906	17.1	376,837,079	26.6	513,855,555	36.4	596,317,279	16.0
Pending Bond Claims	607,516	1,237,869	103.8	1,150,733	-7.0	320,394	-72.2	91,042	-71.6
Other Contingent Liabilities	1,134,868	21,693,808	1,811.6	22,140,378	2.1	15,923,424	-28.1	7,648,483	-52.0
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	27	26	-3.7	27	3.8	27	0.0	27	0.0
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,939,240,105	2,045,223,332	5.5	1,909,671,610	-6.6	1,960,730,193	2.7	2,022,941,159	3.2
Total Committed Credit Lines	377,231,079	441,213,776	17.0	55,894,849	-87.3	53,914,250	-3.5	53,870,893	-0.1
Total Credit Lines at Corporate Credit Unions	274,538,800	294,195,000	7.2	299,050,652	1.7	310,341,000	3.8	315,884,400	1.8
Draws Against Lines of Credit	9,280,788	45,242,176	387.5	206,089,643	355.5	232,511,178	12.8	185,059,442	-20.4
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	0	1,631,289	N/A	2,881,125	76.6	8,782,576	204.8	844,361	-90.4
Term Borrowings Outstanding from Corporate Cus	0	0	N/A	0	N/A	0	N/A	0	N/A
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	1,231,550,343	1,652,201,306	34.2	1,751,877,050	6.0	1,856,055,172	5.9	2,004,507,172	8.0
Amount of Borrowings Subject to Early Repayment at Lenders Option	10,000,000	0	-100.0	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital ²	0	0	N/A	0	N/A	500,000	N/A	500,000	0.0
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¹ Included MBL construction and land development prior to 03/31/09.									
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									

Miscellaneous Information, Programs, Services										
Return to cover	For Charter : N/A									
09/17/2019	Count of CU : 98									
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-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Jun-2019	% Chg	
MEMBERSHIP:										
Num Current Members	1,389,705	1,415,570	1.9	1,452,892	2.6	1,507,778	3.8	1,530,487	1.5	
Num Potential Members	33,715,033	37,227,328	10.4	33,190,253	-10.8	33,019,377	-0.5	34,062,838	3.2	
% Current Members to Potential Members	4.12	3.80	-7.7	4.38	15.1	4.57	4.3	4.49	-1.6	
* % Membership Growth	2.67	1.86	-30.2	2.64	41.7	3.78	43.3	3.01	-20.3	
Total Num Savings Accts	2,621,112	2,657,678	1.4	2,739,099	3.1	2,837,355	3.6	2,847,868	0.4	
EMPLOYEES:										
Num Full-Time Employees	3,612	3,708	2.7	3,779	1.9	3,966	4.9	3,993	0.7	
Num Part-Time Employees	422	385	-8.8	352	-8.6	340	-3.4	339	-0.3	
BRANCHES:										
Num of CU Branches	313	310	-1.0	321	3.5	322	0.3	325	0.9	
Num of CUs Reporting Shared Branches	30	30	0.0	30	0.0	31	3.3	30	-3.2	
Plan to add new branches or expand existing facilities	11	15	36.4	14	-6.7	15	7.1	15	0.0	
MISCELLANEOUS LOAN INFORMATION:										
**Total Amount of Loans Granted YTD	3,799,506,715	4,156,782,511	9.4	4,392,465,382	5.7	4,782,698,439	8.9	2,360,714,618	-1.3	
**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	32	32	0.0	32	0.0	32	0.0	33	3.1	
Credit Builder	28	27	-3.6	27	0.0	26	-3.7	26	0.0	
Debt Cancellation/Suspension	5	5	0.0	4	-20.0	5	25.0	5	0.0	
Direct Financing Leases	0	0	N/A	0	N/A	0	N/A	0	N/A	
Indirect Commercial Loans	9	8	-11.1	8	0.0	8	0.0	8	0.0	
Indirect Consumer Loans	34	35	2.9	33	-5.7	32	-3.0	32	0.0	
Indirect Mortgage Loans	9	9	0.0	8	-11.1	11	37.5	12	9.1	
Interest Only or Payment Option 1st Mortgage Loans	11	11	0.0	11	0.0	11	0.0	11	0.0	
Micro Business Loans	13	12	-7.7	12	0.0	12	0.0	12	0.0	
Micro Consumer Loans	14	12	-14.3	11	-8.3	11	0.0	11	0.0	
Overdraft Lines of Credit	64	59	-7.8	57	-3.4	55	-3.5	54	-1.8	
Overdraft Protection	57	55	-3.5	52	-5.5	51	-1.9	51	0.0	
Participation Loans	43	40	-7.0	39	-2.5	44	12.8	44	0.0	
Pay Day Loans	15	15	0.0	16	6.7	16	0.0	16	0.0	
Real Estate Loans	80	78	-2.5	74	-5.1	69	-6.8	68	-1.4	
Refund Anticipation Loans	2	2	0.0	2	0.0	2	0.0	2	0.0	
Risk Based Loans	82	80	-2.4	76	-5.0	73	-3.9	72	-1.4	
Share Secured Credit Cards	30	31	3.3	29	-6.5	30	3.4	30	0.0	
Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0	N/A	
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):										
ATM/Debit Card Program	82	79	-3.7	77	-2.5	77	0.0	77	0.0	
Commercial Share Accounts	44	42	-4.5	44	4.8	43	-2.3	44	2.3	
Check Cashing	60	60	0.0	60	0.0	61	1.7	61	0.0	
First Time Homebuyer Program	13	14	7.7	14	0.0	16	14.3	16	0.0	
Health Savings Accounts	12	12	0.0	12	0.0	13	8.3	13	0.0	
Individual Development Accounts	2	2	0.0	2	0.0	3	50.0	3	0.0	
In-School Branches	1	1	0.0	1	0.0	1	0.0	1	0.0	
Insurance/Investment Sales	36	36	0.0	35	-2.8	35	0.0	35	0.0	
International Remittances	19	20	5.3	20	0.0	20	0.0	20	0.0	
Low Cost Wire Transfers	81	77	-4.9	75	-2.6	73	-2.7	73	0.0	
**Number of International Remittances Originated YTD	3,922	4,008	2.2	4,162	3.8	4,461	7.2	2,067	-7.3	
MERGERS/ACQUISITIONS:										
Completed Merger/Acquisition Qualifying for Business Combo Actng (FAS 141R)	7	10	42.9	13	30.0	13	0.0	14	7.7	
Adjusted Retained Earnings Obtained through Business Combinations	6,119,825	15,567,369	154.4	17,042,824	9.5	19,237,034	12.9	22,106,941	14.9	
Fixed Assets - Capital & Operating Leases										
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	27,327,327	28,683,342	5.0	33,195,608	15.7	29,249,548	-11.9	35,259,964	20.5	
* 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.										
# Means the number is too large to display in the cell										

Information Systems & Technology										
Return to cover	For Charter : N/A									
09/17/2019	Count of CU : 98									
CU Name: N/A	Asset Range : N/A									
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally									
Count of CU in Peer Group : N/A										
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Jun-2019	% Chg	
System Used to Maintain Share/Loan Records										
Manual System (No Automation)	1	1	0.0	0	-100.0	0	N/A	0	N/A	
Vendor Supplied In-House System	59	56	-5.1	54	-3.6	51	-5.6	50	-2.0	
Vendor On-Line Service Bureau	47	45	-4.3	44	-2.2	43	-2.3	43	0.0	
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	85	82	-3.5	81	-1.2	78	-3.7	78	0.0	
Audio Response/Phone Based	63	60	-4.8	56	-6.7	56	0.0	55	-1.8	
Automatic Teller Machine (ATM)	79	76	-3.8	74	-2.6	74	0.0	75	1.4	
Kiosk	7	6	-14.3	5	-16.7	6	20.0	7	16.7	
Mobile Banking	50	54	8.0	53	-1.9	55	3.8	57	3.6	
Other	2	2	0.0	4	100.0	6	50.0	6	0.0	
Services Offered Electronically										
Member Application	40	41	2.5	42	2.4	42	0.0	41	-2.4	
New Loan	49	48	-2.0	49	2.1	50	2.0	50	0.0	
Account Balance Inquiry	86	82	-4.7	81	-1.2	78	-3.7	78	0.0	
Share Draft Orders	62	62	0.0	62	0.0	60	-3.2	60	0.0	
New Share Account	25	24	-4.0	25	4.2	26	4.0	26	0.0	
Loan Payments	80	77	-3.8	75	-2.6	73	-2.7	72	-1.4	
Account Aggregation	17	17	0.0	17	0.0	18	5.9	17	-5.6	
Internet Access Services	28	32	14.3	33	3.1	32	-3.0	33	3.1	
e-Statements	79	77	-2.5	74	-3.9	73	-1.4	72	-1.4	
External Account Transfers	30	29	-3.3	31	6.9	35	12.9	35	0.0	
View Account History	86	82	-4.7	81	-1.2	78	-3.7	78	0.0	
Merchandise Purchase	6	6	0.0	6	0.0	4	-33.3	3	-25.0	
Merchant Processing Services	6	6	0.0	6	0.0	7	16.7	9	28.6	
Remote Deposit Capture	25	27	8.0	35	29.6	41	17.1	45	9.8	
Share Account Transfers	85	82	-3.5	79	-3.7	76	-3.8	76	0.0	
Bill Payment	68	67	-1.5	66	-1.5	63	-4.5	63	0.0	
Download Account History	73	72	-1.4	72	0.0	69	-4.2	68	-1.4	
Electronic Cash	4	5	25.0	5	0.0	5	0.0	5	0.0	
Electronic Signature Authentication/Certification	15	17	13.3	25	47.1	32	28.0	32	0.0	
Mobile Payments	20	24	20.0	26	8.3	31	19.2	32	3.2	
Type of World Wide Website Address										
Informational	12	11	-8.3	9	-18.2	8	-11.1	8	0.0	
Interactive	3	2	-33.3	2	0.0	1	-50.0	1	0.0	
Transactional	82	80	-2.4	79	-1.3	77	-2.5	76	-1.3	
Number of Members That Use Transactional Website	601,278	658,882	9.6	730,252	10.8	800,402	9.6	827,011	3.3	
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	0	N/A	
Type of Website Planned for Future										
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A	
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A	
Transactional	0	0	N/A	0	N/A	0	N/A	0	N/A	
Miscellaneous										
Internet Access	108	103	-4.6	100	-2.9	97	-3.0	96	-1.0	

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09/17/2019

CU Name: N/A

Peer Group: N/A

Graphs 1

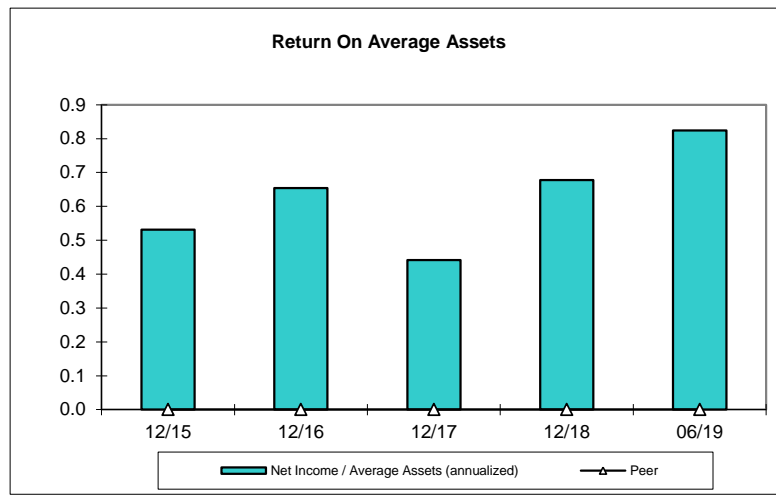
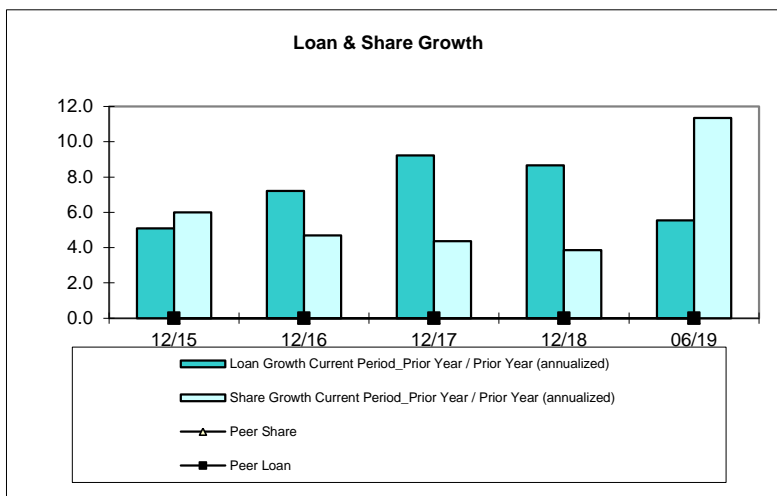
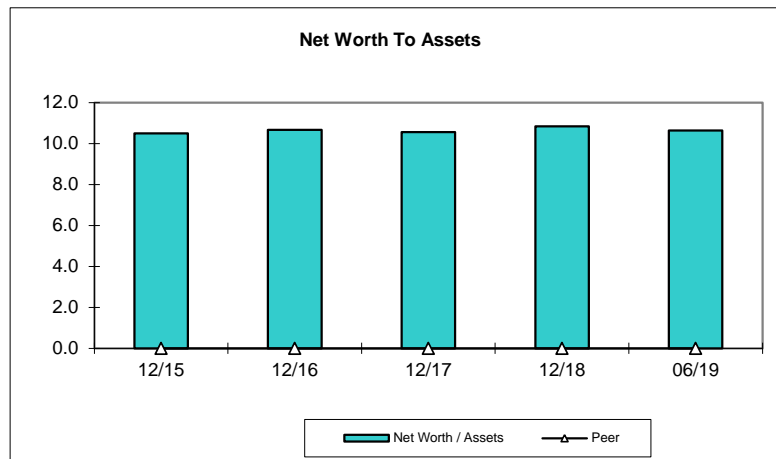
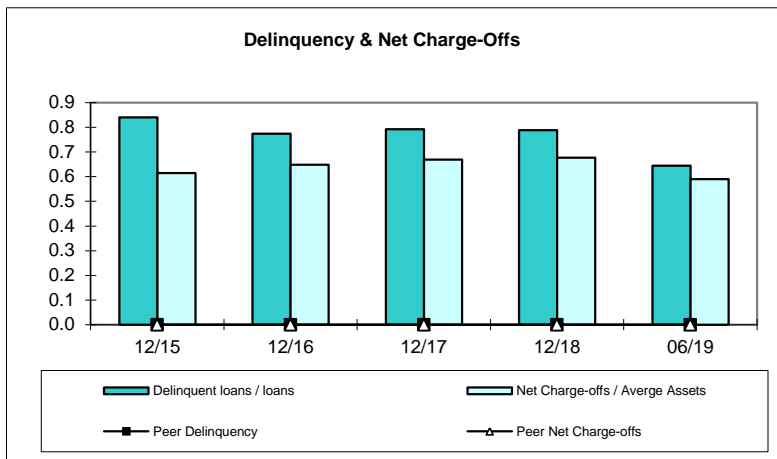
For Charter : N/A

Count of CU : 98

Asset Range : N/A

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

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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09/17/2019

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 98

Asset Range : N/A

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

Count of CU in Peer Group : N/A

