Cycle Date: June-2020
Run Date: 09/10/2020
Interval: Annual

Non-Validated

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

 Count of CU :
 97

 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.

For Charter NA			Summary Financial In	formatio	n					
Display Na	Return to cover									
Count of Cut Peer Group: NA	09/10/2020		Count of CU :	97						
Dec-2016 Dec-2016 Dec-2016 Dec-2016 N. Chg Dec-2016	CU Name: N/A		Asset Range :	N/A						
Dec-2016	Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	ed: Fede	rally Insured State Cr	edit
SSETS		Count	of CU in Peer Group :	N/A						
SSETS										
Cash & Equivalents 397.08 (001 915,153,122 23 88,80,12,804 32 1,153,568,834 41 2,144,568,331 89,075,104 12,152,104,104 12,152,104,104 12,154,104,104,104 12,154,104,104,104,104,104,104,104,104,104,10				% Chg		% Chg		% Chg		% Chg
CITAL INVESTMENTS										
Loans Held for Sale										
Real Estate Leans 3.407/206,088 3.865.500.835 7.6 3.379,830,781 8.6 4,364.497.640 10.2 4,766.496,250 87 Unsecured Learns 616.740,000 8.859,007.592 4.8 683,345.51 4.1 90,003,030.4 18 942.210.302 3.6 10 metric control contro										
Unsecured Loans 618 749,009 689,307,592 48 689,334,581 41 690,830,3681 5, 228 21381 5, 328 2254,209 6, 228 21381 6, 328 21381 7, 328 218 228 228 228 21882 7, 328 218 218 218 218 218 218 218 218 218 2	Loans Held for Sale	48,014,833	46,919,709	-2.3	34,568,595	-26.3	73,318,768	112.1	128,833,315	75.7
Unsecured Loans 618 749,009 689,307,592 48 689,334,581 41 690,830,3681 5, 228 21381 5, 328 2254,209 6, 228 21381 6, 328 21381 7, 328 218 228 228 228 21882 7, 328 218 218 218 218 218 218 218 218 218 2	Deal Fetate Leave	2 407 206 000	2 665 500 925	7.6	2 070 020 704	0.6	4 204 407 640	10.0	4 766 496 950	0.7
Other Lonns									, , ,	
Control Classes on Lasses Losses or Allowances for Control Classes on Lasses Losses or Allowances (79,779) 179 2 (82,920,940) 2,9 (74,035,473) 9.8 (82,646,575) 11.6 and And Bulleting 30,4566,520 32,2114,034 5.8 335,107,107 4.0 50,056,14 4.1 374,102,507 11.6 371,110,969 -0.0 10.0 11.0 11.0 11.0 11.0 11.0 11.0				_	, ,					
Allowance for Loans & Leases or Allowance for Credit Losses or Childwance for Contil Losses or Childwance for Contil Losses or Loans & Leases (73,088,629) (79,779,017) 0.2 (82,092,040) 2.9 (74,035,473) -9.8 (82,646,575) 11.6 Land And Building 304,566,250 322,114,034 5.8 335,167,012 4.1 374,102,597 11.6 371,116,983 -0.8 NCUSIF Deposit 300,094,489 109,855,275 5.5 112,716,810 4.4 120,765,133 5.3 122,715,755 17.2 17.					. , ,	+				
Crodit Classes on Loans & Leases (73,086,6229) (79,779,017) 9.2 (82,092,040) 2.9 (74,035,473) 9.8 (82,646,757) 1.18		0,291,303,003	9,033,091,340	9.2	9,039,933,000	0.7	10,322,314,290	0.9	10,990,7 14,009	4.5
Land And Building		(73.086.629)	(79.779.017)	9.2	(82.092.040)	2.9	(74.035.473)	-9.8	(82.646.575)	11.6
Other Fixed Asserts	Land And Building									
NCUSIF Deposet 103,094.488 108,983.275 6.5 114,716,810 4.4 120,763,133 5.3 122,781,575 1.7 ALI Other Assets 333,078,623 361,134,865 8.4 350,442,255 3.0 391,112,239 116. 427,718,801 9.2 TOTAL ASSETS 12,836,131,130 13,466,498,239 4.9 13,995,516,468 3.9 15,108,119,1283 8.0 17,313,349,217 146.										
ToTAL ASSETS 12.836,131,130 13.496,489,239 49 13.995,516,458 3.9 15,108,191,283 8.0 17,313,349,217 14.848,149 14.848,149 1.248	NCUSIF Deposit							5.3		
ToTAL ASSETS 12.836,131,130 13.496,489,239 49 13.995,516,458 3.9 15,108,191,283 8.0 17,313,349,217 14.848,149 14.848,149 1.248				1						
Dividende Payable 12,616,088 12,810,880 15	TOTAL ASSETS							8.0		
Notes & Interest Payable 315,007,986 370,972,153 17.4 435,951,925 17.5 432,644,879 0.8 498,472,009 15.2 Caccunst Payable & Other Labilities* 186,248,564 229,198,273 23.1 164,036,519 .284 190,374,050 16.1 218,786,857 14.9 Uninsured Secondary Capital and Subordinated Debt Included in Net Worth* 0 0 0 N/A 500,000 N/A 500,000 0.0 500,000 0.0 Share Drifts 2.094,747,830 2.286,797,210 8.4 2,431,507,210 7.1 2,649,925,821 9.0 33,617,70,915 26.9 Shorth State Debt Included in Net Worth* 3 0,397,724,337 6.4 4,311,686,861 4.9 4,251,5255 2.9 5,173,686,786 2.18 All Other Shares & Deposits 5.266,799,607 5.277,041,924 1.3 5,385,233,059 1.7 5,581,944,102 11.1 6,390,352,129 7.7 TOTAL SHARES & DEPOSITS 11,003,587,915 11,484,583,471 4.4 11,292,408,350 3.9 12,865,382,776 7.9 14,925,803,830 16.0 TOTAL Labilities* 5 514,772,636 612,981,000 19.1 614,924,773 0.3 13,004,474,310 2.0964 15,666,941,081 15.5 Mensel Payable Reserve 211,384,648 211,447,556 0.1 211,49,463 -0.1 211,49,463 -0.1 211,007,440 0.0 210,832,774 -0.1 Unidvided Earnings 886,862,960 925,767,919 4.4 986,862,575 7.9 1,093,888,835 9.5 1,118,972,262 2.3 TOTAL Labilities* 18,7770,577 1.386,953,462 3.9 1,396,516,458 3.9 15,083,803 9.5 1,118,972,262 2.3 TOTAL Labilities* 17,770,577 1.386,953,462 3.9 1,396,516,458 3.9 15,083,191,283 8.0 17,313,349,277 1.4 EARLY SECONDARY SE	LIABILITIES & CAPITAL:									
Accounts Psyable & Other Liabillies* 186,248,564 229,198,273 23,1 164,036,519 28,4 190,374,050 6.1 218,786,857 149, Uninsured Secondary Capital and Subcritinated Debt Included in Net Worth* 0	Dividends Payable	12,616,088	12,810,880	1.5	14,436,129	12.7	17,572,909	21.7	13,278,385	-24.4
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth** 2.094,747,630 2.289,797,210 8.4 2.289,797,210 8.4 2.431,507,210 7.1 2.649,925,821 9.0 3.361,770,915 26.5 Regular sharies 3.702,045,188 3.938,7724,337 6.4 4.131,680,801 4.9 4.283,512,555 2.9 5.173,680,795 5.173,680,795 7.7 1.1849,583,478 1.1849,583,478 1.1849,583,478 1.1849,583,478 1.1849,583,477 1.1849,583,477 1.1849,583,478 1.1849,583,589 1.1849,583,589 1.1849,583,589 1.1849,583,589 1.1849,583,589 1.1849,583,589 1.1849,583,589 1.1849,583,589 1.1849,5849,589 1.1849,5849,589 1.1849,5849,5849 1	Notes & Interest Payable	315,907,986	370,972,153	17.4	435,951,925	17.5	432,644,879	-0.8	498,472,009	15.2
Subordinated Debt Included in Net Worth ⁴		186,248,564	229,198,273	23.1	164,036,519	-28.4	190,374,050	16.1	218,786,857	14.9
Share Drafts	Uninsured Secondary Capital and									
Regular shares 3,702,045,188 3,937,724,337 6,4		0	0	N/A	500,000	N/A	500,000	0.0	500,000	
All Other Shares & Deposits	Share Drafts	2,094,747,630				7.1	2,649,925,821			
TOTAL LIABILITIES 11,003,587,915 11,484,563,471 4.4 11,928,408,350 3.9 12,865,382,478 7.9 14,925,803,830 16.0 10,707A 14,081,1715 12,707A 14,081,1715 15,081,7175 13,0									, , , ,	
TOTAL LABILITIES										
Regular Reserve										
Other Reserves						+				
Undivided Earnings							, ,			
TOTAL EQUITY 1,317,770,577 1,368,953,462 3.9 1,452,183,535 6.1 1,601,716,967 10.3 1,656,508,136 3.4 TOTAL LIABILITIES, SHARES, & EQUITY 12,836,131,130 13,466,498,239 4.9 13,995,516,458 3.9 15,108,191,283 8.0 17,313,349,217 14.6 NCOME & EXPENSE		, ,	, ,		, ,		, ,			
TOTAL LIABILITIES, SHARES, & EQUITY 12,836,131,130 13,466,498,239 4.9 13,995,516,458 3.9 15,108,191,283 8.0 17,313,349,217 14.6 NCOME & EXPENSE						+				
NCOME & EXPENSE						+				
Loan Income* 372,151,892 401,339,528 7.8 450,307,958 12.2 502,294,791 11.5 257,116,138 2.4 Investment Income* 49,944,927 54,780,096 9.7 65,265,196 19.1 76,772,940 17.6 27,924,667 27.3 47,805,009 278,240,106 -0.2 299,576,098 7.7 312,487,885 4.3 158,018,987 17 Total Employee Compensation & Benefits* 252,268,431 264,309,396 4.8 290,288,984 9.8 306,462,354 5.6 162,290,617 5.9 NCUSIF Premiums Expense* 271 0 -100.0 1,300 N/A 5,045 288.1 1,941 -23.1 Total Other Operating Expenses* 255,603,747 263,880,478 3.2 288,729,525 9.4 313,092,632 8.4 164,046,485 4.8 Non-operating Income & (Expense)* 6,556,729 -18,381,245 -380.3 9,272,131 150.4 26,390,422 184.6 10,305,318 -21.9 NCUSIF Stabilization Income* N/A		12,836,131,130	13,466,498,239	4.9	13,995,516,458	3.9	15,108,191,283	8.0	17,313,349,217	14.6
Investment Income*		070 454 000	404 220 520	7.0	450 207 050	40.0	500 004 704	44.5	057.440.400	- 0.4
Other Income* 278,859,009 278,240,106 -0.2 299,576,098 7.7 312,487,885 4.3 158,018,987 1.1									, ,	
Total Employee Compensation & Benefits*									, ,	
NCUSIF Premiums Expense * 271					, ,				, ,	
Total Other Operating Expenses* 255,603,747 263,880,478 3.2 288,729,525 9.4 313,092,632 8.4 164,046,485 4.8 Non-operating Income & (Expense)* 6,556,729 -18,381,245 -380.3 9,272,131 150.4 26,390,422 184.6 10,305,318 -21.9 NCUSIF Stabilization Income* N/A					, ,					
Non-operating Income & (Expense)* 6,556,729 -18,381,245 -380.3 9,272,131 150.4 26,390,422 184.6 10,305,318 -21.9	·									
NCUSIF Stabilization Income* N/A							, ,		, ,	
Provision for Loan/Lease Losses or Total Credit Loss Expense* 55,575,715 65,144,046 17.2 66,264,306 1.7 57,953,170 -12.5 34,784,179 20.0	,			_				101.0	, ,	
Cost of Funds* 62,265,528 64,596,504 3.7 86,045,038 33.2 121,054,347 40.7 58,607,518 -3.2 NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM *** 81,799,136 58,048,061 -29.0 93,093,530 60.4 N/A Net Income (Loss)* 81,798,865 58,048,061 -29.0 93,092,230 60.4 119,378,490 28.2 33,634,370 -43.7 TOTAL CU'S 107 103 -3.7 99 -3.9 97 -2.0 97 0.0 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 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. Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense March 2014 and forward includes "Non-Trading Derivative Liabilities." December 2011 and forward includes "Subordinated Debt Included in Net Worth."							.,,		.,,,,	
EXPENSE & NCUSIF PREMIUM "1" 81,799,136 58,048,061 -29.0 93,093,530 60.4 N/A N/A N/A Net Income (Loss)* 81,799,8865 58,048,061 -29.0 93,092,230 60.4 119,378,490 28.2 33,634,370 -43.7 FOTAL CU's 107 103 -3.7 99 -3.9 97 -2.0 97 0.0 Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums. March 2014 and forward includes "Non-Trading Derivative Liabilities." December 2011 and forward includes "Subordinated Debt Included in Net Worth."	Expense*	55,575,715	65,144,046	17.2	66,264,306	1.7	57,953,170	-12.5	34,784,179	20.0
EXPENSE & NCUSIF PREMIUM "11 81,799,136 58,048,061 -29.0 93,093,530 60.4 N/A N/A N/A N/A NET Income (Loss)* 81,798,865 58,048,061 -29.0 93,092,230 60.4 119,378,490 28.2 33,634,370 -43.7 (DTAL CU'S 107 107 108 -3.7 99 -3.9 97 -2.0 97 0.0 100 100 108 109 109 109 109 109 109 109 109 109 109		62,265,528	64,596,504	3.7	86,045,038	33.2	121,054,347	40.7	58,607,518	-3.2
Net income (Loss)* 81,798,865 58,048,061 -29.0 93,092,230 60.4 119,378,490 28.2 33,634,370 -43.7 FOTAL CU'S 107 103 -3.7 99 -3.9 97 -2.0 97 0.0 1ncome/Expense items are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell 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. 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. March 2014 and forward includes "Non-Trading Derivative Liabilities." December 2011 and forward includes "Subordinated Debt Included in Net Worth."	NET INCOME (LOSS) EXCLUDING STABILIZATION									
TOTAL CU'S 107 108 109 -3.9 99 -3.9 97 -2.0 97 0.0 100 100 100 100 100 100 100 100 100	EXPENSE & NCUSIF PREMIUM*/1	81,799,136	58,048,061	-29.0	93,093,530	60.4	N/A		N/A	
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 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. 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. March 2014 and forward includes "Non-Trading Derivative Liabilities." December 2011 and forward includes "Subordinated Debt Included in Net Worth."	Net Income (Loss)*	81,798,865	58,048,061	-29.0	93,092,230	60.4	119,378,490	28.2	33,634,370	-43.7
# Means the number is too large to display in the cell 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. 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. March 2014 and forward includes "Non-Trading Derivative Liabilities." December 2011 and forward includes "Subordinated Debt Included in Net Worth."	TOTAL CU's	107	103	-3.7	99	-3.9	97	-2.0	97	0.0
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. 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. March 2014 and forward includes "Non-Trading Derivative Liabilities." December 2011 and forward includes "Subordinated Debt Included in Net Worth."	* Income/Expense items are year-to-date while the related %change	ratios are annualized.								
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. March 2014 and forward includes "Non-Trading Derivative Liabilities." December 2011 and forward includes "Subordinated Debt Included in Net Worth."	. ,									
and NCUSIF Premiums. March 2014 and forward includes "Non-Trading Derivative Liabilities." December 2011 and forward includes "Subordinated Debt Included in Net Worth."										
March 2014 and forward includes "Non-Trading Derivative Liabilities." December 2011 and forward includes "Subordinated Debt Included in Net Worth."		ation Expense. For Decemb	ber 2010 and forward, this	account ir	ncludes Temporary Corpor	rate CU Sta	abilization Expense			
December 2011 and forward includes "Subordinated Debt Included in Net Worth."		н				1		I		+
						-				
						-			1. Summarv	Financial

		MERIT Rat	io Analysis				
Return to cover		For Charter :					
09/10/2020		Count of CU:					
Credit Union: N/A	No Of Crodit Uni	on In Peer Group :	* -				
Peer Group Number: Custom	No Or Credit Office	Asset Range :					
reel Gloup Nulliber. Custom		Asset Nalige .	N/A		Dec-2019		
					Dec-2013		
	Dec-2016	Dec-2017	Dec-2018	Dec-2019	PEER Avg.**	Percentile**	Jun-2020
CAPITAL ADEQUACY RATIOS	Dec-2010	Dec-2017	Dec-2010	Dec-2013	FEER Avg.	reiceillie	Juli-2020
Net Worth / Total Assets ⁵	10.67	10.57	10.84	10.85	N/A	N/A	9.68
Net Worth / PCA Opt. Total Assets (if applies)	N/A	N/A	N/A	N/A	N/A	N/A	9.00 N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL ⁵	11.18	11.10	11.37	11.29	N/A	N/A	10.11
RBNW Requirement (if applies)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GAAP Equity / Total Assets	10.27	10.17	10.38	10.60	N/A	N/A	9.57
Loss Coverage Ratio (TX Ratio)	16.76	17.10		15.13	N/A	N/A	9.73
2000 Covorago Hallo (177 Hallo)	10.70	17.10	10.00	10.10	14/7 (14// (3.10
ASSET QUALITY RATIOS		 I					
Delinguent Loans / Total Loans	0.77	0.79	0.79	0.68	N/A	N/A	0.49
Delinquent Loans / Net Worth	4.69	5.04	5.11	4.36	N/A	N/A	3.24
Rolling 12 Month Net Charge Offs / Average Loans ²	0.65	0.67	0.68	0.66	N/A	N/A	0.53
Delinquent Loans + Net Charge-Offs / Average Loans	1.45	1.50	1.50	1.36	N/A	N/A	1.04
Other Non-Performing Assets / Total Assets	0.10	0.09		0.09	N/A	N/A	0.08
Other North enorming Assets / Total Assets	0.10	0.03	0.00	0.03	IN/A	IN/A	0.00
MANAGEMENT RATIOS		 					
Net Worth Growth ¹	6.82	3.97	6.61	8.05	N/A	N/A	4.45
Share Growth ¹	4.68	4.37	3.86	7.85	N/A	N/A	32.03
Loan Growth ¹	7.21	9.22	8.66	6.94	N/A	N/A	9.01
Asset Growth ¹	5.30	4.91	3.93	7.95	N/A	N/A	29.19
Investment Growth ¹	-0.46	-5.00		8.86	N/A	N/A	89.69
Membership Growth ¹	1.86	2.64		1.77	N/A	N/A	2.43
Interribership Growth	1.00	2.04	3.70	1.77	IN/A	IN/A	2.43
EARNINGS RATIOS		<u> </u>					
Net Income / Average Assets (ROAA) ¹	0.65	0.44	0.68	0.82	N/A	N/A	0.41
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.63	0.44		0.62	N/A	N/A	0.41
Operating Expenses / Average Assets ¹	4.06	4.02		4.26	N/A	N/A N/A	4.03
PLLL or Credit Loss Expense / Average Assets PLS PLLL or Credit Loss Expense / Average Assets	0.44	0.50		0.40	N/A N/A	N/A N/A	0.43
PLLL of Credit Loss Expense / Average Assets	0.44	0.50	0.48	0.40	N/A	N/A	0.43
ASSET LIABILITY MANAGEMENT RATIOS							
Est. NEV Tool Post Shock Ratio ⁴	N/A,Assets>\$100M	N/A.Assets>\$100M	NI/A A + - > @4.00N4	N/A.Assets>\$100M	N/A	NI/A	N/A A + - > @400N4
Est. NEV Tool Post Shock Sensitivity ⁴	N/A,Assets>\$100M	. ,	. ,	N/A,Assets>\$100M	N/A		N/A,Assets>\$100M N/A,Assets>\$100M
,	, .	,					,
Total Loans / Total Assets Cash + Short-Term Investments / Assets ³	64.60	67.25		69.65	N/A	N/A	63.52
Cash + Short-Term investments / Assets	12.32	11.14	10.13	12.57	N/A	N/A	18.26
1							
Exam date ratios are annualized.	<u></u>						
² Exam Date Ratio is based on Net Charge Offs over the last 12 mont		All a managements of the Colorest		hi-ii-4 !			
³ This ratio relies on maturity distribution of investments reported per t	1300 instructions. Thus	, the maturity distributi	on could be based on t	ne repricing interval ar	nd not the actual	maturity of the i	nvesiment.
⁴ Applicable for credit unions under \$100 million.			. 5				15 / 11 5
For periods after March 2020, Assets in the denominator excludes S	maii Business Administ	ration Paycheck Prote	ction Program Ioans pl	edged as collateral to t	ne Federal Rese	erve Bank Paych	eck Protection Progra
		 					
		I					2 MEDIT Defice
<u></u>							2. MERIT Ratios

		Ratio	Analysis						
Return to cover		For Charter :							
09/10/2020		Count of CU:							
CU Name: N/A		Asset Range :	-						
Peer Group: N/A			Region: Natio	n * Peer Grou	p: All * State =	'MO' * Type li	ncluded: Fede	rally Insured	State Credit
·	ount of CU ir	Peer Group :			Dec-2019			Jun-2020	
CAPITAL ADEQUACY	Dec-2016	Dec-2017	Dec-2018	Dec-2019	PEER Avg	Percentile**	Jun-2020	PEER Avg	Percentile**
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	N/A	N/A	N/A	0	N/A	N/A	0	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				10.05					
earnings for the adoption of ASC topic 326 (CECL) 15	N/A			10.85	N/A	N/A	9.68	N/A	N/A
Solvency Evaluation (Estimated)	111.98			112.46 4.52	N/A N/A	N/A N/A	111.11 4.94	N/A N/A	N/A N/A
Classified Assets (Estimated) / Net Worth ASSET QUALITY	5.34	5.01	5.41	4.52	IN/A	N/A	4.94	N/A	N/A
* Net Charge-Offs / Average Loans	0.65	0.67	0.68	0.66	N/A	N/A	0.49	N/A	N/A
^ Net Charge-Oπs / Average Loans Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.36			100.67	N/A N/A	N/A N/A	101.97	N/A N/A	N/A N/A
Accum Unreal G/L On AFS/Cost Of AFS	-1.09			0.21	N/A N/A	N/A N/A	1.71	N/A N/A	N/A N/A
Delinquent Loans / Assets ³	0.50			0.21	N/A N/A	N/A N/A	0.31	N/A N/A	N/A N/A
EARNINGS	0.30	0.55	0.55	0.47	IN/A	IN/A	0.51	IN/A	IN/A
* Return On Average Assets Excluding Stabilization									
Income/Expense & NCUSIF Premium ²	0.65	0.44	0.68	N/A	N/A	N/A	N/A	N/A	N/A
* Gross Income/Average Assets	5.60			6.13	N/A	N/A	5.47	N/A	N/A
* Yield on Average Loans 4	4.64			4.91	N/A	N/A	4.73	N/A	N/A
* Yield on Average Investments	1.37			2.31	N/A	N/A	1.32	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	2.23			2.15	N/A	N/A	1.95	N/A	N/A
* Cost of Funds / Avg. Assets	0.50			0.83	N/A	N/A	0.72	N/A	N/A
* Net Margin / Avg. Assets	5.10			5.29	N/A	N/A	4.74	N/A	N/A
* Net Interest Margin/Avg. Assets	2.88			3.15	N/A	N/A	2.79	N/A	N/A
Operating Exp./Gross Income	72.45			69.49	N/A	N/A	73.66	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ^{\1}	3.13	3.13	3.10	3.21	N/A	N/A	2.81	N/A	N/A
* Net Operating Exp. /Avg. Assets	3.07	3.04	3.24	3.33	N/A	N/A	3.34	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	29.55			27.57	N/A	N/A	27.28	N/A	N/A
Reg. Shares / Total Shares & Borrowings	32.74			31.98	N/A	N/A	33.54	N/A	N/A
Total Loans / Total Shares	75.35			81.79	N/A	N/A	73.68	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	94.95			95.10	N/A	N/A	96.34	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	51.27			51.91	N/A	N/A	55.34	N/A	N/A
Borrowings / Total Shares & Net Worth	2.45	2.87	3.25	2.99	N/A	N/A	3.01	N/A	N/A
PRODUCTIVITY									
Members / Potential Members Borrowers / Members	3.80			4.44	N/A	N/A	4.44	N/A	N/A
Borrowers / Members Members / Full-Time Empl.	48.75			49.95	N/A	N/A	51.60	N/A	N/A
'	362.92			360.32	N/A	N/A	361.61	N/A	N/A N/A
Avg. Shares Per Member Avg. Loan Balance	\$7,773 \$12,016			\$8,384 \$13,729	N/A N/A	N/A N/A	\$9,610 \$13,722	N/A N/A	N/A N/A
* Salary And Benefits / Full-Time Empl.	\$64,676			\$71,965	N/A	N/A	\$75,572	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December			\$70,100	\$71,905	IN/A	IN/A	\$15,512	IN/A	IN/A
**Percentile Rankings and Peer Average Ratios are produced once a quarter a	after the data co	ellection is comple		tl-					
Subsequent corrections to data after this date are not reflected in the Percen									
Percentile Rankings show where the credit union stands in relation to its peers peer group are arranged in order from highest (100) to lowest (0) value. The pruthe entire range of ratios. A high or low ranking does not imply good or bad peconclusions as to the importance of the percentile rank to the credit union's fin.	ercentile ranking erformance. Hov	g assigned to the	credit union is a	measure of the re	elative standing	of that ratio in			
^{1/} For periods before 2004, the Fixed Assets & Foreclosed and Repossessed a			ed vehicles						
20 Prior to September 2010, this ratio was named Return on Assets Prior to NC From December 2010 forward, NCUSIF Premium Expense is also excluded to the company of the com	USIF Stabilizati								
^{3/} The NCUA Board approved a regulatory/policy change in May 2012 revising This policy change may result in a decline in delinquent loans reported as of		reporting requir	ements for trouble	ed debt restructu	red (TDR) loans.				
^{4/} Prior to September 2019, this ratio did not include Loans Held for Sale in the	denominator. F	Prior to June 201	9, the numerator	may or may not h	ave included into	erest income on	Loans Held for S	Sale.	

		Supplemental	Ratio Analysis	3	
Return to cover		For Charter :			
09/10/2020		Count of CU:			
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A			Region: Natio	n * Peer Grou	p: All * State
	Count of CU in	Peer Group :	N/A		
	Dec-2016	Dec-2017	Dec-2018	Dec-2019	Jun-2020
OTHER DELINQUENCY RATIOS ¹	500 2010	500 2011	500 2010	200 2010	04.1. 2020
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.92	1.18	1.04	1.01	0.91
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	1.28	1.09	0.99	0.76	0.56
Guaranteed Student Loans New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.54	0.00	0.05	0.54	0.50
Used Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.54 1.00	0.62	0.65	0.54	0.53
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.87	0.97 0.87	0.85 0.79	0.75 0.69	0.57 0.56
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	0.98	1.35	1.12	0.93	0.60
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not	0.50	1.00	1.12	0.50	0.00
Secured by RE	12.66	18.75	18.26	19.18	19.13
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.14	1.10	0.94	0.79	0.66
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.55	0.61	0.70	0.36	0.51
Commercial Loans Delinquent >= 30 Davs / Total Commercial Loans 2	1.54	1.70	1.95	1.58	1.14
Commercial Loans Delinguent >= 60 Davs / Total Commercial Loans 2	0.44	0.77	1.08	0.70	0.35
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not		70			
Secured by RE ²	76.97	79.79	89.09	100.00	0.00
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	113.84	111.16	105.86	103.52	152.05
REAL ESTATE LOAN DELINQUENCY 1 1st Martiners Fixed and Hybrid/Pollogy (2 Expens) Pollogy and 2 P. 60 Polyo / Total 1st Miss.					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.67	0.58	0.80	0.70	0.37
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st	0.07	0.00	0.00	0.70	0.07
Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.87	0.54	0.79	0.64	0.44
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE					
Fixed/Hybrid/Balloon Loans	0.32	0.95	0.69	0.46	0.76
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.28	0.22	0.38	0.34	0.21
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.02	0.18	0.10	0.16	0.03
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	11.58	12.39	12.53	10.21	15.10
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns	11.00	12.00	12.00	10.21	10.10
also Reported as Commercial Loans	11.89	14.70	0.00	0.00	0.00
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	1.78	1.73	1.69	1.63	0.76
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.60	0.54	0.69	0.59	0.37
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	17.45	16.91	15.29	14.59	13.97
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.11	2.36	2.52	2.67	2.65
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	0.02	0.05	0.38	16.77	0.90
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.78	0.77	0.75	0.62	0.54
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.06	0.02	0.03	0.01	0.01
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans * Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.04	0.01	0.01	0.01	0.01
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest	0.11	0.06	0.08	-0.01	0.00
Only and Payment Option First & Other RE Loans	0.00	0.09	0.08	0.08	0.00
* 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	1.18	1.04	0.97	0.86	0.71
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.23	0.77	1.58	0.30	0.13
* Net Charge Offs - Commercial Loans / Avg Commercial Loans 2	0.11	0.26	0.03	0.04	0.18
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	21.20	23.40	25.15	24.16	23.21
Participation Loans Outstanding / Total Loans	2.92	2.82	2.44	2.94	3.08
Participation Loans Purchased YTD / Total Loans Granted YTD	1.71	1.97	1.09	2.48	2.24
* Participation Loans Sold YTD / Total Assets	0.13	0.34	0.48	0.49	0.46
Total Commercial Loans / Total Assets 2	2.98	2.54	2.94	3.49	3.50
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted			0.07	0.00	0.00
YTD Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed	0.14	0.01	0.07	0.33	0.25
Student Loans	35.29	33.22	29.33	31.78	34.73
REAL ESTATE LENDING RATIOS	55.25	00.22	20.00	31.70	04.70
Total Fixed Rate Real Estate / Total Assets	15.50	15.87	15.49	16.00	16.26
Total Fixed Rate Real Estate / Total Loans	24.00	23.61	22.03	22.97	25.61
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	30.12	26.56	26.96	32.66	45.29
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	76.72	61.94	59.02	61.51	59.18
Interest Only & Payment Option First & Other RE / Total Assets	0.45	0.65	0.74	0.74	0.75
Interest Only & Payment Option First & Other RE / Net Worth	4.20	6.17	6.82	6.84	7.79
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	1.33	1.30	1.32	1.46	1.39
Unused Commitments / Cash & ST Investments	120.91	130.89	149.11	117.53	77.58
Complex Assets / Total Assets	22.14	21.00	21.86	21.37	21.60
Short Term Liabilities / Total Shares and Deposits plus Borrowings	37.44	35.21	35.30	35.70	34.25
*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 requir	ements for trouble	ea aebi restructu	eu (TDIV) loalis.		

		Ass	ets						
Return to cover		For Charter :	N/A						
09/10/2020		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Inclu	ded: Feder	ally Insured State Ci	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2016	Dec-2017	9/ Cha	Dec-2018	9/ Cha	Dec-2019	0/ Cha	Jun-2020	9/ Cha
ASSETS	Dec-2016	Dec-2017	∕₀ City	Dec-2016	∕₀ Cilg	Dec-2019	∕₀ City	Juli-2020	∕₀ City
CASH:									
Cash On Hand	144,057,014	160,323,342	11.3	165,332,550	3.1	175,050,031	5.9	265,867,646	51.9
Cash On Deposit	764,193,146	729,569,667	-4.5	664,572,688	-8.9	950,747,227		1,859,976,870	
Cash Equivalents	28,785,841	25,260,213		28,107,746	11.3	24,769,576		59,144,015	
TOTAL CASH & EQUIVALENTS	937,036,001	915,153,222	-2.3	858,012,984	-6.2	1,150,566,834	34.1	2,184,988,531	89.9
INVESTMENTS:									
Trading Securities	20,371,499	18,421,102	-9.6	0		67,831,186	N/A	N/A	
Available for Sale Securities	1,931,942,348	1,845,320,883	-4.5	1,716,020,441	-7.0	1,634,415,217	-4.8	N/A	
Held-to-Maturity Securities, net of Allowance for Credit Losses if ASC 326 has been adopted								_	
	118,621,810	109,195,021	-7.9	113,089,582	3.6	98,204,197	-13.2	0 000 010	
Equity Securities Trading Debt Securities	N/A N/A	N/A N/A	1	N/A N/A		0		22,989,046 67,780,053	
Available-for-Sale Debt Securities	N/A N/A	N/A N/A		N/A N/A		0		1,985,947,429	
Held-to-Maturity Debt Securities, net of Allowance for Credit	N/A	N/A N/A		N/A N/A		0		174,644,005	
Deposits in Commercial Banks, S&Ls, Savings Banks	581,335,263	489,840,225	-15.7	425,947,396	-13.0	422,278,587		521,595,465	
Loans to, Deposits in, and Investments in Natural	231,000,200	.00,040,220	10.7	.20,041,090	10.0	.22,210,001	.0.0	321,000,400	20.0
Person Credit Unions ²	76,692,317	98,340,915	28.2	99,591,294	1.3	108,436,138	8.9	129,970,025	19.9
Total MCSD/Nonperpetual Contributed Capital and		, ,		,		,,.		-,,	
PIC/Perpetual Contributed Capital	16,976,442	17,022,728	0.3	17,055,645	0.2	17,104,828	0.3	17,104,687	0.0
All Other Investments in Corporate Cus	1,113,804	1,717,669	54.2	2,362,081	37.5	8,676,182	267.3	55,674,576	541.7
All Other Investments ²	89,832,176	101,552,301	13.0	113,318,415	11.6	129,396,209		119,579,198	
TOTAL INVESTMENTS	2,836,885,659	2,681,410,844	-5.5	2,487,384,854	-7.2	2,486,342,544	0.0	3,095,284,484	24.5
LOANS HELD FOR SALE	48,014,833	46,919,709	-2.3	34,568,595	-26.3	73,318,768	112.1	128,833,315	75.7
LOANS AND LEASES:		455.005.400		407.000.040		470.000.040		407.044.000	
Unsecured Credit Card Loans All Other Unsecured Loans/Lines of Credit	448,618,775	455,285,499		467,669,848	2.7	473,286,319		427,044,929	
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	318,870,889	348,413,410 0		368,848,006 0	5.9 N/A	388,587,919 0		468,393,845 0	20.5 N/A
Non-Federally Guaranteed Student Loans	51,259,345	54,608,683	6.5	56,816,727	4.0	47,928,796		46,771,588	
New Vehicle Loans	1,065,647,781	1,219,829,664		1,408,827,755	15.5	1,428,360,112		1,362,902,757	-4.6
Used Vehicle Loans	2,603,766,552	2,873,782,483	10.4	3,100,604,358	7.9	3,309,777,335		3,400,355,815	
Leases Receivable	1,862	0	-100.0	0,100,001,000	N/A	0,000,777,000	N/A	0, 100,000,010	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit ³	396,211,781	400,817,622		418,755,743	4.5	434,408,411	3.7	445,129,186	
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family		,				,,		,,	
Residential Properties ³	2,449,610,699	2,312,434,635	-5.6	2,468,189,606	6.7	2,693,251,897	9.1	3,057,272,503	13.5
Total Loans/Lines of Credit Secured by Junior Lien 1-4									
Family Residential Properties ³	957,595,399	566,939,762	-40.8	1,003,856,548	77.1	1,059,819,305	5.6	1,096,067,636	3.4
All Other Real Estate Loans/Lines of Credit 3	N/A	482,307,678		134,544,471	-72.1	159,124,770	18.3	86,481,879	-45.7
Commercial Loans/Lines of Credit Real Estate Secured ³	N/A	303,818,760		373,249,156	22.9	472,301,677	26.5	526,664,232	11.5
Commercial Loans/Lines of Credit Not Real Estate Secured ³	N/A	37,653,144		38,571,670	2.4	55,667,755	44.3	79,629,719	43.0
TOTAL LOANS & LEASES	8,291,583,083	9,055,891,340	9.2	9,839,933,888	8.7	10,522,514,296	6.9	10,996,714,089	4.5
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE									
FOR CREDIT LOSSES ON LOAN & LEASES)	(73,086,629)	(79,779,017)	9.2	(82,092,040)	2.9	(74,035,473)	-9.8 15.0	(82,646,575)	11.6
Foreclosed Real Estate	9,097,988	8,676,260		8,904,388	2.6 -8.4	10,236,348		11,137,315	
Repossesed Autos Foreclosed and Repossessed Other Assets	3,042,271 830,458	2,457,656 646,321	-19.2	2,252,427 606,612	-8.4 -6.1	2,607,719 130,524		2,120,047 131,394	
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	12,970,717	11.780.237	-22.2	11.763.427	-0.1	12,974,591	10.3	13,388,756	
Land and Building	304,566,250	322,114,034	-9.2 5.8	335,167,012	4.1	374,102,507	11.6	371,116,983	
Other Fixed Assets	54,958,821	53,818,227	-2.1	57,381,070	6.6	63,506,381	10.7	69,095,014	
NCUA Share Insurance Capitalization Deposit	103,094,489	109,835,275		114,716,810	4.4	120,763,133		122,781,575	
Identifiable Intangible Assets	0	987,987	N/A	749,880	-24.1	491,690		366,440	
Goodwill	2,042,182					1,582,360		1,582,360	
TOTAL INTANGIBLE ASSETS	2,042,182	3,030,169		2,332,240	-23.0	2,074,050		1,948,800	
Accrued Interest on Loans	23,272,938	25,901,491		27,633,560	6.7	30,044,429		33,032,729	
Accrued Interest on Investments	7,149,781	7,475,979		7,996,731	7.0	7,750,030		7,778,063	
Non-Trading Derivative Assets	89			176,244	N/A	22,185,631		11,099,672	
All Other Assets	287,642,916	312,946,729			-4.0	316,083,562	5.2	359,933,781	
TOTAL OTHER ASSETS	318,065,724	346,324,199	8.9	336,347,618	-2.9	376,063,652	11.8	411,844,245	9.5
TOTAL 4005T0		40.4		40.055.515		48 400 to 1		1701	
TOTAL ASSETS	12,836,131,130			13,995,516,458	3.9	15,108,191,283	8.0	17,313,349,217	
TOTAL CU's	107	103	-3.7	99	-3.9	97	-2.0	97	0.0
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OTHER RE OWNED PRIOR TO 2004	- INOLLIDED	IED INVESTMENTS STORY	D TC ""	IE 0000 EOB 011057	NA EU EE -				
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CU									<u> </u>
³ Reporting requirements for loans were changed with September 2017 cycle to	accommodate the regula	atory definition of commer	cial loans.	This policy change may ca	ause fluctua	ations from prior cycles.			5. Assets

		Liabilities, Shares	& Fauity						
Return to cover		For Charter :							
09/10/2020		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Sta	te = 'MO' * Type Inclu	ded: Fed	erally Insured State (Credit Union
	Count	f CU in Peer Group :	N/A					-	
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Jun-2020	% 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	302,917,070	370,972,153				421,309,861	-0.5	450,733,722	7.0
Borrowing Repurchase Transactions	12,990,916	0			N/A	11,335,018		47,738,287	321.2
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	,	500,000		500,000		500,000	0.0
Non-Trading Derivative Liabilities	0	0	-	166,000		526,699		1,380,845	162.2
Accrued Dividends and Interest Payable	12,616,088	12,810,880				17,572,909	21.7	13,278,385	-24.4
Accounts Payable & Other Liabilities	186,248,564	229,198,273	23.1	163,870,519	-28.5	189,847,351	15.9	217,406,012	14.5
Allowance for Credit Losses on Off-Balance Sheet Credit									
Exposure	N/A	N/A	1	N/A		0		0	N/A
SHARES AND DEPOSITS									
Share Drafts	2,094,747,630	2,269,797,210		2,431,507,210		2,649,925,821	9.0	3,361,770,915	26.9
Regular Shares	3,702,045,188	3,937,724,337		4,131,668,081	4.9	4,253,512,555		5,173,680,786	21.6
Money Market Shares	2,664,723,468	2,695,264,756		2,756,387,263		2,950,187,599		3,255,807,761	10.4
Share Certificates	1,603,889,088	1,657,146,004				2,043,957,007	20.2	2,126,529,861	4.0
IRA/KEOGH Accounts	891,027,856	849,450,195				838,072,010		850,799,380	1.5
All Other Shares ¹	35,948,000	39,509,264			8.7	50,779,945		69,317,456	36.5
Non-Member Deposits	11,206,685	35,671,705	218.3	51,706,164	45.0	78,947,541	52.7	87,897,671	11.3
TOTAL SHARES AND DEPOSITS	11,003,587,915	11,484,563,471	4.4	11,928,408,350	3.9	12,865,382,478	7.9	14,925,803,830	16.0
TOTAL LIABILITIES 4	514,772,638	612,981,306	19.1	614,924,573	0.3	13,506,474,316	2,096.4	15,656,841,081	15.9
EQUITY:									
Undivided Earnings	886,562,960	925,767,919	4.4	998,862,875	7.9	1,093,868,835	9.5	1,116,069,177	2.0
Regular Reserves	211,248,468	211,447,356	0.1	211,149,463	-0.1	211,067,646	0.0	210,832,274	-0.1
Appropriation For Non-Conforming Investments (SCU Only)	0	66,018	N/A	50,795	-23.1	50,795	0.0	118,607	133.5
Other Reserves	256,366,145	269,821,767			6.9	312,528,626		324,061,097	3.7
Equity Acquired in Merger	13,973,856	15,002,815				20,435,233		20,435,233	0.0
Miscellaneous Equity	1,188,480	1,188,480			0.0	1,180,460		1,410,740	19.5
Accumulated Unrealized G/L on AFS Securities	-21,288,641	-21,697,137				1, 100, 4 00 N/A		N/A	10.0
Accumulated Unrealized Losses for OTTI	21,200,041	21,001,101	1.0	02,047,200	00.0	14// (14// (
(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	213,646	N/A	-571,964	-367.7	-1,673,867	-192.7
Accumulated Unrealized Gains (Losses) on Available for Sale				,		·			
Debt Securities ⁵	N/A	N/A		N/A		3,399,942		33,329,176	880.3
Other Comprehensive Income	-30,280,691	-32,643,756	-7.8	-32,416,579	0.7	-40,242,606	-24.1	-50,977,386	-26.7
Net Income	0	0	N/A	0	N/A	0	N/A	2,903,085	N/A
EQUITY TOTAL	1,317,770,577	1,368,953,462	3.9	1,452,183,535	6.1	1,601,716,967	10.3	1,656,508,136	3.4
TOTAL SHARES & EQUITY	12,321,358,492	12,853,516,933	4.3	13,380,591,885	4.1	14,467,099,445	8.1	16,582,311,966	14.6
TOTAL LIABILITIES, SHARES, & EQUITY	12,836,131,130	13,466,498,239	4.9	13,995,516,458	3.9	15,108,191,283	8.0	17,313,349,217	14.6
NCUA INSURED SAVINGS ²									
Uninsured Shares	495,140,679	524,340,657	5.9	456,184,808	-13.0	583,479,989	27.9	715,329,322	22.6
Uninsured Non-Member Deposits	1,671,161	7,960,219		1,870,245		5,526,355		8,370,935	51.5
Total Uninsured Shares & Deposits	496,811,840	532,300,876		458,055,053		589,006,344		723,700,257	22.9
Insured Shares & Deposits	10,506,776,075	10,952,262,595		11,470,353,297	4.7	12,276,376,134		14,202,103,573	15.7
TOTAL NET WORTH	1,369,744,942	1,424,145,884				1,640,429,016		1,676,897,354	2.2
# Means the number is too large to display in the cell	1,308,144,942	1,424,140,004	4.0	1,510,222,740	0.0	1,040,429,010	0.0	1,070,087,354	2.2
# Means the number is too large to display in the cell 1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEI	CHe AND NONMEMBE	L R SHARES FOR SHORT	FORM EII	FRS					
PRIOR TO JUNE 2006, INCLUDED MONEY MINT, SHARE CERTS, IRA/REI October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 f		IN OF IAINED FOR SHORT	, ONWIFIL						
October 3, 2006 and forward, the NCOSIF coverage increased to \$250,000 in a December 2011 and forward includes "Subordinated Debt Included in Net W.									
December 2011 and forward includes "Subordinated Debt Included in Net W Prior to March 2019, Total Liabilities did not include Total Shares and Debos									
Prior to March 2019, Total Liabilities did not include Total Shares and Depos 5 Includes accumulated unrealized gains / losses on AFS securities and AFS of									Liab@bEaute
morades accumulated unrealized gains / losses on AFS securities and AFS of	ient securiues.		1					6.	LiabShEquity

		Income Statem	ent						
Return to cover		For Charter :							
09/10/2020		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region	Nation * Peer Group:	All * Stat	te = 'MO' * Type Includ	led: Fede	rally Insured State Cro	edit
	Count	of CU in Peer Group :	N/A						
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Jun-2020	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	373,410,833				12.2			, ,	
Less Interest Refund	(1,258,941)			, , ,	-1.6	. , ,		(145,152)	
Income from Investments	48,166,843			, ,	20.6			30,320,361	
Income from Trading	1,778,084	684,266	-61.5	0	-100.0	N/A		N/A	
Unrealized Gain (Loss) due to change in fair value of Equity and									
Trading Debt Securities	N/A	N/A		N/A	40.0	1,886,143		-2,395,694	
TOTAL INTEREST INCOME	422,096,819	456,119,624	8.1	515,573,154	13.0	579,067,731	12.3	285,040,805	-1.6
INTEREST EXPENSE:	45.000.000	45 704 070	4.0	00.047.070	04.0	00.400.470	40.5	44.007.007	- 0.0
Dividends	45,003,328				31.8			41,827,367	
Interest on Deposits	10,657,026				35.8			11,190,063	
Interest on Borrowed Money	6,605,174				38.1	11,864,371		5,590,088	
TOTAL INTEREST EXPENSE PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT	62,265,528	64,596,504	3.7	86,045,038	33.2	121,054,347	40.7	58,607,518	-3.2
LOSS EXPENSE	55,575,715	65,144,046	17.2	66,264,306	1.7	57,953,170	-12.5	34,784,179	20.0
NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS	33,373,713	00,144,040	11.2	00,204,300	1.7	37,933,170	-12.5	34,704,179	20.0
EXPENSE	304,255,576	326,379,074	7.3	363,263,810	11.3	400,060,214	10.1	191,649,108	-4.2
NON-INTEREST INCOME:		5=5,010,010				,		,	
Fee Income	123,940,981	127,815,428	3.1	134,379,728	5.1	135,034,742	0.5	55,389,593	-18.0
Other Operating Income	154,918,028			, ,	9.8	, ,		102,629,394	
Gain (Loss) on Investments	2,543,420				846.5			N/A	
Gain (Loss) on Equity Securities (DO NOT include Gain				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				.,,	
(Loss) on other securities)	N/A	N/A		N/A		1,860		-951	-202.3
Gain (Loss) on Other Securities (DO NOT include						,			
Gain or Loss on Equity Securities)	N/A	N/A		N/A		12,622,918		2,928,620	-53.6
Gain (Loss) on Non-Trading Derivatives	284	-32,859	######	334	101.0	5,849,973	######	7,212,495	146.6
Gain (Loss) on Disposition of Assets	198,265	-534,749	-369.7	-3,297,718	-516.7	1,800,200	154.6	-465,967	-151.8
Gain from Bargain Purchase (Merger)	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Other Non-Oper Income/(Expense)	3,814,760	-17,272,644	-552.8	8,530,819	149.4	6,115,471	-28.3	631,121	-79.4
NCUSIF Stabilization Income	0	0	N/A	. 0	N/A	0	N/A	0	N/A
TOTAL NON-INTEREST INCOME	285,415,738	259,858,861	-9.0	308,848,229	18.9	338,878,307	9.7	168,324,305	-0.7
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	252,268,431	264,309,396		, ,	9.8	, ,		162,290,617	
Travel, Conference Expense	4,498,715				18.0			1,766,218	
Office Occupancy	34,699,011			, ,	7.7	, , ,		21,352,841	
Office Operation Expense	104,990,744	, ,		, ,	6.6			, ,	
Educational and Promotion	16,336,311	18,614,724			8.8			13,482,809	
Loan Servicing Expense	38,722,741			, ,	8.1	, ,		21,989,837	
Professional, Outside Service	34,546,711	37,649,154	9.0	43,243,927	14.9	47,027,923	8.8	, ,	
Member Insurance ¹	N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²	271	0	-100.0	1,300	N/A	5,045	288.1	1,941	-23.1
Member Insurance - Temporary Corporate									
CU Stabilization Fund ³	0		,.	. 0	N/A	N/A		N/A	
Member Insurance - Other	176,686	179,644	1.7	131,972	-26.5	142,687	8.1	77,246	8.3
Operating Fees	1,608,177	1,663,769	3.5	1,723,365	3.6	1,919,248	11.4	979,562	
Misc Operating Expense	20,024,651	21,147,398	5.6	25,102,366	18.7	28,032,012	11.7	15,067,050	
TOTAL NON-INTEREST EXPENSE	507,872,449	528,189,874	4.0	579,019,809	9.6	619,560,031	7.0	326,339,043	5.3
NET INCOME (LOSS) EXCLUDING STABILIZATION									
EXPENSE AND NCUSIF PREMIUMS */4	81,799,136	58,048,061	-29.0	93,093,530	60.4	N/A		N/A	
NET INCOME (LOSS)	81,798,865	58,048,061	-29.0	93,092,230	60.4	119,378,490	28.2	33,634,370	-43.7
RESERVE TRANSFERS:									
Transfer to Regular Reserve	168,319	186,662	10.9	939,340	403.2	484,677	-48.4	72,110	-70.2
* All Income/Expense amounts are year-to-date while the related % change	ratios are annualized.								
# Means the number is too large to display in the cell									
¹ From September 2009 to December 2010, this account includes NCUSIF F	•								
² For December 2010 forward, this account includes only NCUSIF Premium	Expense.								
³ From March 2009 to June 2009, this account was named NCUSIF Stabiliza			pense. For	September 2009 and for	ward,				
this account only includes only the Temporary Corporate CU Stabilization E	•	*							
⁴ Prior to September 2010, this account was named Net Income (Loss) Befo	e NCUSIF Stabilization Ex	pense. From December 2	010 forwa	rd, NCUSIF Stabilization In	come, if a	ny, is excluded.			7. IncEx

	1	Delinquent Loan Inf	ormation	1					
Return to cover		For Charter :							
09/10/2020		Count of CU :	97						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Grou	p: All * Sta	ate = 'MO' * Type Ir	cluded:	Federally Insured S	tate
	Count of	CU in Peer Group :	N/A						
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Cha	Dec-2019	% Cha	Jun-2020	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES 1	Dec-2016	Dec-2017	∕₀ City	Dec-2016	∕₀ City	Dec-2015	∕₀ City	Juli-2020	∕₀ City
Amount of Loans in Non-Accrual Status	N/A	N/A		N/A		80,572,848		31,931,123	-60.4
30 to 59 Days Delinquent	114,313,762				-9.2	124,061,856			-53.6
60 to 179 Days Delinquent	49,018,434	54,066,920			13.5	54,830,599		39,080,775	-28.7
180 to 359 Days Delinquent	9,844,679					11,247,026			-5.5
> = 360 Days Delinquent	5,337,491	4,505,673	-15.6		29.7	5,439,618	-6.9		-14.5
Total Del Loans - All Types (> = 60 Days)	64,200,604	71,766,673	11.8	77,548,413	8.1	71,517,243	-7.8	54,356,013	-24.0
% Delinquent Loans / Total Loans	0.77	0.79	2.4	0.79	-0.6	0.68	-13.8	0.49	-27.3
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	6,531,434	8,215,421			-39.9	4,452,833			-51.8
60 to 179 Days Delinquent	3,723,996				-9.4	4,396,823		3,548,777	-19.3
180 to 359 Days Delinquent	385,744				-13.5	300,278		249,099	-17.0
>= 360 Days Delinquent	2,981	19,786		14,657	-25.9	88,309			-4.8
Total Del Credit Card Lns (> = 60 Days) %Credit Cards DQ >= 60 Days / Total Credit Card Loans	4,112,721 0.92	5,384,659 1.18		4,858,249 1.04	-9.8 -12.2	4,785,410 1.01		3,881,943 0.91	-18.9 -10.1
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)	0.92	1.18	29.0	1.04	-12.2	1.01	-2.1	0.91	-10.1
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		0		0	
180 to 359 Days Delinquent	0			0		0		0	
> = 360 Days Delinquent	0			0		0		0	
Total Del PAL Lns (> = 60 Days)	0	0		0	N/A	0	N/A	0	N/A
%PAL Loans DQ >= 60 Days / Total PAL Loans	0.00			0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	526,705	623,289	18.3	721,294	15.7	345,615	-52.1	83,901	-75.7
60 to 179 Days Delinquent	611,166	523,893		539,953	3.1	352,621		256,580	-27.2
180 to 359 Days Delinquent	16,086	54,385	238.1	1,680	-96.9	10,145		5,048	-50.2
> = 360 Days Delinquent	30,643	19,548			-6.2	0	-100.0	0	N/A
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	657,895	597,826	-9.1	559,971	-6.3	362,766	-35.2	261,628	-27.9
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	1.28	1.09	-14.7	0.99	-10.0	0.76	-23.2	0.56	-26.1
New Vehicle Loans	1.20	1.09	-14.7	0.99	-10.0	0.76	-23.2	0.56	-20.1
30 to 59 Days Delinquent	14,414,851	16,110,931	11.8	17,144,506	6.4	16,255,880	-5.2	8,057,511	-50.4
60 to 179 Days Delinquent	4,697,164	6,410,859	1		20.3	6,903,799		5,861,465	-15.1
180 to 359 Days Delinquent	756,553	936,510		1,164,607	24.4	744,085		1,198,806	61.1
> = 360 Days Delinquent	269,700	230,330			6.8	124,105		146,705	18.2
Total Del New Vehicle Lns (> = 60 Days)	5,723,417	7,577,699			20.4	7,771,989		7,206,976	-7.3
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.54	0.62	15.7	0.65	4.2	0.54	-16.0	0.53	-2.8
Used Vehicle Loans									
30 to 59 Days Delinquent	43,757,951	51,920,810		45,905,226	-11.6	46,596,833		24,354,499	-47.7
60 to 179 Days Delinquent	20,875,319				-4.3	21,111,749		14,657,451	-30.6
180 to 359 Days Delinquent	4,505,950	5,223,709			-7.7	3,214,353		4,086,395	27.1
> = 360 Days Delinquent	734,713	1,027,184			-20.1	359,953		505,758	40.5
Total Del Used Vehicle Lns (> = 60 Days)	26,115,982	27,921,980			-5.5	24,686,055		19,249,604	-22.0
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	1.00	0.97	-3.1	0.85	-12.4	0.75	-12.3	0.57	-24.1
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used									
Vehicle Loans	0.87	0.87	-0.1	0.79	-9.2	0.69	-13.0	0.56	-18.9
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		0		0	
180 to 359 Days Delinquent	0			0		0		0	
> = 360 Days Delinquent	0			0		0		0	
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		0.00		0.00		0.00	
All Other Loans ²		,,,,,							
30 to 59 Days Delinquent	9,100,641	8,495,874	-6.6	8,344,958	-1.8	10,487,289	25.7	4,657,784	-55.6
60 to 179 Days Delinquent	4,960,731	7,341,415				6,602,037			
180 to 359 Days Delinquent	1,240,462					1,086,761			-5.3
> = 360 Days Delinquent	777,247	815,264	4.9	502,060	-38.4	467,575			-14.1
Total Del All Other Loans (> = 60 Days)	6,978,440			9,230,022	-12.8	8,156,373			-27.0
%All Other Loans >= 60 Days / Total All Other Loans	0.98	1.35	37.9	1.12	-17.0	0.93	-16.9	0.60	-35.5
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The NCUA Board approved a regulatory/policy change in May 2012 revising the deligation in deligation and the second approved as a set time 2012.	nquency reporting requ	irements for troubled of	debt restru	ctured (TDR) loans. Thi	is policy cha	ange may result in a			1
decline in delinquent loans reported as of June 2012.	S.P. 17: ":				-				L
² As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. I	Jeiinquent New/Used A	auto Loans are no long	er include	g in "All Other Loans"			81	Delinquent Loan Infor	mation 1

		Delinquent Loan Inf	ormation	2					
Return to cover	-	For Charter :	N/A	_					
09/10/2020		Count of CU:	97						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Grou	ip: All * S	state = 'MO' * Type	Included	Federally Insured	State
	Count of	CU in Peer Group :	N/A						
DELINQUENT LOANS BY CATEGORY 1	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Jun-2020	% Chg
ALL REAL ESTATE LOANS									
30 to 59 Days Delinquent	39,982,180	43,566,195	9.0	39,995,751	-8.2	45,923,406	14.8	18,309,954	-60.1
60 to 179 Days Delinquent	14,150,058		-6.7	20,142,895	52.5	15,463,570	-23.2	10,237,173	
180 to 359 Days Delinquent	2,939,884		39.3	3,016,614	-26.3	5,891,404	95.3	4,054,290	
> = 360 Days Delinquent	3,522,207		-32.0	4,243,003	77.3	4,399,676	3.7	3,513,593	
Total Del Real Estate Loans (> = 60 Days)	20,612,149		-4.4	27,402,512	39.1	25,754,650	-6.0	17,805,056	
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	1.78		-3.0	1.69	-1.9	1.63	-3.5	0.76	-53.7
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans 1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years	0.60	0.54	-11.2	0.69	28.1	0.59	-14.7	0.37	-36.4
30 to 59 Days Delinquent	24,323,088	21,722,723	-10.7	18,918,175	-12.9	24,348,405	28.7	6,431,695	-73.6
60 to 179 Days Delinquent	7,739,332		-19.6	10,200,029	63.9	8,155,939	-20.0	5,801,300	
180 to 359 Days Delinquent	1,359,605	2,208,221	62.4	2,285,381	3.5	4,232,449	85.2	2,129,664	
> = 360 Days Delinquent	2,790,054	1,818,660	-34.8	2,844,356	56.4	2,396,453	-15.7	1,346,394	-43.8
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	11,888,991	10,251,776	-13.8	15,329,766	49.5	14,784,841	-3.6	9,277,358	-37.3
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	0.67	0.58	-13.7	0.80	37.6	0.70	-12.1	0.37	-47.2
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years									
30 to 59 Days Delinquent	9,695,718	14,656,618	51.2	13,752,148	-6.2	13,928,741	1.3	8,449,837	-39.3
60 to 179 Days Delinquent	4,398,770	3,289,141	-25.2	5,586,531	69.8	3,946,712	-29.4	1,831,375	-53.6
180 to 359 Days Delinquent	1,004,690	1,028,961	2.4	285,171	-72.3	700,678	145.7	932,613	33.1
> = 360 Days Delinquent	506,240	128,960	-74.5	926,779	618.7	1,380,438	49.0	1,296,419	-6.1
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	5,909,700	4,447,062	-24.7	6,798,481	52.9	6,027,828	-11.3	4,060,407	-32.6
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5									
Other Real Estate Fixed Rate/Hybrid/Balloon	0.87	0.54	-37.6	0.79	44.4	0.64	-18.2	0.44	-31.8
30 to 59 Days Delinquent	3.173.860	3,013,392	-5.1	2,011,967	-33.2	1,880,086	-6.6	1,230,995	-34.5
60 to 179 Days Delinquent	477,045	2,622,741	449.8	1,222,044	-53.4	879.658	-28.0	1,230,995	
180 to 359 Days Delinquent	164,137	510,509	211.0	83,489	-83.6	349,436	318.5	460,991	
> = 360 Days Delinquent	62,221	328,584	428.1	365,590	11.3	182,090	-50.2	828,914	
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	703,403	3,461,834	392.2	1,671,123	-51.7	1,411,184	-15.6	2,336,015	65.5
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.32	0.95	192.0	0.69	-27.1	0.46	-33.0	0.76	64.8
Other Real Estate Adjustable Rate									
30 to 59 Days Delinquent	2,789,514	4,173,462	49.6	5,313,461	27.3	5,766,174	8.5	2,197,427	-61.9
60 to 179 Days Delinquent	1,534,911	1,071,159	-30.2	3,134,291	192.6	2,481,261	-20.8	1,558,388	-37.2
180 to 359 Days Delinquent	411,452	347,119	-15.6	362,573	4.5	608,841	67.9	531,022	-12.8
> = 360 Days Delinquent	163,692	117,357	-28.3	106,278	-9.4	440,695	314.7	41,866	
Total Del Other RE Adj Rate Lns (> = 60 Days)	2,110,055	1,535,635	-27.2	3,603,142	134.6	3,530,797	-2.0	2,131,276	-39.6
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans	0.28	0.22	-24.3	0.20	76.1	0.34	-9.8	0.21	20.2
	0.20	0.22	-24.3	0.38	70.1	0.34	-9.0	0.21	-39.3
COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED ² Member Commercial Loans Secured By RE									
30 to 59 Days Delinquent	3,873,510	2,903,581	-25.0	3,466,825	19.4	4,245,552	22.5	4,354,201	2.6
60 to 179 Days Delinquent	667,289	2,172,901	225.6	3,580,664	64.8	777,477	-78.3	1,592,088	
180 to 359 Days Delinquent	007,200	0	N/A	449,549	N/A	2,598,528	478.0	76,936	
> = 360 Days Delinquent	462,890	0		19,977	N/A	0	-100.0	138,409	
Total Del Member Commercial Loans Secured by RE (> = 60 Days)	1,130,179	2,172,901	92.3	4,050,190	86.4	3,376,005	-16.6	1,807,433	
%Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total Member Commercial Loans Secured by RE	0.34	0.78	128.0	1.21	54.6	0.80	-34.2	0.39	-50.4
Member Commercial Loans NOT Secured By RE									
30 to 59 Days Delinquent	339,619	297,415	-12.4	127,751	-57.0	436,177	241.4	407,198	
60 to 179 Days Delinquent	106,554	117,100	9.9	152,122	29.9	160,478	5.5	283,187	
180 to 359 Days Delinquent	63,957	16,918	-73.5	0		5,651	N/A	29,927	
> = 360 Days Delinquent	394,105	312,344	-20.7	227,924	-27.0	136,461	-40.1	0	
Total Del Member Commercial Loans NOT Secured By RE(> = 60 Days)	564,616	446,362	-20.9	380,046	-14.9	302,590	-20.4	313,114	3.5
%Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Commercial Loans NOT Secured By RE	3.02	1.53	-49.3	1.18	-23.2	0.60	-49.0	0.43	-27.7
NonMember Commercial Loans 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		N/A	0	N/A	0	N/A	0	
180 to 359 Days Delinquent	0		N/A	0	N/A	0	N/A	0	
> = 360 Days Delinquent	0		N/A	0	N/A	0	N/A	0	
Total Del NonMember Commercial Lns Secured by RE (>= 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total	_	_		_		_		_	
NonMember Commercial Loans Secured by RE NonMember Commercial Loans NOT Secured By RE	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
NonMember Commercial Loans NOT Secured By RE 30 to 59 Days Delinquent			A1/-	0	A1/-		A1/-		A1/2
60 to 179 Days Delinquent	0		N/A N/A	0	N/A	0	N/A N/A	0	
180 to 359 Days Delinquent	0			0	N/A N/A	0	N/A N/A	0	
> = 360 Days Delinquent									
> = 360 Days Delinquent Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured	0		N/A N/A	0	N/A N/A	0	N/A N/A	0	
%NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days /	U	U	IN/A	U	IN/A	U	IN/A	U	IN/A
Total NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days /	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
# Means the number is too large to display in the cell	5.00	0.00		0.00		5.00		0.00	.,,,,
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency rep	orting requirements for	or troubled debt restruct	ured (TDR) loans.					
This policy change may result in a decline in delinquent loans reported as of June 2012.									
2 Daniel Carlotte Control Contr		-f	in matter :					D-II	
Reporting requirements for loans were changed with September 2017 cycle to accommodate the	e regulatory definition	or commercial loans. Th	is policy ch	nange may cause fluctu	auons fron	prior cycles.	9.	Delinquent Loan Info	rmation 2

Loar	Losses, Bankrupto	y Information, and T	roubled D	ebt Restructured L	oans				
Return to cover	•	For Charter :	N/A						
09/10/2020		Count of CU:							\vdash
CU Name: N/A Peer Group: N/A		Asset Range :		lation * Boor Group	. All * C+	oto = 'MO' * Tuno Inc	ludadı E	dorally Incured Stat	o Crodit
Peer Group: N/A	Count o	f CU in Peer Group :	N/A	vation " Peer Group	: All " St	ate = 'MO' * Type Inc	uaea: re	ederally insured Stat	3 Credit
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Jun-2020	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	62,312,755		11.0	75,781,423	9.5		5.7	33,364,874	-16.7
* Total Loans Recovered	10,390,825			11,763,659			12.6	7,020,221	6.0
* NET CHARGE OFFS (\$\$)	51,921,930		11.8	64,017,764	10.3		4.4	26,344,653	-21.2
**%Net Charge-Offs / Average Loans	0.65		3.2	0.68			-3.1	0.49	-25.4
Total Del Loans & *Net Charge-Offs ¹ Combined Delinquency and Net Charge Off Ratio ¹	116,122,534			141,566,177	9.1	138,363,902	-2.3	80,700,666	-41.7
LOAN LOSS SUMMARY BY LOAN TYPE	1.42	1.46	2.8	1.47	0.3	1.34	-8.8	0.98	-26.4
* Unsecured Credit Card Lns Charged Off	11,409,647	12.725.096	11.5	13,677,740	7.5	14,947,985	9.3	7,110,620	-4.9
* Unsecured Credit Card Lns Recovered	2,085,644	, .,	-0.4	2.060.757	-0.8	2,392,491	16.1	1,156,045	-3.4
* NET UNSECURED CREDIT CARD C/Os	9,324,003		14.2	11,616,983		12,555,494	8.1	5,954,575	-5.1
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.11	2.36	11.7	2.52	6.9		6.0	2.65	-0.9
* Non-Federally Guaranteed Student Loans Charged Off	12,473		156.6	217,007	578.1	8,799,744	3,955.1	244,146	-94.5
* Non-Federally Guaranteed Student Loans Recovered	1,500	3,374	124.9	6,899			149.3	31,780	269.5
* Net Non-Federally Guaranteed Student Loans C/Os	10,973	28,629	160.9	210,108	633.9	8,782,544	4,080.0	212,366	-95.2
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-	-								
Federally Guaranteed Student Loans	0.02			0.38	597.3	16.77	4,346.6	0.90	-94.7
* Total 1st Mortgage RE Loan/LOCs Charged Off	1,572,935		-40.5	306,579		376,460	22.8	242,425	28.8
* Total 1st Mortgage RE Loans/LOCs Recovered * NET 1st MORTGAGE RE LOANS/LOCs C/Os	563,107	675,834	20.0	67,765	-90.0		-11.8	42,505	42.3
** Net Charge Offs - 1st Mortgage RE Loans/LOCs	1,009,828	260,665	-74.2	238,814	-8.4	316,720	32.6	199,920	26.2
/ Avg 1st Mortgage RE Loans/LOCs	0.04	0.01	-75.3	0.01	-14.2	0.01	22.1	0.01	13.7
* Total Other RE Loans/LOCs Charged Off	1.412.473		-19.6	1,540,353	35.7	708,413	-54.0	235,533	-33.5
* Total Other RE Loans/LOCs Recovered	415,150	, ,	38.4	596,991	3.9		35.8	221,711	-45.3
* NET OTHER RE LOANS/LOCs C/Os	997,323	560,847	-43.8	943,362	68.2		-110.9	13,822	127.0
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.11			0.08		-0.01	-109.8	0.00	125.5
* Total Real Estate Loans Charged Off	2,985,408	2,071,860	-30.6	1,846,932	-10.9	1,084,873	-41.3	477,958	-11.9
* Total Real Estate Lns Recovered	978,257	1,250,348	27.8	664,756	-46.8	870,687	31.0	264,216	-39.3
* NET Total Real Estate Loan C/Os	2,007,151	821,512	-59.1	1,182,176	43.9	214,186	-81.9	213,742	99.6
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.06		-61.3	0.03		0.01	-83.4	0.01	82.4
* Total TDR 1st & Other Real Estate Lns Charged Off	236,040		19.0	109,485	-61.0	148,302	35.5	0	-100.0
* Total TDR 1st & Other Real Estate Lns Recovered	41,025		-90.5	219		2,565	1,071.2	2,734	113.2
*NET TDR Real Estate C/Os ** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	195,015 0.42		42.1 60.3	109,266 0.29			33.4 39.1	-2,734 -0.02	-103.8 -104.0
* Total Leases Receivable Charged Off	0.42			0.29		0.40	N/A	62,158	-104.0 N/A
* Total Leases Receivable Recovered	0			0		0	N/A	16,115	N/A
* NET LEASES RECEIVABLE C/Os	0		N/A	0		0	N/A	46,043	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00			0.00		0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY	7.53	3.00				0.00			
Number of Members Who Filed Chapter 7 YTD	1,994	2,132	6.9	1,844	-13.5	1,864	1.1	886	-52.5
Number of Members Who Filed Chapter 13 YTD	2,229	2,496	12.0	1,340	-46.3	1,556	16.1	531	-65.9
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1	2	100.0	24	1,100.0	6	-75.0	2	-66.7
Total Number of Members Who Filed Bankruptcy YTD	4,224	4,630	9.6	3,208	-30.7	3,426	6.8	1,419	-58.6
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	40,907,653		25.1	40,087,290		37,095,478	-7.5	17,006,877	-54.2
* All Loans Charged Off due to Bankruptcy YTD	10,875,279		7.6	11,590,115			0.9	4,662,218	-20.2
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	17.45	16.91	-3.1	15.29	-9.5	14.59	-4.6	13.97	-4.2
REAL ESTATE FORECLOSURE SUMMARY	0.40= 000	4.055.003	04.0	0.07/.050	00.5	4.044.007	40 :	4 704 000	0.5
Real Estate Loans Foreclosed YTD	6,127,308	4,655,897	-24.0	6,074,059	30.5	4,914,037	-19.1	4,791,060	-2.5
Number of Real Estate Loans Foreclosed YTD TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING	53	51	-3.8	67	31.4	52	-22.4	26	-50.0
TDR First Mortgage RE Loans	39.597.288	33,070,119	-16.5	32.760.812	-0.9	28,952,337	-11.6	27,958,574	-3.4
TDR Other RE Loans	4,959,349	, , .	-7.2	4,748,110			18.0	5,358,081	-4.3
Total TDR First and Other RE Loans	44,556,637	37,671,945		37,508,922	-0.4		-7.9	33,316,655	-3.6
TDR RE Loans Also Reported as Commercial Loans ²	3,891,880			622,232			243.9	3,959,121	85.0
TDR Consumer Loans (Not Secured by RE)	12,629,295			19,408,643			7.2	19,758,525	
TDR Commercial Loans (Not Secured by RE) 2	589.826			255,835			-46.7	65,619	
Total TDR First RE, Other RE, Consumer, and Commercial Loans	57,775,758			57,173,400			-2.9	53,140,799	
Total TDR Loans to Total Loans	0.70	0.59	-15.7	0.58	-1.0	0.53	-9.2	0.48	-8.4
Total TDR Loans to Net Worth	4.22			3.77			-10.2	3.17	-6.3
TDR portion of Allowance for Loan and Lease Losses	2,353,288	1,595,453	-32.2	1,143,098	-28.4	849,843	-25.7	1,493,723	75.8
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*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 annu	ualizing)								
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquents		nents for troubled debt re	estructured (TDR) loans.					
This policy change may result in a decline in delinquent loans reported as of June 2012									
Reporting requirements for loans were changed with September 2017 cycle to accommission and the september 2017 cycle to accommission and the september 2017 cycle to accommission and the september 2017 cycle to accommission.	odate the regulatory de	finition of commercial loa	ans. This po	licy change may cause				B]
fluctuations from prior cycles.						10. Loan	Losses,	Bankruptcy Information	ı, & TDRs

	For Charter : Count of CU :							
		97						-
	Asset Range :		N. C	A !! + O/ -!				
0			Nation * Peer Group:	All ^ Sta	te = 'MO' ^ Type Inclu	aea: Fea	erally insured State C	realt
Count	of CU in Peer Group :	N/A						
Doc 2016	Doc 2017	% Cha	Doc 2019	% Cha	Doc 2010	% Cha	lun 2020	% Cha
Dec-2016	Dec-2017	% City	Dec-2018	% City	Dec-2019	% City	Juli-2020	% City
1 125 064 400	1 100 767 200	6.6	1 456 242 500	21.5	1 /25 1/1 220	1.1	1 454 909 912	1.4
21.20	23.40	10.4	25.15	7.5	24.10	-3.9	23.21	-3.9
44.450.004	45 700 004	44.0	44.040.050	0.4	40.007.470	4.0	22 200 050	-47.3
			., ,					
								22.9
								-16.7
1.14	1.10	-2.9	0.94	-14.6	0.79	-15.7	0.66	-17.1
04 000 000	00.040.447		05.045.707	44.0	05 400 757	4.0	40.044.007	40.7
								-13.7
								-3.7
1.18	1.04	-11.9	0.97	-6.3	0.86	-12.0	0.71	-16.7
AG 017 164	40 442 04E	5.0	44 602 F07	_12.0	65 206 ACE	56.6	EE 490 2E9	1.8
								-6.9
								238.4
								9.4
70,873,971	86,586,864	22.2	52,128,086	-39.8	134,686,404	158.4	79,604,970	18.2
1.71	1.97	15.6	1.09	-44.7	2.48	127.2	2.24	-9.5
								<u> </u>
F0 404 700	00.070.750	00.0	444 407 404	44.5	444 444 000	00.5	454 740 004	
								7.1 22.2
0.13	0.34	152.1	0.48	41.1	0.49	3.5	0.40	-0.1
F 004 700		400.0	4 400 000	N1/A	40.000.044	047.5	F 000 4F0	4.0
								-4.3
725,321	434,600	-40.1	2,132,494	390.7	6,797,872	218.8	3,529,665	3.8
0.14	0.01	02.0	0.07	602.3	0.33	360.0	0.25	-24.3
U	U	IN/A	U	IN/A	U	IN/A	0	IN/A
1 200 500	1 000 540	21.0	1 450 070	44.4	044.020	25.4	700.050	22.7
								-23.7
			·					14.4
1,330,944	1,5/0,382	18.0	1,677,688	6.8	1,124,885	-33.0	1,726,867	53.5
0.55	0.64	117	0.70	12 4	0.36	_47.0	0.54	40.4
0.55	0.61	11.7	0.70	13.4	0.36	-47.9	0.51	40.4
649 706	1 002 050	207.2	2 002 270	100.3	003 303	_75 A	207 104	-41.6
540,092	1,917,182	200.0	3,900,033	103.9	020,409	-10.9	217,490	-41.3
n 23	0.77	238.2	1 58	104 4	n 3n	-81 0	0.13	-55.3
0.23	0.77	200.2	1.30	104.4	0.30	31.0	0.13	55.5
r no annualizina)								
no annuanzing)								
a delinguanos roportis	aguiremente for trouble 3 3	abt restrict	tured (TDP) loops	1	1			
	quirements for troubled de	ent restruct	ured (TDK) IOANS.					
2012.								<u> </u>
	1,125,064,400 632,540,482 1,757,604,882 21.20 41,159,624 16,437,721 3,092,510 440,764 19,970,995 1.1.4 21,863,602 2,431,942 19,431,660 1.18 46,017,164 20,427,342 19,487,929 23,070,816 3,733,828 106,562,650 241,883,347 2.92 70,873,971 1.71 58,461,732 25,826,138 17,167,306 0.13 5,094,732 725,321 0.14 0 1,286,592 972,575 124,639 233,730 1,330,944 0.55	1,125,064,400 1,198,767,390 632,540,482 920,406,947 1,757,604,882 2,119,174,337 21.20 23.40 41,159,624 45,799,234 16,437,721 18,483,881 3,092,510 4,218,971 440,764 685,179 19,970,995 23,388,031 1.14 1.10 21,863,602 23,018,417 2,431,942 2,880,065 19,431,660 20,138,352 1.18 1.04 46,017,164 48,443,845 20,427,342 21,422,417 19,487,929 55,500,331 23,070,816 46,045,836 3,733,828 3,356,179 106,562,650 80,623,655 241,883,347 255,392,263 2.92 2.82 70,873,971 86,586,864 1.71 1.97 58,461,732 80,673,753 25,826,138 29,138,868 17,167,306 45,399,323 0.13 0.34 5,094,732 0 725,321 434,600 0.14 0.01 0 0 1,286,592 1,008,549 972,575 1,098,460 1,246,39 227,729 233,730 244,193 1,330,944 1,570,382 0.55 0.61	1,125,064,400 1,198,767,390 6.6 632,540,482 920,406,947 45.5 1,757,604,882 2,119,174,337 20.6 21.20 23.40 10.4 41,159,624 45,799,234 11.3 16,437,721 18,483,881 12.4 3,092,510 4,218,971 36.4 440,764 685,179 55.5 19,970,995 23,388,031 17.1 1.14 1.10 -2.9 21,863,602 23,018,417 5.3 2,431,942 2,880,065 18.4 19,431,660 20,138,352 3.6 1.18 1.04 -11.9 46,017,164 48,443,845 5.3 20,427,342 21,422,417 4.9 19,487,929 55,500,331 184.8 23,070,816 46,045,836 99.6 3,733,828 3,356,179 -10.1 106,562,650 80,623,655 -24.3 241,883,347 255,392,263 5.6 2.92 2.82 -3.3 70,873,971 86,586,864 22.2 1.71 1.97 15.6 58,461,732 80,673,753 38.0 17,167,306 45,399,323 164.5 0.13 0.34 152.1 5.094,732 0 -100.0 725,321 434,600 -40.1 0.1 -92.9 0 0 N/A 1,286,592 1,008,549 -21.6 972,575 1,098,460 12.9 124,639 227,729 82.7 233,730 244,193 4.5 1,330,944 1,570,382 18.0 0.23 0.77 238,2 and an annualizing) e deliinquency reporting requirements for troubled debt restructine 2012.	1,125,064,400	1,125,064,400	1,125,084,400 1,198,767,390 6.6 1,456,242,598 21.5 1,435,141,228 632,540,482 920,406,847 45.5 1,018,038,569 10.6 1,107,196,339 1,757,604,882 2,119,174,337 20.6 2,474,281,167 16.8 2,542,337,587 21.20 23.40 10.4 25.15 7.5 24.16 21.00 10.4 25.15 7.5 24.16 21.00 10.4 25.15 7.5 24.16 21.00 10.4 25.15 7.5 24.16 21.00 10.4 25.15 7.5 24.16 21.00 10.4 25.15 7.5 24.16 21.00 10.4 25.15 7.5 24.16 21.00 10.4 25.15 7.5 24.16 21.00 10.4 25.15 7.5 24.16 21.00 10.4 25.15 7.5 24.16 21.00 10.4 25.15 7.5 24.16 21.00 10.4 25.15 7.5 24.16 21.00 10.4 21.0 20.20 10.4 21.0 21.0 21.0 21.0 21.0 21.0 21.0 21.0	1,125,064,400 1,198,767,390 6,6 1,456,242,598 1,757,604,862 2,119,174,337 20,6 2,742,281,167 21,20 23,40 10,4 2,742,281,167 21,20 23,40 10,4 2,742,281,167 16,8 2,542,375,567 28,16 21,107,196,339 8,8 1,757,604,862 2,119,174,337 20,6 2,742,281,167 16,8 2,542,375,567 2,8 24,16 3,163,7721 18,483,881 12,4 19,299,796 4,4 17,715,444 -8,2 3,092,510 4,119,971 36,4 3,453,915 -14,16 19,479,965 23,388,031 17,1 23,237,045 -0,3 22,822 -0,0 23,198,471 -5,5 24,16 -3,9 24,13,194 2,184,194 2,184,194	1,125,064,400 1,198,767,300 6,6 1,456,242,598 2,15 1,135,044,22 920,406,947 45,5 1,101,038,598 1,06 1,117,196,339 8,8 1,097,864,88 1,175,684,882 2,119,174,337 2,08 2,120 2,120 2,140 1,119,024 4,119,024 4,119,024 4,119,024 4,119,024 4,119,024 4,119,024 4,119,024 4,119,024 4,119,024 4,119,024 4,119,024 4,119,024 4,119,024 4,119,025 4,119,119 1,114 1,128,111 1,141 1,

Count of CV in Per Group: NA NA NA NA NA NA NA NA			Real Estate Loan Info	rmation 1	1					
Column C										
Count of CUI in Piere Group: NA Count of CUI in Piere Group: All State > MO* Type Included: Featurely Insured State Credit Cuit in Piere Group: All State > Mo* Type Included: Featurely Insured State Credit Cuit in Piere Group: All State > Mo* Type Included: Period State > M	09/10/2020									
REAL STATE LOANS OUTSTANDONG:										<u> </u>
REAL ESTATE LOANS OUTSTANDING: Dec. 2016 Dec. 2017 N. Chip Dec. 2018 Dec. 2018 N. Chip Dec. 2018 N	Peer Group: N/A	2			Nation * Peer Group: /	All * State	e = 'MO' * Type Includ	ed: Federa	ally Insured State Cre	edit
REAL ESTATE LOANS OUTSTANDING Fixed Ran > 15,9661 90.0 1,064.079.071 20.0 1,064.079.071 20.0 1,070.079.071 1,411.971 20.0 1,070.079.071 1,411.971 20.0 1,070.079.071 1,411.971 20.0 1,070.079.071 1,411.971 20.0 1,070.079.071 1,411.971 20.0 1,070.079.071 1,411.971 20.0 1,070.079.071 1,411.971 20.0 1,070.079.071 1,411.971 20.0 1,070.079.071 1,411.971 20.0 1,070.079.071 1,411.971 20.0 1,070.079.071 1,411.971 1		Count	of CU in Peer Group :	N/A						
REAL ESTATE LOANS OUTSTANDING Fixed Ran > 15,9661 90.0 1,064.079.071 20.0 1,064.079.071 20.0 1,070.079.071 1,411.971 20.0 1,070.079.071 1,411.971 20.0 1,070.079.071 1,411.971 20.0 1,070.079.071 1,411.971 20.0 1,070.079.071 1,411.971 20.0 1,070.079.071 1,411.971 20.0 1,070.079.071 1,411.971 20.0 1,070.079.071 1,411.971 20.0 1,070.079.071 1,411.971 20.0 1,070.079.071 1,411.971 20.0 1,070.079.071 1,411.971 1		Dec-2016	Dec-2017	% Cha	Dec-2018	% Cha	Dec-2019	% Cha	lun_2020	% Chr
First Mortagages First Mortagages First Mortagages First Mortagages First Mortagages First Mortagages Septiment First Mortagages Septiment Septime	REAL ESTATE LOANS OUTSTANDING:	Dec-2016	Dec-2017	∕₀ City	Dec-2016	∕₀ Cilg	Dec-2019	/₀ City	Juli-2020	/6 CIIŞ
Flood Filids 15 years										
Flood Fined Res 599ans or less 638,489,890 200,050,012 233 614,045,722 26.6 570,304,050 7.1 760,072,072 23.7 72.6 41,008,305 47,783,205 15. 42,072,727 17.0 1		864,608,066	1,089,208,561	26.0	1,064,157,871	-2.3	1,202,978,018	13.0	1,411,591,989	17.3
Total Fixed Rate First Mortgages		638,489,890								
Ballounshiphird 5 years 242,727,196	Other Fixed Rate	26,707,199	32,737,037	22.6	41,008,336	25.3	47,783,285	16.5	48,287,237	1.1
Baloon/Piptind by years or less 448,674,720 449,6559,446 -3.2 449,182,787 5.2 591,749,320 137 596,789,320 137 596,789,320 137 596,789,320 137 596,789,320 137 596,789,320 137 596,789,320 137 596,789,320 137 596,789,320 138,359,330 139,300,727 0.2 47,821,860 11.3 41,401,407 13.4 42,802,33 3.4 32,414,404,407 13.4 42,802,33 3.4 32,414,404,407 13.4 42,802,33 3.4 32,414,404,407 13.4 42,802,33 3.4 32,414,404,407 13.4 42,802,33 3.4 32,414,404,407 13.4 42,802,33 3.4 32,414,404,407 13.4 42,802,33 3.4 32,414,404,407 13.4 42,802,33 3.4 33,414,404,407 13.4 42,802,33 3.4 33,414,404,407 13.4 42,802,33 3.4 33,414,404,407 13.4 42,802,33 3.4 33,414,404,407 13.4 42,802,33 3.4 33,414,404,407 13.4 42,802,33 3.4 33,414,404,407 13.4 42,802,33 3.4 33,414,404,407 13.4 42,802,33 3.4 33,414,404,407 13.4 42,802,33 3.4 33,414,404,407 13.4 42,802,33 3.4 42,802,3	Total Fixed Rate First Mortgages	1,529,805,155	1,630,995,610	6.6	1,719,209,989	5.4	1,821,121,708	5.9	2,219,951,299	21.
Total Balloon-Hybrid First Morgages	Balloon/Hybrid > 5 years	242,727,198	140,602,966	-42.1	205,596,947	46.2	290,646,865			
Aguitable Fizie Fixi Migs 1 year or less									, ,	
Adjustable Rate First Migrs 1 year										
Total Adjustable First Mortgage 192/03/266 248/526/A65 278/00/20/255 68/278/10/265 68/278/10/265 78/20/265/A51/550 15/258/38/10/255 78/20/265/A51/550 15/258/38/10/255 78/20/265/A51/550 78/20/2										
TOTAL FIRST MORTGAGE RE LOANS QUISTANDING Closed End Aglustable Rate 205.118 (153) 345,491,943 72.8 223,309,883 34.4 207,582,385 81 290,795,591 0.00 200 200 200 200 200 200 200 200 20										
Other Real Estate Loans Closed End Fred Rate 205,118,153 35,439,1943 72,8 232,309,985 344 297,582,385 281 297,975,555 0 0,000 End Algustable Rate 206,118,163 35,439,1943 72,8 232,309,985 344 297,582,385 291 297,977 296 297,977 296 297,977 296 297,977 296 297,977 296 297,977 296 297,977 296 297,977 296 297,977 296 297,977 296 297,977 296 297,977 297 297,983,399 107,100,100,100,100,100,100,100,100,100,										
Closed End Algulatable Rate 205.118.153 \$34.391.943 72.8 232.209.083 34.4 297.582.85 28.1 209.795.551 0.0		2,449,010,099	2,087,084,487	5.6	2,189,002,088	7.8	3,048,949,443	9.3	3,434,017,436	12.
Conset End Agustable Rate 25,260,322 \$3,83,8001 13,11 30,878,927 42,6 22,974,377 25,6 21,382,753 2-0,0pm End Agustable Rate (HELOC) 715,148,617 657,868,368 8.0 917,68474 39,5 10,070,197,58 8.1 10,034,720 -2,0pm End Agustable Rate (HELOC) 715,148,617 657,868,368 8.0 917,68474 39,5 10,070,197,58 8.1 10,071,07,180,07 13,1 7,971,686 2-1,8 7,043,220 1.1 7,041,041 12,041 2-2,9 10,190,409 13,1 7,971,686 2-1,8 7,043,220 1.1 7,071,816,449 10,2 4,766,486,250 8.8 10,074,781,6449 10,2 4,766,486,250 8.8 10,074,781,6449 10,2 4,766,486,250 8.8 10,074,781,6449 10,2 4,766,486,250 8.8 10,074,781,6449 10,2 4,766,486,250 8.8 10,074,781,6449 10,2 4,766,486,250 8.8 10,074,781,6449 10,2 4,766,486,250 8.8 10,074,781,6449 10,2 4,766,486,250 8.8 10,074,781,781,781,781,781,781,781,781,781,781		205 118 152	35/ 301 0/3	72 0	232 300 003	-3//	207 582 205	29.1	200 705 551	0
Open End Fixed Rate 12,068,368 1,072,469 1,172,429 1,299 1,019,049 1,31 7,917,686 2,18 7,043,220 1,170,141 1,299 1,019,049 1,31 7,917,686 2,18 7,043,220 1,170,141 1,190,141 1,190,337,683 1,105 1,355,542,06 1,12 1,333,868,14 1,190,141 1,190,337,683 1,105 1,355,542,06 1,12 1,333,868,14 1,190,141 1,190,337,683 1,105 1,355,542,06 1,12 1,333,868,14 1,190,141 1,390,337,683 1,105 1,355,542,06 1,12 1,333,868,14 1,190,337,683 1,105 1,355,542,06 1,12 1,333,868,14 1,190,337,683 1,105 1,355,542,06 1,12 1,333,868,14 1,190,337,683 1,105 1,355,542,06 1,12 1,333,868,14 1,190,337,683 1,105 1,355,542,06 1,12 1,333,868,14 1,190,337,683 1,105 1,355,542,06 1,12 1,333,868,14 1,190,337,683 1,105 1,355,44,00 1,190,337,14 1,190,337,683 1,105 1,355,44,00 1,190,337,14 1,190,337,683 1,105 1,355,44,00 1,190,337,14 1,190,337,1										
Open End Fixed Rate										
TOTAL OTHER REAL ESTATE OUTSTANDING 987,989,399 10,778,163,48 12,6 30,655,008,9781 10,6 11,772,532,535 17,71,598,576 -0.1 1,924,806,398 10,771,598,576 -0.1 1,924,806,398 10,6 11,771,598,576 -0.1 1,924,806,398 10,6 10,184 10,18	. , ,									
TOTAL REFIRST AND OTHER) OUTSTANDING RE CADA SUMMAY (FIX, ADJ.): First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs) Other RE Fixed Rate (includes Hybrids/Balloons > 5yrs) 1,772 523,353 1,771,578,576 -0,1 Total Fixed Rate (Richardes Hybrids/Balloons > 5yrs) Total Fixed Rate RE Outstanding 1,989,718,812 2,137,714,780 7,4 2,137,714,780 7,4 2,167,307,328 1,4 2,417,322,644 11,5 2,215,734,853 16,6 1,000,3 3,000,000,000,000,000,000,000,00										+
First Mortgage Fixed Rate (Includes Hybrids/Balloons > 5yrs)	TOTAL RE (FIRST AND OTHER) OUTSTANDING		3,665,500,835	7.6	3,979,839,781					
Other RE Fixed Rate	RE LOAN SUMMARY (FIX, ADJ):									
Total Fixed Rate NRE Outstanding	First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,772,532,353	1,771,598,576	-0.1	1,924,806,936	8.6	2,111,768,573	9.7	2,508,896,082	18.
Section Sect		217,186,459	366,116,184	68.6	242,500,392	-33.8	305,554,071	26.0	306,838,771	0.4
Second S										
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs) 677,078,346 816,085,911 20.5 864,195,152 5.9 937,180,870 8.4 925,721,354 -1 Other RE Adj Rate 740,408,940 711,700,164 -3.9 948,337,301 33.2 1,029,994,135 8.6 1,025,030,043 -0 Total Adj Rate RE Outstanding 1,417,487,286 1,527,786,075 7.8 1,812,532,453 18.6 1,957,175,005 8.5 1,950,751,397 -0 WISSCELLANEOUS RE INFORMATION: Outstanding Interest Only & Payment Option First Mig Loans 18,836,394 22,909,125 21.6 19,864,349 -13.3 26,149,653 31.6 45,721,024 74 Outstanding Interest Only & Payment Option Other RE 1,000,000,000,000,000,000,000,000,000,0										
Other RE Adj Rate POUNT First Agree	%(Total Fixed Rate RE/Total Loans)	24.00	23.61	-1.6	22.03	-6.7	22.97	4.3	25.61	11.5
Other RE Adj Rate POUNT First Agree	First Mantages Adi Data (includes United Dellacore & France)	677.070.046	040 005 044	00.5	004 405 450		027 400 070	0.4	005 704 054	- 4
Name										
MISCELLANEOUS RE INFORMATION: Outstanding Interest Only & Payment Option First Mtg Loans 18,836,364 22,909,125 21.6 19,864,349 -13.3 26,149,653 31.6 45,721,024 74 Outstanding Interest Only & Payment Option First & Outstanding Interest Only & Payment Option First & Outstanding Interest Only & Payment Option First & Other RE Loans 18,701,224 64,980,276 67.9 83,729,126 28.9 86,038,790 2.8 84,983,261 1.7 TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans / Total Norther RE Loans 57,537,588 87,889,401 52.8 103,593,475 17.9 112,188,443 8.3 130,704,285 16 Minterest Only & Payment Option First & Other RE Loans / Total Assets) 0.45 0.65 45.6 0.74 13,4 0.74 0.3 0.75 1 3,769,127 3,769 44.20 6.17 46.9 6.82 10.6 6.84 0.2 7,79 14. Outstanding Residential Construction (Excluding Commercial Purpose Loans) 1 2,944,159 3,569,841 21.3 6,697,127 87.6 7,186,692 7,3 10,368,653 44 Allowance for Loan Losses or Allowance for Credit Losses on all RE Loans 7,258,243 5,290,166 27,1 4,259,664 -19,5 3,782,174 -11,2 6,117,887 61 -11,246,117,887 61 -11,										
Outstanding Interest Only & Payment Option First Mg Loans 18,836,364 22,909,125 21.6 19,864,349 -1.3.3 26,149,653 31.6 45,721,024 74 74 74 74 74 75 75 75 75 7	Total Auj Nate RE Outstanding	1,417,407,200	1,327,700,073	1.0	1,012,552,455	10.0	1,907,175,005	0.0	1,950,751,397	-0.0
Outstanding Interest Only & Payment Option First Mg Loans 18,836,364 22,909,125 21.6 19,864,349 -1.3.3 26,149,653 31.6 45,721,024 74 74 74 74 74 75 75 75 75 7	MISCELL ANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option Other RE / LOCs Loans // LOCs Loans // Sees 103,593,475 17.9 112,188,443 8.3 130,704,285 168,000 17.9 112,188,443 8.3 130,704,285 168,000 17.9 112,188,443 17.9 112,188,443 18.3 130,704,285 18.8 18		18.836.364	22,909,125	21.6	19.864.349	-13.3	26.149.653	31.6	45.721.024	74.8
According Acco		10,000,000	,,,		,,				,,	
Other RE Loans 57,537,588 87,889,401 52.8 103,593,475 17.9 112,188,443 8.3 130,704,285 16 %(Interest Only & Payment Option First & Other RE Loans / Net 0.45 0.65 45.6 0.74 13.4 0.74 0.3 0.75 1 W(Interest Only & Payment Option First & Other RE Loans / Net 4.20 6.17 46.9 6.82 10.6 6.84 0.2 7.79 14 Outstanding Residential Construction (Excluding Commercial Purpose Loans) 1 2,944,159 3,569,841 21.3 6,697,127 87.6 7,186,692 7.3 10,368,653 44 Allowance for Loan Losses or Allowance for Credit Losses on all RE Loans 7,258,243 5,290,166 -27.1 4,259,864 -19.5 3,782,174 -11.2 6,117,887 61 **FREAL ESTATE LOANS - AMOUNT GRANTED: **** <		38,701,224	64,980,276	67.9	83,729,126	28.9	86,038,790	2.8	84,983,261	-1.2
%(Interest Only & Payment Option First & Other RE Loans / Total Assets) 0.45 0.65 4.5. 0.74 13.4 0.74 0.3 0.75 1 Assets) 0.45 0.65 4.5. 0.74 13.4 0.74 0.3 0.75 1 Assets) 0.45 0.65 4.5. 0.77 13.4 0.74 0.3 0.75 1 0.75 1 0.77 13.4 0.77 0.3 0.75 1 0.77 14.0 0.77 14.0 0.77 0.77 14.0 0.77 0.77 14.0 0.77 0.77 14.0 0.77 0.77 14.0 0.77 0.77 0.77 14.0 0.77 0.77 14.0 0.77 0.77 14.0 0.77 0.77 0.77 14.0 0.77 0.77 0.77 0.77 0.77 0.77 0.77	TOTAL Outstanding Interest Only & Payment Option First &									
Assets) 0.45 0.65 45.6 0.74 13.4 0.74 0.3 0.75 1 %(Interest Only & Payment Option First & Other RE Loans / Net Worth) 4.20 6.17 46.9 6.82 10.6 6.84 0.2 7.79 14 Outstanding Residential Construction (Excluding Commercial Purpose Loans) 2,944,159 3,569,841 21.3 6,697,127 87.6 7,186,692 7.3 10,368,653 44 Allowance for Loan Losses or Allowance for Credit Losses on all RE Loans 7,258,243 5,290,166 -27.1 4,259,864 -19.5 3,782,174 -11.2 6,117,887 61 **REAL ESTATE LOANS - AMOUNT GRANTED: **Fixed Rate > 15 years 845,639,389 776,567,901 -8.2 875,899,554 12.8 1,220,768,688 39.4 1,044,155,167 71 **Fixed Rate 15 years or less 296,488,041 21,2978,050 -28.2 191,460,237 -10.1 283,594,976 48.1 417,977,820 194 **Total Fixed Rate First Mortgages 1,146,277,308 996,921,335 -13.0 1,080,420,035 8.4 1,526,510,681 41.3 1,470,639,576 92 **Balloon/Hybrid > 5 years or less 88,137,477 114,902,910 30.4 116,481,241 1.4 165,116,440 41.8 69,243,663 -16 **Total Binon/Hybrid > 5 years or less 88,137,477 114,902,910 30.4 116,481,241 1.4 165,116,440 41.8 69,243,663 -16 **Total Binon/Hybrid > 1 year or less 19,166,101 12,313,589 -35.8 14,208,310 15.4 11,258,746 -20.8 9,940,977 76 **Adjustable Rate First Mitgs > 1 year or less 19,166,101 12,313,589 -35.8 14,208,310 15.4 11,258,746 -20.8 9,940,977 76 **Adjustable Rate First Mortgages 48,437,751 41,559,184 -14.2 42,323,736 1.8 42,778,461 1.1 24,599,243 15 **Total Aljustable First Mortgages 48,437,751 41,559,184 -14.2 42,323,736 1.8 42,778,461 1.1 24,599,243 15 **Total Aljustable First Mortgages 1,346,441,148 1,260,520,149 -6.4 1,361,699,201 8.0 1,881,421,521 38.2 1,649,148,204 75 **Total Aljustable First Mortgages 48,437,751 41,559,144 -14.2 42,323,736 1.8 42,778,461 1.1 24,599,243 15 **Total Aljustable First Mortgages 1,346,441,148 1,260,520,149 -6.4 1,361,699,201 8.0 1,881,421,521 38.2 1,649,148,204 75 **Total Aljustable First Mortgages 1,346,441,148 1,260,520,149 -6.4 1,361,699,201 8.0 1,881,421,521 38.2 1,649,148,204 75		57,537,588	87,889,401	52.8	103,593,475	17.9	112,188,443	8.3	130,704,285	16.
%(Interest Only & Payment Option First & Other RE Loans / Net Worth) 4.20 6.17 46.9 6.82 10.6 6.84 0.2 7.79 14 Cutstanding Residential Construction (Excluding Commercial Purpose Loans) 1 Purpose Loans) 1 2,944,159 3,569,841 21.3 6,697,127 87.6 7,186,692 7.3 10,368,653 44 Allowance for Loan Losses or Allowance for Credit Losses on all RE Loans 7,258,243 5,290,166 27.1 4,259,864 -19.5 3,782,174 -11.2 6,117,887 61 *REAL ESTATE LOANS - AMOUNT GRANTED: *First Mortgages ** Fixed Rate > 15 years or less 296,488,041 212,978,050 -28.2 191,460,237 -10.1 283,594,976 48.1 417,977,820 194 *Total Fixed Rate First Mortgages 1,146,277,308 996,921,335 -130 1,080,2043 77.1 22,147,017 69.6 8,505,589 -28 *Balloon/Hybrid > 5 years 63,588,612 107,136,720 68.5 122,474,189 14.3 147,015,939 20.0 84,665,722 15 *Balloon/Hybrid First Mortgages 151,726,089 222,039,630 46.3 238,955,430 7.6 312,132,379 30.6 312,132,379 30.6 312,132,379 30.6 312,132,379 30.6 312,132,379 30.6 312,132,379 30.6 312,132,379 30.6 312,132,379 30.6 312,132,379 30.6 315,190,978 5-1 4 Aljoustable Rate First Mitgs > 1 year 29,271,650 29,245,595 -0.1 28,115,426 -3.9 31,519,715 12.1 14,649,148,204 75 *Amounts are year-to-date while the related %change ratios are annualized.		0.45	0.05	45.0	0.74	40.4	0.74	0.0	0.75	١.,
Verth 4.20 6.17 46.9 6.82 10.6 6.84 0.2 7.79 14		0.45	0.65	45.6	0.74	13.4	0.74	0.3	0.75	1
Outstanding Residential Construction (Excluding Commercial Purpose Loans) 1 2,944,159 3,569,841 21.3 6,697,127 87.6 7,186,692 7.3 10,368,653 44 Allowance for Loan Losses or Allowance for Credit Losses on all RE Loans 7,258,243 5,290,166 -27.1 4,259,864 -19.5 3,782,174 -11.2 6,117,887 61 7,186,692 7.3 10,368,653 44 7,186,692 7.3 10,368,658 7.3 10,368,693 7.3 10,3		4 20	6 17	46.9	6.82	10.6	6.84	0.2	7 79	14 (
Purpose Loans) 1 2,944,159 3,569,841 21.3 6,697,127 87.6 7,186,692 7.3 10,368,653 44 Allowance for Loan Losses or Allowance for Credit Losses on all RE Loans 7,258,243 5,290,166 -27.1 4,259,864 -19.5 3,782,174 -11.2 6,117,887 61 *REAL ESTATE LOANS - AMOUNT GRANTED: *First Mortgages *Fixed Rate > 15 years	,	4.20	5.17	40.0	0.02	10.0	0.04	0.2	1.13	1-7.0
Allowance for Loan Losses or Allowance for Credit Losses on all RE Loans 7,258,243 5,290,166 7,258,243 5,290,166 7,258,243 5,290,166 7,258,243 7,268,288 7,278,243 7,278,243 1,288,259,254 1,288 1,220,768,688 3,9,4 1,044,155,167 7,1 2,147,017 2,147,017 2,147,017 2,147,017 2,147,017 2,147,017 2,147,017 2,147,017 2,147,017 2,147,017 2,147,017 2,147,019 2,147,019 2,147,019 2,147,019 2,147,017 2,147,017 2,147,017 2,147,017 2,147,017 2,147,017 2,147,017 2,147,017 2,147,017 2,147,019 2,147,019 2,148	* '	2,944,159	3,569,841	21.3	6,697,127	87.6	7,186,692	7.3	10,368,653	44.3
* First Mortgages * Fixed Rate > 15 years	Allowance for Loan Losses or Allowance for Credit Losses on									
*First Mortgages *First Mortgages *First Mortgages *First Rate > 15 years *B45,639,389 *T6,567,901 *B45,639,389 *First Rate > 15 years *First Rate > 15 years *Total Fixed Rate > 15 years *Total Fixed Rate First Mortgages *Total Fixed Rate First Mortgages *Balloon/Hybrid 5 years *B81,374,77 *T0tal Balloon/Hybrid First Mortgages *B1,146,277,308 *B81,374,77 *T0tal Balloon/Hybrid First Mortgages *Total Balloon/Hybrid First Mortgages *B1,146,277,308 *B1,374,77 *B1,902,910 *B1,146,277,308 *B1,1		7,258,243	5,290,166	-27.1	4,259,864	-19.5	3,782,174	-11.2	6,117,887	61.
*Fixed Rate > 15 years				1						ļ
* Fixed Rate 15 years or less 296,488,041 212,978,050 -28.2 191,460,237 -10.1 283,594,976 48.1 417,977,820 194 * Other Fixed Rate 4.149,878 7,375,384 77.7 13,060,244 77.1 22,147,017 69.6 8,506,589 -23 * Total Fixed Rate First Mortgages 1,146,277,308 996,921,335 -13.0 1,080,420,035 8.4 1,526,510,681 41.3 1,470,639,576 92 * Balloon/Hybrid > 5 years or less 63,588,612 107,136,720 68.5 122,474,189 14.3 147,015,939 20.0 84,665,722 15 * Balloon/Hybrid 5 years or less 88,137,477 114,902,910 30.4 116,481,241 1.4 165,116,440 41.8 69,243,663 -16 * Total Balloon/Hybrid First Mortgages 151,726,089 222,039,630 46.3 238,955,430 7.6 312,132,379 30.6 153,909,385 -1 * Adjustable Rate First Migs 1 year or less 19,166,101 12,313,589 -35.8 14,208,310 15.4 11,258,746 -20.8 9,940,977 76 * Adjustable First Migs > 1 year (29,271,650 29,245,595 -0.1 28,115,426 -3.9 31,519,715 12.1 14,658,266 -7 * Total Adjustable First Mortgages 48,437,751 41,559,149 -14.2 42,323,736 1.8 42,778,461 1.1 24,559,243 15 * TOTAL FIRST MORTGAGE RE LOANS GRANTED 1,346,441,148 1,260,520,149 -6.4 1,361,699,201 8.0 1,881,421,521 38.2 1,649,148,204 75 * Amounts are year-to-date while the related %change ratios are annualized.		0.45 004	=======================================		OHE 005:	40 -				 -
*Other Fixed Rate										
*Total Fixed Rate First Mortgages 1,146,277,308 996,921,335 -13.0 1,080,420,035 8.4 1,526,510,681 41.3 1,470,639,576 92 8 Balloon/Hybrid > 5 years 63,588,612 107,136,720 68.5 122,474,189 14.3 147,015,939 20.0 84,665,722 15 14,081,000 14.9 14.9 14.9 14.9 14.9 14.9 14.9 14.9										
* Balloon/Hybrid > 5 years 63,588,612 107,136,720 68.5 122,474,189 14.3 147,015,939 20.0 84,665,722 15 15 15 15 15 15 15				_						+
* Balloon/Hybrid 5 years or less 88,137,477 114,902,910 30.4 116,481,241 1.4 165,116,440 41.8 69,243,663 -16 * Total Balloon/Hybrid First Mortgages 151,726,089 222,039,630 46.3 238,955,430 7.6 312,132,379 30.6 153,909,385 -1 * Adjustable Rate First Mtgs 1 year or less 19,166,101 12,313,589 -35.8 14,208,310 15.4 11,258,746 -20.8 9,940,977 76 * Adjustable Rate First Mtgs >1 year 29,271,650 29,245,595 -0.1 28,115,426 -3.9 31,519,715 12.1 14,658,266 -7 * Total Adjustable First Mortgages 48,437,751 41,559,144 1,459,148 14,232,736 1.8 42,778,461 1.1 24,599,243 15 * TOTAL FIRST MORTGAGE RE LOANS GRANTED 1,346,441,148 1,260,520,149 -6.4 1,361,699,201 8.0 1,881,421,521 38.2 1,649,148,204 75 * Amounts are year-to-date while the related %change ratios are annualized.										
*Total Balloon/Hybrid First Mortgages 151,726,089 222,039,630 46.3 238,955,430 7.6 312,132,379 30.6 153,909,385 -1 *Adjustable Rate First Migs 1 year or less 19,166,101 12,313,589 -35.8 14,208,310 15.4 11,258,746 -20.8 9,940,977 76 *Adjustable Rate First Migs >1 year or less 29,271,650 29,245,595 -0.1 28,115,426 -3.9 31,519,715 12.1 14,658,266 -7 *Total Adjustable First Mortgages 48,437,751 41,559,144 -14.2 42,323,736 1.8 42,778,461 1.1 24,599,243 15 *TOTAL FIRST MORTGAGE RE LOANS GRANTED 1,346,441,148 1,260,520,149 -6.4 1,361,699,201 8.0 1,881,421,521 38.2 1,649,148,204 75 *Amounts are year-to-date while the related %change ratios are annualized.										
*Adjustable Rate First Mtgs 1 year or less 19,166,101 12,313,589 -35.8 14,208,310 15.4 11,258,746 -20.8 9,940,977 76 *Adjustable Rate First Mtgs >1 year 29,271,650 29,245,595 -0.1 28,115,426 -3.9 31,519,715 12.1 14,658,266 -7 *Total Adjustable First Mortgages 48,437,751 41,559,184 -14.2 42,323,736 1.8 42,778,461 1.1 24,599,243 15 *TOTAL FIRST MORTGAGE RE LOANS GRANTED 1,346,441,148 1,260,520,149 -6.4 1,361,699,201 8.0 1,881,421,521 38.2 1,649,148,204 75 *Amounts are year-to-date while the related %change ratios are annualized.										
*Adjustable Rate First Mtgs >1 year 29,271,650 29,245,595 -0.1 28,115,426 -3.9 31,519,715 12.1 14,658,266 -7 *Total Adjustable First Mortgages 48,437,751 41,559,184 -14.2 42,323,736 1.8 42,778,461 1.1 24,599,243 15 *TOTAL FIRST MORTGAGE RE LOANS GRANTED 1,346,441,148 1,260,520,149 -6.4 1,361,699,201 8.0 1,881,421,521 38.2 1,649,148,204 75 *Amounts are year-to-date while the related %change ratios are annualized.										
*Total Adjustable First Mortgages 48,437,751 41,559,184 -14.2 42,323,736 1.8 42,778,461 1.1 24,599,243 15 *TOTAL FIRST MORTGAGE RE LOANS GRANTED 1,346,441,148 1,260,520,149 -6.4 1,361,699,201 8.0 1,881,421,521 38.2 1,649,148,204 75 *Amounts are year-to-date while the related %change ratios are annualized.				_						
*TOTAL FIRST MORTGAGE RE LOANS GRANTED 1,346,441,148 1,260,520,149 -6.4 1,361,699,201 8.0 1,881,421,521 38.2 1,649,148,204 75 *Amounts are year-to-date while the related %change ratios are annualized.										
* Amounts are year-to-date while the related %change ratios are annualized.										
# Means the number is too large to display in the cell	* 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 regulat	ory definition of commerc	cial loans.	This policy change may cau	use fluctua	tions from prior cycles.		12. R	RELoan

	Debugs to cover		Real Estate Loan Info		2					
State MA	Return to cover									
Content Col La Private Control Col La Private Control Col La Private Col La C										
Dec-2019 Dec-2019 N. Chg					Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	ded: Fede	erally Insured State Cr	edit Union
OTHER REAL ESTATE (Generally)		Count	of CU in Peer Group :	N/A						
Closed End Agabaste Rain		Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Jun-2020	% Chg
Classed Employ 200,0778										
Come in File And Exercises Company Compa		, , .							- , -,	3.8
Come teach and Connect 3.799.072 3.464.157 7.1 5.289.0772 5.12 2.289.082 3.65 1.491.984 3.7074.07148, ESTATE (PARAPTED 285.110.989 3.907.765.71 1.81.92.07 1.61 1.71.772.755 4.7 2.286.53.357 31.81.7941.161 6.67 6.67 6.67 7.181.162 7.67 7.67										73.7
TOTAL REFIRED STATES (PARTED 285 110.98) 390.7871 3.5 397 13.551 4.2 384 101.887 75 188 785.014										30.3
TOTAL REPRET AND OTHERS (PRINTED AND OTHERS) (PRI										-1.7
Micros French Rein RE Granter VTD/Total Loans Granter VTD/ 20.55 -11.6 20.56 13.5 32.06 21.2 45.29 38.							, . , ,			62.2
First Morphage RE, Loams Sold	%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)									38.7
Niffert May REL Loans Sold First May REL Loans Connected 76.72 61.94 119.3 50.00 47 61.51 42 59.18 1.00 1.	RE LOANS SOLD/SERVICED									
Miles										68.
Substanding RE Learns Sood Bill Genined										-3.8
St. Mortings-Servicing Rights (NeW Yorth) 1.33 1.0 2.2 1.32 1.8 1.46 10.6 1.39										-2.6
Side Colon NorONMATION										5.2
STERM (FS VIR) RE Loan (Ex. MEL)		1.33	1.30	-2.3	1.32	1.8	1.46	10.6	1.39	-4.8
RE. Lina Bio Commercial Lins* 950,900,945 900,818,700 1,34 373,249,196 22 472,301,877 26 5 586,864,232 1** **Percentage Number of County Commercial Mortgage (HECM)** 0 0 0 N/A		1 335 304 007	1 /60 621 750	0.4	1 400 204 527	2.0	1 567 202 252	E 2	1 510 201 F44	-3.1
REVERSE MORTGAGES controlly insued from Equity Conversion Mortgage (RECNI) 0 0 NA 0										-3.1 11.5
"Secretary Instanced Florine Equally Conversion Mortgage (Pricide)		330,000,045	303,010,760	-13.4	3/3,249,150	22.9	4/2,301,0//	20.5	520,004,232	11.3
Proprietary Reverse Mortgage Products 0 0 N/A		n	n	N/A	n	N/A	n	N/A	n	N/A
Total Reverse Mortgages										
RELOAN TORS OUTSTANDING										N/A
10P Other RE Leans 4,969,349 4,801,826 7-72 4,746,110 3.2 5,001,360 18.0 5,358,081 4,456,8637 37,671,945 15.5 37,089,022 0.4 34,558,977 9 33,6655 5.7 10 10 10 10 10 10 10 1	RE LOAN TDRS OUTSTANDING									
Total TDR First and Other RE Loans 44,556,637 37,77,945 1.55 37,508,922 0.4 34,558,897 7.9 33,316,555 37,089,922 0.4 34,558,897 7.9 33,316,555 37,089,922 0.4 34,558,897 7.9 33,316,555 37,089,922 0.4 34,558,897 7.9 38,316,555 37,089,922 0.4 34,558,897 7.9 38,316,555 37,089,922 0.4 34,558,897 7.9 38,316,555 37,089,922 0.4 42,738,600 243,559,500	TDR First Mortgage RE Loans	39,597,288	33,070,119	-16.5	32,760,812	-0.9	28,952,337	-11.6	27,958,574	-3.4
September Sept	TDR Other RE Loans	4,959,349	4,601,826	-7.2	4,748,110	3.2	5,601,360	18.0	5,358,081	-4.3
REAL BSTATE LOAN DELINQUENT > 40 Days 1.888,991 10.251,776 -13.8 15.329,76 45.52	Total TDR First and Other RE Loans	44,556,637	37,671,945	-15.5	37,508,922	-0.4	34,553,697	-7.9	33,316,655	-3.6
R.E. LOANS DELINQUENT >= 60 Days First Mortgage First First Mortgage First First Mortgage First First Mortgage First Mortgage First Mortgage First First Mortgage First First Mortgage First Mortgage First First Mortgage First First Mortgage First Mortgage First First First Mortgage First First First Mortgage First First First First First Mortgage First Firs	TDR RE Loans Also Reported as Commercial Loans ¹	3,891,880	1,747,245	-55.1	622,232	-64.4	2,139,600	243.9	3,959,121	85.0
First Mortgage Fixed Rate (includes BalloonHybrids < 5 yrs)										
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs) 5.998,700 4.447,002 2.47 6.788,481 5.29 6.027,828 1.13 4.060,407 7.034,03 3.461,834 3.22 1.151,123 5.17 1.111,141 1.15 2.330,015 6.67 Other R.E. First Mortgage Adj Rate OTAL DEL R.E. COLUMENT > 60 Days DELINOUENT > 60 Days 1.151,141 1.151										
Other RE. Fixed Rate							1 - 1-			-37.3
Comparison Com										-32.6
TOTAL DEL R. DELINOUENT >= 60 Days 20,612,149 19,986,307 4.4 27,02,512 30.1 25,754,650 6.0 17,005,066 34,005,005										65.5
DELINQUENT 30 to \$9 Days										-30.9
First Mortgage		20,012,149	19,090,307	-4.4	21,402,312	39.1	25,754,050	-0.0	17,600,000	-30.8
Colher		34.018.806	36.379.341	6.9	32.670.323	-10.2	38.277.146	17.2	14.881.532	-61.1
1071AL DEL RE 20 to 59 Days										-55.2
RE LOANS DC >= 30 Days	TOTAL DEL RE 30 to 59 Days	39,982,180	43,566,195	9.0	39,995,751	-8.2	45,923,406	14.8	18,309,954	-60.1
SK RE LOANS DO >= 30 Days	TOTAL DEL R.E. LOANS >= 30 Days	60,594,329	63,262,502	4.4	67,398,263	6.5	71,678,056	6.4	36,115,010	-49.6
WRELOANS DQ >= 60 Days 0.60 0.54 -11.2 0.69 28.1 0.59 -14.7 0.37 3.67	RE LOAN DELINQUENCY RATIOS									
Top										-53.7
International Content	•	0.60	0.54	-11.2	0.69	28.1	0.59	-14.7	0.37	-36.4
TOR Other RE Loans Delinquent >= 60 Days	-									
Total TDR First and Other RE Loans Delinquent >= 60 Days Total TDR										62.6
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 11.58 12.39 6.9 12.53 1.2 10.21 -18.6 15.10 44 10.00 10.0										-4.6
11.58 12.39 6.9 12.53 1.2 10.21 18.6 15.10 48 15.10 48 15.10 48 15.10 48 15.10 48 15.10		5,161,764	4,666,969	-9.6	4,700,454	0.7	3,526,431	-25.0	5,031,636	42.1
Total 1st Mortgage Lns Charged Off 1,572,935 936,499 40.5 306,579 -67.3 376,460 22.8 242,425 28 10.00 11.89 14.70 23.6 0.00 67,765 9.00 9.70	1st and Other RE	11.58	12.39	6.9	12.53	1.2	10.21	-18.6	15.10	48.0
## TORR RE Lns also Reported as Commercial Loans Delinquent >= 80 Days / Total TDR RE Lns also Reported as Commercial Loans 12	TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60									
11.89	Days 12	462,890	256,847	-44.5	0	-100.0	0	N/A	0	N/A
11.89										
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: Total 1st Mortgage Lns Charged Off	60 Days / Total TDR RE Lns also Reported as Commercial Loans 12	44.00	44.70	00.0	0.00	400.0	0.00	N1/A	0.00	
**Total 1st Mortgage Lns Charged Off	DEAL ESTATE LOANS/LOC CHARGE DEES AND RECOVERIES.	11.89	14.70	23.6	0.00	-100.0	0.00	N/A	0.00	N/A
**Total 1st Mortgage Lns Recovered		1 572 025	036 400	-40 5	306 E70	_67.2	276 460	22.0	242 425	28.8
NET 1st MORTGAGE LN C/Os										42.3
**Net Charge Offs - 1st Mortgage Loans										26.2
Avg 1st Mortgage Loans		.,,,,,,,,	255,000		222,011		2.2,120	52.0	,,,,,,,	
**Total Other RE Lns Recovered	/ Avg 1st Mortgage Loans	0.04	0.01	-75.3	0.01	-14.2	0.01	22.1	0.01	13.7
NET OTHER RE LN C/Os 997,323 560,847 43.8 943,362 68.2 -102,534 -110.9 13,822 127 **Whet Charge Offs Other RE Loans / Avg Other RE Loans 0.11 0.06 48.3 0.08 50.9 -0.01 -109.8 0.00 125 **Amounts are year-to-date and the related % change ratios are annualized. 0.06 48.3 0.08 50.9 -0.01 -109.8 0.00 125 **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) 0.06 48.3 0.08 50.9 -0.01 -109.8 0.00 125 **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) 0.06 48.3 0.08 50.9 -0.01 -109.8 0.00 125 **Means the number is too large to display in the cell 0.06 48.3 0.08 50.9 -0.01 -109.8 0.00 125 **The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.						35.7			235,533	-33.5
** *Net Charge Offs Other RE Loans / Avg Other RE Loans 0.11 0.06 -48.3 0.08 50.9 -0.01 -109.8 0.00 125 -109.8 0.00 125 -109.8 0.00 125 -109.8 0.00 125 -109.8 0.00 125 -109.8 0.00 125 -109.8 0.00 125 -109.8 0.00 125 -109.8 0.00 125 -109.8 0.00 125 -109.8 0.00 125 -109.8 0.00 125 -109.8 0.00 125 -109.8 0.00										-45.3
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.										127.0
** 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.		0.11	0.06	-48.3	0.08	50.9	-0.01	-109.8	0.00	125.5
# 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.										
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.		or no annualizing)		1		-		1		
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.		accommodate the remit	tory definition of com-	rial leans	This policy change may as	use fluot	ations from prior cycles			
						use nuclua	ations from prior cycles.			
			odanamane in montied	ucui i estilli	oturcu (TDIN) IDalis.					13. RELoans

Return to cover 99/10/2020		For Charter : Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Gro	up: All *	State = 'MO' * Typ	e Include	d: Federally Insur	ed State
	Count of C	U in Peer Group :	N/A						
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Jun-2020	% Chg
COMMERCIAL LOANS									
Commercial Loans to Members 13	366,443,361	306,661,554	-16.3	366,954,467	19.7	474,471,166	29.3	530,303,089	11.8
Purchased Commercial Loans or Participations to Nonmembers ¹³	05 000 440	04.040.050		44.000.050	20.0	FO 400 000	40.0	75 000 000	40.0
Total Commercial Loans 13	35,096,410 401,539,771	34,810,350 341,471,904		44,866,359 411,820,826		53,498,266 527,969,432	19.2 28.2	75,990,862 606,293,951	42.0 14.8
Unfunded Commitments 13	18,718,057	15,570,012				69,804,507	56.5		
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS 1	382,821,714	341,471,904		411,820,826		527,969,432	28.2	606,293,951	14.8
%(Total Commercial Loans / Total Assets)	2.98	2.54		2.94		3.49	18.8	3.50	
NUMBER OF COMMERCIAL LOANS OUTSTANDING: 1									
Number of Outstanding Commercial Loans to Members Number of Outstanding Purchased Commercial Loans or	2,325	1,199	-48.4	1,349	12.5	1,640	21.6	2,026	23.5
Participation Interests to Nonmembers	135	125	-7.4	150	20.0	109	-27.3	145	33.0
Total Number of Commercial Loans Outstanding	2,460	1,324		1,499		1,749	16.7	2,171	
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-									
Construction and Development	13,684,819	13,407,167				29,506,613	48.6	52,702,106	78.6
Farmland Non Farm Regidential Property	947,887	3,699,434		3,526,752	-4.7	4,144,261	17.5	6,863,583	65.6
Non-Farm Residential Property Multifamily	132,272,305 N/A	N/A 36,080,883		N/A 43,026,581	19.3	N/A 80,426,400	86.9	N/A 86,699,685	7.8
Owner Occupied, Non-Farm, Non-Residential Property	91,676,422	141,102,188		158,717,763		178,143,579	12.2		1.2
Non-Owner Occupied, Non-Farm, Non-Residential Property	124,957,636	109,529,087	-12.3	148,127,417	35.2	180,080,824	21.6	200,167,996	11.2
Total Real Estate Secured Commercial Loans	363,539,069	303,818,759	-16.4	373,249,156	22.9	472,301,677	26.5	526,664,232	11.5
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON- MEMBERS) 1									
Loans to finance agricultural production and other loans to farmers	764,214	655,866	-14.2	782,581	19.3	862,670	10.2	812,570	-5.8
Commercial and Industrial Loans	34,193,124	34,877,580			2.4	53,273,192	49.2	64,095,842	
Unsecured Commercial Loans	922,317	1,371,089	48.7	1,138,169	-17.0	1,093,495	-3.9	12,693,416	1,060.8
Unsecured Revolving Lines of Credit (Commercial Purpose)	2,121,047	748,610		939,979		438,398	-53.4	2,027,891	
Total Non-Real Estate Secured Commercial Loans	38,000,702	37,653,145	-0.9	38,571,670	2.4	55,667,755	44.3	79,629,719	43.0
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE Number - Construction and Development	26	23	-11.5	43	87.0	52	20.9	59	13.5
Number - Farmland	6	14		14		16	14.3	27	
Number - Non-Farm Residential Property	1,119	N/A		N/A		N/A		N/A	
Multifamily	N/A	128		138	7.8	187	35.5	182	
Number - Owner Occupied, Non-Farm, Non-Residential Property	234	312		367		395	7.6	426	7.8
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property Total Number of Real Estate Secured Commercial Loans	307 1,692	289		302 864		314	4.0		
Number - Loans to finance agricultural production and other loans to farmers	1,692	766 17				964 24	11.6 14.3	1,039 23	-4.2
Number - Commercial and Industrial Loans	463	439		531		672	26.6	898	33.6
Number - Unsecured Commercial Loans	35	43	22.9	38	-11.6	38	0.0	143	276.3
Number - Unsecured Revolving Lines of	040		70.0	45	00.7	54	40.0	00	20.0
Credit (Commercial Purpose) Total Number of Non-Real Estate Secured Commercial Loans	249 768	59 558		45 635		51 785	13.3 23.6	68 1,132	33.3 44.2
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: 1	700		27.0	000	10.0	100	20.0	1,102	
* Member Commercial Loans Granted YTD	91,637,561	95,183,300	3.9	143,632,008	50.9	217,359,822	51.3	106,027,421	-2.4
* Purchased or Participation Interests to Nonmembers	6,180,946	6,599,551	6.8	14,495,319	119.6	25,887,143	78.6	16,428,564	26.9
DELINQUENCY - COMMERCIAL LOANS ²			0.10	0.504.530	40.0			4 704 000	
30 to 59 Days Delinquent 60 to 179 Days Delinquent	4,213,129 773,843	3,200,996		3,594,576 3,732,786		4,681,729 937,955	30.2 -74.9	4,761,399 1,875,275	1.7 99.9
180 to 359 Days Delinquent	63,957	16,918		449,549		2,604,179	479.3	106,863	-95.9
> = 360 Days Delinquent	856,995	312,344		247,901	-20.6	136,461	-45.0	138,409	
Total Del Loans - All Types (>= 60 Days)	1,694,795	2,619,263	54.5	4,430,236	69.1	3,678,595	-17.0	2,120,547	-42.4
COMMERCIAL LOAN DELINQUENCY RATIOS 1								_	
% Comm Lns > = 30 Days Delinquent % Comm Lns >= 60 Days Delinquent (Reportable delinquency)	1.54	1.70		1.95		1.58	-18.7	1.14	
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: 1	0.44	0.77	73.3	1.08	40.2	0.70	-35.2	0.35	-49.8
*Total Comm Lns Charge Offs	540,702	1,485,219	174.7	326,085	-78.0	233,092	-28.5	534,719	358.8
*Total Comm Lns Recoveries	136,045	552,451		209,235		44,328	-78.8	14,728	-33.5
AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in Comm Lns above) 1									
,									
% Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
MISCELLANEOUS LOAN INFORMATION: 1			ļ						
Real Estate Loans also Reported as Commercial Loans Agricultural Related Commercial Loans	350,800,645	303,818,760		373,249,156		472,301,677	26.5	526,664,232	
Agricultural Related Commercial Loans Number of Outstanding Agricultural Related Loans	1,712,101 27	4,355,300		4,309,333 35		5,006,931 40	16.2 14.3	7,676,153 50	53.3 25.0
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding	21	31	14.0	35	12.9	40	14.3	50	20.0
	N/A	3,867,400		5,630,693	45.6	12,386,299	120.0	9,642,109	-22.2
*Commercial Loans and Participations Sold -no servicing rights- YTD	140,000	0		0	N/A	1,600,000	N/A	0	
Commercial SBA Loans Outstanding	3,804,539	3,929,808		3,484,194		4,911,347	41.0	4,896,814	-0.3
Number of Commercial SBA Loans Outstanding Total Member Business Loans - (NMBLB)	20 366,443,361	376,096,064		431,812,680		28 541,475,513	55.6 25.4		92.9 12.4
%(NMBLB / Total Assets)	3.13	2.79					16.2		-1.9
* Amounts are year-to-date and the related % change ratios are annualized.	20					2.00		5.02	
¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the reg					ations from	prior cycles.			
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting									

	Inve	stments, Cash, & Cas	sh Equiva	lents					
Return to cover		For Charter :	N/A						
09/10/2020		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	led: Fede	erally Insured State Cr	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Jun-2020	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
ASC 320 CLASS. OF INVESTMENTS									
Held to Maturity < 1 yr	15,827,818			10,789,292	-51.2	7,256,506	-32.7	N/A	
Held to Maturity 1-3 yrs	71,355,764	49,184,492		52,620,938	7.0	80,621,962	53.2	N/A	
Held to Maturity 3-5 yrs	22,469,921	29,610,711		44,084,252	48.9	6,516,166	-85.2	N/A	
Held to Maturity 5-10 yrs	8,968,307	8,288,917		5,457,112	-34.2	3,809,563	-30.2	N/A	
Held to Maturity 3-10 yrs	N/A	. N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	0	0		137,988	N/A	0	-100.0	N/A	
TOTAL HELD TO MATURITY	118,621,810	109,195,021	-7.9	113,089,582	3.6	98,204,197	-13.2	N/A	
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
A 7111 C O L	004.045.475	057 440 005		050 300 044		005 000 004		***	
Available for Sale < 1 yr	261,845,175			259,726,344	1.0	395,889,624	52.4	N/A	
Available for Sale 1-3 yrs	601,525,640			643,520,817	6.4	638,316,223	-0.8	N/A	
Available for Sale 3-5 yrs	919,306,479			679,422,831	-22.4	472,483,802	-30.5		ļ
Available for Sale 5-10 yrs	143,662,262	106,340,830	1		21.4	126,275,867	-2.2		1
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	5,602,792	1,191,876		4,210,529	253.3	1,449,701	-65.6	N/A	
TOTAL AVAILABLE FOR SALE	1,931,942,348	1,845,320,883	-4.5	1,716,020,441	-7.0	1,634,415,217	-4.8	N/A	
Trading < 1 year	0			0	N/A	0	N/A	N/A	
Trading 1-3 years	0			0	N/A	0	N/A	N/A	
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	N/A	
Trading 5-10 years	20,371,499	18,421,102	-9.6	0	-100.0	67,831,186	N/A	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	N/A	
TOTAL TRADING	20,371,499	18,421,102		0	-100.0	67,831,186	N/A	N/A	
Equity Securities <= 1 Year	N/A	N/A	1	N/A		0		0	N/A
Equity Securities > 1-3 Years	N/A	N/A		N/A		0		2,065,211	
Equity Securities > 3-5 Years	N/A	N/A		N/A		0		0	
Equity Securities > 5-10 Years	N/A	N/A		N/A		0		20,923,835	
Equity Securities > 10 Years	N/A	N/A		N/A		0		0	
TOTAL EQUITY SECURITIES	N/A	N/A	١	N/A		0		22,989,046	N/A
Trading Debt Securities <= 1 Year	N/A	N/A		N/A		0		0	
Trading Debt Securities > 1-3 Years	N/A	N/A		N/A		0		0	
Trading Debt Securities > 3-5 Years	N/A	. N/A		N/A		0		0	
Trading Debt Securities > 5-10 Years	N/A	N/A		N/A		0		67,780,053	
Trading Debt Securities > 10 Years	N/A	. N/A		N/A		0		07 700 050	
TOTAL TRADING DEBT SECURITIES	N/A	N/A	'	N/A		U		67,780,053	N/A
Assilable for Cala Dakk Considers and Vann	NI/A	NI/A		NI/A				407.040.004	NI/A
Available-for-Sale Debt Securities <= 1 Year	N/A N/A	N/A		N/A		0		467,913,931	N/A
Available-for-Sale Debt Securities > 1-3 Years Available-for-Sale Debt Securities > 3-5 Years	N/A N/A	N/A N/A		N/A N/A		0		911,366,324 404,676,992	N/A N/A
Available-for-Sale Debt Securities > 5-5 Years Available-for-Sale Debt Securities > 5-10 Years	N/A	N/A		N/A		0		193,678,065	N/A
Available-for-Sale Debt Securities > 10 Years Available-for-Sale Debt Securities > 10 Years	N/A	N/A		N/A		0		8,312,117	N/A
AVAILABLE-FOR-SALE-DEBT SECURITIES	N/A	N/A		N/A		0		1,985,947,429	N/A
	IN/A	IN/A	1	IN/A		0		.,500,541,429	14/7
Held-to-Maturity Debt Securities <= 1 Year	N/A	N/A		N/A		0		14,158,347	N/A
Held-to-Maturity Debt Securities > 1-3 Years	N/A	N/A		N/A		0		96,763,607	N/A
Held-to-Maturity Debt Securities > 3-5 Years	N/A	N/A		N/A		0		5,437,036	N/A
Held-to-Maturity Debt Securities > 5-10 Years	N/A	N/A		N/A		0		42,510,091	N/A
Held-to-Maturity Debt Securities > 10 Years	N/A	N/A		N/A		0		15,774,924	N/A
TOTAL HELD-TO-MATURITY DEBT SECURITIES	N/A	N/A		N/A		0		174,644,005	N/A
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	1,159,458,097	1,061,188,136		981,244,214	-7.5	1,320,174,578	34.5	2,412,622,618	82.8
Other Investments 1-3 yrs	292,691,815			295,692,087	-3.5	285,621,246	-3.4	276,740,480	-3.1
Other Investments 3-5 yrs	96,153,920			66,111,841	-21.9	49,472,855	-25.2		35.2
Other Investments 5-10 yrs	10,138,433	9,435,955	-6.9	5,711,579	-39.5	3,110,638	-45.5	3,699,769	18.9
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	486,724	1,701,262	249.5	2,195,544	29.1	3,029,430	38.0	3,085,732	1.9
TOTAL Other Investments	1,558,928,989	1,463,303,718	-6.1	1,350,955,265	-7.7	1,661,408,747	23.0	2,763,044,836	66.3
		1							
MATURITIES:		<u> </u>					37.7	2,894,694,896	68.0
MATURITIES : Total Investments < 1 yr	1,437,131,090	1,340,412,722	-6.7	1,251,759,850	-6.6	1,723,320,708	37.7	2,034,034,030	
Total Investments < 1 yr	1,437,131,090 965,573,219				-6.6 3.3	1,723,320,708 1,004,559,431	1.3		28.1
Total Investments < 1 yr Total Investments 1-3 yrs		960,563,338	-0.5	991,833,842				1,286,935,622	
Total Investments < 1 yr Total Investments 1-3 yrs Total Investments 3-5 yrs	965,573,219 1,037,930,320	960,563,338 989,884,722	-0.5 -4.6	991,833,842 789,618,924	3.3 -20.2	1,004,559,431	1.3 -33.1	1,286,935,622 477,010,265	-9.7
Total Investments <1 yr Total Investments 1-3 yrs Total Investments 3-5 yrs Total Investments 3-5 yrs Total Investments 5-10 yrs	965,573,219	960,563,338 989,884,722 142,486,804	-0.5 -4.6 -22.2	991,833,842 789,618,924 140,308,611	3.3	1,004,559,431 528,472,823	1.3	1,286,935,622 477,010,265	-9.7 63.5
Total Investments <1 yr Total Investments 1-3 yrs Total investments 3-5 yrs Total investments 5-10 yrs Total investments 5-10 yrs	965,573,219 1,037,930,320 183,140,501 N/A	960,563,338 989,884,722 142,486,804 N/A	-0.5 -4.6 -22.2	991,833,842 789,618,924 140,308,611 N/A	3.3 -20.2 -1.5	1,004,559,431 528,472,823 201,027,254 N/A	1.3 -33.1 43.3	1,286,935,622 477,010,265 328,591,813 N/A	-9.7 63.5
Total Investments < 1 yr Total investments 1-3 yrs Total investments 3-5 yrs Total investments 5-10 yrs Total investments 3-10 yrs Total investments 3-10 yrs Total investments 3-10 yrs	965,573,219 1,037,930,320 183,140,501 N/A 6,089,516	960,563,338 989,884,722 142,486,804 N/A 2,893,138	3 -0.5 2 -4.6 4 -22.2 3 -52.5	991,833,842 789,618,924 140,308,611 N/A 6,544,061	3.3 -20.2 -1.5	1,004,559,431 528,472,823 201,027,254 N/A 4,479,131	1.3 -33.1 43.3 -31.6	1,286,935,622 477,010,265 328,591,813 N/A 27,172,773	-9.7 63.5 506.7
Total Investments <1 yr Total Investments 1-3 yrs Total investments 3-5 yrs Total investments 5-10 yrs Total investments 5-10 yrs	965,573,219 1,037,930,320 183,140,501 N/A	960,563,338 989,884,722 142,486,804 N/A 2,893,138	3 -0.5 2 -4.6 4 -22.2 3 -52.5	991,833,842 789,618,924 140,308,611 N/A	3.3 -20.2 -1.5	1,004,559,431 528,472,823 201,027,254 N/A	1.3 -33.1 43.3	1,286,935,622 477,010,265 328,591,813 N/A 27,172,773	-9.7 63.5 506.7

		Other Investment In	formation				1		
Return to cover		For Charter :							
09/10/2020		Count of CU:							-
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group	: All * Sta	 te = 'MO' * Type Incl	uded: Fe	derally Insured State	Credit
- Col Cloup!	Count o	f CU in Peer Group :						liberary mourou otate	T T T T T T T T T T T T T T T T T T T
		•							
INVESTMENT SUMMARY:	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Jun-2020	% Chg
NCUA Guaranteed Notes (included in US Gov't Obligations)	10,742,475	2,569,535		2,031,060	-21.0	1,608,915		1,419,702	
Total FDIC-Issued Guaranteed Notes	0	0		0		0		0	
All Other US Government Obligations TOTAL U.S. GOVERNMENT OBLIGATIONS	94,364,175 105,106,650	124,888,188 127,457,723		153,072,110 155,103,170	22.6 21.7	154,563,168 156,172,083	1.0 0.7	90,916,808 92,336,510	
TOTAL U.S. GOVERNIMENT OBLIGATIONS	105,106,650	127,457,723	21.3	155, 103, 170	21.7	150,172,063	0.7	92,330,510	-40.9
Agency/GSE Debt Instruments (not backed by mortgages)	717,788,374	603,224,562	-16.0	521,607,988	-13.5	481,524,516	-7.7	459,851,268	-4.5
Agency/GSE Mortgage-Backed Securities	1,180,963,746	1,159,135,770		1,040,820,342	-10.2	970,573,839	-6.7	1,500,009,116	
TOTAL FEDERAL AGENCY SECURITIES	1,898,752,120	1,762,360,332		1,562,428,330	-11.3	1,452,098,355	-7.1	1,959,860,384	
Securities Issued by States and Political Subdivision in the U.S. Privately Issued Mortgage-Related Securities	4,857,942 0	2,673,051 0		2,629,491 0	-1.6 N/A	1,660,272 0	-36.9 N/A	5,827,430 0	
Privately Issued Securities (FCUs only)	0	0		0		0		0	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	695,874	425,901		246,402		39,386	-84.0	34,031	-13.6
TOTAL OTHER MORTGAGE-BACKED SECURITIES	695,874	425,901		246,402	-42.1	39,386	-84.0	34,031	-13.6
Mutual Funda	000 474	E 400 014	2 224 6	4 050 500		4 004 000	0.0	4.000.074	4.0
Mutual Funds Common Trusts	220,171 3,510,271	5,133,614 3,524,192		4,858,599 3,433,659	-5.4 -2.6	4,901,969 3,556,581	0.9 3.6		1.3 -1.1
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	3,730,442	8,657,806		8,292,258	-4.2	8,458,550	2.0	8,481,965	
Bank Issued FDIC-Guaranteed Bonds	0,700,442			0,202,200		0,400,000		0,401,000	
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	456,348,742	457,469,685		302,498,237	-33.9	348,733,267	15.3	611,348,979	
Commercial Mortgage Backed Securities OTHER INVESTMENT INFORMATION:	182,461,623	231,697,664	27.0	248,863,099	7.4	241,303,057	-3.0	290,560,578	20.4
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		0	N/A	0	
Securities per 703.12(b) Deposits/Shares per 703.10(a)	0	0		0		0		0	
Market Value of Investments Purchased Under	Ĭ		19/73		13/73	0	11//	0	18/73
Investment Pilot Program (703.19)	0	0	N/A	0		0	N/A	0	
Fair Value of Total Investments	3,630,295,808	3,434,984,459		3,177,831,215		3,462,520,718	9.0	5,017,852,263	
Investment Repurchase Agreements Borrowing Repurchase Agreements Placed in Investments	0	0	N/A	0	N/A	0	N/A	0	N/A
for Positive Arbitrage	12,820,488	0	-100.0	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	138,861,044	125,494,471	-9.6	109,190,803	-13.0	156,891,558	43.7	294,550,810	
Cash on Deposit in Other Financial Institutions	625,332,102	604,075,196	-3.4	555,381,885	-8.1	386,712,285	-30.4	525,232,519	35.8
CUSO INFORMATION									
Value of Investments in CUSO CUSO loans	49,550,647 581,277	46,887,762 300,000		41,502,091 9,999,994	-11.5 3,233.3	45,619,404 6,936,811	9.9 -30.6		
Aggregate cash outlays in CUSO	23,730,960	22,795,773		22,593,065	-	31,501,582	39.4	32,019,625	
	_5,.55,500		3.3		0.0	3.,00.,002	55.4	32,010,020	
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	0	0	N/A	1,281,748	N/A	1,319,011	2.9	1,337,885	1.4
Outstanding Balance of Brokered CDs and Share Certificates Purchased	181,543,795	158,639,065	-12.6	156,482,012	-1.4	204,814,345	30.9	270,916,116	32.3
CREDIT UNION INVESTMENT PROGRAMS	101,343,793	130,039,003	-12.0	130,402,012	-1.4	204,014,043	30.9	270,910,110	32.3
Mortgage Processing	22	23	4.5	22	-4.3	21	-4.5	21	0.0
Approved Mortgage Seller	18			20		20			
Borrowing Repurchase Agreements	1	0		1		1			
Brokered Deposits (all deposits acquired through 3rd party) Investment Pilot Program	3			0		0			
Investments Not Authorized by FCU Act (SCU only)	2			2		2			
Deposits and Shares Meeting 703.10(a)	0			0		0		0	
Brokered Certificates of Deposit (investments)	33	32		31	-3.1	33	6.5	35	6.1
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	21,751,020	18,965,463	-12.8	41,774,971	120.3	68,423,348	63.8	68,342,809	-0.1
Other Investments	6,655,608	24,340,965	265.7	6,181,718	-74.6	5,718,824	-7.5	5,766,578	0.8
Other Assets	126,865,370	116,433,115	-8.2	141,546,506	21.6	141,348,411	-0.1	161,153,771	14.0
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	155,271,998	159,739,543	2.9	189,503,195	18.6	215,490,583	13.7	235,263,158	9.2
Compensation Agreements	133,271,996	139,139,543	2.9	109,000,195	10.0	210,490,563	13.7	230,203,150	9.2
1/ Prior to March 31, 2014, this item included investments purchased for employe	ee benefit/deferred comp	pensation plans.							
# Means the number is too large to display in the cell									
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etum to cover 9/10/2020 U Name: N/A eer Group: N/A UPPLEMENTAL SHARES/DEPOSITS (included in total Shares): ccounts Held by Member Public Units ccounts Held by Member Public Units mployee Benefit Member Shares mployee Benefit Nonmember Shares 29 Plan Member Deposits on-dollar Denominated Deposits eaith Savings Accounts ollar Amount of Share Certificates >= \$100,000 ollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts gative Shares as Included in All Other Unsecured Loans/Lines of Credit AVING MATURITIES <- 1 year 1 to 3 years > 3 years > 3 years > 3 years > 1 star Shares & Deposits SURRANCE COVERAGE OTHER THAN NCUSIF hare/Deposit Insurance Other than NCUSIF ollar Amount of Shares/Deposits Covered by Additional/Alternate		e Information, Off B: For Charter: Count of CU: Asset Range: Criteria: f CU in Peer Group: Dec-2017 3,400,600 8,222,612 22,081,557 0 0 29,762,725 544,188,997 276,532,323 0 0,308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697 11,484,563,471	N/A 97 N/A Region: N/A % Chg 143.9 375.4 -0.5 N/A	Dec-2018 1,409,589 1,914,394 34,627,568 0 0 33,458,629 531,588,965 266,674,751 0 352,975,706 7,649,812	% Chg -58.5 -76.7 56.8 N/A N/A	te = 'MO' * Type Inclu Dec-2019 4,608,075 2,086,039 27,730,953 0 0 37,283,534 716,791,374 325,883,457 0 451,649,775 7,564,096	% Chg 226.9 9.0 -19.9 N/A N/A 11.4 34.8 22.2 N/A 28.0 -1.1	Jun-2020 2,468,466 4,980,411 28,226,177 0 0 42,188,942 836,194,896 313,366,208 0 647,567,839 4,617,676	% Chg -46.4 138.7 1.8 N/A N/A 13.2 16.7 -3.8
9/10/2020 U Name: N/A eer Group: N/A UPPLEMENTAL SHARES/DEPOSITS (included in total Shares): ccounts Held by Member Public Units ccounts Held by Nonmember Public Units mployee Benefit Member Shares mployee Benefit Nonmember Shares 29 Plan Member Deposits on-dollar Denominated Deposits ealth Savings Accounts ollar Amount of Share Certificates >= \$100,000 ollar Amount of Share Certificates >= \$100,000 ollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts ommercial Share Accounts egative Shares as Included in All Other Unsecured Loans/Lines of Credit AVING MATURITIES < 1 year 1 to 3 years > 3 years otal Shares & Deposits ISUBANCE COVERAGE OTHER THAN NCUSIF hare/Deposit Insurance Other than NCUSIF	Dec-2016 1,393,985 1,729,535 22,191,319 0 0 0 26,265,171 480,272,569 293,622,367 0 210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 11,003,587,915	Count of CU: Asset Range: Criteria: f CU in Peer Group: 3,400,600 8,222,612 22,081,557 0 0 29,762,725 544,188,997 276,532,323 0 308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697	97 N/A Region: N/A % Chg 143.9 375.4 -0.5 N/A N/A 13.3 -5.8 N/A 46.7 4.1 3.6 13.4 46.7	Dec-2018 1,409,589 1,914,394 34,627,568 0 0 33,458,629 531,588,965 266,674,751 0 352,975,706 7,649,812	% Chg -58.5 -76.7 56.8 N/A N/A 12.4 -2.3 -3.6 N/A 14.5 17.4	Dec-2019 4,608,075 2,086,039 27,730,953 0 0 37,283,534 716,791,374 325,883,457 0 451,649,775 7,564,096	% Chg 226.9 9.0 -19.9 N/A N/A 11.4 34.8 22.2 N/A 28.0 -1.1	Jun-2020 2,468,466 4,980,411 28,226,177 0 0 42,188,942 836,194,896 313,366,208 0 647,567,839	"% Chg" -46.4 138.7 1.8 N/A N/A N/A 13.2 16.7 -3.8
U Name: N/A eer Group: N/A UPPLEMENTAL SHARES/DEPOSITS (included in total Shares): ccounts Held by Member Public Units ccounts Held by Member Public Units ccounts Held by Nomember Public Units mployee Benefit Member Shares mployee Benefit Nomember Shares 29 Plan Member Deposits on-dollar Denominated Deposits eath Savings Accounts collar Amount of Share Certificates >= \$100,000 ollar Amount of IRA/Keogh >= \$100,000 ollar Amount of Rhare Swept to Regular Shares or Money Market Accounts ommercial Share Accounts ommercial Share Accounts ommercial Share Accounts 4 VING MATURITIES 5 1 year 1 to 3 years 5 3 years otal Shares & Deposits SIUGNANCE COVERAGE OTHER THAN NCUSIF hare/Deposit Insurance Other than NCUSIF	Dec-2016 1,393,985 1,729,535 22,191,319 0 0 0 26,265,171 480,272,569 293,622,367 0 210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 11,003,587,915	Asset Range : Criteria: GU in Peer Group : Dec-2017 3,400,600 8,222,612 22,081,557 0 0 0,0 29,762,725 544,188,997 276,532,323 0 0,308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697	N/A Region: N/A % Chg 143.9 375.4 -0.5 N/A N/A 13.3 13.3 -5.8 N/A 4.1 4.1 14.4	Dec-2018 1,409,589 1,914,394 34,627,568 0 0 33,458,629 531,588,965 266,674,751 0 352,975,706 7,649,812	% Chg -58.5 -76.7 56.8 N/A N/A 12.4 -2.3 -3.6 N/A 14.5 17.4	Dec-2019 4,608,075 2,086,039 27,730,953 0 0 37,283,534 716,791,374 325,883,457 0 451,649,775 7,564,096	% Chg 226.9 9.0 -19.9 N/A N/A 11.4 34.8 22.2 N/A 28.0 -1.1	Jun-2020 2,468,466 4,980,411 28,226,177 0 0 42,188,942 836,194,896 313,366,208 0 647,567,839	"% Chg" -46.4 138.7 1.8 N/A N/A N/A 13.2 16.7 -3.8
UPPLEMENTAL SHARES/DEPOSITS (included in total Shares): ccounts Held by Member Public Units ccounts Held by Nonmember Public Units mployee Benefit Member Shares mployee Benefit Nonmember Shares 29 Plan Member Deposits on-dollar Denominated Deposits ealth Savings Accounts ollar Amount of Share Certificates >= \$100,000 ollar Amount of Share Certificates >= \$100,000 ollar Amount of IRA/Keogh >= \$100,000 ollar Amount of Rhare Swept to Regular Shares or Money Market Accounts ommercial Share Accounts egative Shares as Included in All Other Unsecured Loans/Lines of Credit AVING MATURITIES < 1 year 1 to 3 years > 3 years val Shares & Deposits SUSURANCE COVERAGE OTHER THAN NCUSIF hare/Deposit Insurance Other than NCUSIF	Dec-2016 1,393,985 1,729,535 22,191,319 0 0 0 26,265,171 480,272,569 293,622,367 0 210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 11,003,587,915	Criteria : f CU in Peer Group : Dec-2017 3,400,600 8,222,612 22,081,557 0 0,0 0,29,762,725 544,188,997 276,532,323 0,308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697	Region: N/A % Chg 143.9 375.4 -0.5 N/A N/A N/A 13.3 13.3 -5.8 N/A 46.7 4.1 3.6 14.4 7.4	Dec-2018 1,409,589 1,914,394 34,627,568 0 0 33,458,629 531,588,965 266,674,751 0 352,975,706 7,649,812	% Chg -58.5 -76.7 56.8 N/A N/A 12.4 -2.3 -3.6 N/A 14.5 17.4	Dec-2019 4,608,075 2,086,039 27,730,953 0 0 37,283,534 716,791,374 325,883,457 0 451,649,775 7,564,096	% Chg 226.9 9.0 -19.9 N/A N/A 11.4 34.8 22.2 N/A 28.0 -1.1	Jun-2020 2,468,466 4,980,411 28,226,177 0 0 42,188,942 836,194,896 313,366,208 0 647,567,839	% Chg -46.4 138.7 1.8 N/A N/A N/A 1.6.7 1.6.7 1.6.7 1.6.7 1.6.7 1.6.7 1.6.7 1.6.7 1.6.7
ccounts Held by Member Public Units ccounts Held by Nonmember Public Units mployee Benefit Member Shares mployee Benefit Member Shares mployee Benefit Member Shares 29 Plan Member Deposits on-dollar Denominated Deposits eath Savings Accounts ollar Amount of Share Certificates >= \$100,000 ollar Amount of RA/Keogh >= \$100,000 ollar Amount of RA/Keogh >= \$100,000 ollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts ommercial Share Accounts egative Shares as Included in All Other Unsecured Loans/Lines of Credit AVING MATURITIES < 1 year 1 to 3 years > 3 years vial Shares & Deposits SIUSANCE COVERAGE OTHER THAN NCUSIF hare/Deposit Insurance Other than NCUSIF	Dec-2016 1,393,985 1,729,535 22,191,319 0 0 0 26,265,171 480,272,569 293,622,367 0 210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 11,003,587,915	Dec-2017 3,400,600 8,222,612 22,081,557 0 0 0 29,762,725 544,188,997 276,532,323 0 308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697	% Chg 143.9 375.4 -0.5 N/A N/A 13.3 13.3 -5.8 N/A 46.7 4.1 3.6 14.4 7.4	1,409,589 1,914,394 34,627,568 0 0 33,458,629 531,588,965 266,674,751 0 352,975,706 7,649,812	-58.5 -76.7 56.8 N/A N/A 12.4 -2.3 -3.6 N/A 14.5	4,608,075 2,086,039 27,730,953 0 0 37,283,534 716,791,374 325,883,457 0 451,649,775 7,564,096	226.9 9.0 -19.9 N/A N/A 11.4 34.8 22.2 N/A 28.0 -1.1	2,468,466 4,980,411 28,226,177 0 0 0 42,188,942 836,194,896 313,366,208 0 647,567,839	-46.4 138.7 1.8 N/A N/A 13.2 16.7 -3.8 N/A 43.4
ccounts Held by Member Public Units ccounts Held by Nonmember Public Units mployee Benefit Member Shares mployee Benefit Member Shares mployee Benefit Member Shares 29 Plan Member Deposits on-dollar Denominated Deposits eath Savings Accounts ollar Amount of Share Certificates >= \$100,000 ollar Amount of RA/Keogh >= \$100,000 ollar Amount of RA/Keogh >= \$100,000 ollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts ommercial Share Accounts egative Shares as Included in All Other Unsecured Loans/Lines of Credit AVING MATURITIES < 1 year 1 to 3 years > 3 years otal Shares & Deposits ISURANCE COVERAGE OTHER THAN NCUSIF hare/Deposit Insurance Other than NCUSIF	1,393,985 1,729,535 22,191,319 0 0 0 26,265,171 480,272,569 293,622,367 0 210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 11,003,587,915	3,400,600 8,222,612 22,081,557 0 0 0 29,762,725 544,188,997 276,532,323 0 308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697	143.9 375.4 -0.5 N/A N/A 13.3 13.3 -5.8 N/A 46.7 4.1	1,409,589 1,914,394 34,627,568 0 0 33,458,629 531,588,965 266,674,751 0 352,975,706 7,649,812	-58.5 -76.7 56.8 N/A N/A 12.4 -2.3 -3.6 N/A 14.5	4,608,075 2,086,039 27,730,953 0 0 37,283,534 716,791,374 325,883,457 0 451,649,775 7,564,096	226.9 9.0 -19.9 N/A N/A 11.4 34.8 22.2 N/A 28.0 -1.1	2,468,466 4,980,411 28,226,177 0 0 0 42,188,942 836,194,896 313,366,208 0 647,567,839	-46.4 138.7 1.8 N/A N/A 13.2 16.7 -3.8 N/A 43.4
ccounts Held by Member Public Units ccounts Held by Nonmember Public Units mployee Benefit Member Shares mployee Benefit Member Shares mployee Benefit Member Shares 29 Plan Member Deposits on-dollar Denominated Deposits eath Savings Accounts ollar Amount of Share Certificates >= \$100,000 ollar Amount of RA/Keogh >= \$100,000 ollar Amount of RA/Keogh >= \$100,000 ollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts ommercial Share Accounts egative Shares as Included in All Other Unsecured Loans/Lines of Credit AVING MATURITIES < 1 year 1 to 3 years > 3 years otal Shares & Deposits ISURANCE COVERAGE OTHER THAN NCUSIF hare/Deposit Insurance Other than NCUSIF	1,393,985 1,729,535 22,191,319 0 0 0 26,265,171 480,272,569 293,622,367 0 210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 11,003,587,915	3,400,600 8,222,612 22,081,557 0 0 0 29,762,725 544,188,997 276,532,323 0 308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697	143.9 375.4 -0.5 N/A N/A 13.3 13.3 -5.8 N/A 46.7 4.1	1,409,589 1,914,394 34,627,568 0 0 33,458,629 531,588,965 266,674,751 0 352,975,706 7,649,812	-58.5 -76.7 56.8 N/A N/A 12.4 -2.3 -3.6 N/A 14.5	4,608,075 2,086,039 27,730,953 0 0 37,283,534 716,791,374 325,883,457 0 451,649,775 7,564,096	226.9 9.0 -19.9 N/A N/A 11.4 34.8 22.2 N/A 28.0 -1.1	2,468,466 4,980,411 28,226,177 0 0 0 42,188,942 836,194,896 313,366,208 0 647,567,839	138.7 1.8 N/A N/A N/A 13.2 16.7 -3.8 N/A
ccounts Held by Member Public Units ccounts Held by Nonmember Public Units mployee Benefit Member Shares mployee Benefit Member Shares mployee Benefit Member Shares 29 Plan Member Deposits on-dollar Denominated Deposits eath Savings Accounts ollar Amount of Share Certificates >= \$100,000 ollar Amount of RA/Keogh >= \$100,000 ollar Amount of RA/Keogh >= \$100,000 ollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts ommercial Share Accounts egative Shares as Included in All Other Unsecured Loans/Lines of Credit AVING MATURITIES < 1 year 1 to 3 years > 3 years otal Shares & Deposits ISURANCE COVERAGE OTHER THAN NCUSIF hare/Deposit Insurance Other than NCUSIF	1,729,535 22,191,319 0 0 0 26,265,171 480,272,569 293,622,367 210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 11,003,587,915	8,222,612 22,081,557 0 0 0 29,762,725 544,188,997 276,532,323 0 308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697	375.4 -0.5 N/A N/A N/A 13.3 13.3 -5.8 N/A 46.7 4.1	1,914,394 34,627,568 0 0 33,458,629 531,588,965 266,674,751 0 352,975,706 7,649,812	-76.7 56.8 N/A N/A 12.4 -2.3 -3.6 N/A 14.5	2,086,039 27,730,953 0 0 0 37,283,534 716,791,374 325,883,457 0 451,649,775 7,564,096	9.0 -19.9 N/A N/A 11.4 34.8 22.2 N/A 28.0	4,980,411 28,226,177 0 0 0 42,188,942 336,194,896 313,366,208 0 647,567,839	138.7 1.8 N/A N/A N/A 13.2 16.7 16.7 1 -3.8 N/A 43.4
ccounts Held by Nonmember Public Units mployee Benefit Member Shares 29 Plan Member Deposits on-dollar Denominated Deposits eaith Savings Accounts ollar Amount of Share Cartificates >= \$100,000 ollar Amount of Share Cartificates >= \$100,000 ollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts ommercial Share Accounts egative Shares as Included in All Other Unsecured Loans/Lines of Credit AVING MATURITIES <	1,729,535 22,191,319 0 0 0 26,265,171 480,272,569 293,622,367 210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 11,003,587,915	8,222,612 22,081,557 0 0 0 29,762,725 544,188,997 276,532,323 0 308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697	375.4 -0.5 N/A N/A N/A 13.3 13.3 -5.8 N/A 46.7 4.1	1,914,394 34,627,568 0 0 33,458,629 531,588,965 266,674,751 0 352,975,706 7,649,812	-76.7 56.8 N/A N/A 12.4 -2.3 -3.6 N/A 14.5	2,086,039 27,730,953 0 0 0 37,283,534 716,791,374 325,883,457 0 451,649,775 7,564,096	9.0 -19.9 N/A N/A 11.4 34.8 22.2 N/A 28.0	4,980,411 28,226,177 0 0 0 42,188,942 336,194,896 313,366,208 0 647,567,839	138.7 1.8 N/A N/A N/A 13.2 16.7 16.7 1 -3.8 N/A 43.4
mployee Benefit Member Shares mployee Benefit Nonmember Shares 29 Plan Member Deposits on-dollar Denominated Deposits ealth Savings Accounts ollar Amount of Share Certificates >= \$100,000 ollar Amount of RA/Keogh >= \$100,000 ollar Amount of RA/Keogh >= \$100,000 ollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts ommercial Share Accounts egative Shares as included in All Other Unsecured Loans/Lines of Credit AVING MATURITIES < 1 year 1 to 3 years > 3 years otal Shares & Deposits ISURANCE COVERAGE OTHER THAN NCUSIF hare/Deposit Insurance Other than NCUSIF	22,191,319 0 0 0 26,265,171 480,272,569 293,622,367 0 210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 11,003,587,915	22,081,557 0 0 0 29,762,725 544,188,997 276,532,323 0 308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697	-0.5 N/A N/A 13.3 13.3 -5.8 N/A 46.7 4.1 3.6 14.4	34,627,568 0 0 0 33,458,629 531,588,965 266,674,751 0 352,975,706 7,649,812 10,787,724,381	56.8 N/A N/A N/A 12.4 -2.3 -3.6 N/A 14.5	27,730,953 0 0 0 37,283,534 716,791,374 325,883,457 0 451,649,775 7,564,096	-19.9 N/A N/A N/A 11.4 34.8 22.2 N/A 28.0	28,226,177 0 0 0 42,188,942 836,194,896 313,366,208 0 647,567,839	1.8 N/A N/A N/A 13.2 16.7 -3.8 N/A 43.4
mployee Benefit Nonmember Shares 29 Plan Member Deposits on-dollar Denominated Deposits ealth Savings Accounts ollar Amount of Share Certificates >= \$100,000 ollar Amount of IRA/Keogh >= \$100,000 ollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts ommercial Share Accounts egative Shares as Included in All Other Unsecured Loans/Lines of Credit AVING MATURITIES < 1 year	0 0 0 26,265,171 480,272,569 293,622,367 0 210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 11,003,587,915	0 0 0 29,762,725 544,188,997 276,532,323 0 0 308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697	N/A N/A N/A 13.3 13.3 -5.8 N/A 46.7 4.1 3.6 14.4	0 0 0 33,458,629 531,588,965 266,674,751 0 352,975,706 7,649,812	N/A N/A N/A 12.4 -2.3 -3.6 N/A 14.5	0 0 37,283,534 716,791,374 325,883,457 0 451,649,775 7,564,096	N/A N/A N/A 11.4 34.8 22.2 N/A 28.0	0 0 0 42,188,942 836,194,896 313,366,208 0 647,567,839	N/A N/A N/A 13.2 16.7 16.7 18.3 19.4 19.4 19.4 19.4 19.4 19.4
29 Plan Member Deposits on-dollar Denominated Deposits ealth Savings Accounts ollar Amount of Share Certificates >= \$100,000 ollar Amount of Share Certificates >= \$100,000 ollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts ommercial Share Accounts egative Shares as Included in All Other Unsecured Loans/Lines of Credit AVING MATURITIES < 1 year 1 to 3 years > 3 years > 3 years Sturance Coverage Other Than NCUSIF	0 0 26,265,171 480,272,569 293,622,367 0 210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 11,003,587,915	0 0 29,762,725 544,188,997 276,532,323 0 308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697	N/A N/A 13.3 13.3 -5.8 N/A 46.7 4.1 3.6 14.4	0 0 33,458,629 531,588,965 266,674,751 0 352,975,706 7,649,812	N/A N/A 12.4 -2.3 -3.6 N/A 14.5 17.4	0 37,283,534 716,791,374 325,883,457 0 451,649,775 7,564,096	N/A N/A 11.4 34.8 22.2 N/A 28.0 -1.1	0 0 42,188,942 836,194,896 313,366,208 0 647,567,839	N/A N/A 13.2 16.7 16.7 183.8 N/A 43.4
on-dollar Denominated Deposits eatlth Savings Accounts ollar Amount of Share Certificates >= \$100,000 ollar Amount of RA/Keogh >= \$100,000 ollar Amount of RA/Keogh >= \$100,000 ollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts ommercial Share Accounts egative Shares as Included in All Other Unsecured Loans/Lines of Credit AVING MATURITIES <	0 26,265,171 480,272,569 293,622,367 0 210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 11,003,587,915	0 29,762,725 544,188,997 276,532,323 0 308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697	N/A 13.3 13.3 -5.8 N/A 46.7 4.1 3.6 14.4 7.4	0 33,458,629 531,588,965 266,674,751 0 352,975,706 7,649,812	N/A 12.4 -2.3 -3.6 N/A 14.5 17.4	0 37,283,534 716,791,374 325,883,457 0 451,649,775 7,564,096	N/A 11.4 34.8 22.2 N/A 28.0 -1.1	0 42,188,942 836,194,896 313,366,208 0 647,567,839	N/A 13.2 16.7 16.7 1 -3.8 N/A 43.4
ealth Savings Accounts ollar Amount of Share Certificates >= \$100,000 ollar Amount of IRA/Keogh >= \$100,000 ollar Amount of IRA/Keogh >= \$100,000 ollar Amount of IRA/Keogh >= \$100,000 ollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts ommercial Share Accounts egative Shares as Included in All Other Unsecured Loans/Lines of Credit AVING MATURITIES < 1 year 1 to 3 years > 3 years otal Shares & Deposits ISURANCE COVERAGE OTHER THAN NCUSIF hare/Deposit Insurance Other than NCUSIF	26,265,171 480,272,569 293,622,367 0 210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 11,003,587,915	29,762,725 544,188,997 276,532,323 0 308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697	13.3 13.3 -5.8 N/A 46.7 4.1 3.6 14.4 7.4	33,458,629 531,588,965 266,674,751 0 352,975,706 7,649,812	12.4 -2.3 -3.6 N/A 14.5 17.4	37,283,534 716,791,374 325,883,457 0 451,649,775 7,564,096	11.4 34.8 22.2 N/A 28.0 -1.1	42,188,942 836,194,896 313,366,208 0 647,567,839	13.2 16.7 16.7 1 -3.8 1 N/A 43.4
ollar Amount of Share Certificates >= \$100,000 ollar Amount of IRA/Keogh >= \$100,000 ollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts ommercial Share Accounts ommercial Share Accounts egative Shares as Included in All Other Unsecured Loans/Lines of Credit AVING MATURITIES < 1 year 1 to 3 years > 3 years otal Shares & Deposits ISURANCE COVERAGE OTHER THAN NCUSIF hare/Deposit Insurance Other than NCUSIF	480,272,569 293,622,367 0 210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 11,003,587,915	544,188,997 276,532,323 0 308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697	13.3 -5.8 N/A 46.7 4.1 3.6 14.4 7.4	531,588,965 266,674,751 0 352,975,706 7,649,812	-2.3 -3.6 N/A 14.5 17.4	716,791,374 325,883,457 0 451,649,775 7,564,096	34.8 22.2 N/A 28.0 -1.1	836,194,896 313,366,208 0 647,567,839	16.7 -3.8 N/A 43.4
ollar Amount of IRA/Keogh >= \$100,000 ollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts ommercial Share Accounts egative Shares as Included in All Other Unsecured Loans/Lines of Credit AVING MATURITIES < 1 year 1 to 3 years > 3 years 1 to 3 years	293,622,367 0 210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 11,003,587,915	276,532,323 0 308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697	-5.8 N/A 46.7 4.1 3.6 14.4 7.4	266,674,751 0 352,975,706 7,649,812	-3.6 N/A 14.5 17.4	325,883,457 0 451,649,775 7,564,096	N/A 28.0 -1.1	313,366,208 0 647,567,839	-3.8 N/A 43.4
ollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts ommercial Share Accounts egative Shares as included in All Other Unsecured Loans/Lines of Credit AVING MATURITIES < 1 year 1 to 3 years > 3 years otal Shares & Deposits ISURANCE COVERAGE OTHER THAN NCUSIF hare/Deposit Insurance Other than NCUSIF	0 210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 11,003,587,915	0 308,237,597 6,517,312 10,327,540,539 767,627,235 389,395,697	N/A 46.7 4.1 3.6 14.4 7.4	0 352,975,706 7,649,812 10,787,724,381	N/A 14.5 17.4	0 451,649,775 7,564,096	N/A 28.0 -1.1	0 647,567,839	N/A 43.4
Money Market Accounts ommercial Share Accounts egative Shares as Included in All Other Unsecured Loans/Lines of Credit AVING MATURITIES < 1 year 1 to 3 years > 3 years total Shares & Deposits ISURANCE COVERAGE OTHER THAN NCUSIF hare/Deposit Insurance Other than NCUSIF	210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 11,003,587,915	6,517,312 10,327,540,539 767,627,235 389,395,697	3.6 14.4 7.4	352,975,706 7,649,812 10,787,724,381	14.5 17.4	451,649,775 7,564,096	28.0 -1.1		43.4
ommercial Share Accounts egative Shares as Included in All Other Unsecured Loans/Lines of Credit AVING MATURITIES < 1 year 1 to 3 years > 3 years otal Shares & Deposits ISURANCE COVERAGE OTHER THAN NCUSIF hare/Deposit Insurance Other than NCUSIF	210,176,031 6,263,090 9,969,904,623 671,100,197 362,583,095 11,003,587,915	6,517,312 10,327,540,539 767,627,235 389,395,697	3.6 14.4 7.4	352,975,706 7,649,812 10,787,724,381	14.5 17.4	451,649,775 7,564,096	28.0 -1.1		43.4
egative Shares as Included in All Other Unsecured Loans/Lines of Credit AVING MATURITIES < 1 year 1 to 3 years > 3 years otal Shares & Deposits ISURANCE COVERAGE OTHER THAN NCUSIF hare/Deposit Insurance Other than NCUSIF	6,263,090 9,969,904,623 671,100,197 362,583,095 11,003,587,915	6,517,312 10,327,540,539 767,627,235 389,395,697	3.6 14.4 7.4	7,649,812 10,787,724,381	17.4	7,564,096	-1.1		
AVING MATURITIES < 1 year 1 to 3 years > 3 years total Shares & Deposits ISURANCE COVERAGE OTHER THAN NCUSIF hare/Deposit Insurance Other than NCUSIF	9,969,904,623 671,100,197 362,583,095 11,003,587,915	10,327,540,539 767,627,235 389,395,697	3.6 14.4 7.4	10,787,724,381				4,617,676	-39.0
< 1 year 1 to 3 years > 3 years otal Shares & Deposits SURANCE COVERAGE OTHER THAN NCUSIF hare/Deposit Insurance Other than NCUSIF	671,100,197 362,583,095 11,003,587,915	767,627,235 389,395,697	14.4 7.4		4.5	11,570.744.577			
1 to 3 years > 3 years otal Shares & Deposits SURANCE COVERAGE OTHER THAN NCUSIF hare/Deposit Insurance Other than NCUSIF	671,100,197 362,583,095 11,003,587,915	767,627,235 389,395,697	14.4 7.4		4.5	11,570.744.577			
1 to 3 years > 3 years otal Shares & Deposits SURANCE COVERAGE OTHER THAN NCUSIF hare/Deposit Insurance Other than NCUSIF	671,100,197 362,583,095 11,003,587,915	767,627,235 389,395,697	14.4 7.4				7.3	13,678,328,123	18.2
> 3 years otal Shares & Deposits SIURANCE COVERAGE OTHER THAN NCUSIF hare/Deposit Insurance Other than NCUSIF	11,003,587,915 7		7.4		-3.8	800,378,746	8.4	770,207,513	
otal Shares & Deposits ISURANCE COVERAGE OTHER THAN NCUSIF hare/Deposit Insurance Other than NCUSIF	11,003,587,915 7				3.3	494,259,155	22.9	477,268,194	
ISURANCE COVERAGE OTHER THAN NCUSIF hare/Deposit Insurance Other than NCUSIF	7	7	7.4		3.9	12,865,382,478	7.9	14,925,803,830	
hare/Deposit Insurance Other than NCUSIF	7 33,651,660	7		, .,,,,,,,		, .,,	-	,,	
	33,651,660		0.0	7	0.0	9	28.6	9	0.0
		32,548,467	-3.3		4.6	45,839,568	34.6	51,644,778	12.7
FF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR									
OMMERCIAL LOANS									
otal Unfunded Commitments for Commercial Loans	18,718,057	15,570,012	-16.8	44,595,368	186.4	69,804,507	56.5	75,458,484	8.1
liscellaneous Commercial Loan Unfunded Commitments (Included In									
ategories Above)									
Agricultural Related Commercial Loans	97,892	169,646	73.3	59,899	-64.7	233,281	289.5	158,231	-32.2
Construction & Land Development	3,023,698	3,570,088	18.1	30,887,136	765.2	49,831,183	61.3	42,514,672	-14.7
Outstanding Letters of Credit	92,000	181,000	96.7	482,070	166.3	260,580	-45.9	258,526	-0.8
FF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL	·	·							
EMAINING LOANS (NON-COMMERCIAL)									
Revolving O/E Lines 1-4 Family	463,245,563	519,720,627	12.2	569,937,011	9.7	608,674,310	6.8	686,221,344	12.7
Credit Card Line	1,021,715,455	996,166,663	-2.5	1,046,762,663	5.1	1,084,385,763	3.6	1,197,813,733	10.5
Unsecured Share Draft Lines of Credit	115,169,956	118,574,917	3.0	111,464,089	-6.0	116,609,429	4.6	127,063,145	9.0
Overdraft Protection Programs	265,179,159	284,026,006	7.1	305,875,289	7.7	320,384,567	4.7	325,967,861	1.7
Residential Construction Loans-Excluding Commercial Purpose	2,021,104	2,693,939	33.3	4,790,457	77.8	6,265,524	30.8	8,403,599	34.1
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0		0		0	N/A	0	
Proprietary Reverse Mortgage Products	0	0		0		0	N/A	0	1
Other Unused Commitments	25,771,454	27,517,022	6.8	29,547,835	7.4	25,094,161	-15.1	30,882,721	
otal Unfunded Commitments for Non-Commercial Loans	1,893,102,691	1,948,699,174	2.9		6.1	2,161,413,754	4.5	2,376,352,403	
otal Unused Commitments	1,911,820,748	1,964,269,186	2.7	2,112,972,712	7.6	2,231,218,261	5.6	2,451,810,887	9.9
(Unused Commitments / Cash & ST Investments)	120.91	130.89	8.3		13.9	117.53	-21.2	77.58	+
nfunded Commitments Committed by Credit Union	1,911,748,778	1,963,730,475	2.7		7.6	2,230,557,240	5.6	2,451,321,399	
nfunded Commitments Through Third Party	71,970	538,711	648.5		-20.9	661,021	55.1	489,488	
pans Transferred with Recourse 1	297,567,906	376.837.079	26.6		36.4	669,043,347	30.2	581.856.975	
ending Bond Claims	1,237,869	1,150,733	-7.0		-72.2	104,366	-67.4	60,562	
ther Contingent Liabilities	21.693.808	22.140.378	2.1	15,923,424	-72.2	9,296,398	-41.6	9.603.949	
REDIT AND BORROWING ARRANGEMENTS:	21,083,000	22,140,370	2.1	10,823,424	-20.1	a,2a0,380	-41.0	9,003,949	3.3
Num FHLB Members	26	27	3.8	27	0.0	27	0.0	28	3.7
INES OF CREDIT (Borrowing)	26	21	3.8	21	0.0	21	0.0	28	3.7
Total Credit Lines	2,045,223,332	1,909,671,610	-6.6	1,960,730,193	2.7	2,172,713,068	10.8	2,322,918,099	6.9
Total Committed Credit Lines									
	441,213,776	55,894,849	-87.3	53,914,250	-3.5	76,216,350	41.4	83,299,712	
Total Credit Lines at Corporate Credit Unions	294,195,000	299,050,652	1.7		3.8		1.5	320,919,700	_
Draws Against Lines of Credit ORROWINGS OUTSTANDING FROM CORPORATE	45,242,176	206,089,643	355.5	232,511,178	12.8	184,501,548	-20.6	209,333,574	13.5
CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	1,631,289	2.881.125	76.6	8,782,576	204.8	1,322,305	-84.9	0	-100.0
Term Borrowings Outstanding from Corporate Cus Term Borrowings Outstanding from Corporate Cus	1,631,289	, ,		8,782,576		2,000,000			
IISCELLANEOUS BORROWING INFORMATION:	0	0	N/A	0	N/A	2,000,000	N/A	0	-100.0
	4 650 004 000	4 754 077 050		4.050.055.470		0.457.540.070	40.0	0.005.075.400	-
ssets Pledged to Secure Borrowings	1,652,201,306	1,751,877,050	6.0	1,856,055,172	5.9	2,157,510,276	16.2	2,295,675,132	6.4
mount of Borrowings Subject to Early Repayment at	0	0	N/A	_	N/A	0	N/A	0	N1/4
Lenders Option	0			500.000		ŭ			
ninsured Secondary Capital ²	0	0	N/A	500,000	N/A	500,000	0.0	500,000	0.0
Means the number is too large to display in the cell									+
Included MBL construction and land development prior to 03/31/09. Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forw								17.SuppShareC	

	Miccollan	oous Information D	roarame	Convione					
Return to cover	Wiscellan	eous Information, P For Charter :		Services					
09/10/2020		Count of CU							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Inclu	ded: Fed	erally Insured State C	redit
1 001 01000	Count o	f CU in Peer Group :		Tutton . co. c.cup.	7 Otal	·•		orany mourou otato o	- Cuit
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Jun-2020	% Chg
MEMBERSHIP:							Ĭ		Ĭ
Num Current Members	1,415,570	1,452,892	2.6	1,507,778	3.8	1,534,442	1.8	1,553,120	1.2
Num Potential Members	37,227,328	33,190,253				34,552,290	4.6	35,018,165	
% Current Members to Potential Members	3.80	4.38	15.1	4.57	4.3	4.44	-2.7	4.44	-0.1
* % Membership Growth	1.86	2.64	41.7	3.78	43.3	1.77	-53.2	2.43	37.7
Total Num Savings Accts	2,657,678	2,739,099	3.1	2,837,355	3.6	2,880,247	1.5	2,971,210	3.2
EMPLOYEES:									
Num Full-Time Employees	3,708	3,779	1.9	3,966	4.9	4,115	3.8	4,158	1.0
Num Part-Time Employees	385	352	-8.6	340	-3.4	287	-15.6	274	-4.5
BRANCHES:									
Num of CU Branches	310	321	3.5	322	0.3	324	0.6	322	-0.6
Num of CUs Reporting Shared Branches	30	30				29		29	
Plan to add new branches or expand existing facilities	15	14		15		19		13	
MISCELLANEOUS LOAN INFORMATION:	10		0.7	10	7	10	20.7	10	01.0
**Total Amount of Loans Granted YTD	4,156,782,511	4,392,465,382	5.7	4,782,698,439	8.9	5,438,555,196	13.7	3,552,771,726	30.7
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date	4,130,702,311	4,552,405,502	3.7	4,702,030,433	0.0	3,430,333,130	10.7	3,332,771,720	30.7
(FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS			1,071				,, .	•	14// (
(Credit Programs):									
Commercial Loans	32	32	0.0	32	0.0	33	3.1	33	0.0
Credit Builder	27	27				26		26	
Debt Cancellation/Suspension	5	4				5		5	
Direct Financing Leases	0	0		0		0		0	
Indirect Commercial Loans	8	8				8		8	
Indirect Consumer Loans	35	33		32		32		32	
Indirect Mortgage Loans	9	8		11		11		11	
Interest Only or Payment Option 1st Mortgage Loans	11					11	0.0	11	
Micro Business Loans	12	12				12		12	
Micro Consumer Loans	12	12				11		11	
Overdraft Lines of Credit	59	57		55		53		53	
Overdraft Protection	55	52				50		50	
Participation Loans	40	39				44		44	
Pay Day Loans									
Real Estate Loans	15	16				16		16	
	78	74		69		67		67	
Refund Anticipation Loans	2	2				2		2	
Risk Based Loans	80	76				71	-2.7	71	
Share Secured Credit Cards	31	29				30		31	
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):	70		0.5		0.0	70	4.0	70	0.0
ATM/Debit Card Program	79	77				76		76	
Commercial Share Accounts	42	44				43		42	
Check Cashing	60	60				61	0.0	61	0.0
First Time Homebuyer Program	14	14				16		17	
Health Savings Accounts	12	12				13		13	
Individual Development Accounts	2	2				3		3	
In-School Branches	1	1				1		1	
Insurance/Investment Sales	36	35				35		35	
International Remittances	20	20				20		21	
Low Cost Wire Transfers	77	75				72		72	
**Number of International Remittances Originated YTD	4,008	4,162	3.8	4,461	7.2	4,250	-4.7	2,056	-3.2
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for									
Business Combo Acctng (FAS 141R)	10	13	30.0	13	0.0	14	7.7	14	0.0
Adjusted Retained Earnings Obtained through		.=	_						_
Business Combinations	15,567,369	17,042,824	9.5	19,237,034	12.9	22,413,114	16.5	22,413,114	0.0
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts	00 000 0:-	00 10=							
on Fixed Assets (not discounted to PV)	28,683,342	33,195,608	15.7	29,249,548	-11.9	33,854,037	15.7	33,707,134	-0.4
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no	annualizing)		1						
** Amount is year-to-date and the related % change ratio is annualized.									
# Means the number is too large to display in the cell			1	1				18.MiscInfoAn	dServices

		ation System		illology					
Return to cover		For Charter :	N/A						
09/10/2020	-	Count of CU:	97						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer	Group: A	II * State = 'M	О' * Туре	Included: Fe	derally
	Count of CU in	Peer Group :	N/A						
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Jun-2020	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	0	-100.0	0	N/A	0	N/A	0	N/A
Vendor Supplied In-House System	56	54	-3.6	51	-5.6	48	-5.9	48	0.0
Vendor On-Line Service Bureau	45	44	-2.2	43	-2.3	45	4.7	45	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	4	-20.0	4	0.0
Electronic Financial Services									
Home Banking Via Internet Website	82	81	-1.2	78	-3.7	78	0.0	78	0.0
Audio Response/Phone Based	60	56			0.0	55	-1.8	55	0.0
Automatic Teller Machine (ATM)	76					74	0.0	74	0.0
Kiosk	6					7	16.7	7	0.0
Mobile Banking	54					59	7.3	59	
Other	2					6	0.0	6	
Services Offered Electronically				<u> </u>	55.5		0.0	J	5.,
Member Application	41	42	2.4	42	0.0	43	2.4	44	2.:
New Loan	48				2.0	49	-2.0	50	2.0
Account Balance Inquiry	82	_				79	1.3	79	0.0
Share Draft Orders	62				-3.2	59	-1.7	59	0.0
New Share Account	24					27	3.8	28	
Loan Payments	77	75			-2.7	72	-1.4	72	0.0
Account Aggregation	17	17			5.9	17	-5.6	17	0.0
Internet Access Services	32	33		32	-3.0	34	6.3	34	0.0
e-Statements	77	74			-1.4	71	-2.7	71	0.0
External Account Transfers	29					35	0.0		2.9
View Account History					1		0.0	36	
Merchandise Purchase	82					78		78	
Merchant Processing Services	6			-		3	-25.0	3	
Remote Deposit Capture	6					9	28.6	9	
, ,	27	35			17.1	46	12.2	48	4.3
Share Account Transfers	82					77	1.3	77	0.0
Bill Payment	67	66				63	0.0	63	0.0
Download Account History	72					67	-2.9	67	0.0
Electronic Cash	5					5	0.0	5	
Electronic Signature Authentication/Certification	17				28.0	34	6.3	34	0.0
Mobile Payments	24	26	8.3	31	19.2	34	9.7	36	5.9
Type of World Wide Website Address		-		_					<u> </u>
Informational	11		_			7	-12.5	7	0.0
Interactive	2				-50.0	1	0.0	1	0.0
Transactional	80	_			-2.5	76	-1.3	76	
Number of Members That Use Transactional Website	658,882	,			9.6	867,475	8.4	919,207	6.0
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	
Interactive	0	_				0	N/A	0	
Transactional	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Miscellaneous				1					
Internet Access	103	100	-2.9	97	-3.0	95	-2.1	95	0.0
									19.18

Return to cover

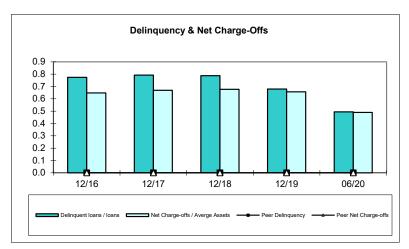
09/10/2020 CU Name: N/A

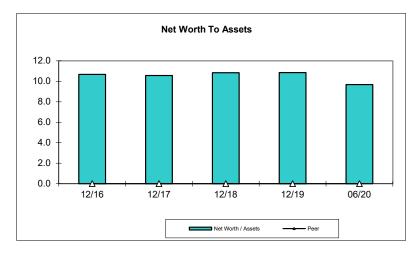
CU Name: N/A
Peer Group: N/A

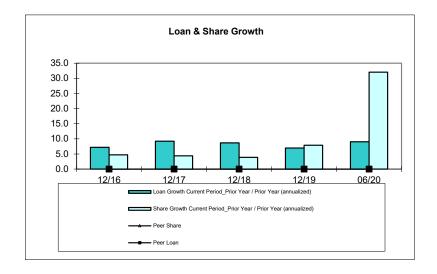
Graphs 1 For Charter : N/A Count of CU : 97 Asset Range : N/A

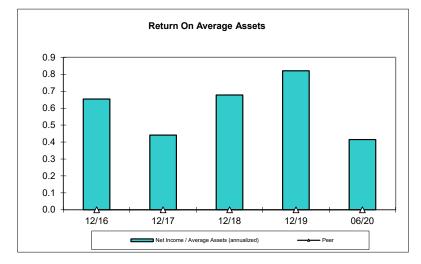
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A









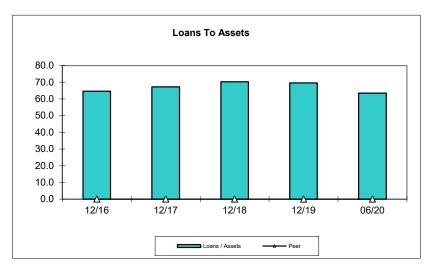
Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

Graphs 2 Return to cover For Charter: N/A 09/10/2020 CU Name: N/A

Count of CU: 97 Asset Range: N/A

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

Count of CU in Peer Group: N/A



Peer Group:

N/A

