Cycle Date: March-2018
Run Date: 08/15/2018
Interval: Annual

		Int	tervai:	Annu
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	Parameters:	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Cre	edit Union (FISC	CU) *

 Count of CU :
 103

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

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

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Summary Financial In	formation	1					
Return to cover		For Charter :							
08/15/2018		Count of CU:	103						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: /	All * State =	'MO' * Type Include	d: Feder	ally Insured State Cred	it Union
	Count	of CU in Peer Group :	N/A						
	Dec 2044	Dec 2045	0/ Ch =	Dag 2046	0/ Ch =	Dec 2047	0/ Ch =	May 2040	0/ Cha
ASSETS:	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg		% Chg
Cash & Equivalents	Amount 707,429,983	Amount 1,060,689,548	49.9	Amount 937,036,001	-11.7	Amount 916,095,222	-2.2	Amount 1,312,922,477	43.3
TOTAL INVESTMENTS	2,809,467,285	2,717,118,667				2,680,468,844			
Loans Held for Sale	33,845,110	40,725,105	_			46,919,709			
Edulis field for date	00,040,110	40,720,100	20.0	40,014,000	17.5	40,313,703	2.0	47,123,000	0.4
Real Estate Loans	3,182,489,668	3,277,490,200	3.0	3,407,206,098	4.0	3,665,500,835	7.6	3,736,189,803	1.9
Unsecured Loans	748,590,201	775,218,409				858,307,592			
Other Loans	3,428,152,776	3,681,466,156		4,065,627,976	10.4	4,532,082,913	11.5	4,616,466,562	1.9
TOTAL LOANS	7,359,232,645	7,734,174,765	5.1	8,291,583,083	7.2	9,055,891,340	9.2	9,187,514,111	1.5
(Allowance for Loan & Lease Losses)	(70,894,092)	(68,932,793)	-2.8			(79,377,054)	8.6	(79,338,043)	
Land And Building	281,738,588	288,617,790	2.4	304,566,250	5.5	322,114,034	5.8	321,228,491	-0.3
Other Fixed Assets	43,415,506	53,890,730	24.1	54,958,821	2.0	53,817,097	-2.1	54,002,795	0.3
NCUSIF Deposit	95,405,560	97,978,129	2.7	103,094,489	5.2	109,835,275	6.5	109,894,051	0.1
All Other Assets	249,913,812	266,185,670				361,135,735			
TOTAL ASSETS	11,509,554,397	12,190,447,611	5.9	12,836,131,130	5.3	13,466,900,202	4.9	13,930,464,325	3.4
LIABILITIES & CAPITAL:									<del>                                     </del>
Dividends Payable	12,378,843	12,300,571			2.6	12,810,880			
Notes & Interest Payable	215,232,051	257,426,676			22.7	370,972,153			
Accounts Payable & Other Liabilities <sup>3</sup>	159,449,399	158,905,364	-0.3	186,248,564	17.2	229,198,273	23.1	216,200,163	-5.7
Uninsured Secondary Capital and			<b>.</b>		N1/A	•	<b>N</b> 1/A	500.000	
Subordinated Debt Included in Net Worth <sup>4</sup>	007.000.000	400,000,044		544 770 000	N/A	040,004,000	N/A		
TOTAL LIABILITIES Share Drafts	387,060,293	428,632,611				612,981,306			-
Regular shares	1,690,759,847 3,121,721,491	1,969,457,422 3,412,003,948			6.4 8.5	2,269,797,210 3,937,724,337	8.4 6.4		
All Other Shares & Deposits	5,103,577,216	5,129,788,561			1.5	5,277,041,924			
TOTAL SHARES & DEPOSITS	9,916,058,554	10,511,249,931				11,484,563,471	4.4		
Regular Reserve	213,815,398	212,019,644				211,447,356			
Other Reserves	213,615,611	219,339,262				231,738,187			
Undivided Earnings	779,004,541	819,206,163				926,169,882		· · ·	
TOTAL EQUITY	1,206,435,550	1,250,565,069				1,369,355,425			
TOTAL LIABILITIES, SHARES, & EQUITY	11,509,554,397	12,190,447,611				13,466,900,202			
INCOME & EXPENSE	,	,,,,	-	,,,		,,		10,000,101,000	
Loan Income*	338,157,662	354,621,240	4.9	372,151,892	4.9	401,339,528	7.8	105,276,051	4.9
Investment Income*	45,091,281	40,993,621	-9.1	49,944,927	21.8	54,780,096	9.7	14,918,175	
Other Income*	236,447,349	254,022,410	7.4	278,859,009	9.8	278,240,106		71,098,314	
Total Employee Compensation & Benefits*	224,274,522	241,284,892	7.6	252,268,431	4.6	264,309,396	4.8	70,737,220	
Temporary Corporate CU Stabilization									
Expense & NCUSIF Premiums*/2	99,901	46	-100.0	271	489.1	0	-100.0	325	N/A
Total Other Operating Expenses*	229,716,267	243,605,349			4.9	263,965,575			1.7
Non-operating Income & (Expense)*	-2,575,274	806,637	131.3	6,556,729	712.8	-18,296,148		772,665	116.9
NCUSIF Stabilization Income*	N/A	N/A		N/A		N/A		N/A	
Provision for Loan/Lease Losses*	41,662,765	43,892,129	_		26.6	64,742,083			
Cost of Funds*	60,290,462	58,699,398	-2.6	62,265,528	6.1	64,596,504	3.7	17,891,345	10.8
NET INCOME (LOSS) EXCLUDING STABILIZATION		:	_						
EXPENSE & NCUSIF PREMIUM*/1	61,177,002	62,962,140				58,450,024			
Net Income (Loss)*	61,077,101	62,962,094	_			58,450,024			
TOTAL CU'S	116	112	-3.4	107	-4.5	103	-3.7	103	0.0
* Income/Expense items are year-to-date while the related %change ra	atios are annualized.								
# Means the number is too large to display in the cell	Notoro NCLICIE Stabilization	Evnance From Deac	or 2010 fc-	word NOUGE Stabilization	Incomo if s	w ic oveluded			
<sup>1</sup> Prior to September 2010, this account was named Net Income (Loss) <sup>2</sup> Prior to September 2010, this account was named NCUSIF Stabilizat	•	•				-			
and NCUSIF Premiums.  3 March 2014 and forward includes "Non-Trading Derivative Liabilities,"	•			Onpoint Components	. J Grabilization				
December 2011 and forward includes "Subordinated Debt Included in			1					1. Summary	Financial

		Datie A	analysis .						
Return to cover		For Charter :	Analysis N/A						
08/15/2018		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A	•		Region: Nation	* Peer Grou	p: All * State =	'MO' * Type In	cluded: Federa	ally Insured S	tate Credit
•	Count of CU in	Peer Group :			<u>Dec-2017</u>	,,		Mar-2018	
	Dec-2014	Dec-2015	Dec-2016	Dec-2017	PEER Avg	Percentile**	Mar-2018	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	10.65	10.51	10.67	10.57	N/A	N/A	10.38	N/A	N/A
Net Worth/Total AssetsIncluding Optional Total Assets Election (if used)	10.66	10.52	10.68	10.58	N/A	N/A	10.40	N/A	N/A
Total Delinquent Loans / Net Worth <sup>3</sup>	5.95			5.04	N/A	N/A	4.26	N/A	N/A
Solvency Evaluation (Estimated)	112.17	111.89		111.92	N/A	N/A	111.48	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.78			5.58	N/A	N/A	5.49	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans 3	0.99	0.84	0.77	0.79	N/A	N/A	0.67	N/A	N/A
* Net Charge-Offs / Average Loans	0.56		0.65	0.67	N/A	N/A	0.68	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	102.52	103.05		98.57	N/A	N/A	97.85	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.05			-1.16	N/A	N/A	-2.10	N/A	N/A
Delinquent Loans / Assets <sup>3</sup>	0.63	0.53	0.50	0.53	N/A	N/A	0.44	N/A	N/A
* Return On Average Assets	0.54	0.53	0.65	0.44	N/A	N/A	0.61	N/A	N/A
* Return On Average Assets Excluding Stabilization	0.54	0.55	0.03	0.44	IN/A	IN/A	0.01	IN/A	IN/A
Income/Expense & NCUSIF Premium <sup>2</sup>	0.54	0.53	0.65	0.44	N/A	N/A	0.61	N/A	N/A
* Gross Income/Average Assets	5.48			5.58	N/A	N/A	5.59	N/A	N/A
* Yield on Average Loans	4.78		4.64	4.63	N/A	N/A	4.62	N/A	N/A
* Yield on Average Investments	1.29	1.17	1.37	1.55	N/A	N/A	1.65	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	2.09			2.12	N/A	N/A	2.08	N/A	N/A
* Cost of Funds / Avg. Assets	0.53			0.49	N/A	N/A	0.52	N/A	N/A
* Net Margin / Avg. Assets	4.95			5.09	N/A	N/A	5.06	N/A	N/A
* Operating Exp./ Avg. Assets	4.01	4.09		4.02	N/A	N/A	4.02	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets  * Net Interest Margin/Avg. Assets	0.37 2.86	0.37 2.84	<del>                                     </del>	0.49 2.98	N/A N/A	N/A N/A	0.45 2.99	N/A N/A	N/A N/A
Operating Exp./Gross Income	73.28	74.64		71.94	N/A N/A	N/A	72.05	N/A N/A	N/A N/A
Fixed Assets & Foreclosed & Repossessed Assets	70.20	7 1.0 1	72.10	71.01	14/7	14// (	72.00	14//	14/7
/ Total Assets <sup>1</sup>	3.15	3.11	3.13	3.13	N/A	N/A	3.00	N/A	N/A
* Net Operating Exp. /Avg. Assets	3.02		3.07	3.04	N/A	N/A	3.11	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	31.17	29.43		28.69	N/A	N/A	27.97	N/A	N/A
Reg. Shares / Total Shares & Borrowings	30.81	31.71		33.21	N/A	N/A	34.12	N/A	N/A
Total Loans / Total Shares	74.22	73.58		78.85	N/A	N/A	76.78	N/A	N/A
Total Loans / Total Assets  Cash + Short-Term Investments / Assets	63.94 9.97	63.44 13.12		67.25 11.14	N/A N/A	N/A N/A	65.95 13.33	N/A N/A	N/A N/A
Total Shares, Dep. & Borrs / Earning Assets	9.97	94.64		94.90	N/A N/A	N/A N/A	95.12	N/A N/A	N/A N/A
Reg Shares + Share Drafts / Total Shares & Borrs	47.50			52.36	N/A	N/A	53.98	N/A	N/A
Borrowings / Total Shares & Net Worth	1.93			2.87	N/A	N/A	2.74	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	3.95	4.12	3.80	4.38	N/A	N/A	4.54	N/A	N/A
Borrowers / Members	47.82	47.07		49.48	N/A	N/A	48.95	N/A	N/A
Members / Full-Time Employees	365.69		362.92	367.48	N/A	N/A	365.14	N/A	N/A
Avg. Shares Per Member	\$7,326			\$7,902	N/A	N/A	\$8,143	N/A	N/A
Avg. Loan Balance	\$11,370			\$12,593	N/A N/A	N/A	\$12,772	N/A	N/A
* Salary And Benefits / Full-Time Empl.  OTHER RATIOS	\$60,590	\$63,114	\$64,676	\$66,829	IN/A	N/A	\$70,307	N/A	N/A
* Net Worth Growth	5.24	4.58	6.82	4.00	N/A	N/A	6.29	N/A	N/A
* Market (Share) Growth	2.70			4.37	N/A	N/A	16.76	N/A	N/A
* Loan Growth	8.48			9.22	N/A	N/A	5.81	N/A	N/A
* Asset Growth	3.57	5.92	5.30	4.91	N/A	N/A	13.77	N/A	N/A
* Investment Growth	-5.66	7.27	-0.46	-5.00	N/A	N/A	39.88	N/A	N/A
* Membership Growth	2.53		1.86	2.67	N/A	N/A	4.44	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December	er = 1 (or no an	nualizing)							
**Percentile Rankings and Peer Average Ratios are produced once a quarter a Subsequent corrections to data after this date are not reflected in the Percent	ile Rank or the I	Peer Average Ra	tios until the next of						
Percentile Rankings show where the credit union stands in relation to its peers peer group are arranged in order from highest (100) to lowest (0) value. The pethe entire range of ratios. A high or low ranking does not imply good or bad peconclusions as to the importance of the percentile rank to the credit union's final	ercentile ranking erformance. How	assigned to the review	credit union is a m	easure of the re	elative standing o	of that ratio in			
<sup>1</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed as	sets did not incl	ude repossessed	d vehicles.						
Prior to September 2010, this ratio was named Return on Assets Prior to NCU From December 2010 forward, NCUSIF Premium Expense is also excluded to the control of the co	JSIF Stabilizatio	•							
<sup>3</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising t		reporting require	ments for troubled	debt restructur	ed (TDR) loans.				
This policy change may result in a decline in delinquent loans reported as of	June 2012.								2. Ratios

Return to cover	,	For Charter :	Ratio Analysis		
08/15/2018		Count of CU:			
CU Name: N/A		Asset Range :			
Peer Group: N/A	1			n * Peer Group:	All * State
•	Count of CU in				
		•			
	Dec-2014	Dec-2015	Dec-2016	Dec-2017	Mar-201
OTHER DELINQUENCY RATIOS 1	0.00	0.00	0.00	4.40	0.0
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.99	0.83		1.18	0.8
PAL Loans DQ >= 60 Days / Total PAL Loans Non-Fodorelly Convented Student Loans Polinguent - 60 Days / Total Non-Fodorelly	0.00			0.00	0.0
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	3.21	1.98	1.28	1.09	0.9
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.86	0.63	0.54	0.62	0.5
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.88	1.07	1.00	0.02	0.8
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.98			0.87	0.7
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.94			0.00	0.0
All Other Loans >= 60 Days / Total All Other Loans	1.43			1.36	1.1
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not	1.45	1.00	0.50	1.50	1.1
Secured by RE	9.01	14.30	12.66	18.77	13.5
ndirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.40		1.14	1.10	0.9
Participation Loans Delinquent >= 60 Days / Total Participation Loans	2.19			0.61	0.5
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans <sup>2</sup>	3.19			1.70	3.1
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans <sup>2</sup>	1.73			0.77	0.4
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not					
Secured by RE <sup>2</sup>	13.07	76.57	76.97	79.79	72.5
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.27	0.00		0.00	0.0
Allowance for Loan & Lease Losses to Delinquent Loans	97.18	106.03		110.49	128.8
REAL ESTATE LOAN DELINQUENCY 1					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg					
Fixed and Hybrid/Balloon > 5 years	1.09	0.76	0.67	0.58	0.5
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total					
1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	1.10	0.94	0.87	0.54	0.5
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE	0.05	0.50	0.22	0.05	0.5
Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.85		0.32	0.95	0.5
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int	0.32	0.32	0.28	0.22	0.2
Only and Pmt Opt First & Other RE Loans	0.00	0.00	0.02	0.18	0.0
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	11.29			12.43	8.5
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns	11.20	10.00	11.00	12.10	0.0
also Reported as Commercial Loans	7.00	5.68	11.89	14.70	43.4
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	2.39	1.97	1.78	1.73	1.6
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.92	0.69	0.60	0.54	0.4
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	19.43	18.81	17.45	16.82	14.9
Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.09	1.99	2.11	2.36	2.5
Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally	0.01	0.02	0.02	0.05	-0.0
Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.60	0.73	0.78	0.78	0.8
Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.18	0.09	0.06	0.02	0.0
Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.13	0.06	0.04	0.01	0.0
Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.29	0.14	0.11	0.06	0.0
Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest					
Only and Payment Option First & Other RE Loans	0.00	0.04		0.09	0.1
Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00			0.00	0.0
Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.99			1.04	1.1
Net Charge Offs - Participation Loans / Avg Participation Loans	0.16	0.22	0.23	0.77	0.2
Net Charge Offs - Commercial Loans / Avg Commercial Loans 2	-0.10	0.01	0.11	0.26	-0.0
SPECIALIZED LENDING RATIOS					
ndirect Loans Outstanding / Total Loans	19.53	19.86		23.40	23.9
Participation Loans Outstanding / Total Loans	2.74	3.00		2.82	2.7
Participation Loans Purchased YTD / Total Loans Granted YTD	2.59			1.97	0.6
Participation Loans Sold YTD / Total Assets	0.27	0.38		0.34	0.3
Total Commercial Loans / Total Assets <sup>2</sup>	2.86			2.54	2.5
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.03	0.00	0.14	0.01	0.1
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed		00.40	25.00		0= 0
Student Loans	35.69	39.12	35.29	33.22	35.6
REAL ESTATE LENDING RATIOS	10.00	45.01	45.50	45.07	45.5
Total Fixed Rate Real Estate / Total Assets Total Fixed Rate Real Estate / Total Loans	16.33		15.50	15.87	15.5
	25.55		24.00	23.61	23.6
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	23.05		30.12	26.56	23.8
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	59.05			61.94	48.9
Interest Only & Payment Option First & Other RE / Total Assets	0.27	0.35		0.65	0.6
Interest Only & Payment Option First & Other RE / Net Worth	2.50	3.37	4.20	6.17	6.3
Wortgage Sanding Rights / Not Worth	4 40	4.00	4.00	4.00	4.0
Mortgage Servicing Rights / Net Worth	1.19			1.30	1.2
Unused Commitments / Cash & ST Investments	157.81	112.68		130.89	111.0
Complex Assets / Total Assets	20.93		22.14	21.00	20.2
Short Term Liabilities / Total Shares and Deposits plus Borrowings	39.70	38.12	37.44	35.21	34.3
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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The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requi	rements for troub	iea debt restructi	rrea (TDK)		
pans. This policy change may result in a decline in delinquent loans reported as of June 2012.				ļ.	

		Ass	ets						
Return to cover		For Charter :	N/A						
08/15/2018		Count of CU :	103						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: /	All * State	= 'MO' * Type Include	d: Federa	Ily Insured State Cred	lit Union
·	Count	of CU in Peer Group :				, , , , , , , , , , , , , , , , , , ,			
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Mar-2018	% Chg
ASSETS	200 2014	200 2010	/0 Oilg	200 2010	70 Ong	200 2011	70 Ong	mai 2010	70 0119
CASH:									
Cash On Hand	129,560,659	133,961,002	3.4	144,057,014	7.5	160,323,342	11.3	149,844,997	-6.5
Cash On Deposit	558,363,794	897,110,859	60.7	764,193,146	-14.8	729,569,667	-4.5	1,115,345,495	52.9
Cash Equivalents	19,505,530	29,617,687	51.8	28,785,841	-2.8	26,202,213	-9.0	47,731,985	82.2
TOTAL CASH & EQUIVALENTS	707,429,983	1,060,689,548	49.9	937,036,001	-11.7	916,095,222	-2.2	1,312,922,477	43.3
INVESTMENTS:									
Trading Securities	21,159,784	20,002,670	-5.5	20,371,499	1.8	18,421,102	-9.6	0	-100.0
Available for Sale Securities	1,790,600,456	, ,						1,801,618,276	1
Held-to-Maturity Securities	134,689,104		_				-7.9	104,196,947	-4.6
Deposits in Commercial Banks, S&Ls, Savings Banks	711,282,001		_	· · · · · · · · · · · · · · · · · · ·	-6.8		-15.9	485,798,283	l
Loans to, Deposits in, and Investments in Natural	7 11,202,001	327,007,017	12.0	301,000,200	0.0	100,000,220	10.0	100,100,200	0.0
Person Credit Unions <sup>2</sup>	43,422,159	59,395,841	36.8	76,692,317	29.1	98,340,915	28.2	96,965,184	-1.4
Total MCSD/Nonperpetual Contributed Capital and	70,722,103	00,000,041	30.0	10,032,011	23.1	30,040,313	20.2	90,900,104	-1.4
PIC/Perpetual Contributed Capital	17,063,147	16,987,247	-0.4	16,976,442	-0.1	17,022,728	0.3	17,022,753	0.0
All Other Investments in Corporate Cus	1,827,074				37.2		54.2	6,170,772	259.3
All Other Investments in Corporate Cus  All Other Investments <sup>2</sup>	89,423,560						13.0	103,960,002	
TOTAL INVESTMENTS	2,809,467,285						-5.5	2,615,732,217	
TOTAL INVESTIGATO	2,009,407,200	2,111,110,001	-3.3	2,000,000,009	4.4	2,000,400,044	-5.5	2,010,732,217	-2.4
LOANS HELD FOR SALE	33,845,110	40,725,105	20.3	48,014,833	17.9	46,919,709	-2.3	47,129,308	0.4
LOANS AND LEASES:									
Unsecured Credit Card Loans	425,615,887	435,434,150	2.3	448,618,775	3.0	455,285,499	1.5	440,024,791	-3.4
All Other Unsecured Loans/Lines of Credit	278,239,062		4.9					338,283,597	-2.9
Payday Alternative Loans (PAL Loans) (FCUs only)	270,233,002							030,203,337	
Non-Federally Guaranteed Student Loans	44,735,252							56,549,358	
New Vehicle Loans	921,485,406				9.3		14.5	1,245,726,453	
Used Vehicle Loans	2,165,634,310							2,936,219,591	2.2
Leases Receivable	2,100,004,010					2,070,702,400		882	
All Other Secured Non-Real Estate Loans/Lines of Credit <sup>3</sup>	341,033,060		1	· · · · · · · · · · · · · · · · · · ·	6.9		1.2	396,453,993	
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family	0,000,000	0.0,000,000	0.0	333,211,131	0.0	100,011,022		333, 133,333	
Residential Properties <sup>3</sup>	2,300,269,179	2,365,099,297	2.8	2,449,610,699	3.6	2,312,434,635	-5.6	2,372,472,383	2.6
Total Loans/Lines of Credit Secured by Junior Lien 1-4 Family	_,000,200,0	_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			0.0	2,0:2,:0:,000	0.0	_,0:_,::_,000	
Residential Properties <sup>3</sup>	882,220,489	912,390,903	3.4	957,595,399	5.0	566,939,762	-40.8	924,468,388	63.1
All Other Real Estate Loans/Lines of Credit <sup>3</sup>	N/A			N/A		482,307,678		118,099,981	-75.5
Commercial Loans/Lines of Credit Real Estate Secured <sup>3</sup>	N/A			N/A		303,818,760		321,149,051	5.7
Commercial Loans/Lines of Credit Not Real Estate Secured <sup>3</sup>	N/A			N/A		37,653,144		38,065,643	
TOTAL LOANS & LEASES							0.2		1.1
(ALLOWANCE FOR LOAN & LEASE LOSSES)	7,359,232,645		_		6.0			9,187,514,111	0.0
,	(70,894,092)			( ' ' '		( , , ,	8.6	(79,338,043)	
Foreclosed Real Estate	11,287,220			9,097,988		8,676,260		7,921,104	
Repossesed Autos	1,603,938		_	· · · · · · · · · · · · · · · · · · ·	45.1	2,457,656		2,809,258	
Foreclosed and Repossessed Other Assets	1,086,780		1	· · · · · · · · · · · · · · · · · · ·	45.5	·	-22.2	1,149,531	77.9
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	13,977,938			, ,	44.4	11,780,237	-9.2	11,879,893	
Land and Building	281,738,588		_		5.5		5.8	321,228,491	-0.3
Other Fixed Assets	43,415,506			54,958,821	2.0		-2.1	54,002,795	
NCUA Share Insurance Capitalization Deposit	95,405,560						6.5	109,894,051	0.1
Identifiable Intangible Assets	1.500.000	_			N/A	987,987	N/A	895,348	
Goodwill	1,582,360					2,042,182		2,042,182	
TOTAL INTANGIBLE ASSETS	1,582,360			, ,		3,030,169		2,937,530	
Accrued Interest on Loans	22,044,555		-0.1	23,272,938		25,901,491	11.3	23,819,755	
Accrued Interest on Investments	6,405,447		_		-0.5			8,149,066	
Non-Trading Derivative Assets, net	65,796		_			0	-100.0	0	N/A
All Other Assets TOTAL OTHER ASSETS	205,837,716 234,353,514			· · · · ·		312,947,859 346,325,329	8.8 8.9	314,592,674 346,561,495	ł
TOTAL CLID	11,509,554,397		5.9					13,930,464,325	
TOTAL CU's  # Means the number is too large to display in the cell	116	112	-3.4	107	-4.5	103	-3.7	103	0.0
OTHER RE OWNED PRIOR TO 2004		<b></b>	:-						<del>                                     </del>
<sup>2</sup> LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUS									-
<sup>3</sup> Reporting requirements for loans were changed with September 2017 cycle to a	ccommodate the regulator	ry definition of commercial I	oans. This	policy change may cause fl	uctuations t	from prior cycles.			4. Assets

Г		Liabilities, Shares 8	P Equity	T	1				
Return to cover		For Charter :							
08/15/2018		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	ΔII * State	e = 'MO' * Type Includ	led: Fede	rally Insured State Cre	adit
100101049. 147	Count	of CU in Peer Group :		Tution Tool Group:	Otal		100.1000	lany moured state or	
			1 271						 I
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Mar-2018	% Chg
LIABILITIES, SHARES AND EQUITY									<del> </del>
LIABILITIES:									ļ
Other Borrowings	N/A	N/A	١	N/A		N/A		N/A	L
Other Notes, Promissory Notes, Interest Payable, &									I
Draws Against Lines of Credit	215,232,051	247,313,395			22.5			' '	
Borrowing Repurchase Transactions	0	10,113,281							
Subordinated Debt	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and									l
Subordinated Debt Included in Net Worth <sup>3</sup>	0	0	N/A	. 0	N/A	0	N/A	500,000	N/A
Non-Trading Derivative Liabilities, net	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable	12,378,843	12,300,571			2.6	12,810,880		6,893,459	-46.2
Accounts Payable & Other Liabilities	159,449,399	158,905,364			17.2			216,200,163	-5.7
TOTAL LIABILITIES	387,060,293	428,632,611	_			612,981,306	_	591,086,772	
-	23.,000,200	,,00_,011	10.1	2 : 1,1 : 2,300		2:=,55:,500	10.1	221,000,.72	
SHARES AND DEPOSITS									 I
Share Drafts	1,690,759,847	1,969,457,422	16.5	2,094,747,630	6.4	2,269,797,210	8.4	2,449,371,908	7.9
Regular Shares	3,121,721,491	3,412,003,948							
Money Market Shares	2,418,108,558	2,519,855,623						2,737,454,361	1.6
Share Certificates									
	1,687,626,877	1,638,734,315				1,657,146,004			-0.6
IRA/KEOGH Accounts	952,388,751	922,166,317	+					836,585,707	
All Other Shares <sup>1</sup>	31,838,239	32,074,972			12.1	39,509,264		, ,	20.3
Non-Member Deposits	13,614,791	16,957,334							
TOTAL SHARES AND DEPOSITS	9,916,058,554	10,511,249,931	6.0	11,003,587,915	4.7	11,484,563,471	4.4	11,965,689,430	4.2
EQUITY:									
Undivided Earnings	779,004,541	819,206,163	5.2	886,562,960	8.2	926,169,882	4.5	941,155,563	1.6
Regular Reserves	213,815,398	212,019,644	-0.8	211,248,468	-0.4	211,447,356	0.1	211,072,482	-0.2
Appropriation For Non-Conforming Investments									
(SCU Only)	0	1,136,101	N/A		-100.0	66,018	N/A	50,795	-23.1
Other Reserves	230,930,152	243,829,924	5.6	256,366,145	5.1	269,821,767			
Equity Acquired in Merger	2,378,003	6,119,825					_		
Miscellaneous Equity	1,188,480	1,188,480							
Accumulated Unrealized G/L on AFS Securities	814,696	-6,680,526	_		-218.7	-21,697,137		, ,	-78.5
Accumulated Unrealized Losses for OTTI	011,000	0,000,020	020.0	21,200,011	210.7	21,007,107	1.0	00,720,727	
(due to other factors) on HTM Debt Securities	0	0	N/A		N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	-271,963	0	100.0		N/A	0		340,000	
Other Comprehensive Income	-21,423,757	-26,254,542			-15.3			·	
Net Income	0	20,20 1,0 12	N/A		N/A		N/A		
EQUITY TOTAL	1,206,435,550	1,250,565,069	_		5.4		_		
TOTAL SHARES & EQUITY	11,122,494,104	11,761,815,000	5.7	12,321,358,492	4.8	12,853,918,896	4.3	13,339,377,553	3.8
TOTAL LIABILITIES, SHARES, & EQUITY	11,509,554,397	12,190,447,611	5.9	12,836,131,130	5.3	13,466,900,202	4.9	13,930,464,325	3.4
NCUA INSURED SAVINGS <sup>2</sup>									 
Uninsured Shares	411,834,668	492,759,231	19.6	495,140,679	0.5	526,254,255	6.3	561,143,301	6.6
Uninsured Non-Member Deposits	1,990,392	2,473,218			-32.4			· · · · · · · · · · · · · · · · · · ·	
Total Uninsured Shares & Deposits	413,825,060	495,232,449	_				_		
Insured Shares & Deposits	9,502,233,494	10,016,017,482	_				_		
TOTAL NET WORTH	1,226,128,094	1,282,311,657					_		1.6
# Means the number is too large to display in the cell	1,220,120,004	1,202,011,007	+.0	1,000,177,072	0.0	1, 12 1,077,077	7.0	1,110,071,011	1.0
1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA	/KFOGHs. AND NONMEMBER	SHARES FOR SHORT F	ORM FILE	RS					
<sup>2</sup> October 3, 2008 and forward, the NCUSIF coverage increased to \$250,0		5. 3 H. LO I OIL OILOILI I	J. MVI I ILL						
October 3, 2006 and forward, the NCOSh coverage increased to \$230,03 December 2011 and forward includes "Subordinated Debt Included in Ne				+				F 1 1-1	ChF=
December 2011 and forward includes. Supplicated Dept included in Ne	AL VY OILII.							5. LIAD	ShEquity

Determ to conse		Income Statem							
Return to cover		For Charter :							
08/15/2018		Count of CU:							-
CU Name: N/A		Asset Range :		N-4: * D O	A II * O1 - 1 -	IMOL * True a lucalisada	-l. Fl	U. J	1:4 11:-
Peer Group: N/A				Nation * Peer Group: A	All * State	= 'MO' * Type Include	d: Federal	lly Insured State Cred	lit Unio
	Count of C	U in Peer Group :	N/A						
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Mar-2018	% Ch
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	338,684,019	355,125,600				401,814,363	7.6	105,351,846	
Less Interest Refund	(526,357)	(504,360)		(1,258,941)	149.6	, , ,	-62.3	(75,795)	
Income from Investments	44,676,917	42,250,777		48,166,843	14.0	54,095,830	12.3	14,918,175	10
Income from Trading	414,364	-1,257,156	-403.4	1,778,084	241.4	684,266	-61.5	0	-100
TOTAL INTEREST INCOME	383,248,943	395,614,861	3.2	422,096,819	6.7	456,119,624	8.1	120,194,226	5
INTEREST EXPENSE:									
Dividends	44,024,134	42,289,566	-3.9	45,003,328	6.4	45,701,376	1.6	12,548,013	9
Interest on Deposits	11,668,792	11,086,794	-5.0	10,657,026	-3.9	11,411,353	7.1	3,197,433	12
Interest on Borrowed Money	4,597,536	5,323,038	15.8	6,605,174	24.1	7,483,775	13.3	2,145,899	14
TOTAL INTEREST EXPENSE	60,290,462	58,699,398	-2.6	62,265,528	6.1	64,596,504	3.7	17,891,345	10
PROVISION FOR LOAN & LEASE LOSSES	41,662,765	43,892,129	5.4	55,575,715	26.6	64,742,083	16.5	15,298,895	-5
NET INTEREST INCOME AFTER PLL	281,295,716	293,023,334	4.2	304,255,576	3.8	326,781,037	7.4	87,003,986	6
NON-INTEREST INCOME:									
Fee Income	112,937,018	116,040,777	2.7	123,940,981	6.8	127,815,428	3.1	31,266,055	-2
Other Operating Income	123,510,331	137,981,633	11.7	154,918,028	12.3	150,424,678	-2.9	39,832,259	5
Gain (Loss) on Investments	965,075	1,526,975	58.2	2,543,420	66.6	-540,993	-121.3	-80,149	40
Gain (Loss) on Non-Trading Derivatives	0	0	N/A	284	N/A	-32,859	######	-9,172	-11
Gain (Loss) on Disposition of Assets	-2,820,948	-1,258,635	55.4	198,265	115.8	-449,652	-326.8	58,074	151
Gain from Bargain Purchase (Merger)	0	2,153,974		0	-100.0	0	N/A	0	N/
Other Non-Oper Income/(Expense)	-719,401	-1,615,677		3,814,760		-17,272,644	-552.8	803,912	
NCUSIF Stabilization Income	0	0		0	N/A	0	N/A	0	
TOTAL NON-INTEREST INCOME	233,872,075	254,829,047		285,415,738	12.0	259,943,958	-8.9	71,870,979	
NON-INTEREST EXPENSE		, ,		, ,		, ,		, ,	
Total Employee Compensation & Benefits	224,274,522	241,284,892	7.6	252,268,431	4.6	264,309,396	4.8	70,737,220	7
Travel, Conference Expense	4,346,011	4,547,576				4,638,548	3.1	1,102,134	
Office Occupancy	32,740,885	34,259,271			1.3		4.4	9,652,659	
Office Operation Expense	91,227,419	97,317,318			7.9		1.3	26,430,071	
Educational and Promotion	15,117,153	17,091,946		16,336,311	-4.4	18,614,724		4,160,103	
Loan Servicing Expense	32,180,525	36,254,997	1	38,722,741	6.8		-3.3	9,467,179	
Professional, Outside Service	32,836,557	33,567,117	1		2.9		9.0	10,197,571	
Member Insurance <sup>1</sup>	N/A	N/A		N/A		N/A	0.0	N/A	+
Member Insurance - NCUSIF Premium <sup>2</sup>	99,901	46		271	489.1	0	-100.0	325	1
Member Insurance - Temporary Corporate	33,361	40	100.0	211	400.1	0	100.0	020	14/
CU Stabilization Fund <sup>3</sup>		0	N/A	0	N/A	0	N/A	0	N/
Member Insurance - Other	311,577	152,699		· ·		179,644	1.7	29,604	
Operating Fees	1,575,329	1,590,929		· ·	1.1	1,663,769	3.5	425,099	
Misc Operating Expense	19,380,811	18,823,496			6.4	21,232,495	6.0	5,633,731	
TOTAL NON-INTEREST EXPENSE	454,090,690	484,890,287	1	, ,		528,274,971	4.0	137,835,696	
NET INCOME (LOSS) EXCLUDING STABILIZATION	454,090,090	404,090,207	0.0	307,072,449	4.7	520,274,971	4.0	137,033,090	4
EXPENSE AND NCUSIF PREMIUMS 1/4	61 177 002	62.062.140	2.0	91 700 126	20.0	E9 4E0 024	20 5	24 020 504	11
NET INCOME (LOSS)	61,177,002	62,962,140 <b>62,962,094</b>	+		29.9 <b>29.9</b>		-28.5 <b>-28.5</b>	21,039,594	
, ,	61,077,101	62,962,094	3.1	01,790,000	29.9	36,430,024	-26.5	21,039,269	44
RESERVE TRANSFERS:  Transfer to Regular Reserve	357,246	203,761	-43.0	168,319	-17.4	186,662	10.9	25,984	11
Š	· ·	203,761	-43.0	100,319	-17.4	100,002	10.9	25,984	-44
* All Income/Expense amounts are year-to-date while the related % change	ge ratios are annualized.								
# Means the number is too large to display in the cell					<u> </u>				
From September 2009 to December 2010, this account includes NCUSI	•								<del> </del>
For December 2010 forward, this account includes only NCUSIF Premiu	· ·								
From March 2009 to June 2009, this account was named NCUSIF Stabi		USIF Premium Exper	nse. For Se	ptember 2009 and forwar	d,				
this account only includes only the Temporary Corporate CU Stabilization Prior to September 2010, this account was named Net Income (Loss) Be	. , , , , , , , , , , , , , , , , , , ,	From December 201	0 forward. I	NCUSIF Stabilization Inco	me, if any, i	is excluded.			6. In

	Delir	quent Loan Info		1					
Return to cover		For Charter :							<u> </u>
08/15/2018 CU Name: N/A		Count of CU: Asset Range:							<del> </del>
Peer Group: N/A				Nation * Peer Grou	n: All * St	ate = 'MO' * Type Ir	cluded: I	Federally Insured S	tate
red Group. NA	Count of CU	in Peer Group :		Transit Teer Grou	p. All Ot	ate = ino Type ii	loidaca. I	cacrany mourea o	late
	Dec-2014	Dec-2015	0/ Cha	Dec-2016	º/ Cha	Dec-2017	0/ Cha	Mar-2018	0/ Cha
DELINQUENCY SUMMARY - ALL LOAN TYPES 1	Dec-2014	Dec-2015	% City	Dec-2016	% City	Dec-2017	% City	IVIAI-2016	-% City
30 to 59 Days Delinquent	139,314,875	118,410,492	-15.0	114,313,762	-3.5	128,906,094	12.8	107,001,600	-17.0
60 to 179 Days Delinquent	54,491,734	49,789,259	-8.6	49,018,434	-1.5	54,133,206	10.4	43,000,736	-20.6
180 to 359 Days Delinquent	13,713,963	11,058,544	-19.4	9,844,679	-11.0	13,202,762	34.1	13,259,772	0.4
> = 360 Days Delinquent	4,744,200	4,167,444	-12.2	5,337,491	28.1	4,505,673	-15.6	5,331,848	18.3
Total Del Loans - All Types (> = 60 Days)	72,949,897	65,015,247	-10.9	64,200,604	-1.3	71,841,641	11.9	61,592,356	-14.3
% Delinquent Loans / Total Loans	0.99	0.84	-15.2	0.77	-7.9	0.79	2.5	0.67	-15.5
DELINQUENT LOANS BY CATEGORY:									<b></b>
Unsecured Credit Card Loans									<del> </del>
30 to 59 Days Delinquent	6,132,734	6,976,897			<del>                                     </del>	8,215,421	25.8	3,550,740	
60 to 179 Days Delinquent	3,927,749	3,371,177	-14.2			4,911,730		3,427,675	
180 to 359 Days Delinquent	263,675	217,898		,		453,143		478,311	
> = 360 Days Delinquent	20,241	15,643			-80.9	19,786		7,895	
Total Del Credit Card Lns (> = 60 Days)  %Credit Cards DQ >= 60 Days / Total Credit Card Loans	4,211,665	3,604,718			14.1	5,384,659		3,913,881	-27.3
,	0.99	0.83	-16.3	0.92	10.7	1.18	29.0	0.89	-24.8
Payday Alternative Loans (PAL Loans) FCU Only 30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
,									
60 to 179 Days Delinquent 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		0	
%PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00				0.00		0.00	
Non-Federally Guaranteed Student Loans	0.00	0.00	IN/A	0.00	IN/A	0.00	IN/A	0.00	IN/ A
30 to 59 Days Delinquent	555,520	1,294,133	133.0	526,705	-59.3	623,289	18.3	334,445	-46.3
60 to 179 Days Delinquent	1,334,136	882,040			<del>                                     </del>	523,893		493,837	-5.7
180 to 359 Days Delinquent	35,121	29,646				54,385		45,645	-16.1
> = 360 Days Delinquent	64,702	37,552			-	19,548		20,362	
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	1,433,959	949,238			+	597,826		559,844	-6.4
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total	,,	,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					
Non-Federally Guaranteed Student Loans	3.21	1.98	-38.4	1.28	-35.0	1.09	-14.7	0.99	-9.6
New Vehicle Loans									
30 to 59 Days Delinquent	23,518,344	16,932,181	-28.0	14,414,851	-14.9	16,086,224	11.6	11,752,723	-26.9
60 to 179 Days Delinquent	6,365,435	5,122,826	-19.5	4,697,164	-8.3	6,402,115	36.3	5,514,902	-13.9
180 to 359 Days Delinquent	1,333,089	777,991	-41.6	756,553	-2.8	936,510	23.8	874,284	-6.6
> = 360 Days Delinquent	260,137	209,410			<del>                                     </del>	230,330		183,288	
Total Del New Vehicle Lns (> = 60 Days)	7,958,661	6,110,227	-23.2			7,568,955	32.2	6,572,474	-13.2
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.86	0.63	-27.4	0.54	-14.3	0.62	15.5	0.53	-15.0
Used Vehicle Loans									<del>                                     </del>
30 to 59 Days Delinquent	52,900,991	43,190,103			1.3	51,927,213		35,268,877	-32.1
60 to 179 Days Delinquent	17,734,645	20,717,604		' '		21,679,830		17,328,919	
180 to 359 Days Delinquent	2,831,631	3,694,958	30.5		1	5,223,709	15.9	5,595,447	7.1
> = 360 Days Delinquent	563,141	520,885				1,027,184		994,853	
Total Del Used Vehicle Lns (> = 60 Days)	21,129,417	24,933,447			<del>                                     </del>	27,930,723		23,919,219	
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.98	1.07	9.4	1.00	-6.0	0.97	-3.1	0.81	-16.2
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used									
Vehicle Loans	0.94	0.94	-0.5	0.87	-7.5	0.87	-0.1	0.73	-15.9
Lossos Possivable									
Leases Receivable			NI/A		NI/A		NI/A		N1/A
30 to 59 Days Delinquent	0	0			<b>-</b>	0		0	
60 to 179 Days Delinquent 180 to 359 Days Delinquent	0	0				0		0	
> = 360 Days Delinquent	0	0			+	0		0	
Total Del Leases Receivable (> = 60 Days)	0	0				0		0	-
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00				0.00		0.00	
All Other Loans <sup>2</sup>	0.00	0.00	14//3	0.00	13//1	0.00	14//(	0.00	14//7
30 to 59 Days Delinquent	9,516,676	8,077,825	-15.1	9,100,641	12.7	8,487,752	-6.7	11,515,845	35.7
60 to 179 Days Delinquent	5,859,589	4,671,298	-20.3		6.2	7,407,702	49.3	5,518,790	
180 to 359 Days Delinquent	2,116,637	1,577,354	-25.5		+	2,440,205	96.7	2,646,322	8.4
> = 360 Days Delinquent	881,354	571,951	-35.1	777,247		815,264		783,768	
Total Del All Other Loans (> = 60 Days)	8,857,580	6,820,603		· · · · · · · · · · · · · · · · · · ·	+	10,663,171	52.8	8,948,880	
%All Other Loans >= 60 Days / Total All Other Loans	1.43	1.03				1.36		1.16	
# Means the number is too large to display in the cell		1.00	25.5	0.50	5.2	1.50	55.5	1.10	
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinque	uency reportina reauireme	nts for troubled del	bt restructi	ured (TDR) loans. This	policy chan	ge may result in a			
decline in delinquent loans reported as of June 2012.	., .,g		23400	, 100.101 11110	, , 511011	J			1
<sup>2</sup> As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Del			الممادينا مما	in IIAII Othan Lagran dal				Delinquent Loan Info	

Peturn to cover		Delinquent Loan Inference :		_					+
Return to cover 08/15/2018		Count of CU :							$\vdash$
CU Name: N/A		Asset Range :							+
Peer Group: N/A				Nation * Peer Grou	p: All * S	 tate = 'MO' * Type li	ncluded:	Federally Insured S	 State
·	Count of	CU in Peer Group :							
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Mar-2018	% CI
DELINQUENT LOANS BY CATEGORY 1									
ALL REAL ESTATE LOANS									
30 to 59 Days Delinquent	46,690,610				-4.7	43,566,195			
60 to 179 Days Delinquent	19,270,180				-5.8				
180 to 359 Days Delinquent	7,133,810			2,939,884	-38.2				
> = 360 Days Delinquent	2,954,625				25.3		-32.0		
Total Del Real Estate Loans (> = 60 Days)	29,358,615				-8.8		-4.4		
6 Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	2.39	1.97	-17.6	1.78	-9.7	1.73	-3.0	1.67	' -3
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.92	0.69	-25.3	0.60	-12.3	0.54	-11.2	0.47	-11
st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
30 to 59 Days Delinquent	26,931,823				-2.4	21,722,723		, ,	
60 to 179 Days Delinquent	10,798,756				-2.0			, ,	
180 to 359 Days Delinquent	4,298,168				-46.4		62.4	, ,	
> = 360 Days Delinquent	2,617,430	2,485,720	-5.0	2,790,054	12.2	1,818,660	-34.8	2,181,701	20
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)									
	17,714,354	12,922,406	-27.1	11,888,991	-8.0	10,251,776	-13.8	9,335,046	3-
61st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st									
Atg Fixed and Hybrid/Balloons > 5 yrs	1.09	0.76	-30.4	0.67	-11.7	0.58	-13.7	0.51	-11
st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years									
30 to 59 Days Delinquent	13,504,267				-13.5				
60 to 179 Days Delinquent	5,201,856			4,398,770	-2.4		-25.2		_
180 to 359 Days Delinquent	2,205,599				-43.2		2.4	,	
> = 360 Days Delinquent	59,995				N/A	· ·			
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	7,467,450	6,273,910	-16.0	5,909,700	-5.8	4,447,062	-24.7	4,581,082	2 3
61st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent									
= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5									
rs	1.10	0.94	-14.4	0.87	-7.6	0.54	-37.6	0.56	5 2
Other Real Estate Fixed Rate/Hybrid/Balloon									
30 to 59 Days Delinquent	2,667,499	2,740,465	2.7	3,173,860	15.8	3,013,392	-5.1	2,447,790	-18
60 to 179 Days Delinquent	1,843,109	1,067,991	-42.1	477,045	-55.3	2,622,741	449.8	839,300	-68
180 to 359 Days Delinquent	227,860	132,231	-42.0	164,137	24.1	510,509	211.0	697,750	36
> = 360 Days Delinquent	123,716	42,144	-65.9	62,221	47.6	328,584	428.1	374,441	14
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	2,194,685	,			-43.4	,			_
6Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total				•		, ,			
Other RE Fixed/Hybrid/Balloon Loans	0.85	0.52	-38.9	0.32	-37.9	0.95	192.0	0.54	-43
Other Real Estate Adjustable Rate									1
80 to 59 Days Delinquent	3,587,021	3,064,184	-14.6	2,789,514	-9.0	4,173,462	49.6	6,227,255	49
60 to 179 Days Delinquent	1,426,459				-1.1	1,071,159			
180 to 359 Days Delinquent	402,183				27.5				
> = 360 Days Delinquent	153,484			163,692	-42.4	117,357	-28.3		
Total Del Other RE Adj Rate Lns (> = 60 Days)	1,982,126							,	
6Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other	.,002,.20		0.0			1,000,000		1,000,100	<del></del>
RE Adjustable Rate Loans	0.32	0.32	1.0	0.28	-11.0	0.22	-24.3	0.25	15
COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED 2									
Member Commercial Loans Secured By RE									
80 to 59 Days Delinquent	3,276,650	1,615,162	-50.7	3,873,510	139.8	2,903,581	-25.0	4,851,633	67
60 to 179 Days Delinquent	974,629				4.6		225.6		
180 to 359 Days Delinquent	2,180,203								_
> = 360 Days Delinquent	112,775		-100.0		N/A	0	-100.0		) N
Total Del Member Commercial Loans Secured by RE (> = 60 Days)	3,267,607				-23.5	2,172,901	92.3		
6Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total	0,201,001	1,711,103	5-7.0	1,100,179	20.0	2,112,301	52.5	1,100,000	
Member Commercial Loans Secured by RE	1.17	0.50	-57.1	0.34	-31.5	0.78	128.0	0.39	-49
Member Commercial Loans NOT Secured By RE		3.30		3.31	30	50	1_3.3	0.50	† · · ·
30 to 59 Days Delinquent	856,076	210,441	-75.4	339,619	61.4	297,415	-12.4	4,830,461	1,524
60 to 179 Days Delinquent	573,344				96.3				
180 to 359 Days Delinquent	145,641				-55.8	·			
> = 360 Days Delinquent	536,366			394,105	-15.2				_
Total Del Member Commercial Loans NOT Secured By RE(> = 60 Days)	1,255,351			564,616		·			
6Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total	1,200,001	000,021	+1.1	55-7,010	17.3	770,002	20.9	300,010	
Member Commercial Loans NOT Secured By RE	5.78	3.29	-43.2	3.02	-7.9	1.53	-49.3	1.03	-32
NonMember Commercial Loans Secured By RE	5.78	3.29	-43.2	3.02	-7.9	1.53	-49.3	1.03	-32
30 to 59 Days Delinquent	657,750	) 0	-100.0	0	N/A	0	N/A	. 0	) 1
60 to 179 Days Delinquent	20,004								
180 to 359 Days Delinquent									_
> = 360 Days Delinquent	1,107,238	0 0				0			+
Total Del NonMember Commercial Lns Secured by RE (>= 60 Days)	1 107 040	_		0					) 1
6NonMember Commercial Loans Secured by RE (>= 60 Days)	1,127,242	0	-100.0	0	N/A	0	IN/A	0	+ -
lonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total  lonMember Commercial Loans Secured by RE	6.44	0.00	-100.0	0.00	N/A	0.00	N/A	0.00	) 1
IonMember Commercial Loans NOT Secured By RE	0.44	0.00	-100.0	0.00	IN/A	0.00	IN/A	0.00	+ -
0 to 59 Days Delinquent		,	NI/A	_	NI/A		NI/A	_	
60 to 179 Days Delinquent	0					0			
•		-		0	N/A	0			-
180 to 359 Days Delinquent	63,444				N/A	0			-
> = 360 Days Delinquent	0	0		0	N/A	0			
Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured	63,444	0	-100.0	0	N/A	0	N/A	. 0	1 (
6NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days /	= =								
otal NonMember Commercial Loans NOT Secured by RE	0.59	0.00	-100.0	0.00	N/A	0.00	N/A	0.00	<u> </u>
		T.	1	1					
Means the number is too large to display in the cell  The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency re									

Count of City   160,		Losses, Bankrupto	cy Information, and T		ebt Restructured Lo	ans				
Common   C	Return to cover									
Part Group: NA										
Count of Clar Peter State					ation * Peer Group	· All * Sta	 	ıded: Fed	derally Insured State	Credit
Colon   Colo	rear Group.	Count			ation reer Group	. All Ota	rype men	aucu. i et	derany msured state	Credit
Time Insert Contragation		Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Mar-2018	% Chg
Total Lance Recovered   17,465,772   10774-809   118   10,300,876   31   11,696,987   75   3,290,686   14,400,170   18,400,170   19,400   19,400   18,400,170										
**NET CHANGE OFFIS (58)**  **Web Change Offis **Change Loans**  **Deep Change Offis **Change Loans**  **Deep Change Offis **Change Loans**  **Deep Change Offis **Change Change C										
**************************************										+
Teach Street Charges Offs   112,849,509   111,444,502   -12   116,122,504   42   10,023,507   12   77,062,020   10,000,000   10,000,0		<u> </u>								+
Combined Delinquency and Next Charge Off Ratio	· · ·									
COAN LOSS SUMMARY 87 LOAN TYPE										+
Visionaria Constit Card Line Recovered   2-18-5622   19-14/327   -12-5   2,085-68   8-0   2,077-585   -0.4   451,207-70   -10-7										
NET UNESCURED CREDIT CARD COSE   1.70   2.000   2.00   3.00   1.00   7.51   1.00   2.000   2.000   1.00   2.000   2.	•									
"Mee Charge Offs - Cheelit Carels Ang Cheelit Carel Loans   2.98   1.75   1.30   1.20   1.50   1.20   1.50							, ,			
Non-Foorally Quantended Suddert Loris Reproved   7,541   1,370   50.8   12,473   9.7   32,003   156.6   255.0   1,50										+
Non-Friending Cutamarided Student Lorins Recovered   1,874   688   649   1,000   280   3,374   1249   3,000   686   678   Not Charge Offs - Non-Friending Guaranteed Student Lorins / Any Root   5,667   10,712   80   10,000   10										+
**Ne Non-Federally Quarantees Student Loans COQs**  **Ref Charge Offs**  **Ne Charge Offs**   **Ne Charge Offs**  **Ne Charge Offs**   **Ne Charge Offs**  **Ne Charge Offs**   **Ne Charge Offs**   **Ne Charge Offs**   **Ne Charge Offs**   **Ne Charge Offs**   **Ne Charge Offs**   **Ne Charge Offs**   **Ne Charge Offs**   **Ne Charge Offs**   **	•	· · · · · · · · · · · · · · · · · · ·	·							
**Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans   Avg N	•	<u> </u>			<u> </u>				,	
Total 1st Murtage RE LoaneLOCs Gramped Off	** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-				•		,			
Total Intelligence   Total I	•									
NET 1st MORTGAGE RE LOANSLOCK COA						-				
"Net Charge Offs - 1st Mortgape RE LoansI/OCs   0.13   0.06   82.2   0.04   33.5   0.01   75.3   0.02   "Total Other RE LoansI-OCs Charged Off   3.384.650   1.809.433   53.5   1.412.473   1.135.361   1.16   129.050   "Total Other RE LoansI-OCs Recovered   1.370.266   530.01   72.9   1.135.361   1.16   129.050   "Total Other RE LoansI-OCs Charged Off   3.384.650   1.809.433   53.5   1.412.473   1.135.361   1.16   129.050   "Net Charge Offs - Other RE LoansI-OCs Charged Off   4.85   897.322   23   500.47   43.8   61.276   "Net Charge Offs - Other RE LoansI-OCs Avg Other RE LoansI-OCs   2.29   0.14   40.8   61.27   "Total Real Estate Loans Charged Off   7.881.328   3.674.221   62.9   2.898.406   1.65   2.071.800   3.06   3.864.41   "Total Real Estate Loans Charged Off   7.881.328   3.674.221   62.9   2.898.406   1.65   2.071.800   3.06   3.864.41   "Total Real Estate Loans Charged Off   7.881.328   3.674.221   62.9   2.898.406   1.05   2.071.800   3.06   3.06.47   "Net Charge Offs - Total RE Loans A Vag Total RE Loans   5.00   87.124   3.08.800   60.0   2.00   2.00   3.0   2.00   "Net Charge Offs - Total RE Loans A Vag Total RE Loans   7.899.000   2.00   2.00   3.0   2.00   2.00   3.0   2.00   2.00   3.0   2.00   2.00   3.0   2.00   3.0   2.00   3.0   2.00   3.0   2.00   3.0   2.00   3.0   2.00   3.0   2.00   3.0   2.00   3.0   2.00   3.0   2.00   3.0   2.00   3.0   3.00   3.	• •	· · · · · · · · · · · · · · · · · · ·							,	
Any 1st Mortgage RE LoamsLOCS		2,961,998	1,472,003	-50.3	1,009,626	-31.4	200,005	-74.2	155,009	130.9
Total Charles CLOS Recovered   1,370/286   50,90.77   62,9   415,150   18.4   574,514   38.4   68,288		0.13	0.06	-52.2	0.04	-33.5	0.01	-75.3	0.02	130.4
**PET OTHER REL CANNSLOCG SO: 0.25 0.14 5.50. 99.73.3 23.3 50.0,87 4.3.8 61.276 1 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		3,894,850	1,809,433	-53.5	1,412,473	-21.9	1,135,361	-19.6	129,536	-54.4
"Net Charge Offs - Other RE Loans/LOCal / Mg Other RE Loans Charged Off		1,370,266	509,017	-62.9	415,150				68,258	
Total Real Estate Loans Charged Off 7.581,328 3,574,221 52.9 2,985,069 1-16.5 2,071,860 3-30.6 45 17040 Real Estate Loans Choroverd 2.04,745 80,610.02 6-16.7 978,257 22.0 1,250,348 27.8 139,071 NET Total Real Estate Loan ClOs 5.486,583 2,772,419 49.5 2,007,151 27.6 821,512 59.1 210,947 NET Total Real Estate Loan ClOs 5.486,583 2,772,419 49.5 2,007,151 27.6 821,512 59.1 210,947 NET Total Real Estate Luna Charged Off 871,284 348,599 -80.0 23,80.04 32.3 251,000 19.0 0 7.01 170 141 54.5 Oher Real Estate Luna Recovered 83,382 84,692 13.4 41,025 5-14 83,888 90.5 99.0 NET TOR Real Estate ClOs 787,902 264,101 -86.5 195,015 2-0.2 277,112 42.1 4.69 10.01 1										
Total Roade   Lank Recovered   2,004,746   801,802   -61.7   978,257   22.0   1,260,346   27.8   139,907										
**NET Trotal Road Estate Loans COn*** **Ne Charge Offs** - Total Real Estate Loans C Avg Total RE Loans** **Ne Charge Offs** - Total Real Estate Loans** **Ne Charge Offs** - Total Real Estate Lan Charged Off** **871,284* **348,593* **400* **871,284* **348,593* **400* **238,040* **238,040* **238,040* **238,040* **238,040* **238,040* **238,040* **248,040* **258,0	•								,	
**Net Charge Offs - Total RE Loans / Avg Total RE Loans   0.18   0.09   5-15   0.06   30.0   0.02   6-13   0.02   **Total TDR 1st & Other Real Estate Lac Sharged Off   87,284   348,593   6-10   20   20   20   32   32   30   0.0   0   **Total TDR 1st & Other Real Estate Lac Sharged Off   87,302   264,101   4-65   5-10   5-10   2-52   277,112   42.1   4-69   **Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans   1.47   0.51   4-55   0.042   18.2   0.08   80.6   0.00   **Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans   1.47   0.51   4-50   0.042   18.2   0.08   80.6   0.00   **Net Charge Offs - Total Poster Receivable (Program of the Poster Value of the P		· · ·	·							
Total TIDR 1st & Other Real Estate Lns Charged Off									,	
Total TDR 1st & Other Real Estate Los Recovered   83.382   84.492   1.3   41.025   51.4   3.888   90.5   69     NNET TDR Real Estate C/OS   787,902   284,101   65.5   19.515   26.2   277,112   42.1   699     NNET TOR Real Estate C/OS   0   0   N/A   0   N/A   0   N/A   0     Total Leases Receivable Chapter 19   0   0   0   N/A   0   N/A   0   N/A   0     Total Leases Receivable Receivered   0   0   0   N/A   0   N/A   0   N/A   0   N/A   0     NNET LEASES RECEIVABLE C/OS   0   0   0   N/A   0   N/A   0   N/A   0   N/A   0     NNET LEASES RECeivable / Avg Leases Receivable   0.00   0.00   N/A   0.00   N/A   0.00   N/A   0.00     NNET LEASES RECEIVABLE C/OS   0   0   0   N/A   0   N/A   0   N/A   0   N/A   0.00     NNET LEASES RECEIVABLE C/OS   0   0   0   N/A   0   N/A   0   N/A   0   N/A   0.00     NNET LEASES RECeivable / Avg Leases Receivable   0.00   0.00   N/A   0.00   N/A   0.00   N/A   0.00     BANKINGPTO'S SUMMARY   0   0   0   0   0   0   0   0   0										
"Not Charge Offs - Total TOR RE Loans / Ay Total TOR RE Loans   1.47   0.51   65.0   0.42   18.2   0.88   60.6   0.00   Total Leases Receivable Recovered   0   0   0   N/A   0   N/A   0   N/A   0   0   Total Leases Receivable Recovered   0   0   0   N/A   0   N/A   0   N/A   0   0   NET LEASES RECEIVABLE C/OS   0   0   0   N/A   0   N/A   0   N/A   0   0   NET LEASES RECeivable Recovered   0   0   0   N/A   0   0   N/A   0   0   0   NET LEASES RECeivable C/OS   0   0   0   N/A   0   0   0   N/A   0   0   0   0   0   NEW Charge Offs - Leases Receivable / Avg Leases Receivable   0.00   0.00   N/A   0.00   N/A   0.00   0   0   BANKINDERO OF Members Who Filed Chapter 17 TO   2.348   2.012   -14.3   1,994   -0.9   2.132   0.9   653   Number of Members Who Filed Chapter 11 or Chapter 12 TO   1,669   1,495   -10.4   2.229   49.1   2.494   11.9   766   Number of Members Who Filed Chapter 11 or Chapter 12 TO   4   2   2.50   1   -5.00   2   100.0   0   -7   Total Loans Outstanding Subject to Bankruptor (NT, 13, 11, 12)   40,706.206   37.916.00   -8.9   40,907.653   7.9   51.024.89   24.7   18,727.711   'All Loans Charged Off due to Bankruptor (NT, 13, 11, 12)   40,706.206   37.916.00   -8.9   40,907.653   7.9   51.024.89   24.7   18,727.711   'All Loans Charged Off due to Bankruptor (NT, 13, 11, 12)   40,706.206   37.916.00   -8.9   40,907.653   7.9   51.024.89   24.7   18,727.711   'All Loans Charged Off due to Bankruptor (NT, 13, 11, 12)   40,706.206   37.916.00   -8.9   40,907.653   7.9   51.024.89   24.7   18,727.711   'All Loans Charged Off due to Bankruptor (NT, 13, 11, 12)   40,706.206   37.916.00   -8.9   40,907.653   7.9   51.024.89   4.7   18,727.711   'All Loans Charged Off due to Bankruptor (NT, 13, 11, 12)   40,706.206   37.916.00   -8.9   40,907.653   7.9   51.024.89   4.7   18,727.711   'All Loans Charged Off due to Bankruptor (NT, 13, 11, 12)   40,706.206   40,806   -8.9   40,907.653   7.9   51.024.89   4.7   4.7   4.7   4.7   4.7   4.7   4.7   4.7   4.7   4.7   4.7   4.7   4.7   4.7   4.7   4.7   4.7	* Total TDR 1st & Other Real Estate Lns Recovered					-51.4	3,888		69	-92.9
'Total Leases Receivable Charged Off 0 0 NA		· · · · · · · · · · · · · · · · · · ·	·							
Trotal Leases Receivable Recovered					0.42					
INSTITUTESES RECEIVABLE C/OS	· ·				0					,
**Net Charge Offs - Leases Receivable / Avg Leases Receivable   0.00   0.00   0.00   N/A   0.00			,							
BANKRUPTCY SUMMARY			,						,	,
Number of Members Who Filed Chapter 13 YTD		0.00	0.00	14//	0.00	14/74	0.00	1471	0.00	1471
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	Number of Members Who Filed Chapter 7 YTD	2,348	2,012	-14.3	1,994	-0.9	2,132	6.9	653	-69.4
Total Number of Members Who Filed Bankruptcy YTD	·	1,669	1,495	-10.4	2,229				706	-71.7
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11,12)	·	4	2		1				0	-100.0
**All Loans Charged Off due to Bankruptcy YTD** %Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD) 19.43 18.81 -3.2 17.45 -7.2 16.82 -3.6 14.95  **Real Estrate FORECLOSURE SUMMARY** Real Estate Loans Foreclosed YTD 11,719,508 6,793,830 -42.0 6,127,308 -9.8 4,655,897 -24.0 765,589  Number of Real Estate Loans Foreclosed YTD 96 77 -19.8 53 -31.2 51 -3.8 9  **TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING**  TDR First Mortgage RE Loans 5 -5,800,850 6,163,247 16.3 4,959,349 -19.5 4,601,826 -7.2 4,858,756  **Total TDR First and Other RE Loans 5 -5,500,850 6,163,247 16.3 4,959,349 -19.5 4,601,826 -7.2 4,858,756  **Total TDR First and Other RE Loans 5 -5,500,850 6,163,247 16.3 4,959,349 -19.5 4,601,826 -7.2 4,858,756  **Total TDR First and Other RE Loans 5 -5,500,850 6,163,247 16.3 4,959,349 -19.5 4,601,826 -7.2 4,858,756  **Total TDR First and Other RE Loans 5 -5,500,850 6,163,247 16.3 4,959,349 -19.5 4,601,826 -7.2 4,858,756  **Total TDR First Boundary 1 -1,747,245 -7.5 37,531,466 15.8 39,906,205  **Tork Consumer Loans (Not Secured by RE) 12,441,447 11,124,412 10.6 12,629,295 13.5 15,040,882 19.1 16,575,304  **Total TDR First RE, Other RE, Consumer, and Commercial Loans 7 7,074,024 60,158,118 15.4 57,75,758 4.0 53,021,903 -8.2 56,948,173  **Total TDR Loans to Total Loans (Not Secured by RE) 5,800,640 -19.6 19.1 4.22 10.1 3.72 11.8 3.94  **Total TDR Loans to Total Loans (Not Secured by RE) 5,800,640 -19.1 4.29 10.1 3.72 11.8 3.94  **Total TDR Loans to Total Loans (Not Secured by RE) 5,800,640 -19.1 4.29 10.1 3.72 11.8 3.94  **Total TDR Loans to Total Loans (Not Secured by RE) 6,800,640 -19.1 4.29 10.1 3.72 11.8 3.94  **Total TDR Loans to Net Worth 5,800 -19.6 10,800,8		· · · · · · · · · · · · · · · · · · ·							,	
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)  19.43 18.81 -3.2 17.45 -7.2 16.82 -3.6 14.95  REAL ESTATE FORECLOSURE SUMMARY  8.81 Estate Loans Foreclosed YTD 11,719,508 6,793,830 -42.0 6,127,308 -9.8 4,655,897 -24.0 765,589  Number of Real Estate Loans Foreclosed YTD 96 77 -19.8 53 -3.12 51 -3.8 9  TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING  TDR First Mortgage RE Loans 49,226,763 42,030,186 -14.6 39,597,288 -5.8 32,999,640 -16.8 35,320,449 TDR Other RE Loans 54,527,613 48,193,433 -11.6 44,556,637 -7.5 37,551,466 -15.8 39,906,205  TDR Charge Loans Also Reported as Commercial Loans 54,527,613 48,193,433 -11.6 44,556,637 -7.5 37,551,466 -15.8 39,906,205  TDR Consumer Loans (Not Secured by RE) 12,441,447 11,124,412 -10.6 12,629,295 13.5 15,040,882 19.1 16,575,304 11,675,304 11,675,304 11,675,304 11,074,024 60,158,118 -15.4 57,775,758 -4.0 53,021,903 -8.2 56,948,173 TOtal TDR Loans to Total Loans 71,074,024 60,158,118 -15.4 57,775,758 -4.0 53,021,903 -8.2 56,948,173 Total TDR Loans to Total Loans 10,97 0,78 -19.8 0,79 0,78 -19.8 0,79 0,78 0,78 -19.8 0,79 0,78 0,78 0,78 0,78 0,79 0,78 0,78 0,79 0,78 0,79 0,78 0,78 0,79 0,78 0,79 0,78 0,79 0,78 0,79 0,78 0,79 0,78 0,79 0,78 0,79 0,78 0,79 0,78 0,79 0,78 0,79 0,78 0,79 0,78 0,79 0,78 0,79 0,79 0,78 0,79 0,78 0,79 0,78 0,79 0,78 0,79 0,79 0,79 0,79 0,79 0,79 0,79 0,79										+
REAL ESTATE FORECLOSURE SUMMARY  Real Estate Loans Foreclosed YTD 11,719,508 6,793,830 -42.0 6,127,308 -9.8 4,655,897 -24.0 765,589  TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING  TDR First Mortgage RE Loans 49,226,763 42,030,186 -14.6 39,597,288 -5.8 32,929,640 -16.8 35,320,449  TDR Other RE Loans 5,500,650 6,163,247 16.3 4,959,349 -19.5 4,601,826 -7.2 4,585,765  Total TDR First and Other RE Loans 54,527,613 48,193,433 -11.6 44,556,637 -7.5 37,531,466 -15.8 39,906,205  TDR RE Loans Also Reported as Commercial Loans 2 5,890,554 4,843,314 -17.8 3,891,880 -19.6 17,747,245 -55.1 1,412,292  TDR Consumer Loans (Not Secured by RE) 12,441,447 11,124,412 -10.6 12,629,295 13.5 15,040,882 19.1 16,575,304  Total TDR First RE, Other RE, Consumer, and Commercial Loans 71,074,024 60,158,118 -15.4 57,775,758 -4.0 53,021,903 -8.2 56,948,173  Total TDR Loans to Total Loans (Not Secured by Re) 5,804,644 840,273 -79.5 589,826 -29.8 449,555 -23.8 466,664 Total TDR Loans to Total Loans (Not Secured by Re) 6,158,118 -15.4 57,775,758 -4.0 53,021,903 -8.2 56,948,173  Total TDR Loans to Total Loans (Not Secured by Re) 5,804,644 840,273 -79.5 589,826 -29.8 449,555 -23.8 466,664 Total TDR Loans to Total Loans (Not Secured by Re) 6,158,118 -15.4 57,775,758 -4.0 53,021,903 -8.2 56,948,173  Total TDR Loans to Total Loans (Not Secured by Re) 5,804,804,804,804,804,804,804,804,804,804	. ,									<b>+</b>
Real Estate Loans Foreclosed YTD		19.40	10.01	0.2	17.40	7.2	10.02	5.0	14.33	
Number of Real Estate Loans Foreclosed YTD  TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING  TDR First Mortgage RE Loans  49,226,763  42,030,186  16.3  42,030,186  16.3  4,959,349  19.5  4,601,247  16.3  4,959,349  19.5  4,601,248  10.6  10.7  10.8  10.7  10.8		11,719,508	6,793,830	-42.0	6,127,308	-9.8	4,655,897	-24.0	765,589	-83.6
TDR First Mortgage RE Loans		96	77	-19.8	53	-31.2	51	-3.8	9	-82.4
TDR Other RE Loans  5,300,850 5,4527,613 48,193,433 -11.6 44,556,637 -7.5 37,531,466 -15.8 39,906,205  TDR RE Loans Also Reported as Commercial Loans 2 5,890,554 4,843,314 -17.8 3,891,880 -19.6 1,747,245 -55.1 1,412,292  TDR Consumer Loans (Not Secured by RE) 12,441,447 11,124,412 -10.6 12,629,295 13.5 15,040,882 19.1 16,575,304  TORI TORI First RE, Other RE, Consumer, and Commercial Loans 71,074,024 60,158,118 -15.4 57,775,758 -4.0 53,021,903 -8.2 56,948,173  Total TDR Loans to Total Loans Total TDR Loans to Net Worth 5.80 4.69 -19.1 4.22 -10.1 3.72 -11.8 3.94  TDR portion of Allowance for Loan and Lease Losses 5,154,437 2,935,781 -43.0 2,353,288 -19.8 1,595,453 -32.2 1,640,125  # Means the number is too large to display in the cell **Announts are year-to-date while the related %change ratios are annualized. **Announts are year-to-date while the related %change ratios are annualized. **Announts are year-to-date while the related %change ratios are annualized. **Announts are year-to-date while the related %change ratios are annualized. **Announts are year-to-date while the related %change ratios are annualized. **Announts are year-to-date while the related %change ratios are annualized. **Announts are year-to-date while the related %change ratios are annualized. **Announts are year-to-date while the related %change ratios are annualized. **Announts are year-to-date while the related %change ratios are annualized. **Announts are year-to-date while the related %change ratios are annualized. **Announts are year-to-date while the related %change ratios are annualized. **Announts are year-to-date while the related %change ratios are annualized. **Announts are year-to-date while the related %change ratios are annualized. **Announts are year-to-date while the related %change ratios are annualized. **Announts are year-to-date while the related %change ratios are annualized. **Announts are year-to-date while the related %change ratios are annualized. **Announts are year-to-date while the related %change ratios are annua	, ,									
Total TDR First and Other RE Loans  54,527,613  48,193,433  -11.6  44,556,637  -7.5  37,531,466 -15.8  39,906,205  TDR RE Loans Also Reported as Commercial Loans  5,890,554  4,843,314  -17.8  3,891,880 -19.6  1,747,245 -55.1  1,412,292  TDR Consumer Loans (Not Secured by RE)  12,441,447  11,124,412 -10.6  12,629,295  13.5  15,040,882  19.1  16,575,304  TDR Commercial Loans (Not Secured by RE)  6,104,964  104,964  104,964  104,964  104,964  104,964  105,118										
TDR RE Loans Also Reported as Commercial Loans 2 5,890,554 4,843,314 -17.8 3,891,880 -19.6 1,747,245 -55.1 1,412,292  TDR Consumer Loans (Not Secured by RE) 12,441,447 11,124,412 -10.6 12,629,295 13.5 15,040,882 19.1 16,575,304  TDR Commercial Loans (Not Secured by RE) 2 4,104,964 840,273 -79.5 589,826 -29.8 449,555 -23.8 466,664  Total TDR First RE, Other RE, Consumer, and Commercial Loans 71,074,024 60,158,118 -15.4 57,775,758 -4.0 53,021,903 -8.2 56,948,173  Total TDR Loans to Total Loans 0.97 0.78 -19.5 0.70 -10.4 0.59 -16.0 0.62  Total TDR Loans to Net Worth 5.80 4.69 -19.1 4.22 -10.1 3.72 -11.8 3.94  TDR portion of Allowance for Loan and Lease Losses 5,154,437 2,935,781 -43.0 2,353,288 -19.8 1,595,453 -32.2 1,640,125  # Means the number is too large to display in the cell  "Amounts are year-to-date while the related %change ratios are annualized.  "Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.  This policy change may result in a decline in delinquent loans reported as of June 2012.										
TDR Consumer Loans (Not Secured by RE)  12,441,447  11,124,412  -10.6  12,629,295  13.5  15,040,882  19.1  16,575,304  TDR Commercial Loans (Not Secured by RE)  4,104,964  840,273  -79.5  589,826  -29.8  449,555  -23.8  466,664  Total TDR First RE, Other RE, Consumer, and Commercial Loans  71,074,024  60,158,118  -15.4  57,775,758  -4.0  53,021,903  -8.2  56,948,173  Total TDR Loans to Total Loans  0.97  0.78  -19.5  0.70  -10.4  0.59  -16.0  0.62  Total TDR Loans to Net Worth  5.80  4.69  -19.1  4.22  -10.1  3.72  -11.8  3.94  TDR portion of Allowance for Loan and Lease Losses  5,154,437  2,935,781  -43.0  2,353,288  -19.8  1,595,453  -32.2  1,640,125  # Means the number is too large to display in the cell  *Amounts are year-to-date while the related %change ratios are annualized.  ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.  This policy change may result in a decline in delinquent loans reported as of June 2012.										
TDR Commercial Loans (Not Secured by RE) 2 4,104,964 840,273 -79.5 589,826 -29.8 449,555 -23.8 466,664  Total TDR First RE, Other RE, Consumer, and Commercial Loans 71,074,024 60,158,118 -15.4 57,775,758 -4.0 53,021,903 -8.2 56,948,173  Total TDR Loans to Total Loans Total Loans 71,074,024 60,158,118 -15.4 57,775,758 -4.0 53,021,903 -8.2 56,948,173  Total TDR Loans to Net Worth 0.59 -16.0 0.62  Total TDR Loans to Net Worth 1.580 4.69 -19.1 4.22 -10.1 3.72 -11.8 3.94  TDR portion of Allowance for Loan and Lease Losses 5,154,437 2,935,781 -43.0 2,353,288 -19.8 1,595,453 -32.2 1,640,125  # Means the number is too large to display in the cell										+
Total TDR First RE, Other RE, Consumer, and Commercial Loans 71,074,024 60,158,118 -15.4 57,775,758 -4.0 53,021,903 -8.2 56,948,173  Total TDR Loans to Total Loans 0.97 0.78 -19.5 0.70 -10.4 0.59 -16.0 0.62  Total TDR Loans to Net Worth 5,80 4.69 -19.1 4.22 -10.1 3,72 -11.8 3.94  TDR portion of Allowance for Loan and Lease Losses 5,154,437 2,935,781 -43.0 2,353,288 -19.8 1,595,453 -32.2 1,640,125  # Means the number is too large to display in the cell *Amounts are year-to-date while the related %change ratios are annualized. *Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										1
Total TDR Loans to Total Loans  10.97 10.78 19.5 10.70 10.4 10.59 1-16.0 10.62										
TDR portion of Allowance for Loan and Lease Losses  5,154,437  2,935,781  43.0  2,353,288  -19.8  1,595,453  -32.2  1,640,125  # Means the number is too large to display in the cell  *Amounts are year-to-date while the related %change ratios are annualized.  **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.  This policy change may result in a decline in delinquent loans reported as of June 2012.	Total TDR Loans to Total Loans		0.78	-19.5	0.70	-10.4	0.59	-16.0	0.62	5.9
# Means the number is too large to display in the cell  *Amounts are year-to-date while the related %change ratios are annualized.  **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.  This policy change may result in a decline in delinquent loans reported as of June 2012.										
*Amounts are year-to-date while the related %change ratios are annualized.  ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  ** 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.		5,154,437	2,935,781	-43.0	2,353,288	-19.8	1,595,453	-32.2	1,640,125	2.8
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)  1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.	# Means the number is too large to display in the cell									
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.  This policy change may result in a decline in delinquent loans reported as of June 2012.	*Amounts are year-to-date while the related %change ratios are annualized.									
This policy change may result in a decline in delinquent loans reported as of June 2012.										
		cy reporting requiremen	nts for troubled debt restruc	ctured (TDR)	loans.					
<sup>2</sup> Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations		late the regulatory defini	tion of commercial loans	This policy ch	nange may cause fluctu	ations				

	ır	direct and Participation		ıg					
Return to cover		For Charter :							
08/15/2018 CU Norman N/A		Count of CU:							-
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group: A	II * State	- 'MO' * Type Include	d: Fodorall	v Incured State Cree	dit Union
reel Gloup. INA	Count	of CU in Peer Group :		Mation Feet Group. A	iii State	- MO Type Include	u. i eucian	y msured state cred	THE OTHER
	Count	or committee croup.	14/7						+
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Mar-2018	% Chg
INDIRECT LOANS OUTSTANDING	200 2011	200 2010	/	200 2010	,		/v e.i.g		70 0119
Indirect Loans - Point of Sale Arrangement	944,367,928	1,012,810,964	7.2	1,125,064,400	11.1	1,198,767,390	6.6	1,232,078,348	2.8
Indirect Loans - Outsourced Lending Relationship	493,093,308		6.1		20.9	920,406,947	45.5	969,955,182	
Total Outstanding Indirect Loans	1,437,461,236				14.4	2,119,174,337	20.6	2,202,033,530	
%Indirect Loans Outstanding / Total Loans	19.53				6.7	23.40	10.4	23.97	
DELINQUENCY - INDIRECT LENDING 1									
30 to 59 Days Delinquent	59,429,550	43,527,603	-26.8	41,159,624	-5.4	45,799,234	11.3	31,654,456	-30.9
60 to 179 Days Delinquent	16,962,054	16,152,195			1.8	18,483,881	12.4	14,932,453	
180 to 359 Days Delinquent	2,874,209				12.2	4,218,971	36.4	5,146,066	
> = 360 Days Delinquent	351,549	355,395			24.0	685,179	55.5	643,852	
Total Del Indirect Lns (>= 60 Days)	20,187,812			· ·	3.7	23,388,031	17.1	20,722,371	-11.4
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.40	1.25			-9.4	1.10	-2.9	0.94	-14.7
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	15,168,143	21,365,148	40.9	21,863,602	2.3	23,018,417	5.3	7,087,042	23.2
* Indirect Loans Recovered	1,942,942	2,019,024			20.5	2,880,065	18.4	1,024,011	
* NET INDIRECT LOAN C/Os	13,225,201	19,346,124			0.4	20,138,352	3.6	6,063,031	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.99	1.30			-9.3	1.04	-11.9	1.12	
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased					-				
+ CU Portion of Part. Lns Interests Retained):									
Consumer	17,326,043	32,480,946	87.5	46,017,164	41.7	48,443,845	5.3	48,747,198	0.6
Non-Federally Guaranteed Student Loans	20,144,547	20,525,907	1.9	20,427,342	-0.5	21,422,417	4.9	22,335,602	4.3
Real Estate	15,013,347	14,179,942	-5.6	19,487,929	37.4	55,500,331	184.8	60,369,844	8.8
Commercial Loans (excluding C&D) <sup>2</sup>	22,850,887	24,082,881	5.4	23,070,816	-4.2	46,045,836	99.6	40,799,021	-11.4
Commercial Construction & Development <sup>2</sup>	606,382	1,307,124	115.6	3,733,828	185.7	3,356,179	-10.1	4,700,974	40.1
Loan Pools	108,475,788		11.7		-12.0	80,623,655	-24.3	71,403,586	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	201,906,440	231,904,048	14.9		4.3	255,392,263	5.6	248,356,225	
%Participation Loans Outstanding / Total Loans	2.74				-2.7		-3.3	2.70	+
* Participation Loans Purchased YTD	85,311,586	93,368,978	9.4	70,873,971	-24.1	86,586,864	22.2	6,950,510	-67.9
%Participation Loans Purchased YTD									
/ Total Loans Granted YTD	2.59	2.46	-5.0	1.71	-30.6	1.97	15.6	0.65	-66.8
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced									
(Participants' Balance Outstanding)	47,730,201	72,320,532			-19.2	80,673,753	38.0	80,013,109	
Participation Loan Interests - Amount Retained (Outstanding)	23,550,598	26,973,775			-4.3	29,138,868	12.8	27,648,216	
* Participation Loans Sold YTD	31,301,358	45,856,246			-62.6	45,399,323	164.5	10,424,050	
** %Participation Loans Sold YTD / Total Assets	0.27	0.38	38.3	0.13	-64.4	0.34	152.1	0.30	-11.2
WHOLE LOANS PURCHASED AND SOLD:									
Loans Purchased in Full from Other Financial Institutions YTD	797,887	60,000				0	-100.0	1,190,986	
Loans Purchased in Full from Other Sources YTD	48,000	5,142	-89.3	725,321	######	434,600	-40.1	42,000	-61.3
%Loans Purchased From Financial Institutions & Other									
Sources YTD / Loans Granted YTD	0.03	0.00			8,066.5	0.01	-92.9	0.12	
Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING 1									
30 to 59 Days Delinquent	4,089,341	1,166,949			10.3	1,008,549	-21.6	1,227,908	
60 to 179 Days Delinquent	1,855,241	1,105,963			-12.1	1,098,460	12.9	802,936	
180 to 359 Days Delinquent	2,264,700	101,916			22.3	227,729	82.7	280,355	
> = 360 Days Delinquent	292,340	238,252	-18.5		-1.9	244,193	4.5	262,507	
Total Del Participation Lns (>= 60 Days)	4,412,281	1,446,131	-67.2	1,330,944	-8.0	1,570,382	18.0	1,345,798	-14.3
%Participation Loans Delinquent >= 60 Days / Total Participation		2.22	74.5	0.55	44.0	2.21	44 -	0.51	44.5
LOAN LOSSES - PARTICIPATION LENDING	2.19	0.62	-71.5	0.55	-11.8	0.61	11.7	0.54	-11.9
* Participation Loans Charged Off	400 400	E07 F00	40.0	640.700	0.0	1 000 050	207.2	404.004	64.5
* Participation Loans Recovered	426,183	,		·	8.6	1,993,059	207.2	191,924	
* NET PARTICIPATION LOAN C/Os	127,908		-3.3		-12.1	75,877	-30.2	17,614	
***Net Charge Offs - Participation Loans	298,275	473,883	58.9	540,092	14.0	1,917,182	255.0	174,310	-63.6
/ Avg Participation Loans	0.16	0.22	39.1	0.23	4.4	0.77	238.2	0.28	-64.1
*Amounts are year-to-date while the related %change ratios are annualized.	0.16	0.22	33.1	0.23	4.4	0.77	200.2	0.20	-04.1
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or	no annualizina)								<del>                                     </del>
# Means the number is too large to display in the cell	no annuanzing)								
The NCUA Board approved a regulatory/policy change in May 2012 revising the This policy change may result in a decline in delinquent loans reported as of Jun		irements for troubled debt i	restructure	d (TDR) loans.					

Balloon-lyhrid syswam   172-447,194   274-445,595   30.2   22-777,195   14.100,000   42.1   15.370,1010   0.1	Dec-2014	Count of CU : Asset Range : Criteria : of CU in Peer Group :	103 N/A Region:	Nation * Peer Group:	All * State	MOL + T			
Distance   MA	Dec-2014	Asset Range : Criteria : of CU in Peer Group :	N/A Region:	Nation * Peer Group:	All * State	IMOL+T			
Court of Club Reef Group: NA   Sales = MO': Types Included: Federally Instituted State Creat   Court of Club Reef Group: NA   Sales = MO': Types Included: Federally Instituted State Creat   Court of Club Reef Group: No.	Dec-2014	Criteria : of CU in Peer Group :	Region:	Nation * Peer Group:	All * State	IMOL+T			
Count of CUI in Piece Groups   NA     Dec-2016   % Chig   Dec-2017   % Chig   Dec-2017   % Chig   Mar-2018   % Chig   Dec-2017   % Chig   Mar-2018   % Chig   Dec-2017   % Chig   Mar-2018   % Chig   Mar-2018   % Chig   Dec-2017   % Chig   Mar-2018   % Chig   Mar-20	Dec-2014	of CU in Peer Group :		Nation * Peer Group:	All * State				
Dec-2014   Dec-2015   No. Top   Dec-2016   No. To	Dec-2014	-	N/A		All State	= 'MO' * I ype Includ	led: Fede	erally Insured State Cr	edit
Fixed Flames 15 years		Dec-2015							
Fixed Runs - 15 years		Dec-2015	0/ 01	D 0040	0/ 01	D 0047	0/ 01	M 0040	0/ 01
Part Mortgages	713,477,935		% Cng	Dec-2016	% Cng	Dec-2017	% Cng	Mar-2018	% Cng
Fixed Rave 1 Systems (19) 11 (19) 12 (19) 12 (19) 13 (	713,477,935								
Flood Fixed   Syeans or less	/13,4//,935	770 005 744	0.0	204 202 202	44.0	4 000 000 504	00.0	4 040 050 000	7.0
Other Front Rate	700 017 001								
Balloon-lyhrid syswam   172-447,194   274-445,595   30.2   22-777,195   14.100,000   42.1   15.370,1010   0.1								· · · · · ·	
Ballouchybrid 5 years or less									1.9
Total Ballocontylyorid First Morgages   693,979,761   709,117,105   2   277,01,918   2   6   101,07.412   1-61   161,917.955   1. Adjustable Rear First Migs 1 year or loss   693,989,7861   117,907,112   239   133,856,091   174   292,006,730   111, 15   296,977.405   2. 201,409,400   111, 15   296,977.405   2. 201,409,400   111, 15   296,977.405   2. 201,409,400   111, 15   296,977.405   2. 201,409,400   111, 15   296,977.405   2. 201,409,400   111, 15   296,977.405   2. 201,409,400   111, 15   296,977.405   2. 201,409,400   111, 15   296,977.405   2. 201,409,400   111, 15   296,977.405   2. 201,409,400   111, 15   296,977.405   2. 201,409,400   111, 15   296,977.405   2. 201,409,400   2. 201,									9.4
Adjustable Rate First Migs 1 year or less			_	· · ·		, ,		, ,	-0.9
Agistrable Rate First Migs 2 year								· · · · · · · · · · · · · · · · · · ·	1.5
									1.1
COTAL FIRST MORTGACE RE LOANS OUTSTANDING   2,300,209,170   2,305,009,007   2,8   2,440,610,009   3,6   2,597,084,487   5,6   2,634,87,072   7,100,000   7,100,0									2.1
Differ Real Estate Loans									1.9
Closed End Fried Rate	2,300,269,179	2,365,099,297	2.8	2,449,610,699	3.6	2,587,684,487	5.6	2,634,837,972	1.8
Closed End Adjustable Rate   13,883,378   8,183,683   40.2   25,280,323   20.87   53,831,801   11.51   30,139,033   14.00   20.00									
Open End Adjustable Rate (HELOC)							<del>                                     </del>	· · ·	-3.1
Open End Fixed Rate   19,132,690								· · ·	-44.0
Price   Pric									8.8
IOTAL RE (FIRST AND OTHER) OUTSTANDING   3,182,489,686   3,277,490,200   3, 3,407,206,093   4,0   3,665,500,335   7,6   3,736,189,803   1.									0.6
RELOAN SUMMARY (Fix, AD):									2.2
First Mortgage Fixed Rate (Includes Hybrids/Balloons > 5yrs)	3,182,489,668	3,277,490,200	3.0	3,407,206,098	4.0	3,665,500,835	7.6	3,736,189,803	1.9
Other REF load Rate   256,843,1924   228,046,093   7-3   217,186,459   8-8   366,116,184   68.6   365,352,905   2-7									
1,880,031,287   1,938,946,277   3.1   1,989,718,812   2.6   2,137,714,760   7.4   2,171,464,673   1.550,7161   1,981,031,285   1,581   2.6   1,550   2.5   1,587   2.4   1,589   1,587   1,5									2.5
MCTOBLE Fixed Rate RE/Total Assets)									-2.9
Exercise									1.6
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs) 677,058,816 664,199,113 -1.9 677,078,346 1.9 816,085,911 20.5 818,744,404 0.0 Other RE Adj Rate 625,388,565 674,344,810 7.8 740,009,910 9.8 711,700,164 -3.9 745,998,926 4.0 Cotal Adj Rate RE Outstanding Interest Chily & Payment Option First Mig Loans 15,029,786 24,301,452 61.7 18,836,384 -22.5 22,999,125 21.6 22,851,718 0.0 Duststanding Interest Only & Payment Option Other RE / LOans 15,009,780 15,0									-1.8
Cotal Adj Rate   625,388,565   674,344,810   7.6   740,408,940   9.8   711,700,164   3.9   745,998,926   4.	25.55	25.07	-1.9	24.00	-4.3	23.61	-1.6	23.63	0.1
Cotal Adj Rate   625,388,565   674,344,810   7.8   740,408,940   9.8   711,700,164   3.9   745,998,926   4.									
									0.3
MISCELLANEOUS RE INFORMATION:									4.8
Dustsanding Interest Only & Payment Option First Mig Loans  15,029,786  24,301,452  61.7  18,836,364  -22.5  22,909,125  21.6  22,851,718  -0,  Dustsanding Interest Only & Payment Option Other RE  // LOCs Loans  15,606,470  18,894,406  21.1  38,701,224  104.8  64,980,276  67.9  69,208,619  6.7  67.9  69,208,619  6.7  69,208,619  6.7  69,208,619  6.8  69,208,619  6.9  69,208,619  60,619  60	1,302,458,381	1,338,543,923	2.8	1,417,487,286	5.9	1,527,786,075	7.8	1,564,743,330	2.4
Dustsanding Interest Only & Payment Option First Mig Loans									
Dustsanding Interest Only & Payment Option Other RE									
1,606,470   18,894,406   21.1   38,701,224   104.8   64,980,276   67.9   69,208,619   6.007	15,029,786	24,301,452	61.7	18,836,364	-22.5	22,909,125	21.6	22,851,718	-0.3
Company   Comp									
20.20   20.2	15,606,470	18,894,406	21.1	38,701,224	104.8	64,980,276	67.9	69,208,619	6.5
***Minterest Only & Payment Option First & Other RE Loans / Total Assets) ***Ackinterest Only & Payment Option First & Other RE Loans / Net North) ***Control Control		40 405 050				07.000.404		22 222 227	
Assets) 0.27 0.35 33.1 0.45 26.5 0.65 45.6 0.66 1.  **King Residential Construction (Excluding Commercial Purpose Loans)	30,636,256	43,195,858	41.0	57,537,588	33.2	87,889,401	52.8	92,060,337	4.7
***Month**	0.07	0.25	22.4	0.45	26.5	0.65	45.6	0.66	4.0
North   2.50   3.37   34.8   4.20   24.7   6.17   46.9   6.36   3.	0.27	0.30	33.1	0.45	20.3	0.03	45.6	0.00	1.3
Outstanding Residential Construction (Excluding Commercial Purpose Loans)   2,619,570   2,924,382   11.6   2,944,159   0.7   3,569,841   21.3   4,566,354   27.4	2 50	2 27	3/1 0	1 20	24.7	£ 17	160	6 36	3.1
Purpose Loans) 1 2,619,570 2,924,382 11.6 2,944,159 0.7 3,569,841 21.3 4,566,354 27.  Allowance for Loan Losses on all RE Loans 13,477,147 10,165,491 -24.6 7,258,243 -28.6 5,290,166 -27.1 5,103,169 -3.  REAL ESTATE LOANS - AMOUNT GRANTED:  First Mortgages  * Fixed Rate > 15 years   385,091,197   734,076,530   90.6 845,639,389   15.2 776,567,901   -8.2 172,986,560   -10.  * Fixed Rate 15 years or less   201,212,194   261,636,459   30.0 296,488,041   13.3 212,978,050   -28.2 43,385,145   -18.  * Other Fixed Rate   15 years or less   591,936,405   10,104,532   79.4 4,149,878   -58.9 7,375,384   77.7 3,690,577   100.  * Balloon/Hybrid > 5 years   591,936,405   10,4964,154   98,653,850   6.0   63,588,612   -35.5 107,136,720   68.5   23,934,100   -10.  * Balloon/Hybrid 5 years or less   125,289,925   104,964,326   -16.2 88,137,477   -16.0   114,902,910   30.4 27,152,515   -5.  * Total Balloon/Hybrid First Mortgages   230,263,079   203,618,176   -11.6   151,726,089   -25.5   222,039,630   46.3   51,086,615   -8.  * Adjustable Rate First Migs > 1 year or less   21,141,522   18,619,299   -11.9   19,166,101   2.9   12,313,589   -35.8   2,384,549   -22.  * Adjustable First Migs > 1 year or less   40,853,893   43,951,488   7.6   48,437,751   10.2   41,559,184   -14.2   6,348,038   -38.  ** Total Adjustable First Mortgages   40,853,893   43,951,488   7.6   48,437,751   10.2   41,559,184   -14.2   6,348,038   -38.  ** Total First Mortgages   40,853,893   43,951,488   7.6   48,437,751   10.2   41,559,184   -14.2   6,348,038   -38.  ** Total First Mortgages   40,853,893   43,951,488   7.6   48,437,751   10.2   41,559,184   -14.2   6,348,038   -38.  ** Total First Mortgages   40,853,893   43,951,488   7.6   48,437,751   10.2   41,559,184   -14.2   6,348,038   -38.  ** Total First Mortgages   40,853,893   43,951,488   7.6   48,437,751   10.2   41,559,184   -14.2   6,348,038   -38.  ** Total Adjustable First Mortgages   40,853,893   43,951,488   7.6   48,437,751   10.2   41,559,184   -14.2   6,348,038   -38.  ** Total Adjustable	2.00	3.37	34.0	4.20	24.1	0.17	70.3	0.30	ا.ن
Allowance for Loan Losses on all RE Loans  13,477,147  10,165,491  -24.6  7,258,243  -28.6  5,290,166  -27.1  5,103,169  -3.8  REAL ESTATE LOANS - AMOUNT GRANTED:  First Mortgages  * Fixed Rate > 15 years  201,212,194  261,636,459  30.0  296,488,041  13.3  212,978,050  -28.2  43,385,145  -18.  * Other Fixed Rate  5,633,014  10,104,532  79.4  4,149,878  -58.9  7,375,384  77.7  3,690,577  100.  Total Fixed Rate First Mortgages  591,936,405  104,964,154  98,653,850  -6.0  63,588,612  -35.5  107,136,720  68.5  23,934,100  -10.  * Balloon/Hybrid > 5 years or less  125,298,925  104,964,326  -16.2  88,137,477  -16.0  114,902,910  30.4  27,152,515  -5.  Total Balloon/Hybrid First Mortgages  230,263,079  203,618,176  -11.6  151,726,089  -25.5  222,039,630  46.3  51,086,615  -27.1  5,103,169  -3.  5,103,149  -3.  5,104,149,878  -3.  5,29,135  -13.0  5,29,135  -13.0  5,20,166,50  -10.  5,20,135  -13.0  5,20,166,50  -10.  5,20,149  -3.  5,20,149  -3.  5,103,149  -3.  5,103,169  -3.  5,103,169  -3.  5,103,149  -3.  5,10	2.619.570	2,924 382	116	2,944 159	0.7	3.569 841	21.3	4,566,354	27.9
## Fixed Rate > 15 years or less   591,936,405   1,005,817,521   69.9   1,146,277,308   14.0   996,921,335   143.0   220,062,282   14.0									-3.5
First Mortgages  * Fixed Rate > 15 years  * Sixed Rate > 15 years or less  * Other Fixed Rate  * Other Fix	,,	10,100,10		1,-11,-11		5,=55,155		5,100,100	
* Fixed Rate > 15 years   385,091,197   734,076,530   90.6   845,639,389   15.2   776,567,901   -8.2   172,986,560   -10.   * Fixed Rate 15 years or less   201,212,194   261,636,459   30.0   296,488,041   13.3   212,978,050   -28.2   43,385,145   -18.   * Other Fixed Rate   5,633,014   10,104,532   79.4   4,149,878   -58.9   7,375,384   77.7   3,690,577   100.   * Total Fixed Rate First Mortgages   591,936,405   1,005,817,521   69.9   1,146,277,308   14.0   996,921,335   -13.0   220,062,282   -11.   * Balloon/Hybrid > 5 years   104,964,154   98,653,850   -6.0   63,588,612   -35.5   107,136,720   68.5   23,934,100   -10.   * Balloon/Hybrid First Mortgages   230,263,079   203,618,176   -11.6   151,726,089   -25.5   222,039,630   46.3   51,086,615   -8.   * Adjustable Rate First Mtgs   year or less   21,141,522   18,619,299   -11.9   19,166,101   2.9   12,313,589   -35.8   2,384,549   -22.   * Adjustable Rate First Mortgages   40,853,893   43,951,488   7.6   48,437,751   10.2   41,559,184   -14.2   6,348,038   -38.   * Total Adjustable First MortGage ratios are annualized.									
* Fixed Rate 15 years or less 201,212,194 261,636,459 30.0 299,488,041 13.3 212,978,050 -28.2 43,385,145 -18.  **Other Fixed Rate 5,633,014 10,104,532 79.4 4,149,878 -58.9 7,375,384 77.7 3,690,577 100.  **Total Fixed Rate First Mortgages 591,936,405 1,005,817,521 69.9 1,146,277,308 14.0 996,921,335 -13.0 220,062,282 -11.  **Balloon/Hybrid > 5 years 104,964,154 98,653,850 -6.0 63,588,612 -35.5 107,136,720 68.5 23,934,100 -10.  **Balloon/Hybrid 5 years or less 125,298,925 104,964,326 -16.2 88,137,477 -16.0 114,902,910 30.4 27,152,515 -5.  **Total Balloon/Hybrid First Mortgages 230,263,079 203,618,176 -11.6 151,726,089 -25.5 222,039,630 46.3 51,086,615 -8.  **Adjustable Rate First Mtgs 1 year or less 21,141,522 18,619,299 -11.9 19,166,101 2.9 12,313,589 -35.8 2,384,549 -22.  **Adjustable Rate First Mtgs > 1 year 19,712,371 25,332,189 28.5 29,271,650 15.6 29,245,595 -0.1 3,963,489 -45.  **Total Adjustable First Mortgages 40,853,893 43,951,488 7.6 48,437,751 10.2 41,559,184 -14.2 6,348,038 -38.  **Total Fixed Rate 15,848,041 13.3 212,978,050 -28.2 43,385,145 -18.  **Adjustable Rate First Mortgages 40,853,893 43,951,488 7.6 48,437,751 10.2 41,559,184 -14.2 6,348,038 -38.  **Total Adjustable First Mortgages 10,853,877 1,253,387,185 45.2 1,346,441,148 7.4 1,260,520,149 -6.4 277,496,935 -11.  **Amounts are year-to-date while the related %change ratios are annualized.	385.091.197	734.076.530	90.6	845.639.389	15.2	776.567.901	-8.2	172.986.560	-10.9
* Other Fixed Rate									-18.5
Total Fixed Rate First Mortgages         591,936,405         1,005,817,521         69.9         1,146,277,308         14.0         996,921,335         -13.0         220,062,282         -11.           * Balloon/Hybrid > 5 years         104,964,154         98,653,850         -6.0         63,588,612         -35.5         107,136,720         68.5         23,934,100         -10.           * Balloon/Hybrid 5 years or less         125,298,925         104,964,326         -16.2         88,137,477         -16.0         114,902,910         30.4         27,152,515         -5.           * Total Balloon/Hybrid First Mortgages         230,263,079         203,618,176         -11.6         151,726,089         -25.5         222,039,630         46.3         51,086,615         -8.           * Adjustable Rate First Mtgs 1 year or less         21,141,522         18,619,299         -11.9         19,166,101         2.9         12,313,589         -35.8         2,384,549         -22.           * Adjustable Rate First Mtgs >1 year         19,712,371         25,332,189         28.5         29,271,650         15.6         29,245,595         -0.1         3,963,489         -45.           * Total Adjustable First Mortgages         40,853,893         43,951,488         7.6         48,437,751         10.2         41,559,184 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>100.2</td></t<>									100.2
* Balloon/Hybrid > 5 years or less  * Balloon/Hybrid First Mortgages  * Adjustable Rate First Mtgs 1 year or less  * Adjustable Rate First Mtgs >1 year  * Adjustable Rate First Mtgs >1 year  * Adjustable First Mortgages  * Adjustable First Mortgages  * Adjustable First Mortgages  * Adjustable Rate First Mtgs >1 year  * Adjustable Rate First Mtgs >1 year  * Adjustable Rate First Mtgs >1 year  * Adjustable First Mortgages  * Adjustable Fi									-11.7
* Balloon/Hybrid 5 years or less 125,298,925 104,964,326 -16.2 88,137,477 -16.0 114,902,910 30.4 27,152,515 -5.  Total Balloon/Hybrid First Mortgages 230,263,079 203,618,176 -11.6 151,726,089 -25.5 222,039,630 46.3 51,086,615 -8.  * Adjustable Rate First Mtgs 1 year or less 21,141,522 18,619,299 -11.9 19,166,101 2.9 12,313,589 -35.8 2,384,549 -22.  * Adjustable Rate First Mtgs >1 year 19,712,371 25,332,189 28.5 29,271,650 15.6 29,245,595 -0.1 3,963,489 -45.  Total Adjustable First Mortgages 40,853,893 43,951,488 7.6 48,437,751 10.2 41,559,184 -14.2 6,348,038 -38.  TOTAL FIRST MORTGAGE RE LOANS GRANTED 863,053,377 1,253,387,185 45.2 1,346,441,148 7.4 1,260,520,149 -6.4 277,496,935 -11.  Amounts are year-to-date while the related %change ratios are annualized.									-10.6
Total Balloon/Hybrid First Mortgages         230,263,079         203,618,176         -11.6         151,726,089         -25.5         222,039,630         46.3         51,086,615         -8.           * Adjustable Rate First Mtgs 1 year or less         21,141,522         18,619,299         -11.9         19,166,101         2.9         12,313,589         -35.8         2,384,549         -22.           * Adjustable Rate First Mtgs >1 year         19,712,371         25,332,189         28.5         29,271,650         15.6         29,245,595         -0.1         3,963,489         -45.           Total Adjustable First Mortgages         40,853,893         43,951,488         7.6         48,437,751         10.2         41,559,184         -14.2         6,348,038         -38.           TOTAL FIRST MORTGAGE RE LOANS GRANTED         863,053,377         1,253,387,185         45.2         1,346,441,148         7.4         1,260,520,149         -6.4         277,496,935         -11.           Amounts are year-to-date while the related %change ratios are annualized.         1,253,387,185         45.2         1,346,441,148         7.4         1,260,520,149         -6.4         277,496,935         -11.									-5.5
* Adjustable Rate First Mtgs 1 year or less 21,141,522 18,619,299 -11.9 19,166,101 2.9 12,313,589 -35.8 2,384,549 -22.  * Adjustable Rate First Mtgs >1 year 19,712,371 25,332,189 28.5 29,271,650 15.6 29,245,595 -0.1 3,963,489 -45.  * Total Adjustable First Mortgages 40,853,893 43,951,488 7.6 48,437,751 10.2 41,559,184 -14.2 6,348,038 -38.  * TOTAL FIRST MORTGAGE RE LOANS GRANTED 863,053,377 1,253,387,185 45.2 1,346,441,148 7.4 1,260,520,149 -6.4 277,496,935 -11.  * Amounts are year-to-date while the related %change ratios are annualized.									-8.0
* Adjustable Rate First Mtgs >1 year 19,712,371 25,332,189 28.5 29,271,650 15.6 29,245,595 -0.1 3,963,489 -45.  **Total Adjustable First Mortgages 40,853,893 43,951,488 7.6 48,437,751 10.2 41,559,184 -14.2 6,348,038 -38.  **TOTAL FIRST MORTGAGE RE LOANS GRANTED 863,053,377 1,253,387,185 45.2 1,346,441,148 7.4 1,260,520,149 -6.4 277,496,935 -11.  **Adjustable Rate First Mtgs >1 year 9,245,595 -0.1 3,963,489 -45.  **TOTAL FIRST MORTGAGE RE LOANS GRANTED 863,053,377 1,253,387,185 45.2 1,346,441,148 7.4 1,260,520,149 -6.4 277,496,935 -11.  **Adjustable Rate First Mtgs >1 year 9,245,595 -0.1 3,963,489 -45.  **TOTAL FIRST MORTGAGE RE LOANS GRANTED 863,053,377 1,253,387,185 45.2 1,346,441,148 7.4 1,260,520,149 -6.4 277,496,935 -11.  **Adjustable Rate First Mtgs >1 year 9,245,595 -0.1 3,963,489 -45.									
Total Adjustable First Mortgages         40,853,893         43,951,488         7.6         48,437,751         10.2         41,559,184         -14.2         6,348,038         -38.           TOTAL FIRST MORTGAGE RE LOANS GRANTED         863,053,377         1,253,387,185         45.2         1,346,441,148         7.4         1,260,520,149         -6.4         277,496,935         -11.           Amounts are year-to-date while the related %change ratios are annualized.         -11.         -11.         -12.         -13.									
TOTAL FIRST MORTGAGE RE LOANS GRANTED         863,053,377         1,253,387,185         45.2         1,346,441,148         7.4         1,260,520,149         -6.4         277,496,935         -11.           Amounts are year-to-date while the related %change ratios are annualized.         1,346,441,148         7.4         1,260,520,149         -6.4         277,496,935         -11.			_						
Amounts are year-to-date while the related %change ratios are annualized.								· · ·	
	000,000,017	1,200,007,100	45.2	1,040,441,140	1.4	1,200,020,149	-0.4	211,430,333	-11.8
The second secon									
# Means the number is too large to display in the cell		521,532,577 693,979,761 60,364,884 95,172,355 155,537,239 2,300,269,179  237,699,234 13,683,378 611,705,187 19,132,690 882,220,489 3,182,489,668  1,623,199,363 256,831,924 1,880,031,287 16.33 25.55  677,069,816 625,388,565 1,302,458,381  15,029,786  15,606,470 30,636,256 0.27 2.50 2,619,570 13,477,147  385,091,197 201,212,194 5,633,014 591,936,405 104,964,154 125,298,925 230,263,079 21,141,522 19,712,371 40,853,893 863,053,377	521,532,577         484,674,546           693,979,761         709,117,105           60,364,884         61,617,455           95,172,355         117,907,112           155,537,239         179,524,567           2,300,269,179         2,365,099,297           237,699,234         223,338,564           13,683,378         8,183,053           611,705,187         666,161,757           19,132,690         14,707,529           882,220,489         912,390,903           3,182,489,668         3,277,490,200           1,623,199,363         1,700,900,184           256,831,924         238,046,093           1,880,031,287         1,938,946,277           16.33         15,91           25.55         25.07           677,069,816         664,199,113           625,388,565         674,344,810           1,302,458,381         1,338,543,923           15,029,786         24,301,452           15,606,470         18,894,406           30,636,256         43,195,858           0.27         0.35           250         3.37           2,619,570         2,924,382           104,964,154         98,653,850	521,532,577         484,674,546         -7.1           693,979,761         709,117,105         2.2           60,364,884         61,617,455         2.1           95,172,355         117,907,112         23.9           155,537,239         179,524,567         15.4           2,300,269,179         2,365,099,297         2.8           237,699,234         223,338,564         -6.0           13,683,378         8,183,053         -40.2           611,705,187         666,161,757         8.9           19,132,690         14,707,529         -23.1           882,220,489         912,390,903         3.4           3,182,489,668         3,277,490,200         3.0           1,623,199,363         1,700,900,184         4.8           256,831,924         238,046,093         -7.3           1,880,031,287         1,938,946,277         3.1           16.33         15.91         -2.6           25.55         25.07         -1.9           677,069,816         664,199,113         -1.9           677,069,816         664,199,113         -1.9           15,029,786         24,301,452         61.7           15,606,470         18,894,406         21.1	521,532,577         484,674,546         -7.1         484,874,720           693,979,761         709,117,105         2.2         727,601,918           60,364,884         61,617,455         2.1         53,837,935           95,172,355         117,907,112         23.9         138,365,691           155,537,239         179,524,567         15.4         192,203,626           2,300,269,179         2,365,099,297         2.8         2,449,610,699           237,699,234         223,338,564         -6.0         205,118,153           13,683,378         8,183,053         -40.2         25,260,323           611,705,187         666,161,757         8.9         715,148,617           19,132,690         14,707,529         -23.1         12,068,306           882,220,489         912,390,903         3.4         957,595,399           3,182,489,668         3,277,490,200         3.0         3,407,206,098           1,623,199,363         1,700,900,184         4.8         1,772,532,353           256,831,924         236,046,093         -7.3         217,186,459           1,880,031,267         1,938,946,277         3.1         1,989,718,812           625,38,565         674,344,810         7.8         740,408,940	521,532,577         484,674,546         -7.1         484,874,720         0.0           693,979,761         709,117,105         2.2         727,601,918         2.6           60,364,884         61,617,455         2.1         53,837,935         -12,6           95,172,355         117,907,112         2.39         138,365,691         17.4           155,537,239         179,524,567         15.4         192,203,626         7.1           2,300,269,179         2,365,099,297         2.8         2,449,610,699         3.6           237,699,234         223,338,564         -6.0         205,118,153         -8.2           13,683,378         8,183,053         -40.2         25,260,323         208,7           19,132,690         14,707,529         -23.1         12,068,306         -17.9           882,220,499         912,390,903         3.4         957,595,399         5.0           3,182,489,668         3,277,490,200         3.0         3,407,206,098         4.0           1,623,199,363         1,700,900,184         4.8         1,772,532,353         4.2           256,831,924         238,046,093         -7.3         217,186,459         -8.8           1,880,031,267         1,938,946,277         3.1	521,532,577         484,674,546         -7.1         484,874,720         0.0         469,559,446           693,979,761         709,117,105         2.2         727,601,918         2.6         610,162,412           60,364,884         61,617,455         2.1         53,837,935         -12,6         53,920,729           95,172,355         117,907,112         23,9         138,365,691         17,4         292,605,738           155,537,239         179,524,567         15.4         192,203,626         7.1         346,526,465           2,300,269,779         2,365,099,297         2.8         2,449,610,699         3.6         2.587,684,487           237,699,234         223,338,564         -6.0         205,118,153         -8.2         354,391,943           13,683,378         8,183,053         -40.2         25,260,323         208,7         53,831,801           611,705,187         666,161,757         8.9         715,148,617         7.4         657,868,363           19,132,690         14,707,529         -23.1         12,068,306         -17,9         11,724,241           882,220,489         912,390,903         3.4         957,595,399         5.0         1,077,816,348           3,182,499,663         3.277,490,200         3.	\$21,522,577 \$484,674,546 \$-7.1 \$484,874,720 \$0.0 \$489,359,446 \$3.22 \$63,379,761 \$709,117,105 \$2.2 \$727,601,918 \$2.6 \$61,062,412 \$-16.1 \$63,364,864 \$61,617,455 \$2.1 \$53,373,35 \$-12.6 \$53,920,727 \$0.2 \$95,172,355 \$117,907,112 \$23.9 \$138,365,691 \$17.4 \$292,605,738 \$111,5 \$155,537,239 \$179,524,567 \$154 \$192,203,626 \$7.1 \$346,526,465 \$3.2 \$2,300,269,179 \$2,365,099,297 \$2.8 \$2,449,610,699 \$3.6 \$2,587,684,487 \$5.6 \$237,699,234 \$223,338,564 \$4.0 \$25,260,323 \$208,7 \$53,331,91,91,363 \$13,633,378 \$8,183,053 \$40,2 \$25,260,323 \$208,7 \$53,331,91,91,31,11 \$11,724,241 \$29,900 \$14,707,529 \$23.1 \$12,089,066 \$1,79,11,724,241 \$29,900 \$3.4 \$347,595,399,595 \$5.0 \$1,077,816,348 \$1,80,31,824,89,668 \$3,277,490,200 \$3.0 \$3,407,206,098 \$4.0 \$3,665,500,835 \$7.6 \$1,623,199,363 \$1,700,900,184 \$4.8 \$1,772,532,353 \$4.2 \$1,771,598,576 \$0.1 \$1,880,931,287 \$1,938,946,277 \$3.1 \$1,938,718,812 \$2.6 \$2,137,714,760 \$7.4 \$1,880,31,287 \$1,938,946,277 \$3.1 \$1,938,718,812 \$2.6 \$2,137,714,764 \$7.4 \$16,33 \$15,91 \$2.6 \$2,507 \$1.9 \$2,400 \$4.0 \$4.3 \$2,507 \$1,880 \$1,302,458,381 \$1,303,459,93 \$2.8 \$1,417,487,286 \$5.9 \$1,527,766,075 \$7.8 \$3,684,891 \$1,302,458,381 \$1,302,458,381 \$1,303,543,923 \$2.8 \$1,417,487,286 \$5.9 \$1,527,766,075 \$7.8 \$3,683,014 \$1,303,543,933 \$2.8 \$1,417,487,286 \$5.9 \$1,527,786,075 \$7.8 \$3,683,014 \$1,303,543,933 \$2.8 \$1,417,487,286 \$5.9 \$1,527,786,075 \$7.8 \$3,683,014 \$1,301,545,545 \$1,402,543,545 \$1,402,543,545 \$1,403,544,545 \$1,404,544,54	6521,522,577         484,674,566         7.1         484,874,720         0.0         489,559,446         3.2         486,5563,835           683,679,7961         709,117,105         2.1         53,837,335         -12.6         630,624,212         -16.1         619,317,385           80,364,884         61,617,455         2.1         53,837,335         -12.6         53,920,727         0.2         54,510,584           95,577,235         179,225,567         15.4         112,200,626         7.1         346,526,465         80.3         353,189,049           2,300,269,179         2,365,099,237         2.8         2,449,610,699         3.6         2,587,884,467         5.6         2,634,337,972           237,699,234         2,233,365,664         -6.0         2,051,181,53         -6.2         354,391,943         7.8         343,554,379           237,699,234         2,333,378         81,83,053         -40.2         25,260,323         200,7         53,831,801         113,1         30,139,033           611,705,187         666,161,757         8.9         715,148,617         7.4         65,883,363         -8.0         715,839,833           812,2489,668         3,277,490,200         3.0         3,407,206,98         4.0         1,077,816,348

		Real Estate Loan Infor	mation 2	2					
Return to cover		For Charter :							
08/15/2018		Count of CU:							
CU Name: N/A		Asset Range :		Notion * Door Crown	All * C4-4-	IMOI * Turno Implical	ad. Fadara	United State Con	
Peer Group: N/A	Count	of CU in Peer Group :		Nation * Peer Group:	Ali ^ State	e = 'WO' * Type Includ	ea: Feaera	ily insured State Cred	ait
	Count	of Co in Peer Group .	IN/A						
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Mar-2018	% Chg
* OTHER REAL ESTATE (Granted)	200 2014	200 2010	70 O.I.g	200 2010	70 G.I.g	200 2011	70 Gilg	a. 2010	70 0.1.9
* Closed End Fixed Rate	61,081,674	71,914,031	17.7	38,196,102	-46.9	59,081,366	54.7	7,793,085	-47.2
* Closed End Adjustable Rate	3,468,718	5,234,682	50.9	· ' '	-24.2	23,030,788		1,306,019	-77.3
* Open End Adjustable Rate (HELOC)	184,445,136		-1.4		31.5	295,132,430		67,219,500	-8.9
* Open End Fixed Rate and Other	2,401,025	1,967,325	-18.1	3,759,872	91.1	3,492,157	-7.1	1,798,264	106.0
* TOTAL OTHER REAL ESTATE GRANTED	251,396,553	260,973,887	3.8	285,110,998	9.2	380,736,741	33.5	78,116,868	-17.9
* TOTAL RE (FIRST AND OTHER) GRANTED	1,114,449,930	1,514,361,072	35.9	1,631,552,146	7.7	1,641,256,890	0.6	355,613,803	-13.3
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	23.05	31.01	34.5	30.12	-2.9	26.56	-11.8	23.84	-10.2
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	509,615,622	819,742,782	60.9		26.0	780,774,917	-24.4	135,780,709	-30.4
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	59.05		10.8		17.3	61.94		48.93	-21.0
AMT of Mortgage Servicing Rights	14,603,607	16,178,116	10.8		12.4	18,464,904		18,114,052	-1.9
Outstanding RE Loans Sold But Serviced	2,820,023,394	2,902,338,423	2.9		20.3	3,719,133,801	6.5	3,722,485,669	0.1
% (Mortgage Servicing Rights / Net Worth)	1.19	1.26	5.9	1.33	5.2	1.30	-2.4	1.25	-3.4
MISC. RE LOAN INFORMATION	1 000 117 070	4 000 440 040		1 005 004 007		4 400 004 750	0.4	4 457 070 400	
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,260,117,270	1,263,412,349	0.3		5.7	1,460,631,759	9.4	1,457,978,429	-0.2
R.E. Lns also Commercial Lns <sup>1</sup>	293,752,826	311,672,787	6.1	350,800,645	12.6	303,818,760	-13.4	321,149,051	5.7
REVERSE MORTGAGES  Fodorally Insured Home Equity Conversion Mortgage (HECM)			N/A	^	N/A		NI/A		NI/A
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A N/A			0	N/A N/A	0	
Proprietary Reverse Mortgage Products  Total Reverse Mortgages	0	0	N/A N/A		N/A N/A	0	N/A N/A	0	N/A N/A
RE LOAN TDRS OUTSTANDING	0	0	IN/A	. 0	IN/A	0	IN/A	U	11//4
TDR First Mortgage RE Loans	49,226,763	42,030,186	-14.6	39,597,288	-5.8	32,929,640	-16.8	35,320,449	7.3
TDR Other RE Loans	5,300,850	6,163,247	16.3		-19.5	4,601,826		4,585,756	-0.3
Total TDR First and Other RE Loans	54,527,613		-11.6	, ,	-7.5	37,531,466		39,906,205	6.3
TDR RE Loans Also Reported as Commercial Loans <sup>1</sup>	5,890,554	4,843,314	-17.8		-19.6	1,747,245		1,412,292	-19.2
REAL ESTATE LOAN DELINQUENCY	3,000,001	1,010,011		3,001,000	10.0	.,,,	00.1	1,112,202	
R.E. LOANS DELINQUENT > =60 Days <sup>1</sup>									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	17,714,354	12,922,406	-27.1	11,888,991	-8.0	10,251,776	-13.8	9,335,046	-8.9
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	7,467,450	6,273,910	-16.0		-5.8	4,447,062	-24.7	4,581,082	3.0
Other R.E. Fixed Rate	2,194,685	1,242,366	-43.4		-43.4	3,461,834	392.2	1,911,491	-44.8
Other R.E. Adj. Rate	1,982,126	2,158,332	8.9	2,110,055	-2.2	1,535,635	-27.2	1,850,439	20.5
TOTAL DEL R.E. DELINQUENT >= 60 Days	29,358,615	22,597,014	-23.0	20,612,149	-8.8	19,696,307	-4.4	17,678,058	-10.2
DELINQUENT 30 to 59 Days									
First Mortgage	40,436,090	36,134,704	-10.6		-5.9	36,379,341	6.9	35,903,925	-1.3
Other	6,254,520		-7.2		2.7	7,186,854		8,675,045	20.7
TOTAL DEL RE 30 to 59 Days	46,690,610	41,939,353	-10.2	, ,	-4.7	43,566,195		44,578,970	2.3
TOTAL DEL R.E. LOANS >= 30 Days	76,049,225	64,536,367	-15.1	60,594,329	-6.1	63,262,502	4.4	62,257,028	-1.6
RE LOAN DELINQUENCY RATIOS									
% R.E. LOANS DQ >= 30 Days	2.39		-17.6		-9.7	1.73		1.67	-3.5
% R.E. LOANS DQ >= 60 Days	0.92	0.69	-25.3	0.60	-12.3	0.54	-11.2	0.47	-11.9
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days  TDR First Mortgage RE Loans Delinquent >= 60 Days	F 000 404	4 500 500	20.0	4 700 075	<b>5.0</b>	4 000 000	40.0	0.700.004	20.4
TDR Other RE Loans Delinquent >= 60 Days	5,800,131	4,526,536	-22.0		5.2	4,099,668	-13.9	2,783,261	-32.1
Total TDR First and Other RE Loans Delinquent >= 60 Days	353,987	548,707	55.0 -17.5	,	-26.8 1.7	567,301	41.3 -9.6	628,419	10.8
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR	6,154,118	5,075,243	-17.5	5,161,764	1.7	4,666,969	-9.6	3,411,680	-26.9
1st and Other RE	11.29	10.53	-6.7	11.58	10.0	12.43	7.3	8.55	-31.2
TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60									
Days 12	412,501	274,905	-33.4	462,890	68.4	256,847	-44.5	613,553	138.9
% TDR RE Lns also Reported as Commercial Loans Delinquent >= 60									
Days / Total TDR RE Lns also Reported as Commercial Loans 12				_					
DEAL FOTATE LOANISH ON CHARGE COMP.	0.00	0.00	N/A	0.00	N/A	14.70	N/A	43.44	195.5
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:	0.000.470	4 70 4 700	50.4	4 570 005	40.0	000 400	40.5	200.040	
* Total 1st Mortgage Lns Charged Off	3,686,478 724,479	1,764,788	-52.1 -59.6		-10.9	936,499	-40.5 20.0	226,918	
* Total 1st Mortgage Lns Recovered	· · · · · · · · · · · · · · · · · · ·	,		· · · · · · · · · · · · · · · · · · ·	92.3	675,834		71,249	
* NET 1st MORTGAGE LN C/Os  ** Net Charge Offs - 1st Mortgage Loans	2,961,999	1,472,003	-50.3	1,009,828	-31.4	260,665	-74.2	155,669	138.9
/ Avg 1st Mortgage Loans	0.13	0.06	-52.2	0.04	-33.5	0.01	-75.3	0.02	130.4
* Total Other RE Lns Charged Off	3,894,850	1,809,433	-53.5		-21.9	1,135,361	-19.6	129,536	-54.4
* Total Other RE Lns Recovered	1,370,266		-62.9	, ,	-18.4	574,514		68,258	
* NET OTHER RE LN C/Os	2,524,584	1,300,416	-48.5	· ·	-23.3	560,847	-43.8	61,278	-56.3
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.29		-50.8		-26.4	0.06		0.02	
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or r	o annualizing)								
# Means the number is too large to display in the cell									
<sup>1</sup> Reporting requirements for loans were changed with September 2017 cycle to ac	ccommodate the regulator	y definition of commercial lo	ans. This	policy change may cause fl	uctuations f	from prior cycles.			
<sup>2</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the		uirements for troubled debt i	restructure	ed (TDR) loans.					
This policy change may result in a decline in delinquent loans reported as of June	2012.							12. R	ELoans 2

OMMERCIAL LOANS  OMMERCIAL LOANS or Participations to  Nonmembers 13  Total Commercial Loans 13  Unfunded Commitments 13  OTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS 1  OTAL COMMERCIAL LOANS OUTSTANDING: 1  UMBER OF COMMERCIAL LOANS OUTSTANDING: 1  Umber of Outstanding Commercial Loans to Members  umber of Outstanding Purchased Commercial Loans or  Participation Interests to Nonmembers  otal Number of Commercial Loans Outstanding  EAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-Construction and Development	Dec-2014  312,112,028  29,844,043  341,956,071  12,254,104  329,701,967  2.86  1,870	Count of CU: Asset Range: Criteria: U in Peer Group:  Dec-2015  328,789,402  27,090,902  355,880,304  14,838,328  341,041,976  2.80	N/A Region: N/A % Chg 5.3 -9.2 4.1 21.1	Dec-2016 366,443,361 35,096,410		Dec-2017 306,661,554	% Chg	Mar-2018	
OMMERCIAL LOANS  ommercial Loans to Members 13  urchased Commercial Loans or Participations to  Nonmembers 13  Total Commercial Loans 13  Unfunded Commitments 13  OTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS 1  o(Total Commercial Loans / Total Assets)  UMBER OF COMMERCIAL LOANS OUTSTANDING: 1  umber of Outstanding Commercial Loans to Members  umber of Outstanding Purchased Commercial Loans or  Participation Interests to Nonmembers  otal Number of Commercial Loans Outstanding  EAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	Dec-2014  312,112,028  29,844,043  341,956,071  12,254,104  329,701,967  2.86  1,870	Criteria : U in Peer Group :  Dec-2015  328,789,402  27,090,902  355,880,304  14,838,328  341,041,976	**Region: N/A	Dec-2016 366,443,361 35,096,410	% Chg	Dec-2017	% Chg	Mar-2018	
OMMERCIAL LOANS  ommercial Loans to Members 13  urchased Commercial Loans or Participations to  Nonmembers 13  Total Commercial Loans 13  Unfunded Commitments 13  OTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS 1  o(Total Commercial Loans / Total Assets)  UMBER OF COMMERCIAL LOANS OUTSTANDING: 1  umber of Outstanding Commercial Loans to Members  umber of Outstanding Purchased Commercial Loans or  Participation Interests to Nonmembers  otal Number of Commercial Loans Outstanding  EAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	Dec-2014  312,112,028  29,844,043  341,956,071  12,254,104  329,701,967  2.86  1,870	U in Peer Group :  Dec-2015  328,789,402  27,090,902  355,880,304  14,838,328  341,041,976	% Chg 5.3 -9.2 4.1 21.1	Dec-2016 366,443,361 35,096,410	% Chg	Dec-2017	% Chg	Mar-2018	
ommercial Loans to Members 13 urchased Commercial Loans or Participations to Nonmembers 13  Total Commercial Loans 13 Unfunded Commitments 13 OTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS 1 O(Total Commercial Loans / Total Assets) UMBER OF COMMERCIAL LOANS OUTSTANDING: 1 umber of Outstanding Commercial Loans to Members umber of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers otal Number of Commercial Loans Outstanding EAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	312,112,028 29,844,043 341,956,071 12,254,104 329,701,967 2.86 1,870	328,789,402 27,090,902 355,880,304 14,838,328 341,041,976	5.3 -9.2 4.1 21.1	366,443,361 35,096,410					% Ch
ommercial Loans to Members 13 urchased Commercial Loans or Participations to Nonmembers 13  Total Commercial Loans 13 Unfunded Commitments 13 OTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS 1 O(Total Commercial Loans / Total Assets) UMBER OF COMMERCIAL LOANS OUTSTANDING: 1 umber of Outstanding Commercial Loans to Members umber of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers otal Number of Commercial Loans Outstanding EAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	312,112,028 29,844,043 341,956,071 12,254,104 329,701,967 2.86 1,870	328,789,402 27,090,902 355,880,304 14,838,328 341,041,976	5.3 -9.2 4.1 21.1	366,443,361 35,096,410					% Ch
ommercial Loans to Members 13 urchased Commercial Loans or Participations to Nonmembers 13  Total Commercial Loans 13 Unfunded Commitments 13 OTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS 1 O(Total Commercial Loans / Total Assets) UMBER OF COMMERCIAL LOANS OUTSTANDING: 1 umber of Outstanding Commercial Loans to Members umber of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers otal Number of Commercial Loans Outstanding EAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	29,844,043 341,956,071 12,254,104 329,701,967 2.86	27,090,902 355,880,304 14,838,328 341,041,976	-9.2 4.1 21.1	35,096,410	11.5	306,661,554	400		
Total Commercial Loans 13 Unfunded Commitments 13 OTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS 1 O(Total Commercial Loans / Total Assets) UMBER OF COMMERCIAL LOANS OUTSTANDING: 1 umber of Outstanding Commercial Loans to Members umber of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers otal Number of Commercial Loans Outstanding EAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	341,956,071 12,254,104 329,701,967 2.86	355,880,304 14,838,328 341,041,976	4.1 21.1				-16.3	323,923,505	5.
Unfunded Commitments 13  OTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS 1  O(Total Commercial Loans / Total Assets)  UMBER OF COMMERCIAL LOANS OUTSTANDING: 1  umber of Outstanding Commercial Loans to Members  umber of Outstanding Purchased Commercial Loans or  Participation Interests to Nonmembers  otal Number of Commercial Loans Outstanding  EAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	341,956,071 12,254,104 329,701,967 2.86	355,880,304 14,838,328 341,041,976	4.1 21.1						
Unfunded Commitments 13 OTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS 1 o(Total Commercial Loans / Total Assets)  UMBER OF COMMERCIAL LOANS OUTSTANDING: 1 umber of Outstanding Commercial Loans to Members umber of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers otal Number of Commercial Loans Outstanding EAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	12,254,104 329,701,967 2.86 1,870	14,838,328 341,041,976	21.1	401,539,771	29.6 12.8	34,810,350 341,471,904	-0.8 -15.0	35,291,189 359,214,694	
OTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS   (Total Commercial Loans / Total Assets)  UMBER OF COMMERCIAL LOANS OUTSTANDING:   umber of Outstanding Commercial Loans to Members  umber of Outstanding Purchased Commercial Loans or  Participation Interests to Nonmembers  otal Number of Commercial Loans Outstanding  EAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	329,701,967 2.86 1,870	341,041,976		18,718,057	26.1	15,570,012	-16.8	15,286,320	
UMBER OF COMMERCIAL LOANS OUTSTANDING: 1 umber of Outstanding Commercial Loans to Members umber of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers otal Number of Commercial Loans Outstanding EAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	1,870	2.80		382,821,714	12.3	341,471,904	-10.8	359,214,694	
umber of Outstanding Commercial Loans to Members umber of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers otal Number of Commercial Loans Outstanding EAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-			-2.3	2.98	6.6	2.54	-15.0	2.58	1.
umber of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers otal Number of Commercial Loans Outstanding EAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-		2,092	11.9	2,325	11.1	1,199	-48.4	1,231	2
otal Number of Commercial Loans Outstanding EAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-		2,032	11.9	2,323	11.1	1,199	-40.4	1,231	
EAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	159	135		135		125	-7.4	139	
•	2,029	2,227	9.8	2,460	10.5	1,324	-46.2	1,370	3.
and the second s	6,216,610	2,855,488	-54.1	13,684,819	379.2	13,407,167	-2.0	12,028,247	-10.
Farmland	1,358,024	1,270,958	-6.4	947,887	-25.4	3,699,434	290.3	4,261,341	15.
Non-Farm Residential Property  Multifamily	113,578,531	125,279,942 N/A	10.3	132,272,305	5.6	N/A 36,080,883		N/A 38,114,951	5.
Owner Occupied, Non-Farm, Non-Residential Property	N/A 80,667,492	77,327,560	-4.1	N/A 91,676,422	18.6	141,102,188	53.9	147,567,154	
Non-Owner Occupied, Non-Farm, Non-Residential Property	103,435,158	113,997,183		124,957,636	9.6	109,529,087	-12.3	119,177,358	
otal Real Estate Secured Commercial Loans	305,255,815	320,731,131	5.1	363,539,069	13.3	303,818,759	-16.4	321,149,051	5.
ON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON- EMBERS) 1									
Loans to finance agricultural production and other loans to farmers	499,186	628,897	26.0	764,214	21.5	655,866	-14.2	720,442	9.
Commercial and Industrial Loans	33,977,269	31,668,269	-6.8	34,193,124	8.0	34,877,580	2.0	35,094,077	
Unsecured Commercial Loans Unsecured Revolving Lines of Credit (Commercial Purpose)	855,551 1,368,250	1,122,205 1,729,802	31.2 26.4	922,317 2,121,047	-17.8 22.6	1,371,089 748,610	48.7 -64.7	1,456,782 794,342	_
otal Non-Real Estate Secured Commercial Loans	36,700,256	35,149,173	-4.2	38,000,702	8.1	37,653,145	-04.7	38,065,643	
UMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE 1									
Number - Construction and Development	21	11	-47.6	26		23	-11.5	21	_
Number - Farmland Number - Non-Farm Residential Property	925	982	0.0 6.2	1,119	0.0 14.0	14 N/A	133.3	16 N/A	
Multifamily	N/A	N/A	0.2	N/A		128		132	
Number - Owner Occupied, Non-Farm, Non-Residential Property	214	212		234	10.4	312	33.3	348	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property otal Number of Real Estate Secured Commercial Loans	1,437	295 1,506		307 1,692	4.1 12.4	289 766	-5.9 -54.7	282 799	
Number - Loans to finance agricultural production and other loans to farmers	26	23		21	-8.7	17	-19.0	18	
Number - Commercial and Industrial Loans	291	381	30.9	463	21.5	439	-5.2	467	6.
Number - Unsecured Commercial Loans	33	39	18.2	35	-10.3	43	22.9	43	0.
Number - Unsecured Revolving Lines of Credit (Commercial Purpose)	242	278	14.9	249	-10.4	59	-76.3	43	-27.
otal Number of Non-Real Estate Secured Commercial Loans	592	721	21.8	768	6.5	558	-27.3	571	2.
MOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: 1	25.242.422								
Member Commercial Loans Granted YTD  Purchased or Participation Interests to Nonmembers	85,340,460 6,432,500	80,852,852 3,932,072	-5.3 -38.9	91,637,561 6,180,946	13.3 57.2	95,183,300 6,599,551	3.9 6.8	32,593,926 734,220	
ELINQUENCY - COMMERCIAL LOANS 2	0,402,000	0,002,012	00.0	0,100,040	07.2	0,000,001	0.0	704,220	00.
0 to 59 Days Delinquent	4,790,476	1,825,603	-61.9	4,213,129	130.8	3,200,996	-24.0	9,682,094	
60 to 179 Days Delinquent	1,567,977	692,023	-55.9	773,843	11.8	2,290,001	195.9	688,519	
180 to 359 Days Delinquent > = 360 Days Delinquent	3,496,526 649,141	984,826 464,561	-71.8 -28.4	63,957 856,995	-93.5 84.5	16,918 312,344	-73.5 -63.6	479,148 292,649	
Total Del Loans - All Types (>= 60 Days)	5,713,644	2,141,410	-62.5	1,694,795	-20.9	2,619,263	54.5	1,460,316	
OMMERCIAL LOAN DELINQUENCY RATIOS 1									
Comm Lns >= 30 Days Delinquent Comm Lns >= 60 Days Delinquent (Reportable delinquency)	3.19 1.73	1.16 0.63		1.54 0.44	32.7 -29.5	1.70 0.77	10.4 73.3	3.10 0.41	82. -47.
OMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: 1	1.73	0.03	-03.8	0.44	-29.5	0.77	73.3	0.41	-47.
Total Comm Lns Charge Offs	1,429,569	1,007,518	-29.5	540,702	-46.3	1,485,219	174.7	4,439	-98.
Total Comm Lns Recoveries	1,736,438	958,554	-44.8	136,045	-85.8	552,451	306.1	22,819	-83.
GRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in omm 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
eal Estate Loans also Reported as Commercial Loans 1	293,752,826	311,672,787	6.1	350,800,645	12.6	303,818,760	-13.4	321,149,051	5.
eal Estate Loans also Reported as Commercial Loans gricultural Related Commercial Loans	1,857,210	1,899,855		1,712,101	-9.9	4,355,300	154.4	4,981,783	
umber of Outstanding Agricultural Related Loans	32	29		27	-6.9	31	14.8	34	
ommercial Loans and Participations Sold- Servicing Rights Retained- Outstanding	NI/A	N/A		N1/A		2 067 400		0 E74 E07	166
Commercial Loans and Participations Sold -no servicing rights- YTD	1,579,414	868,277	-45.0	N/A 140,000	-83.9	3,867,400	-100.0	2,571,597 0	
BA Loans Outstanding	4,041,635	3,969,871	-1.8	3,804,539	-4.2	3,929,808	3.3	3,801,655	
umber of SBA Loans Outstanding	19	19		20		24	20.0	25	
otal Member Business Loans - (NMBLB) (NMBLB / Total Assets)	312,112,028 0.03	328,789,402 0.03		366,443,361 0.03	11.5 5.8	376,398,653	2.7 9,690.6	399,029,377 2.86	
otal NMBLB Comprised of 1-4 Family Residential Properties	N/A	0.03 N/A	-0.0	N/A	5.0	91,412,224	5,050.0	101,677,470	+
Amounts are year-to-date and the related % change ratios are annualized.			-					, ,,,,,	
Reporting requirements for loans were changed with September 2017 cycle to accommodate the					ons from p	rior cycles.	· · · · · · · · · · · · · · · · · · ·		
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting the propertion of June 2012.	orting requirements for tro	ubled debt restructure	d (TDR) lo	ans.					

	Inve	estments, Cash, & Cash	n Equival	lents					
Return to cover		For Charter :	•						
08/15/2018		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	All * State	= 'MO' * Type Include	d: Federa	Ily Insured State Cred	lit Unior
- · · · · · · · · · · · · · · · · · · ·	Count	of CU in Peer Group :						,	
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Mar-2018	% Cho
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS					77 0713				7.5 5.1.5
ASC 320 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	10,970,898	18,799,263	71.4	15,827,818	-15.8	22,110,901	39.7	19,834,766	-10.3
Held to Maturity 1-3 yrs	40,225,938		40.4	, ,	26.4	49,184,492	-31.1	45,927,868	
Held to Maturity 3-5 yrs	54,274,442		-53.8	, ,	-10.4	29,610,711	31.8	30,474,967	2.9
Held to Maturity 5-10 yrs	24,985,023		-40.8	· · ·	-39.4	8,288,917	-7.6	7,959,346	+
Held to Maturity 3-10 yrs	N/A		10.0	N/A	00.1	N/A	7.0	N/A	
Held to Maturity > 10 yrs	4,232,803		-100.0		N/A	11//\	N/A	0	+
TOTAL HELD TO MATURITY	134,689,104		-100.0		3.0	109,195,021	-7.9	104,196,947	-4.6
TOTAL TILLED TO WIATOMITT	134,008,104	113,120,034	-14.3	110,021,010	3.0	103,133,021	-1.9	104,130,347	-4.0
Available for Sale < 1 yr	129,604,506	195,458,945	50.8	261,845,175	34.0	257,113,685	-1.8	219,027,757	-14.8
	, ,		-4.9		-12.3	605,087,015	0.6		-
Available for Sale 1-3 yrs	720,904,062 747,526,186		3.1	, ,	19.3		-4.8	621,412,120	
Available for Sale 3-5 yrs				, ,		875,587,477		813,837,478	
Available for Sale 5-10 yrs	168,248,909		-31.2		24.0	106,340,830	-26.0	145,745,666	37.1
Available for Sale 3-10 yrs	N/A			N/A	00.0	N/A		N/A	
Available for Sale > 10 yrs	24,316,793		-25.9		-68.9	1,191,876	-78.7	1,595,255	+
TOTAL AVAILABLE FOR SALE	1,790,600,456	1,785,727,679	-0.3	1,931,942,348	8.2	1,845,320,883	-4.5	1,801,618,276	-2.4
Tanking Assess			N1/A		NI/A	0	N1/A		N1//
Trading < 1 year	0		N/A		N/A	0	N/A	0	
Trading 1-3 years	0		N/A		N/A	0	N/A	0	
Trading 3-5 years	0	,	N/A		N/A	0	N/A	0	
Trading 5-10 years	21,159,784		-5.5		1.8	18,421,102	-9.6	0	
Trading 3-10 years	N/A			N/A		N/A		N/A	+
Trading > 10 years	0	· · · · · · · · · · · · · · · · · · ·	N/A		N/A	0	N/A	0	
TOTAL TRADING	21,159,784	20,002,670	-5.5	20,371,499	1.8	18,421,102	-9.6	0	-100.0
Other Investments < 1 yr	877,675,989		42.6		-7.3	1,061,188,136	-8.5	1,468,113,258	+
Other Investments 1-3 yrs	399,635,329		-16.9		-11.8	306,291,831	4.6	309,049,749	-
Other Investments 3-5 yrs	115,148,631		-13.4		-3.6	84,686,534	-11.9	86,130,155	
Other Investments 5-10 yrs	47,007,169		-18.2		-73.6	9,435,955	-6.9	7,597,106	+
Other Investments 3-10 yrs	N/A			N/A		N/A		N/A	
Other Investments > 10 yrs	1,420,147		16.0	486,724	-70.5	1,701,262	249.5	2,104,206	
TOTAL Other Investments	1,440,887,265	1,722,988,830	19.6	1,558,928,989	-9.5	1,463,303,718	-6.1	1,872,994,474	28.0
MATURITIES :									
Total Investments < 1 yr	1,018,251,393	1,465,473,077	43.9	1,437,131,090	-1.9	1,340,412,722	-6.7	1,706,975,781	27.3
Total Investments 1-3 yrs	1,160,765,329	1,074,076,999	-7.5		-10.1	960,563,338	-0.5	976,389,737	1.6
Total Investments 3-5 yrs	916,949,259		-2.3		15.9	989,884,722	-4.6	930,442,600	+
Total Investments 5-10 yrs	261,400,885		-27.7		-3.1	142,486,804	-22.2	161,302,118	+
Total Investments 3-10 yrs	N/A			N/A		N/A		N/A	
•	29,969,743		-34.4		-69.0	2,893,138	-52.5	3,699,461	27.9
rotal investments > 10 yrs									
Total Investments > 10 yrs  Total	3,387,336,609		7.6			3,436,240,724	-5.3	3,778,809,697	10.0

		Other Investment In	formation	<u> </u>					
Return to cover	<u> </u>	For Charter :							
08/15/2018		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * St	ate = 'MO' * Type Incl	uded: F	ederally Insured Stat	te Credit
	Count of	CU in Peer Group :	N/A						-
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Mar-2018	% Chg
INVESTMENT SUMMARY:					)				
NCUA Guaranteed Notes (included in US Gov't Obligations)	26,131,997	17,258,983	-34.0	10,742,475	-37.8	2,569,535	-76.1	2,345,985	
Total FDIC-Issued Guaranteed Notes	0			0	N/A		N/A		,
All Other US Government Obligations	59,608,241	60,944,858	+	94,364,175	54.8		35.5		
TOTAL U.S. GOVERNMENT OBLIGATIONS	85,740,238	78,203,841	-8.8	105,106,650	34.4	130,457,723	24.1	120,023,107	-8.0
(005 D 141 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4									
Agency/GSE Debt Instruments (not backed by mortgages)	871,146,157	729,081,154	+		-1.5		-16.4		
Agency/GSE Mortgage-Backed Securities  TOTAL FEDERAL AGENCY SECURITIES	932,657,307	1,028,966,096			14.8		-1.8		
Securities Issued by States and Political Subdivision in the U.S.	1,803,803,464 9,193,306	1,758,047,250 9,342,933	+		8.0 -48.0		-7.3 -45.0		
Privately Issued Mortgage-Related Securities	9,193,306	9,342,933			-100.0		-45.0 N/A		N/A
Privately Issued Securities (FCUs only)	0	0		0	-100.0 N/A		N/A		N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	1,300,361	940,680		695,874	-26.0		-38.8		
TOTAL OTHER MORTGAGE-BACKED SECURITIES	1,300,459		_	695,874	-26.0		-38.8	· · · · · · · · · · · · · · · · · · ·	
	1,110,100	2 . 0 , . 12		230,0.1		1=0,001		230,010	1 2.3
Mutual Funds	28,381,953	27,137,987	-4.4	220,171	-99.2	5,133,614	2,231.6	5,071,256	-1.2
Common Trusts	3,528,592			3,510,271	-0.4		0.4		+
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	31,910,545	30,662,689	-3.9	3,730,442	-87.8	8,657,806	132.1	8,591,092	
Bank Issued FDIC-Guaranteed Bonds	0	0	N/A	0	N/A	0	N/A	0	N/A
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	329,226,367	405,298,265		456,348,742	12.6		0.2		
Commercial Mortgage Backed Securities	46,172,707	68,696,412	48.8	182,461,623	165.6	231,697,664	27.0	206,299,261	-11.0
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options	0	0	NI/A	0	NI/A		N1/A	0	NI/A
or Complex Coupon Formulas  Non-Mortgage Related Securities With Maturities > 3 Yrs	0	0	N/A	U	N/A	0	N/A	0	N/A
Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0	0		0	N/A		N/A		
Deposits/Shares per 703.10(a)	0	0	-	0	N/A	0	N/A		
Market Value of Investments Purchased Under									
Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A		N/A
Fair Value of Total Investments	3,390,724,445	3,647,364,271		3,630,295,808	-0.5	3,434,681,459	-5.4		
Investment Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowing Repurchase Agreements Placed in Investments	•	40.005.000		40,000,400	07.4		400.0		
for Positive Arbitrage  Cash on Deposit in Corporate Credit Unions	0	10,085,300		12,820,488	27.1 -9.1	0	-100.0		N/A 42.9
Cash on Deposit in Corporate Credit Onlons  Cash on Deposit in Other Financial Institutions	102,511,818 455,851,976	152,751,399			-9.1 -16.0	125,494,471 604,075,196	-9.6 -3.4	· · · ·	-
CUSO INFORMATION	455,651,976	744,359,460	03.3	625,332,102	-16.0	004,075,196	-3.4	930,960,319	34.9
Value of Investments in CUSO	42,536,947	44,019,976	3.5	49,550,647	12.6	46,887,762	-5.4	45,774,432	-2.4
CUSO loans	8,970,301	489,422			18.8		-48.4		+
Aggregate cash outlays in CUSO	23,694,789	23,809,389	-		-0.3	· · · · · · · · · · · · · · · · · · ·	-3.9	· ·	+
,	_0,00 1,1 00		3.3	_5,. 55,550	3.3		3.0		5.5
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) <sup>1</sup>	2,330,265	2,430,200	4.3	0	-100.0	0	N/A	0	N/A
Outstanding Balance of Brokered CDs and Share	· · ·								
Certificates Purchased	163,791,429	185,526,154	13.3	181,543,795	-2.1	158,639,065	-12.6	170,187,960	7.3
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	20	21			4.8		4.5		
Approved Mortgage Seller	18	19		18	-5.3		11.1		
Borrowing Repurchase Agreements	0	1	N/A	1	0.0		-100.0		-
Brokered Deposits (all deposits acquired through 3rd party)	3	4	00.0	3	-25.0		-33.3	<b>†</b>	
Investment Pilot Program Investments Not Authorized by FCU Act (SCU only)	0	0		0 2	N/A 0.0	0 2	N/A 0.0		
Deposits and Shares Meeting 703.10(a)	0			0	0.0 N/A	0	0.0 N/A		
Brokered Certificates of Deposit (investments)	30			33	-5.7	32	-3.0		
Charitable Donation Accounts	0			0	-5.7 N/A	0	-3.0 N/A		
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE			1071		14/71	3	,,		1071
BENEFIT PLANS OR DEFERRED COMPENSATION PLANS									<u> </u>
Securities	27,533,268	24,477,304	-11.1	21,751,020	-11.1	18,965,463	-12.8		
Other Investments	5,364,888			, ,	74.3		265.7	, ,	
Other Assets	78,631,485	108,514,410	38.0	126,865,370	16.9	116,433,115	-8.2	118,665,117	1.9
Total Assets Used to Fund Employee Benefit Plans or Deferred									
Compensation Agreements	111,529,641	136,809,921	22.7	155,271,998	13.5	159,739,543	2.9	179,520,560	12.4
1/ Prior to March 31, 2014, this item included investments purchased for employ	ee henefit/deferred com	nnensation plans	1						+
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	Supplemental Share I			leet, & borrowings					
Return to cover 08/15/2018		For Charter : Count of CU :							-
08/15/2018 CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * Stat	e = 'MO' * Type Inclu	ded: Fede	rally Insured State	Credit
•	Count of C	U in Peer Group :							
CURRIEMENTAL CHAREC/DEROCITE (in alcohol in total Charea).	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Mar-2018	% Ch
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):  Accounts Held by Member Government Depositors	779,429	788,500	1.2	1,393,985	76.8	3,400,600	143.9	3,402,624	0.
Accounts Held by Nonmember Government Depositors	1,832,149	1,955,200		1,729,535		8,222,612	375.4	10,055,180	
Employee Benefit Member Shares	20,280,028	21,006,162				22,081,557	-0.5	36,668,084	
Employee Benefit Nonmember Shares	0	21,000,102	N/A	22,191,319	N/A	0	N/A	00,000,004	) N/
529 Plan Member Deposits	0		N/A	0	N/A	0	N/A	0	
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	) N/
Health Savings Accounts	18,983,575	22,568,930		26,265,171	16.4	29,762,725	13.3	34,652,398	
Dollar Amount of Share Certificates >= \$100,000	443,852,027	450,700,395				544,188,997	13.3	485,623,176	_
Dollar Amount of IRA/Keogh >= \$100,000	314,817,700	309,151,688		293,622,367	-5.0	276,532,323	-5.8	266,499,706	-3.
Dollar Amount of Share Drafts Swept to Regular Shares or									
Money Market Accounts	0	0	N/A	0	N/A	0	N/A	0	N/
Commercial Share Accounts	165,889,680	203,968,221	23.0	210,176,031	3.0	308,237,597	46.7	318,981,334	_
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	13,148,967	6,183,580	-53.0	6,263,090	1.3	6,495,928	3.7	5,338,428	-17.
SAVING MATURITIES	0.770.070.400	0.400.440.011	7.0	0.000.004.000		40 007 540 500	0.0	40,000,007,400	
< 1 year	8,770,279,400	9,436,412,014				10,327,540,539	3.6	10,836,667,409	_
1 to 3 years	747,318,036	724,081,317		671,100,197	-7.3	767,627,235	14.4	736,801,599	
> 3 years Total Shares & Deposits	398,461,118 9,916,058,554	350,756,600 10,511,249,931		362,583,095 11,003,587,915		389,395,697 11,484,563,471	7.4 4.4	392,220,422 11,965,689,430	
INSURANCE COVERAGE OTHER THAN NCUSIF	9,916,058,554	10,511,249,931	6.0	11,003,587,915	4.7	11,464,563,471	4.4	11,905,089,430	4.
Share/Deposit Insurance Other than NCUSIF	8		0.0	7	-12.5	7	0.0	7	0.
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	37,607,258	37,599,593		33,651,660		32,548,467	-3.3	32,072,864	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR	37,007,230	37,099,090	0.0	33,031,000	-10.5	32,340,407	-5.5	32,072,004	
COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	12,254,104	14,838,328	21.1	18,718,057	26.1	15,570,012	-16.8	15,286,320	-1.
Miscellaneous Commercial Loan Unfunded Commitments (Included In	, ,	, ,		, ,		, ,		, ,	
Categories Above)									
Agricultural Related Commercial Loans	481,860	29,760	-93.8	97,892	228.9	169,646	73.3	163,617	-3.
Construction & Land Development	781,790	621,560	-20.5	3,023,698	386.5	3,570,088	18.1	2,759,637	-22.
Outstanding Letters of Credit	56,000	341,976	510.7	92,000	-73.1	181,000	96.7	56,000	-69.
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL									
REMAINING LOANS (NON-COMMERCIAL)	224.744.252	400 000 000		400 045 500	40.4	540 700 007	40.0	500 044 004	
Revolving O/E Lines 1-4 Family	394,744,353	420,889,088			10.1	519,720,627	12.2	538,641,864	
Credit Card Line	992,241,726	936,065,206		1,021,715,455		996,166,663	-2.5	1,057,336,314	
Unsecured Share Draft Lines of Credit	115,532,892	114,714,998		115,169,956		118,574,917	3.0	122,412,422	
Overdraft Protection Programs  Residential Construction Loans-Excluding Commercial Purpose	237,648,280	252,476,221 1,028,671	6.2 -18.4		5.0 96.5	284,026,006	7.1 33.3	297,469,443	
Federally Insured Home Equity Conversion Mortgages (HECM)	1,260,038	1,028,671	-18.4 N/A	2,021,104	96.5 N/A	2,693,939	N/A	2,970,955	) 10. ) N/
Proprietary Reverse Mortgage Products	0		N/A	0	N/A	0	N/A	0	) N/
Other Unused Commitments	57,698,155	62,228,479		25,771,454	-58.6	27,517,022	6.8	28,688,992	
Total Unfunded Commitments for Non-Commercial Loans	1,799,125,444	1,787,402,663		1,893,102,691	5.9	1,948,699,174	2.9	2,047,519,990	
Total Unused Commitments	1,811,379,548	1,802,240,991	-0.5	1,911,820,748		1,964,269,186	2.7	2,062,806,310	
%(Unused Commitments / Cash & ST Investments)	157.81	112.68			7.3	130.89	8.3	111.09	
Unfunded Commitments Committed by Credit Union	1,810,216,023	1,802,240,991	-0.4	1,911,748,778		1,963,730,475	2.7	2,062,360,554	
Unfunded Commitments Through Third Party	1,163,525	0	-100.0	71,970		538,711	648.5	445,756	
Loans Transferred with Recourse 1	239,615,341	254,195,432	6.1	297,567,906	17.1	376,837,079	26.6	394,272,864	4
Pending Bond Claims	426,299	607,516		1,237,869		1,150,733	-7.0	1,573,960	
Other Contingent Liabilities	884,846	1,134,868	28.3	21,693,808	1,811.6	22,140,378	2.1	22,463,458	3 1.
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	27	27	0.0	26	-3.7	27	3.8	27	0.
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,714,643,994	1,939,240,105		2,045,223,332	5.5	1,909,671,610	-6.6	1,868,515,003	
Total Committed Credit Lines	365,899,287	377,231,079	3.1	441,213,776	17.0	55,894,849	-87.3	55,025,793	
Total Credit Lines at Corporate Credit Unions	273,977,387	274,538,800		294,195,000	7.2	299,050,652	1.7	299,323,700	
Draws Against Lines of Credit	22,937,417	9,280,788	-59.5	45,242,176	387.5	206,089,643	355.5	202,895,866	-1.
BORROWINGS OUTSTANDING FROM CORPORATE									
CREDIT UNIONS  Line of Credit Outstanding from Corporate Cus	0 470 540		400.0	4 004 000	N1/A	0.004.405	76.6		100
Term Borrowings Outstanding from Corporate Cus	8,179,546	0	-100.0 N/A	1,631,289	N/A N/A	2,881,125	76.6 N/A	0	
MISCELLANEOUS BORROWING INFORMATION:	U	0	IN/A	0	IN/A	0	IN/A	U	IN/
Assets Pledged to Secure Borrowings	1,211,001,596	1,231,550,343	1.7	1,652,201,306	34.2	1,751,877,050	6.0	1,763,583,047	0.
Amount of Borrowings Subject to Early Repayment at	1,211,001,090	1,201,000,043	1.7	1,002,201,300	34.2	1,731,077,030	0.0	1,703,303,047	0.
Lenders Option	10,000,000	10,000,000	0.0	0	-100.0	0	N/A	0	N/
Uninsured Secondary Capital <sup>2</sup>	0	13,533,636	N/A	0		0	N/A	500,000	-
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	Miscella	neous Information, Pro	ograms,	Services					
Return to cover		For Charter :							
08/15/2018		Count of CU:	103						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: A	II * State	= 'MO' * Type Include	d: Federal	ly Insured State Cred	it Union
	Count	of CU in Peer Group :	N/A						
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Mar-2018	% Chg
MEMBERSHIP:									
Num Current Members	1,353,587	1,389,705	2.7	1,415,570	1.9	1,453,386	2.7	1,469,517	1.1
Num Potential Members	34,288,419	33,715,033	-1.7	37,227,328	10.4	33,190,253	-10.8	32,366,797	-2.5
% Current Members to Potential Members	3.95	4.12	4.4	3.80	-7.7	4.38	15.2	4.54	3.7
* % Membership Growth	2.53	2.67	5.5	1.86	-30.2	2.67	43.5	4.44	66.2
Total Num Savings Accts	2,527,354	2,621,112	3.7	2,657,678	1.4	2,739,099	3.1	2,768,087	1.1
EMPLOYEES:									
Num Full-Time Employees	3,482	3,612	3.7	3,708	2.7	3,779	1.9	3,844	1.7
Num Part-Time Employees	439	422	-3.9		-8.8	352	-8.6	361	2.6
BRANCHES:									
Num of CU Branches	315	313	-0.6	310	-1.0	321	3.5	322	0.3
Num of CUs Reporting Shared Branches	30	30			0.0	30	0.0	30	0.0
Plan to add new branches or expand existing facilities	11	11	0.0		36.4	14	-6.7	15	7.1
MISCELLANEOUS LOAN INFORMATION:	- 11	11	0.0	13	30.4	17	0.7	10	7.1
**Total Amount of Loans Granted YTD	3,298,350,353	3,799,506,715	15.2	4,156,782,511	9.4	4,392,465,382	5.7	1,063,529,319	-3.1
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date	5,290,550,555	5,799,500,715	13.2	7,100,702,011	3.4	7,032,700,302	5.1	1,000,028,018	-3.1
(FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS		- U	14//1		13//1		14/1	0	14//3
(Credit Programs):									
Commercial Loans	33	32	-3.0	32	0.0	32	0.0	32	0.0
Credit Builder	24	28			-3.6	27	0.0	27	0.0
Debt Cancellation/Suspension	6	5			0.0	4	-20.0	5	25.0
Direct Financing Leases	0	0			N/A	0	N/A	0	N/A
Indirect Commercial Loans	9	9			-11.1	8	0.0	8	0.0
Indirect Consumer Loans	35	34			2.9	33	-5.7	34	3.0
Indirect Mortgage Loans	10	9			0.0	8	-11.1	10	25.0
Interest Only or Payment Option 1st Mortgage Loans	10	11			0.0	o 11	0.0	11	0.0
Micro Business Loans									
Micro Consumer Loans	11	13			-7.7	12	0.0	12	0.0
Overdraft Lines of Credit	14	14			-14.3	11	-8.3	11	0.0
	64	64			-7.8	57	-3.4	58	1.8
Overdraft Protection	58	57			-3.5	52	-5.5	53	1.9
Participation Loans	45	43			-7.0	39	-2.5	40	2.6
Pay Day Loans	15	15			0.0	16	6.7	16	0.0
Real Estate Loans	83	80			-2.5	74	-5.1	73	-1.4
Refund Anticipation Loans	2	2			0.0	2	0.0	2	0.0
Risk Based Loans	83	82			-2.4	76	-5.0	76	0.0
Share Secured Credit Cards	31	30			3.3	29	-6.5	29	0.0
Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	86	82			-3.7	77	-2.5	78	
Commercial Share Accounts	45	44			-4.5	44	4.8	44	0.0
Check Cashing	63	60			0.0	60	0.0	60	0.0
First Time Homebuyer Program	12	13			7.7	14	0.0	16	14.3
Health Savings Accounts	12	12			0.0	12	0.0	12	0.0
Individual Development Accounts	2	2			0.0	2	0.0	3	50.0
In-School Branches	1	1	0.0	1	0.0	1	0.0	1	0.0
Insurance/Investment Sales	36	36	0.0	36	0.0	35	-2.8	35	0.0
International Remittances	20	19	-5.0	20	5.3	20	0.0	20	0.0
Low Cost Wire Transfers	83	81	-2.4	77	-4.9	75	-2.6	75	0.0
**Number of International Remittances Originated YTD	3,825	3,922			2.2	4,162	3.8	1,039	-0.1
MERGERS/ACQUISITIONS:	-	•				•		,	
Completed Merger/Acquisition Qualifying for									
Business Combo Acctng (FAS 141R)	5	7	40.0	10	42.9	13	30.0	12	-7.7
Adjusted Retained Earnings Obtained through									
Business Combinations	2,378,003	6,119,825	157.4	15,567,369	154.4	17,042,824	9.5	17,375,556	2.0
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	23,176,926	27,327,327	17.9	28,683,342	5.0	33,195,608	15.7	30,810,692	-7.2
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no	annualizing)								
** Amount is year-to-date and the related % change ratio is annualized.	· · · · · · · · · · · · · · · · · · ·								
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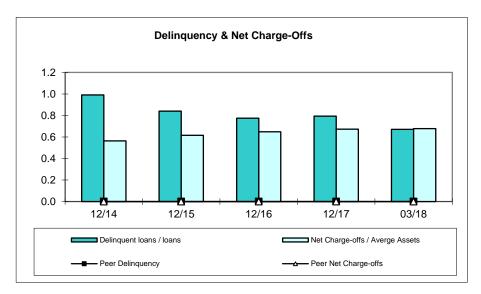
	Informa	tion Systems	s & Techno	ology					
Return to cover		For Charter :		- 37					
08/15/2018	C	ount of CU:	103						
CU Name: N/A	A	sset Range :	N/A						
Peer Group: N/A		Criteria :	Region: N	lation * Peer C	3roup: Al	I * State = 'MO	' * Type Ind	cluded: Feder	ally
	Count of CU in	Peer Group :	N/A						
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Mar-2018	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	0	-100.0	0	N/A
Vendor Supplied In-House System	61	59	-3.3	56	-5.1	54	-3.6	53	-1.9
Vendor On-Line Service Bureau	49	47	-4.1	45	-4.3	44	-2.2	45	2.3
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
Other	5	5	0.0	5	0.0	5	0.0	5	0.0
Electronic Financial Services									
Home Banking Via Internet Website	89	85	-4.5	82	-3.5	81	-1.2	81	0.0
Audio Response/Phone Based	67	63	-6.0	60	-4.8	56	-6.7	56	0.0
Automatic Teller Machine (ATM)	83	79	-4.8	76	-3.8	74	-2.6	75	1.4
Kiosk	7	7	0.0	6	-14.3	5	-16.7	6	20.0
Mobile Banking	48	50	4.2	54	8.0	53	-1.9	55	3.8
Other	2	2	0.0	2	0.0	4	100.0	5	25.0
Services Offered Electronically									
Member Application	41	40	-2.4	41	2.5	42	2.4	42	0.0
New Loan	48	49	2.1	48	-2.0	49	2.1	50	2.0
Account Balance Inquiry	90	86		82	-4.7	81	-1.2	81	0.0
Share Draft Orders	66	62	<del></del>	62	0.0	62	0.0	62	0.0
New Share Account	26	25	<b></b>	24	-4.0	25		25	0.0
Loan Payments	82	80		77	-3.8	75		75	0.0
Account Aggregation	16	17		17	0.0	17	0.0	17	0.0
Internet Access Services	28	28		32	14.3	33		33	0.0
e-Statements	82	79		77	-2.5	74		74	0.0
External Account Transfers	28	30		29	-3.3	31	6.9	32	3.2
View Account History	90	86		82	-4.7	81	-1.2	81	0.0
Merchandise Purchase	6	6		6	0.0	6		5	-16.7
Merchant Processing Services	6	6		6	0.0	6	0.0	6	0.0
Remote Deposit Capture	19	25		27	8.0	35		36	2.9
Share Account Transfers	88	85		82	-3.5	79		79	0.0
Bill Payment	71	68		67	-1.5	66		66	0.0
Download Account History	77	73		72	-1.4	72		72	0.0
Electronic Cash	5	4	<b>+</b>	5	25.0	5		5	0.0
Electronic Signature Authentication/Certification	13	15		17	13.3	25		26	4.0
Mobile Payments	15	20		24		26		28	7.7
Type of World Wide Website Address	13	20	55.5	24	20.0	20	0.0	20	1.1
Informational	11	12	9.1	11	-8.3	9	-18.2	9	0.0
Interactive	3	3		2	-33.3	2		2	0.0
Transactional	86	82		80		79		79	0.0
Number of Members That Use Transactional Website	567,151	601,278		658,882	9.6	730,252		748,035	2.4
No Website, But Planning to Add in the Future	0	001,278		000,002		730,252		746,035	2.4 N/A
Type of Website Planned for Future	U	U	IN/A	U	111/74	U	11//1	U	IN/A
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0	0	+	0		0		0	N/A N/A
Transactional	0	0		0	N/A N/A	0		0	N/A N/A
Miscellaneous	U	U	IN/A	U	IN/A	U	IN/A	U	IN/A
Internet Access	112	108	-3.6	400	4.0	100	-2.9	101	4.0
internet Access	112	108	-3.0	103	-4.6	100	-2.9	101	1.0
1						1			

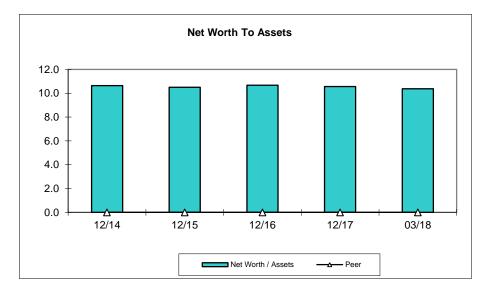
Return to cover

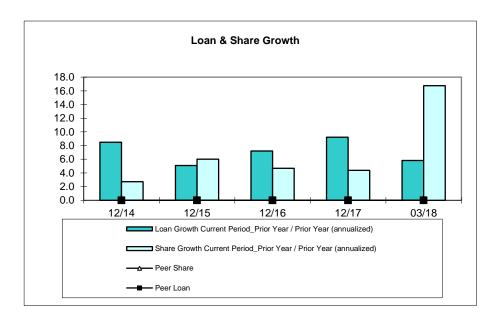
08/15/2018 CU Name: N/A Peer Group: N/A Graphs 1
For Charter: N/A
Count of CU: 103
Asset Range: N/A

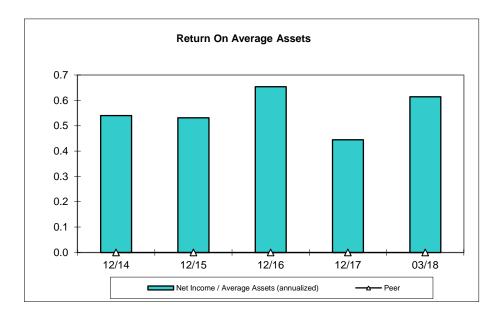
Criteria: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group: N/A









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

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08/15/2018

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

Graphs 2 For Charter: N/A Count of CU: 103 Asset Range: N/A

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

Count of CU in Peer Group: N/A

