

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

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

Count of CU : 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.

Ratio Analysis									
Return to cover	For Charter : N/A								
08/15/2018	Count of CU : 103								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
Count of CU in Peer Group : N/A					Dec-2017		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 Assets--Including 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 ³	5.95	5.07	4.69	5.04	N/A	N/A	4.26	N/A	N/A
Solvency Evaluation (Estimated)	112.17	111.89	111.98	111.92	N/A	N/A	111.48	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.78	5.46	5.34	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	0.62	0.65	0.67	N/A	N/A	0.68	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	102.52	103.05	100.36	98.57	N/A	N/A	97.85	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.05	-0.37	-1.09	-1.16	N/A	N/A	-2.10	N/A	N/A
Delinquent Loans / Assets ³	0.63	0.53	0.50	0.53	N/A	N/A	0.44	N/A	N/A
EARNINGS									
* 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 Income/Expense & NCUSIF Premium ²	0.54	0.53	0.65	0.44	N/A	N/A	0.61	N/A	N/A
* Gross Income/Average Assets	5.48	5.48	5.60	5.58	N/A	N/A	5.59	N/A	N/A
* Yield on Average Loans	4.78	4.70	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	2.14	2.23	2.12	N/A	N/A	2.08	N/A	N/A
* Cost of Funds / Avg. Assets	0.53	0.50	0.50	0.49	N/A	N/A	0.52	N/A	N/A
* Net Margin / Avg. Assets	4.95	4.99	5.10	5.09	N/A	N/A	5.06	N/A	N/A
* Operating Exp./ Avg. Assets	4.01	4.09	4.06	4.02	N/A	N/A	4.02	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.37	0.37	0.44	0.49	N/A	N/A	0.45	N/A	N/A
* Net Interest Margin/Avg. Assets	2.86	2.84	2.88	2.98	N/A	N/A	2.99	N/A	N/A
Operating Exp./Gross Income	73.28	74.64	72.45	71.94	N/A	N/A	72.05	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹	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	3.11	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	29.55	28.69	N/A	N/A	27.97	N/A	N/A
Reg. Shares / Total Shares & Borrowings	30.81	31.71	32.74	33.21	N/A	N/A	34.12	N/A	N/A
Total Loans / Total Shares	74.22	73.58	75.35	78.85	N/A	N/A	76.78	N/A	N/A
Total Loans / Total Assets	63.94	63.44	64.60	67.25	N/A	N/A	65.95	N/A	N/A
Cash + Short-Term Investments / Assets	9.97	13.12	12.32	11.14	N/A	N/A	13.33	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	94.27	94.64	94.95	94.90	N/A	N/A	95.12	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	47.50	50.02	51.27	52.36	N/A	N/A	53.98	N/A	N/A
Borrowings / Total Shares & Net Worth	1.93	2.10	2.45	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	48.75	49.48	N/A	N/A	48.95	N/A	N/A
Members / Full-Time Employees	365.69	363.51	362.92	367.48	N/A	N/A	365.14	N/A	N/A
Avg. Shares Per Member	\$7,326	\$7,564	\$7,773	\$7,902	N/A	N/A	\$8,143	N/A	N/A
Avg. Loan Balance	\$11,370	\$11,823	\$12,016	\$12,593	N/A	N/A	\$12,772	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$60,590	\$63,114	\$64,676	\$66,829	N/A	N/A	\$70,307	N/A	N/A
OTHER RATIOS									
* 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	6.00	4.68	4.37	N/A	N/A	16.76	N/A	N/A
* Loan Growth	8.48	5.09	7.21	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	2.67	1.86	2.67	N/A	N/A	4.44	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
² Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.									
³ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

Supplemental Ratio Analysis					
Return to cover	For Charter : N/A				
08/15/2018	Count of CU : 103				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State				
Count of CU in Peer Group : N/A					
	Dec-2014	Dec-2015	Dec-2016	Dec-2017	Mar-2018
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.99	0.83	0.92	1.18	0.89
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	3.21	1.98	1.28	1.09	0.99
New Vehicle Loans >= 60 Days / Total New Vehicle Loans	0.86	0.63	0.54	0.62	0.53
Used Vehicle Loans >= 60 Days / Total Used Vehicle Loans	0.98	1.07	1.00	0.97	0.81
Total Vehicle Loans >= 60 Days / Total Vehicle Loans	0.94	0.94	0.87	0.87	0.73
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	1.43	1.03	0.98	1.36	1.16
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	9.01	14.30	12.66	18.77	13.51
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.40	1.25	1.14	1.10	0.94
Participation Loans Delinquent >= 60 Days / Total Participation Loans	2.19	0.62	0.55	0.61	0.54
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans ²	3.19	1.16	1.54	1.70	3.10
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ²	1.73	0.63	0.44	0.77	0.41
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE ²	13.07	76.57	76.97	79.79	72.58
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.27	0.00	0.00	0.00	0.00
Allowance for Loan & Lease Losses to Delinquent Loans	97.18	106.03	113.84	110.49	128.81
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	0.51
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	0.56
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.85	0.52	0.32	0.95	0.54
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Rate Loans	0.32	0.32	0.28	0.22	0.25
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.00	0.00	0.02	0.18	0.03
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	11.29	10.53	11.58	12.43	8.55
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans	7.00	5.68	11.89	14.70	43.44
Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	2.39	1.97	1.78	1.73	1.67
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.92	0.69	0.60	0.54	0.47
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	19.43	18.81	17.45	16.82	14.95
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.09	1.99	2.11	2.36	2.56
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	0.01	0.02	0.02	0.05	-0.01
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.60	0.73	0.78	0.78	0.85
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.18	0.09	0.06	0.02	0.02
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.13	0.06	0.04	0.01	0.02
* Net Charge Offs - Other RE Loans / Avg Other RE Loans	0.29	0.14	0.11	0.06	0.02
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.00	0.04	0.00	0.09	0.12
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.99	1.30	1.18	1.04	1.12
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.16	0.22	0.23	0.77	0.28
* Net Charge Offs - Commercial Loans / Avg Commercial Loans ²	-0.10	0.01	0.11	0.26	-0.02
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	19.53	19.86	21.20	23.40	23.97
Participation Loans Outstanding / Total Loans	2.74	3.00	2.92	2.82	2.70
Participation Loans Purchased YTD / Total Loans Granted YTD	2.59	2.46	1.71	1.97	0.65
* Participation Loans Sold YTD / Total Assets	0.27	0.38	0.13	0.34	0.30
Total Commercial Loans / Total Assets ²	2.86	2.80	2.98	2.54	2.58
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.03	0.00	0.14	0.01	0.12
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	35.69	39.12	35.29	33.22	35.66
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	16.33	15.91	15.50	15.87	15.59
Total Fixed Rate Real Estate / Total Loans	25.55	25.07	24.00	23.61	23.63
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	23.05	31.01	30.12	26.56	23.84
First Mtg RE Loans Sold YTD / First Mtg RE Loans Granted YTD	59.05	65.40	76.72	61.94	48.93
Interest Only & Payment Option First & Other RE / Total Assets	0.27	0.35	0.45	0.65	0.66
Interest Only & Payment Option First & Other RE / Net Worth	2.50	3.37	4.20	6.17	6.36
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	1.19	1.26	1.33	1.30	1.25
Unused Commitments / Cash & ST Investments	157.81	112.68	120.91	130.89	111.09
Complex Assets / Total Assets	20.93	21.27	22.14	21.00	20.23
Short Term Liabilities / Total Shares and Deposits plus Borrowings	39.70	38.12	37.44	35.21	34.36
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.					
					3. Supplemental Ratios

	Assets								
Return to cover									
08/15/2018									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union								
	Count of CU in Peer Group : N/A								
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Mar-2018	% Chg
ASSETS									
CASH:									
Cash On Hand	129,560,659	133,961,002	3.4	144,057,014	7.5	160,323,342	11.3	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	1,785,727,679	-0.3	1,931,942,348	8.2	1,845,320,883	-4.5	1,801,618,276	-2.4
Held-to-Maturity Securities	134,689,104	115,128,034	-14.5	118,621,810	3.0	109,195,021	-7.9	104,196,947	-4.6
Deposits in Commercial Banks, S&Ls, Savings Banks	711,282,001	624,084,317	-12.3	581,335,263	-6.8	488,898,225	-15.9	485,798,283	-0.6
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²	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 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	811,990	-55.6	1,113,804	37.2	1,717,669	54.2	6,170,772	259.3
All Other Investments ²	89,423,560	94,980,889	6.2	89,832,176	-5.4	101,552,301	13.0	103,960,002	2.4
TOTAL INVESTMENTS	2,809,467,285	2,717,118,667	-3.3	2,836,885,659	4.4	2,680,468,844	-5.5	2,615,732,217	-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	291,742,231	4.9	318,870,889	9.3	348,413,410	9.3	338,283,597	-2.9
Payday Alternative Loans (PAL Loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans	44,735,252	48,042,028	7.4	51,259,345	6.7	54,608,683	6.5	56,549,358	3.6
New Vehicle Loans	921,485,406	974,855,129	5.8	1,065,647,781	9.3	1,219,829,664	14.5	1,245,726,453	2.1
Used Vehicle Loans	2,165,634,310	2,336,105,459	7.9	2,603,766,552	11.5	2,873,782,483	10.4	2,936,219,591	2.2
Leases Receivable	0	0	N/A	1,862	N/A	0	-100.0	882	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit ³	341,033,060	370,505,568	8.6	396,211,781	6.9	400,817,622	1.2	396,453,993	-1.1
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family Residential Properties ³	2,300,269,179	2,365,099,297	2.8	2,449,610,699	3.6	2,312,434,635	-5.6	2,372,472,383	2.6
Total Loans/Lines of Credit Secured by Junior Lien 1-4 Family Residential Properties ³	882,220,489	912,390,903	3.4	957,595,399	5.0	566,939,762	-40.8	924,468,388	63.1
All Other Real Estate Loans/Lines of Credit ³	N/A	N/A		N/A		482,307,678		118,099,981	-75.5
Commercial Loans/Lines of Credit Real Estate Secured ³	N/A	N/A		N/A		303,818,760		321,149,051	5.7
Commercial Loans/Lines of Credit Not Real Estate Secured ³	N/A	N/A		N/A		37,653,144		38,065,643	1.1
TOTAL LOANS & LEASES	7,359,232,645	7,734,174,765	5.1	8,291,583,083	7.2	9,055,891,340	9.2	9,187,514,111	1.5
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(70,894,092)	(68,932,793)	-2.8	(73,086,629)	6.0	(79,377,054)	8.6	(79,338,043)	0.0
Foreclosed Real Estate	11,287,220	6,313,594	-44.1	9,097,988	44.1	8,676,260	-4.6	7,921,104	-8.7
Repossessed Autos	1,603,938	2,097,080	30.7	3,042,271	45.1	2,457,656	-19.2	2,809,258	14.3
Foreclosed and Repossessed Other Assets	1,086,780	570,622	-47.5	830,458	45.5	646,321	-22.2	1,149,531	77.9
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹	13,977,938	8,981,296	-35.7	12,970,717	44.4	11,780,237	-9.2	11,879,893	0.8
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
NCUA Share Insurance Capitalization Deposit	95,405,560	97,978,129	2.7	103,094,489	5.2	109,835,275	6.5	109,894,051	0.1
Identifiable Intangible Assets	0	0	N/A	0	N/A	987,987	N/A	895,348	-9.4
Goodwill	1,582,360	1,582,360	0.0	2,042,182	29.1	2,042,182	0.0	2,042,182	0.0
TOTAL INTANGIBLE ASSETS	1,582,360	1,582,360	0.0	2,042,182	29.1	3,030,169	48.4	2,937,530	-3.1
Accrued Interest on Loans	22,044,555	22,020,881	-0.1	23,272,938	5.7	25,901,491	11.3	23,819,755	-8.0
Accrued Interest on Investments	6,405,447	7,187,629	12.2	7,149,781	-0.5	7,475,979	4.6	8,149,066	9.0
Non-Trading Derivative Assets, net	65,796	39,972	-39.2	89	-99.8	0	-100.0	0	N/A
All Other Assets	205,837,716	226,373,532	10.0	287,642,916	27.1	312,947,859	8.8	314,592,674	0.5
TOTAL OTHER ASSETS	234,353,514	255,622,014	9.1	318,065,724	24.4	346,325,329	8.9	346,561,495	0.1
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
TOTAL CU's	116	112	-3.4	107	-4.5	103	-3.7	103	0.0
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¹ OTHER RE OWNED PRIOR TO 2004									
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS									
³ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									

	Income Statement									
Return to cover										
08/15/2018										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union									
	Count of CU in Peer Group: N/A									
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Mar-2018	% Chg	
* INCOME AND EXPENSE										
INTEREST INCOME:										
Interest on Loans	338,684,019	355,125,600	4.9	373,410,833	5.1	401,814,363	7.6	105,351,846	4.9	
Less Interest Refund	(526,357)	(504,360)	-4.2	(1,258,941)	149.6	(474,835)	-62.3	(75,795)	-36.2	
Income from Investments	44,676,917	42,250,777	-5.4	48,166,843	14.0	54,095,830	12.3	14,918,175	10.3	
Income from Trading	414,364	-1,257,156	-403.4	1,778,084	241.4	684,266	-61.5	0	-100.0	
TOTAL INTEREST INCOME	383,248,943	395,614,861	3.2	422,096,819	6.7	456,119,624	8.1	120,194,226	5.4	
INTEREST EXPENSE:										
Dividends	44,024,134	42,289,566	-3.9	45,003,328	6.4	45,701,376	1.6	12,548,013	9.8	
Interest on Deposits	11,668,792	11,086,794	-5.0	10,657,026	-3.9	11,411,353	7.1	3,197,433	12.1	
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	14.7	
TOTAL INTEREST EXPENSE	60,290,462	58,699,398	-2.6	62,265,528	6.1	64,596,504	3.7	17,891,345	10.8	
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	-5.5	
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	6.5	
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	-2.2	
Other Operating Income	123,510,331	137,981,633	11.7	154,918,028	12.3	150,424,678	-2.9	39,832,259	5.9	
Gain (Loss) on Investments	965,075	1,526,975	58.2	2,543,420	66.6	-540,993	-121.3	-80,149	40.7	
Gain (Loss) on Non-Trading Derivatives	0	0	N/A	284	N/A	-32,859	#####	-9,172	-11.7	
Gain (Loss) on Disposition of Assets	-2,820,948	-1,258,635	55.4	198,265	115.8	-449,652	-326.8	58,074	151.7	
Gain from Bargain Purchase (Merger)	0	2,153,974	N/A	0	-100.0	0	N/A	0	N/A	
Other Non-Oper Income/(Expense)	-719,401	-1,615,677	-124.6	3,814,760	336.1	-17,272,644	-552.8	803,912	118.6	
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	N/A	
TOTAL NON-INTEREST INCOME	233,872,075	254,829,047	9.0	285,415,738	12.0	259,943,958	-8.9	71,870,979	10.6	
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	7.1	
Travel, Conference Expense	4,346,011	4,547,576	4.6	4,498,715	-1.1	4,638,548	3.1	1,102,134	-5.0	
Office Occupancy	32,740,885	34,259,271	4.6	34,699,011	1.3	36,216,580	4.4	9,652,659	6.6	
Office Operation Expense	91,227,419	97,317,318	6.7	104,990,744	7.9	106,328,712	1.3	26,430,071	-0.6	
Educational and Promotion	15,117,153	17,091,946	13.1	16,336,311	-4.4	18,614,724	13.9	4,160,103	-10.6	
Loan Servicing Expense	32,180,525	36,254,997	12.7	38,722,741	6.8	37,441,949	-3.3	9,467,179	1.1	
Professional, Outside Service	32,836,557	33,567,117	2.2	34,546,711	2.9	37,649,154	9.0	10,197,571	8.3	
Member Insurance ¹	N/A	N/A		N/A		N/A		N/A		
Member Insurance - NCUSIF Premium ²	99,901	46	-100.0	271	489.1	0	-100.0	325	N/A	
Member Insurance - Temporary Corporate CU Stabilization Fund ³	0	0	N/A	0	N/A	0	N/A	0	N/A	
Member Insurance - Other	311,577	152,699	-51.0	176,686	15.7	179,644	1.7	29,604	-34.1	
Operating Fees	1,575,329	1,590,929	1.0	1,608,177	1.1	1,663,769	3.5	425,099	2.2	
Misc Operating Expense	19,380,811	18,823,496	-2.9	20,024,651	6.4	21,232,495	6.0	5,633,731	6.1	
TOTAL NON-INTEREST EXPENSE	454,090,690	484,890,287	6.8	507,872,449	4.7	528,274,971	4.0	137,835,696	4.4	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ⁴	61,177,002	62,962,140	2.9	81,799,136	29.9	58,450,024	-28.5	21,039,594	44.0	
NET INCOME (LOSS)	61,077,101	62,962,094	3.1	81,798,865	29.9	58,450,024	-28.5	21,039,269	44.0	
RESERVE TRANSFERS:										
Transfer to Regular Reserve	357,246	203,761	-43.0	168,319	-17.4	186,662	10.9	25,984	-44.3	
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
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¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.										
² For December 2010 forward, this account includes only NCUSIF Premium Expense.										
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).										
⁴ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.										
										6. IncExp

Real Estate Loan Information 1									
Return to cover	For Charter : N/A								
08/15/2018	Count of CU : 103								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Mar-2018	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	713,477,935	776,805,744	8.9	864,608,066	11.3	1,089,208,561	26.0	1,010,259,666	-7.2
Fixed Rate 15 years or less	709,217,201	670,321,253	-5.5	638,489,890	-4.7	509,050,012	-20.3	616,989,510	21.2
Other Fixed Rate	28,057,043	29,330,628	4.5	26,707,199	-8.9	32,737,037	22.6	35,083,382	7.2
Total Fixed Rate First Mortgages	1,450,752,179	1,476,457,625	1.8	1,529,805,155	3.6	1,630,995,610	6.6	1,662,332,558	1.9
Balloon/Hybrid > 5 years	172,447,184	224,442,559	30.2	242,727,198	8.1	140,602,966	-42.1	153,761,010	9.4
Balloon/Hybrid 5 years or less	521,532,577	484,674,546	-7.1	484,874,720	0.0	469,559,446	-3.2	465,556,355	-0.9
Total Balloon/Hybrid First Mortgages	693,979,761	709,117,105	2.2	727,601,918	2.6	610,162,412	-16.1	619,317,365	1.5
Adjustable Rate First Mtgs 1 year or less	60,364,884	61,617,455	2.1	53,837,935	-12.6	53,920,727	0.2	54,510,584	1.1
Adjustable Rate First Mtgs >1 year	95,172,355	117,907,112	23.9	138,365,691	17.4	292,605,738	111.5	298,677,465	2.1
Total Adjustable First Mortgages	155,537,239	179,524,567	15.4	192,203,626	7.1	346,526,465	80.3	353,188,049	1.9
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,300,269,179	2,365,099,297	2.8	2,449,610,699	3.6	2,587,684,487	5.6	2,634,837,972	1.8
Other Real Estate Loans									
Closed End Fixed Rate	237,699,234	223,338,564	-6.0	205,118,153	-8.2	354,391,943	72.8	343,554,602	-3.1
Closed End Adjustable Rate	13,683,378	8,183,053	-40.2	25,260,323	208.7	53,831,801	113.1	30,139,033	-44.0
Open End Adjustable Rate (HELOC)	611,705,187	666,161,757	8.9	715,148,617	7.4	657,868,363	-8.0	715,859,893	8.8
Open End Fixed Rate	19,132,690	14,707,529	-23.1	12,068,306	-17.9	11,724,241	-2.9	11,798,303	0.6
TOTAL OTHER REAL ESTATE OUTSTANDING	882,220,489	912,390,903	3.4	957,595,399	5.0	1,077,816,348	12.6	1,101,351,831	2.2
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,182,489,668	3,277,490,200	3.0	3,407,206,098	4.0	3,665,500,835	7.6	3,736,189,803	1.9
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,623,199,363	1,700,900,184	4.8	1,772,532,353	4.2	1,771,598,576	-0.1	1,816,093,568	2.5
Other RE Fixed Rate	256,831,924	238,046,093	-7.3	217,186,459	-8.8	366,116,184	68.6	355,352,905	-2.9
Total Fixed Rate RE Outstanding	1,880,031,287	1,938,946,277	3.1	1,989,718,812	2.6	2,137,714,760	7.4	2,171,446,473	1.6
%(Total Fixed Rate RE/Total Assets)	16.33	15.91	-2.6	15.50	-2.5	15.87	2.4	15.59	-1.8
%(Total Fixed Rate RE/Total Loans)	25.55	25.07	-1.9	24.00	-4.3	23.61	-1.6	23.63	0.1
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	677,069,816	664,199,113	-1.9	677,078,346	1.9	816,085,911	20.5	818,744,404	0.3
Other RE Adj Rate	625,388,565	674,344,810	7.8	740,408,940	9.8	711,700,164	-3.9	745,998,926	4.8
Total Adj Rate RE Outstanding	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
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	15,029,786	24,301,452	61.7	18,836,364	-22.5	22,909,125	21.6	22,851,718	-0.3
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	15,606,470	18,894,406	21.1	38,701,224	104.8	64,980,276	67.9	69,208,619	6.5
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans	30,636,256	43,195,858	41.0	57,537,588	33.2	87,889,401	52.8	92,060,337	4.7
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.27	0.35	33.1	0.45	26.5	0.65	45.6	0.66	1.3
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	2.50	3.37	34.8	4.20	24.7	6.17	46.9	6.36	3.1
Outstanding Residential Construction (Excluding Commercial Purpose Loans) ¹	2,619,570	2,924,382	11.6	2,944,159	0.7	3,569,841	21.3	4,566,354	27.9
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	-3.5
* 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	-10.9
* 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	-18.5
* Other Fixed Rate	5,633,014	10,104,532	79.4	4,149,878	-58.9	7,375,384	77.7	3,690,577	100.2
* 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	-11.7
* 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	-10.6
* 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	-5.5
* 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	-8.0
* 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	-22.5
* 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	-45.8
* 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	-38.9
* 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	-11.9
* Amounts are year-to-date while the related %change ratios are annualized.									
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¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

Commercial Loan Information									
Return to cover	For Charter : N/A								
08/15/2018	Count of CU : 103								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Mar-2018	% Chg
COMMERCIAL LOANS									
Commercial Loans to Members ^{1 3}	312,112,028	328,789,402	5.3	366,443,361	11.5	306,661,554	-16.3	323,923,505	5.6
Purchased Commercial Loans or Participations to Nonmembers ^{1 3}	29,844,043	27,090,902	-9.2	35,096,410	29.6	34,810,350	-0.8	35,291,189	1.4
Total Commercial Loans ^{1 3}	341,956,071	355,880,304	4.1	401,539,771	12.8	341,471,904	-15.0	359,214,694	5.2
Unfunded Commitments ^{1 3}	12,254,104	14,838,328	21.1	18,718,057	26.1	15,570,012	-16.8	15,286,320	-1.8
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS ¹	329,701,967	341,041,976	3.4	382,821,714	12.3	341,471,904	-10.8	359,214,694	5.2
%(Total Commercial Loans / Total Assets)	2.86	2.80	-2.3	2.98	6.6	2.54	-15.0	2.58	1.7
NUMBER OF COMMERCIAL LOANS OUTSTANDING: ¹									
Number of Outstanding Commercial Loans to Members	1,870	2,092	11.9	2,325	11.1	1,199	-48.4	1,231	2.7
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	159	135	-15.1	135	0.0	125	-7.4	139	11.2
Total Number of Commercial Loans Outstanding	2,029	2,227	9.8	2,460	10.5	1,324	-46.2	1,370	3.5
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-									
Construction and Development	6,216,610	2,855,488	-54.1	13,684,819	379.2	13,407,167	-2.0	12,028,247	-10.3
Farmland	1,358,024	1,270,958	-6.4	947,887	-25.4	3,699,434	290.3	4,261,341	15.2
Non-Farm Residential Property	113,578,531	125,279,942	10.3	132,272,305	5.6	N/A		N/A	
Multifamily	N/A	N/A		N/A		36,080,883		38,114,951	5.6
Owner Occupied, Non-Farm, Non-Residential Property	80,667,492	77,327,560	-4.1	91,676,422	18.6	141,102,188	53.9	147,567,154	4.6
Non-Owner Occupied, Non-Farm, Non-Residential Property	103,435,158	113,997,183	10.2	124,957,636	9.6	109,529,087	-12.3	119,177,358	8.8
Total 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	5.7
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS) 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	9.8
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	0.6
Unsecured Commercial Loans	855,551	1,122,205	31.2	922,317	-17.8	1,371,089	48.7	1,456,782	6.2
Unsecured Revolving Lines of Credit (Commercial Purpose)	1,368,250	1,729,802	26.4	2,121,047	22.6	748,610	-64.7	794,342	6.1
Total Non-Real Estate Secured Commercial Loans	36,700,256	35,149,173	-4.2	38,000,702	8.1	37,653,145	-0.9	38,065,643	1.1
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE ¹									
Number - Construction and Development	21	11	-47.6	26	136.4	23	-11.5	21	-8.7
Number - Farmland	6	6	0.0	6	0.0	14	133.3	16	14.3
Number - Non-Farm Residential Property	925	982	6.2	1,119	14.0	N/A		N/A	
Multifamily	N/A	N/A		N/A		128		132	3.1
Number - Owner Occupied, Non-Farm, Non-Residential Property	214	212	-0.9	234	10.4	312	33.3	348	11.5
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	271	295	8.9	307	4.1	289	-5.9	282	-2.4
Total Number of Real Estate Secured Commercial Loans	1,437	1,506	4.8	1,692	12.4	766	-54.7	799	4.3
Number - Loans to finance agricultural production and other loans to farmers	26	23	-11.5	21	-8.7	17	-19.0	18	5.9
Number - Commercial and Industrial Loans	291	381	30.9	463	21.5	439	-5.2	467	6.4
Number - Unsecured Commercial Loans	33	39	18.2	35	-10.3	43	22.9	43	0.0
Number - Unsecured Revolving Lines of Credit (Commercial Purpose)	242	278	14.9	249	-10.4	59	-76.3	43	-27.1
Total Number of Non-Real Estate Secured Commercial Loans	592	721	21.8	768	6.5	558	-27.3	571	2.3
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: ¹									
* Member Commercial Loans Granted YTD	85,340,460	80,852,852	-5.3	91,637,561	13.3	95,183,300	3.9	32,593,926	37.0
* Purchased or Participation Interests to Nonmembers	6,432,500	3,932,072	-38.9	6,180,946	57.2	6,599,551	6.8	734,220	-55.5
DELINQUENCY - COMMERCIAL LOANS ²									
30 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	202.5
60 to 179 Days Delinquent	1,567,977	692,023	-55.9	773,843	11.8	2,290,001	195.9	688,519	-69.9
180 to 359 Days Delinquent	3,496,526	984,826	-71.8	63,957	-93.5	16,918	-73.5	479,148	2,732.2
> = 360 Days Delinquent	649,141	464,561	-28.4	856,995	84.5	312,344	-63.6	292,649	-6.3
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	-44.2
COMMERCIAL LOAN DELINQUENCY RATIOS ¹									
% Comm Lns > = 30 Days Delinquent	3.19	1.16	-63.5	1.54	32.7	1.70	10.4	3.10	82.0
% Comm Lns > = 60 Days Delinquent (Reportable delinquency)	1.73	0.63	-63.8	0.44	-29.5	0.77	73.3	0.41	-47.0
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: ¹									
*Total Comm Lns Charge Offs	1,429,569	1,007,518	-29.5	540,702	-46.3	1,485,219	174.7	4,439	-98.8
*Total Comm Lns Recoveries	1,736,438	958,554	-44.8	136,045	-85.8	552,451	306.1	22,819	-83.5
AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in Comm Lns above) ¹									
% Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
MISCELLANEOUS LOAN INFORMATION: ¹									
Real Estate Loans also Reported as Commercial Loans ¹	293,752,826	311,672,787	6.1	350,800,645	12.6	303,818,760	-13.4	321,149,051	5.7
Agricultural Related Commercial Loans	1,857,210	1,899,855	2.3	1,712,101	-9.9	4,355,300	154.4	4,981,783	14.4
Number of Outstanding Agricultural Related Loans	32	29	-9.4	27	-6.9	31	14.8	34	9.7
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding	N/A	N/A		N/A		3,867,400		2,571,597	166.0
*Commercial Loans and Participations Sold -no servicing rights- YTD	1,579,414	868,277	-45.0	140,000	-83.9	0	-100.0	0	N/A
SBA Loans Outstanding	4,041,635	3,969,871	-1.8	3,804,539	-4.2	3,929,808	3.3	3,801,655	-3.3
Number of SBA Loans Outstanding	19	19	0.0	20	5.3	24	20.0	25	4.2
Total Member Business Loans - (NMBLB)	312,112,028	328,789,402	5.3	366,443,361	11.5	376,398,653	2.7	399,029,377	6.0
%(NMBLB / Total Assets)	0.03	0.03	-0.5	0.03	5.8	2.79	9,690.6	2.86	2.5
Total NMBLB Comprised of 1-4 Family Residential Properties	N/A	N/A		N/A		91,412,224		101,677,470	11.2
* Amounts are year-to-date and the related % change ratios are annualized.									
¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
³ Prior to September 2017, Member business loans were reported including unfunded commitments.									

	Investments, Cash, & Cash Equivalents								
Return to cover									
08/15/2018									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union								
	Count of CU in Peer Group : N/A								
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Mar-2018	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
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	56,470,609	40.4	71,355,764	26.4	49,184,492	-31.1	45,927,868	-6.6
Held to Maturity 3-5 yrs	54,274,442	25,070,650	-53.8	22,469,921	-10.4	29,610,711	31.8	30,474,967	2.9
Held to Maturity 5-10 yrs	24,985,023	14,787,512	-40.8	8,968,307	-39.4	8,288,917	-7.6	7,959,346	-4.0
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	4,232,803	0	-100.0	0	N/A	0	N/A	0	N/A
TOTAL HELD TO MATURITY	134,689,104	115,128,034	-14.5	118,621,810	3.0	109,195,021	-7.9	104,196,947	-4.6
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
Available for Sale 1-3 yrs	720,904,062	685,699,284	-4.9	601,525,640	-12.3	605,087,015	0.6	621,412,120	2.7
Available for Sale 3-5 yrs	747,526,186	770,726,758	3.1	919,306,479	19.3	875,587,477	-4.8	813,837,478	-7.1
Available for Sale 5-10 yrs	168,248,909	115,815,282	-31.2	143,662,262	24.0	106,340,830	-26.0	145,745,666	37.1
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	24,316,793	18,027,410	-25.9	5,602,792	-68.9	1,191,876	-78.7	1,595,255	33.8
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
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	21,159,784	20,002,670	-5.5	20,371,499	1.8	18,421,102	-9.6	0	-100.0
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
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	1,251,214,869	42.6	1,159,458,097	-7.3	1,061,188,136	-8.5	1,468,113,258	38.3
Other Investments 1-3 yrs	399,635,329	331,907,106	-16.9	292,691,815	-11.8	306,291,831	4.6	309,049,749	0.9
Other Investments 3-5 yrs	115,148,631	99,762,513	-13.4	96,153,920	-3.6	84,686,534	-11.9	86,130,155	1.7
Other Investments 5-10 yrs	47,007,169	38,456,725	-18.2	10,138,433	-73.6	9,435,955	-6.9	7,597,106	-19.5
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	1,420,147	1,647,617	16.0	486,724	-70.5	1,701,262	249.5	2,104,206	23.7
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	965,573,219	-10.1	960,563,338	-0.5	976,389,737	1.6
Total Investments 3-5 yrs	916,949,259	895,559,921	-2.3	1,037,930,320	15.9	989,884,722	-4.6	930,442,600	-6.0
Total Investments 5-10 yrs	261,400,885	189,062,189	-27.7	183,140,501	-3.1	142,486,804	-22.2	161,302,118	13.2
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	29,969,743	19,675,027	-34.4	6,089,516	-69.0	2,893,138	-52.5	3,699,461	27.9
Total	3,387,336,609	3,643,847,213	7.6	3,629,864,646	-0.4	3,436,240,724	-5.3	3,778,809,697	10.0
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	Other Investment Information								
Return to cover									
08/15/2018									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group: N/A								
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	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	-8.7
Total FDIC-Issued Guaranteed Notes	0	0	N/A	0	N/A	0	N/A	0	N/A
All Other US Government Obligations	59,608,241	60,944,858	2.2	94,364,175	54.8	127,888,188	35.5	117,677,122	-8.0
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
Agency/GSE Debt Instruments (not backed by mortgages)	871,146,157	729,081,154	-16.3	717,788,374	-1.5	600,224,562	-16.4	580,471,486	-3.3
Agency/GSE Mortgage-Backed Securities	932,657,307	1,028,966,096	10.3	1,180,963,746	14.8	1,159,135,770	-1.8	1,099,495,239	-5.1
TOTAL FEDERAL AGENCY SECURITIES	1,803,803,464	1,758,047,250	-2.5	1,898,752,120	8.0	1,759,360,332	-7.3	1,679,966,725	-4.5
Securities Issued by States and Political Subdivision in the U.S.	9,193,306	9,342,933	1.6	4,857,942	-48.0	2,673,051	-45.0	2,642,268	-1.2
Privately Issued Mortgage-Related Securities	98	32	-67.3	0	-100.0	0	N/A	0	N/A
Privately Issued Securities (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	1,300,361	940,680	-27.7	695,874	-26.0	425,901	-38.8	396,619	-6.9
TOTAL OTHER MORTGAGE-BACKED SECURITIES	1,300,459	940,712	-27.7	695,874	-26.0	425,901	-38.8	396,619	-6.9
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	3,524,702	-0.1	3,510,271	-0.4	3,524,192	0.4	3,519,836	-0.1
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	-0.8
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	23.1	456,348,742	12.6	457,469,685	0.2	467,986,512	2.3
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 or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	3,390,724,445	3,647,364,271	7.6	3,630,295,808	-0.5	3,434,681,459	-5.4	3,776,572,454	10.0
Investment Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	10,085,300	N/A	12,820,488	27.1	0	-100.0	0	N/A
Cash on Deposit in Corporate Credit Unions	102,511,818	152,751,399	49.0	138,861,044	-9.1	125,494,471	-9.6	179,360,176	42.9
Cash on Deposit in Other Financial Institutions	455,851,976	744,359,460	63.3	625,332,102	-16.0	604,075,196	-3.4	935,985,319	54.9
CUSO INFORMATION									
Value of Investments in CUSO	42,536,947	44,019,976	3.5	49,550,647	12.6	46,887,762	-5.4	45,774,432	-2.4
CUSO loans	8,970,301	489,422	-94.5	581,277	18.8	300,000	-48.4	850,000	183.3
Aggregate cash outlays in CUSO	23,694,789	23,809,389	0.5	23,730,960	-0.3	22,795,773	-3.9	22,718,779	-0.3
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	2,330,265	2,430,200	4.3	0	-100.0	0	N/A	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	5.0	22	4.8	23	4.5	23	0.0
Approved Mortgage Seller	18	19	5.6	18	-5.3	20	11.1	20	0.0
Borrowing Repurchase Agreements	0	1	N/A	1	0.0	0	-100.0	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	3	4	33.3	3	-25.0	2	-33.3	2	0.0
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	1	2	100.0	2	0.0	2	0.0	2	0.0
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	30	35	16.7	33	-5.7	32	-3.0	31	-3.1
Charitable Donation Accounts	0	0	N/A	0	N/A	0	N/A	0	N/A
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS									
Securities	27,533,268	24,477,304	-11.1	21,751,020	-11.1	18,965,463	-12.8	35,922,972	89.4
Other Investments	5,364,888	3,818,207	-28.8	6,655,608	74.3	24,340,965	265.7	24,932,471	2.4
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 employee benefit/deferred compensation plans.									
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08/15/2018

CU Name: N/A

Peer Group: N/A

Graphs 1

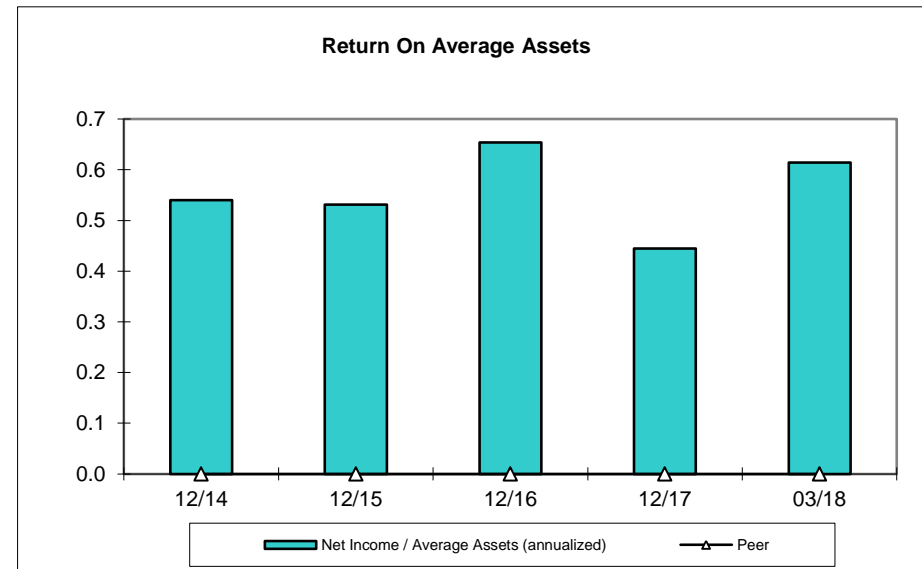
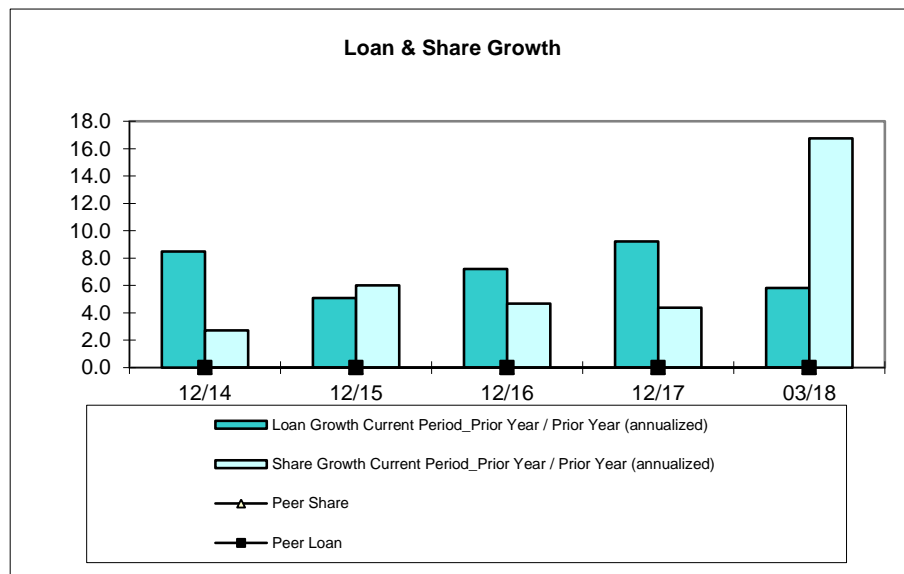
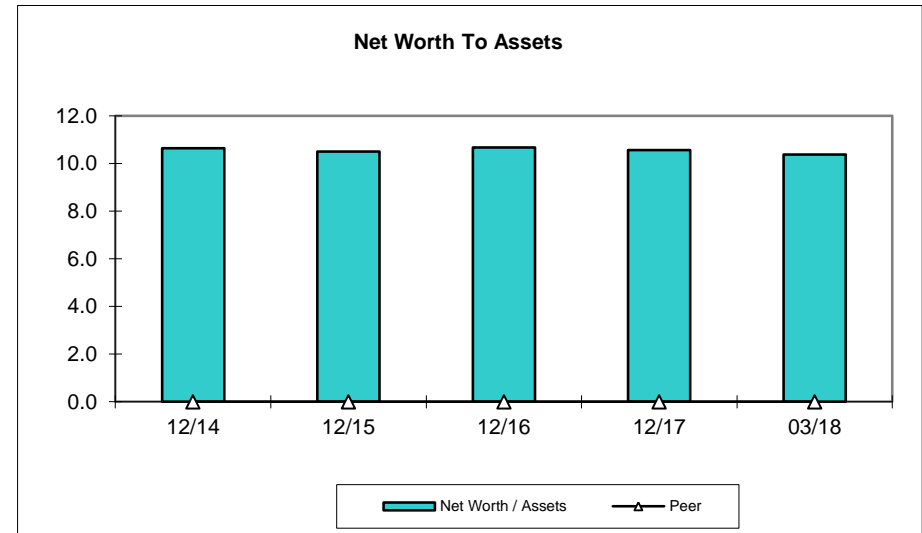
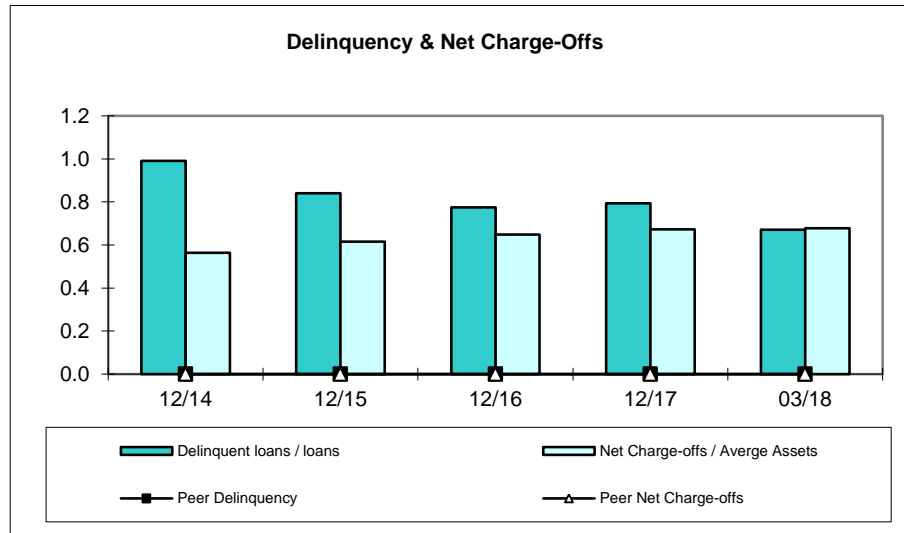
For Charter : N/A

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

