Cycle Date: March-2019
Run Date: 06/12/2019
Interval: Annual

		intervai:	Annuai
Page	Click on links below to jump to FPR contents		
1	Summary Financial Information		
2	Ratio Analysis		
3	Supplemental Ratios		
4	<u>Assets</u>		
5	<u>Liabilities, Shares & Equity</u>		
6	Income Statement		
7	Delinquent Loan Information 1		
8	Delinquent Loan Information 2		
9	Loan Losses, Bankruptcy Information, & TDRs		
10	Indirect & Participation Lending		
11	Real Estate Loan Information 1		
12	Real Estate Loan Information 2		
13	Commercial Loan Information		
14	Investments, Cash, & Cash Equivalents		
15	Other Investment Information		
16	Supplemental Share Information, Off Balance Sheet, & Borrowings		
17	Miscellaneous Information, Programs, & Services		
18	Information Systems & Technology		
19	Graphs 1 (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average A	ssets)	
20	Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investment	∍nts)	

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

Count of CU: 99
Asset Range: N/A
Peer Group Number: N/A
Count of CU in Peer Group: N/A

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

Parameters:

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.

	Sur	mmary Financial In	formatio	1					
Return to cover		For Charter :							
06/12/2019		Count of CU:	99						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * State	e = 'MO' * Type Includ	led: Feder	ally Insured State Cr	edit
	Count of (CU in Peer Group :	N/A						
			21.21				21.21		21.21
ACCETO	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Mar-2019	% Chg
ASSETS:	<u>Amount</u>	Amount	44.7	Amount	0.0	Amount	7.0	Amount	00.0
Cash & Equivalents TOTAL INVESTMENTS	1,060,689,548	937,036,001	-11.7	915,153,222		848,012,984		1,363,902,911	
	2,717,118,667	2,836,885,659		2,681,410,844		2,487,384,854		2,482,024,634	
Loans Held for Sale	40,725,105	48,014,833	17.9	46,919,709	-2.3	34,568,595	-26.3	47,770,353	38.2
Real Estate Loans	3,277,490,200	3,407,206,098	4.0	3,665,500,835	7.6	3,979,839,781	8.6	4,037,756,076	1.5
Unsecured Loans	775,218,409	818,749,009		858,307,592		893,334,581	4.1	869,809,450	
Other Loans	3,681,466,156	4,065,627,976		4,532,082,913		4,966,759,526		5,008,743,469	
TOTAL LOANS	7,734,174,765	8,291,583,083				9,839,933,888		9,916,308,995	
(Allowance for Loan & Lease Losses or Allowance for	7,701,111,700	0,201,000,000		0,000,001,010	0.2	0,000,000,000	0.7	0,010,000,000	0.0
Credit Losses on Loans & Leases)	(68,932,793)	(73,086,629)	6.0	(79,779,017)	9.2	(82,092,040)	2.9	(81,282,067)	-1.0
Land And Building	288,617,790	304,566,250		322,114,034		335,167,012	4.1	355,316,161	
Other Fixed Assets	53,890,730	54,958,821	2.0	53,818,227		57,381,070		58,161,538	
NCUSIF Deposit	97,978,129	103,094,489		109,835,275		114,716,810	4.4	114,608,586	
All Other Assets	266,185,670	333,078,623		361,134,605		360,443,285		369,219,589	
TOTAL ASSETS	12,190,447,611	12,836,131,130			-	13,995,516,458		14,626,030,700	
LIABILITIES & CAPITAL:	12,190,447,011	12,030,131,130	0.0	13,400,430,233	7.3	10,000,010,400	0.0	14,020,030,700	7.0
Dividends Payable	12,300,571	12,616,088	2.6	12,810,880	1.5	14,436,129	12.7	8,762,267	-39.3
Notes & Interest Payable	257,426,676	315,907,986		370,972,153		435,951,925	17.5	446,679,102	
Accounts Payable & Other Liabilities ^{/3}	158,905,364	186,248,564	17.2	229,198,273	23.1	164,036,519	-28.4	188,547,967	14.9
Uninsured Secondary Capital and		_							
Subordinated Debt Included in Net Worth ^{/4}	0	0	,	0	N/A	500,000		500,000	
TOTAL LIABILITIES	428,632,611	514,772,638		612,981,306		614,924,573		644,489,336	
Share Drafts	1,969,457,422	2,094,747,630		2,269,797,210		2,431,507,210		2,615,841,090	
Regular shares	3,412,003,948	3,702,045,188		3,937,724,337		4,131,668,081	4.9	4,328,351,941	
All Other Shares & Deposits	5,129,788,561	5,206,795,097		5,277,041,924		5,365,233,059		5,538,754,685	
TOTAL SHARES & DEPOSITS	10,511,249,931	11,003,587,915		11,484,563,471		11,928,408,350		12,482,947,716	
Regular Reserve	212,019,644	211,248,468		211,447,356		211,149,463		211,187,730	
Other Reserves	219,339,262	219,959,149	0.3			242,171,197	4.5	261,951,970	
Undivided Earnings	819,206,163	886,562,960	8.2	925,767,919	4.4	998,862,875	7.9	1,025,453,948	
TOTAL EQUITY	1,250,565,069	1,317,770,577	5.4	1,368,953,462	3.9	1,452,183,535	6.1	1,498,593,648	
TOTAL LIABILITIES, SHARES, & EQUITY	12,190,447,611	12,836,131,130	5.3	13,466,498,239	4.9	13,995,516,458	3.9	14,626,030,700	4.5
INCOME & EXPENSE									
Loan Income*	354,621,240	372,151,892		401,339,528		450,307,958	12.2	119,567,219	+
Investment Income*	40,993,621	49,944,927		54,780,096		65,265,196		18,519,097	+
Other Income*	254,022,410	278,859,009	9.8	278,240,106	-0.2	299,576,098		67,662,552	-9.7
Total Employee Compensation & Benefits*	241,284,892	252,268,431	4.6	264,309,396		290,288,984		70,402,975	
NCUSIF Premiums Expense	46	271		0		1,300		1,399	
Total Other Operating Expenses*	243,605,349	255,603,747	4.9	263,880,478	3.2	288,729,525	9.4	73,728,364	2.1
Non-operating Income & (Expense)*	806,637	6,556,729	712.8	-18,381,245	-380.3	9,272,131	150.4	9,674,189	317.3
NCUSIF Stabilization Income*	N/A	N/A		N/A		N/A		N/A	
Provision for Loan/Lease Losses or Total Credit Loss									
Expense*	43,892,129	55,575,715				66,264,306		14,535,197	
Cost of Funds*	58,699,398	62,265,528	6.1	64,596,504	3.7	86,045,038	33.2	27,427,185	27.5
NET INCOME (LOSS) EXCLUDING STABILIZATION									
EXPENSE & NCUSIF PREMIUM*/1	62,962,140	81,799,136		58,048,061	-29.0	93,093,530	60.4	N/A	
Net Income (Loss)*	62,962,094	81,798,865		58,048,061	 	93,092,230		29,327,937	
TOTAL CU's	112	107	-4.5	103	-3.7	99	-3.9	99	0.0
* Income/Expense items are year-to-date while the related %change	ratios are annualized.								
# Means the number is too large to display in the cell									
Prior to September 2010, this account was named Net Income (Los									
² Prior to September 2010, this account was named NCUSIF Stabilize	ation Expense. For December 2	2010 and forward, this	account in	cludes Temporary Corpora	ate CU Stat	oilization Expense		<u> </u>	
and NCUSIF Premiums.			1		1				
³ March 2014 and forward includes "Non-Trading Derivative Liabilities"									
⁴ December 2011 and forward includes "Subordinated Debt Included	in Net Worth."							1. Summary	rınancia

Return to cover 06/12/2019		Ratio Ar For Charter : I Count of CU : 9	N/A						
CU Name: N/A		Asset Range : I							
Peer Group: N/A				n * Peer Grou	p: All * State =	'MO' * Type I	ncluded: Fede	rally Insured S	tate Credit
	Count of CU in	Peer Group : I	N/A		Dec-2018			Mar-2019	
	Dec-2015	Dec-2016	Dec-2017	Dec-2018	PEER Avg	Percentile**	Mar-2019	PEER Avg	Percentile**
CAPITAL ADEQUACY Net Worth/Total Assets	10.51	10.67	10.57	10.04	N/A	N/A	10.50	NI/A	N/A
Effective date of adoption of ASC Topic 326 - Financial	10.51 N/A		10.57	10.84	N/A		10.58	N/A N/A	N/A
Instruments - Credit Losses (CECL) Net Worth/Total Assets excluding one time adjustment to			N/A	N/A		N/A	N/A		
undivided earnings for the adoption of ASC topic 326 (CECL) Net Worth/Total AssetsIncluding Optional	N/A		N/A	N/A		N/A	10.58	N/A	N/A
Total Assets Election (if used) Total Delinquent Loans / Net Worth ³	10.52 5.07		10.58 5.04	10.85 5.11	N/A N/A	N/A N/A	10.60 4.19	N/A N/A	N/A N/A
Solvency Evaluation (Estimated)	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.46		5.61	5.41	N/A	N/A	5.26	N/A	N/A
ASSET QUALITY	37.10	3.5 .	0.01	• • • • • • • • • • • • • • • • • • • •			5.25		
Delinquent Loans / Total Loans 3	0.84	0.77	0.79	0.79	N/A	N/A	0.65	N/A	N/A
* Net Charge-Offs / Average Loans	0.62		0.67	0.68		N/A	0.62		N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	103.05	100.36	98.85	98.02		N/A	99.17	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
Delinquent Loans / Assets ³	0.53	0.50	0.53	0.55	N/A	N/A	0.44	N/A	N/A
EARNINGS * Return On Average Assets	0.53	0.65	0.44	0.68	N/A	N/A	0.82	N/A	N/A
* Return On Average Assets Excluding Stabilization									
Income/Expense & NCUSIF Premium ²	#NAME?	#NAME?	#NAME?	#NAME?		N/A	N/A	N/A	N/A
* Gross Income/Average Assets	5.48 4.70		5.58 4.63	5.94 4.77		N/A N/A	5.75 4.84	N/A N/A	N/A N/A
* Yield on Average Loans * Yield on Average Investments	1.17		1.55	1.97		N/A N/A	2.16		N/A N/A
* Fee & Other Op.Income / Avg. Assets	2.14		2.12	2.18		N/A	1.89		N/A
* Cost of Funds / Avg. Assets	0.50		0.49	0.63		N/A	0.77	N/A	N/A
* Net Margin / Avg. Assets	4.99		5.09	5.31	N/A	N/A	4.98	N/A	N/A
* Operating Exp./ Avg. Assets	#NAME?		#NAME?	#NAME?		N/A	#NAME?	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.37	0.44	0.50	0.48	N/A	N/A	0.41	N/A	N/A
* Net Interest Margin/Avg. Assets	2.84	2.88	2.98	3.13	N/A	N/A	3.09	N/A	N/A
Operating Exp./Gross Income Fixed Assets & Foreclosed & Repossessed Assets	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
/ Total Assets ¹	3.11	3.13	3.13	3.10	N/A	N/A	3.15	N/A	N/A
* Net Operating Exp. /Avg. Assets	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
Reg. Shares / Total Shares & Borrowings	31.71	32.74	33.21	33.41	N/A	N/A	33.47	N/A	N/A N/A
Total Loans / Total Shares Total Loans / Total Assets	73.58 63.44		78.85 67.25	82.49 70.31	N/A N/A	N/A N/A	79.44 67.80	N/A N/A	N/A N/A
Cash + Short-Term Investments / Assets	13.12		11.14	10.05		N/A	13.18	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	94.64		94.90	94.97		N/A	95.12	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	50.02		52.36	53.08		N/A	53.71	N/A	N/A
Borrowings / Total Shares & Net Worth	2.10		2.87	3.25		N/A	3.19	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	4.12		4.38	4.57	N/A	N/A	4.60	N/A	N/A
Borrowers / Members	47.07	48.75	49.50	49.45		N/A	49.21	N/A	N/A
Members / Full-Time Employees	363.51	362.92	367.36	364.55		N/A	363.35	N/A	N/A
Avg. Shares Per Member Avg. Loan Balance	\$7,564 \$11,823		\$7,905 \$12,593	\$7,911 \$13,198	N/A N/A	N/A N/A	\$8,223 \$13,275	N/A N/A	N/A N/A
* Salary And Benefits / Full-Time Empl.	\$63,114		\$66,829	\$70,186		N/A	\$67,404	N/A	N/A
OTHER RATIOS	ψου, τι τ	ψ04,070	ψ00,029	Ψ7 0, 100	TV/A	IN/A	ψ07,404	IN//A	14/74
* Net Worth Growth	4.58	6.82	3.97	6.61	N/A	N/A	7.73	N/A	N/A
* Market (Share) Growth	6.00		4.37	3.86		N/A	18.60	N/A	N/A
* Loan Growth	5.09		9.22	8.66		N/A	3.10	N/A	N/A
* Asset Growth	5.92		4.91	3.93		N/A	18.02	N/A	N/A
* Investment Growth	7.27		-5.00	-7.46		N/A	62.51	N/A	N/A
* Membership Growth	2.67	<u> </u>	2.64	3.78	N/A	N/A	2.73	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; Decen **Percentile Rankings and Peer Average Ratios are produced once a quarter at the second s	after the data collect	tion is complete.							
Subsequent corrections to data after this date are not reflected in the Percent Percentile Rankings show where the credit union stands in relation to its peers group are arranged in order from highest (100) to lowest (0) value. The percentage of ratios. A high or low ranking does not imply good or bad performance importance of the percentile rank to the credit union's financial performance.	in key areas of perf	formance. To arriv	e at the percentile n is a measure of	e ranking, all data f the relative stan	ding of that ratio i	in the entire			
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed a ² Prior to September 2010, this ratio was named Return on Assets Prior to NC		<u> </u>	icles.						
From December 2010 forward, NCUSIF Premium Expense is also excluded The NCUA Board approved a regulatory/policy change in May 2012 revising	from ROA.		s for troubled dat	ot restructured (T	DR) loans				
This policy change may result in a decline in delinquent loans reported as of		orang roquilement	o ioi tioubied det	rootraotarea (1	Dity loans.				2. Ratios

Return to cover 06/12/2019 CU Name: N/A Peer Group: N/A OTHER DELINQUENCY RATIOS Credit Cards DQ >= 60 Days / Total Credit Card Loans PAL Loans DQ >= 60 Days / Total PAL Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans New Vehicle Loans >= 60 Days/ Total New Vehicle Loans Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans Total Vehicle Loans >= 60 Days/ Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total All Other Loans TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE Indirect Loans Delinquent >= 60 Days / Total Indirect Loans Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.83 0.00 1.98 0.63 1.07 0.94 0.00 #NAME? 14.30 1.25 0.62	For Charter: Count of CU: Asset Range: Criteria: Peer Group: Dec-2016 0.92 0.00 1.28 0.54 1.00 0.87 0.00 #NAME? 12.66 1.14	99 N/A Region: Nation N/A Dec-2017 1.18 0.00 1.09 0.62 0.97 0.87 0.00	Dec-2018 1.04 0.00 0.99 0.65 0.85 0.79 0.00	0.98 0.00 0.85 0.01
CU Name: N/A Peer Group: N/A OTHER DELINQUENCY RATIOS Credit Cards DQ >= 60 Days / Total Credit Card Loans PAL Loans DQ >= 60 Days / Total PAL Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans New Vehicle Loans >= 60 Days / Total Used Vehicle Loans Used Vehicle Loans >= 60 Days / Total Vehicle Loans Total Vehicle Loans >= 60 Days / Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total All Other Loans TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	0.83 0.00 1.98 0.63 1.07 0.94 0.00 #NAME? 14.30 1.25 0.62	Count of CU: Asset Range: Criteria: Peer Group: Dec-2016 0.92 0.00 1.28 0.54 1.00 0.87 0.00 #NAME? 12.66 1.14	99 N/A Region: Nation N/A Dec-2017 1.18 0.00 1.09 0.62 0.97 0.87 0.00	1.04 0.00 0.99 0.65 0.85 0.79	0.98 0.00 0.85
Peer Group: N/A OTHER DELINQUENCY RATIOS Credit Cards DQ >= 60 Days / Total Credit Card Loans PAL Loans DQ >= 60 Days / Total PAL Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans New Vehicle Loans >= 60 Days/ Total New Vehicle Loans Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans Total Vehicle Loans >= 60 Days/ Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total All Other Loans TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	0.83 0.00 1.98 0.63 1.07 0.94 0.00 #NAME? 14.30 1.25 0.62	Criteria : Peer Group : Dec-2016 0.92 0.00 1.28 0.54 1.00 0.87 0.00 #NAME? 12.66 1.14	Region: Nation N/A Dec-2017 1.18 0.00 1.09 0.62 0.97 0.87 0.00	1.04 0.00 0.99 0.65 0.85 0.79	0.98 0.00 0.85
OTHER DELINQUENCY RATIOS Credit Cards DQ >= 60 Days / Total Credit Card Loans PAL Loans DQ >= 60 Days / Total PAL Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans New Vehicle Loans >= 60 Days/ Total New Vehicle Loans Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans Total Vehicle Loans >= 60 Days/ Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total All Other Loans TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	0.83 0.00 1.98 0.63 1.07 0.94 0.00 #NAME? 14.30 1.25 0.62	Dec-2016 0.92 0.00 1.28 0.54 1.00 0.87 0.00 #NAME?	N/A Dec-2017 1.18 0.00 1.09 0.62 0.97 0.87 0.00	1.04 0.00 0.99 0.65 0.85 0.79	0.98 0.00 0.85
OTHER DELINQUENCY RATIOS Credit Cards DQ >= 60 Days / Total Credit Card Loans PAL Loans DQ >= 60 Days / Total PAL Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans New Vehicle Loans >= 60 Days/ Total New Vehicle Loans Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans Total Vehicle Loans >= 60 Days/ Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total All Other Loans TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	0.83 0.00 1.98 0.63 1.07 0.94 0.00 #NAME? 14.30 1.25 0.62	0.92 0.00 1.28 0.54 1.00 0.87 0.00 #NAME?	1.18 0.00 1.09 0.62 0.97 0.87 0.00	1.04 0.00 0.99 0.65 0.85 0.79	0.98 0.00 0.85 0.51
Credit Cards DQ >= 60 Days / Total Credit Card Loans PAL Loans DQ >= 60 Days / Total PAL Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans New Vehicle Loans >= 60 Days/ Total New Vehicle Loans Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans Total Vehicle Loans >= 60 Days/ Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total All Other Loans TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	0.83 0.00 1.98 0.63 1.07 0.94 0.00 #NAME? 14.30 1.25 0.62	0.92 0.00 1.28 0.54 1.00 0.87 0.00 #NAME? 12.66	1.18 0.00 1.09 0.62 0.97 0.87 0.00	1.04 0.00 0.99 0.65 0.85 0.79	0.98 0.00 0.85 0.51
Credit Cards DQ >= 60 Days / Total Credit Card Loans PAL Loans DQ >= 60 Days / Total PAL Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans New Vehicle Loans >= 60 Days/ Total New Vehicle Loans Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans Total Vehicle Loans >= 60 Days/ Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total All Other Loans TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	0.00 1.98 0.63 1.07 0.94 0.00 #NAME? 14.30 1.25 0.62	0.00 1.28 0.54 1.00 0.87 0.00 #NAME? 12.66	0.00 1.09 0.62 0.97 0.87 0.00	0.00 0.99 0.65 0.85 0.79	0.00 0.85 0.51
PAL Loans DQ >= 60 Days / Total PAL Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans New Vehicle Loans >= 60 Days/ Total New Vehicle Loans Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans Total Vehicle Loans >= 60 Days/ Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total All Other Loans TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	0.00 1.98 0.63 1.07 0.94 0.00 #NAME? 14.30 1.25 0.62	0.00 1.28 0.54 1.00 0.87 0.00 #NAME? 12.66	0.00 1.09 0.62 0.97 0.87 0.00	0.00 0.99 0.65 0.85 0.79	0.00 0.85 0.51
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans New Vehicle Loans >= 60 Days/ Total New Vehicle Loans Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans Total Vehicle Loans >= 60 Days/ Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total All Other Loans TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.98 0.63 1.07 0.94 0.00 #NAME? 14.30 1.25 0.62 1.16	1.28 0.54 1.00 0.87 0.00 #NAME? 12.66 1.14	1.09 0.62 0.97 0.87 0.00	0.99 0.65 0.85 0.79	0.85 0.51
Guaranteed Student Loans New Vehicle Loans >= 60 Days/ Total New Vehicle Loans Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans Total Vehicle Loans >= 60 Days/ Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total All Other Loans TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	0.63 1.07 0.94 0.00 #NAME? 14.30 1.25 0.62	0.54 1.00 0.87 0.00 #NAME? 12.66	0.62 0.97 0.87 0.00	0.65 0.85 0.79	0.51
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans Total Vehicle Loans >= 60 Days/ Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total All Other Loans TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.07 0.94 0.00 #NAME? 14.30 1.25 0.62 1.16	1.00 0.87 0.00 #NAME? 12.66	0.97 0.87 0.00	0.85 0.79	
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total All Other Loans TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	0.94 0.00 #NAME? 14.30 1.25 0.62 1.16	0.87 0.00 #NAME? 12.66 1.14	0.87 0.00	0.79	0.60
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total All Other Loans TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	0.00 #NAME? 14.30 1.25 0.62 1.16	0.00 #NAME? 12.66 1.14	0.00		0.00
All Other Loans >= 60 Days / Total All Other Loans TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	#NAME? 14.30 1.25 0.62 1.16	#NAME? 12.66 1.14		0.00	0.62
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	14.30 1.25 0.62 1.16	12.66 1.14	#NAME?		0.00
Secured by RE Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.25 0.62 1.16	1.14		#NAME?	#NAME?
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.25 0.62 1.16	1.14	18.75	18.26	18.71
Participation Loans Delinquent >= 60 Days / Total Participation Loans	1.16			0.94	0.73
· · · · · · · · · · · · · · · · · · ·		0.55		0.70	0.44
Commercial Loans Delinguent >= 30 Days / Total Commercial Loans 2		1.54		#NAME?	#NAME?
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans 2	0.63	0.44	#NAME?	#NAME?	#NAME?
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not	76 57	76.07	#NIAN#EQ	#NIAN#E2	#NIAMEQ
Secured by RE ² Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	76.57 0.00	76.97 0.00		#NAME? 0.00	#NAME? 0.00
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	#NAME?	#NAME?		#NAME?	#NAME?
REAL ESTATE LOAN DELINQUENCY 1	#INTIVIE!	πι¶Λίνι∟ !	#INAIVIE!	TINTAIVIL!	TINAIVIE!
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg					
Fixed and Hybrid/Balloon > 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total	#NIAN#TO	#NIAN#=0	#NIAN#=0	#NIAN#E2	#NIAMEQ
1st Mtg Adjustable Rate and Hybrid/Balloon < 5 vears Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Fixed/Hybrid/Balloon Loans	0.52	0.32	0.95	0.69	0.60
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.32	0.28	0.22	0.38	0.33
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int	2.22	0.00	0.40	2.10	2.22
Only and Pmt Opt First & Other RE Loans	0.00	0.02		0.10	0.09
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns	10.53	11.58	12.39	12.53	9.24
also Reported as Commercial Loans	5.68	11.89	14.70	0.00	0.00
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	1.97	1.78	1.73	1.69	1.75
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.69	0.60	0.54	0.69	0.60
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	18.81	17.45		15.30	15.39
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.99	2.11		2.52	2.80
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally * Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.02 0.73	0.02 0.78		0.38 0.75	1.06 0.70
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.73	0.76		0.73	0.70
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.06	0.04		0.01	0.03
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.14			0.08	-0.01
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest					
Only and Payment Option First & Other RE Loans	0.04	0.00		0.08	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00		0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.30 #NAME?	1.18 #NAME?		0.97 #NAME?	0.94 #NAME?
* Net Charge Offs - Participation Loans / Avg Participation Loans	#INAIVIE ! 0.01	#INAIVI⊑ ? 0.11		#NAME?	#NAME?
* Net Charge Offs - Commercial Loans / Avg Commercial Loans ² SPECIALIZED LENDING RATIOS	0.01	0.11	#IN/AIVIL:	#1 \ /\\IVIL:	#IN/AIVIL:
Indirect Loans Outstanding / Total Loans	19.86	21.20	23.40	25.15	25.10
Participation Loans Outstanding / Total Loans	3.00	2.92		2.44	2.60
Participation Loans Purchased YTD / Total Loans Granted YTD	2.46	1.71		1.09	2.27
* Participation Loans Sold YTD / Total Assets	0.38			0.48	0.27
Total Commercial Loans / Total Assets ²	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	#NAME?	#NAME?	#NAME?	#NIAME2	#NIAME2
YTD Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally	#INAIVIE!	#INAIVIE ?	#INAIVIE!	#NAME?	#NAME?
Guaranteed Student Loans	39.12	35.29	33.22	29.33	31.57
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	15.91	15.50		15.49	15.04
Total Fixed Rate Real Estate / Total Loans	25.07	24.00		22.03	22.19
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	31.01	30.12		26.96	21.19
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	65.40	76.72		59.02	31.40
Interest Only & Payment Option First & Other RE / Total Assets	0.35 3.37	0.45 4.20		0.74 6.82	0.74 7.03
Interest Only & Payment Option First & Other RE / Net Worth MISCELLANEOUS RATIOS	3.37	4.20	0.17	0.02	1.03
Mortgage Servicing Rights / Net Worth	1.26	1.33	1.30	1.32	1.27
Unused Commitments / Cash & ST Investments	#NAME?	#NAME?		#NAME?	#NAME?
Complex Assets / Total Assets	21.27	22.14		21.85	20.89
Short Term Liabilities / Total Shares and Deposits plus Borrowings	38.12	37.44		35.30	34.21
* 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 requir loans. This policy change may result in a decline in delinquent loans reported as of June 2012.	ements for troubl	ed debt restructi	ured (TDR)		
loans. This policy change may result in a decline in delinquent loans reported as of June 2012. Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory	definition of com-	mercial loans Th	nis policy change		

		Asso							
Return to cover		For Charter :							
06/12/2019		Count of CU:							<u> </u>
CU Name: N/A		Asset Range :		otion * Door Crown	All * Ctate	MOL* Tyme Includ	ladi Fadar	ally Incomed State Con	
Peer Group: N/A	Count o	f CU in Peer Group :		ation * Peer Group:	All * State	e = 'MO' * Type Includ	ea: Feaer	ally insured State Cre	€ait
	Count o	T CO In Peer Group :	N/A						-
	Dec-2015	Dec-2016	% Cha	Dec-2017	% Chg	Dec-2018	% Cha	Mar-2019	% Ch
ASSETS	Dec-2015	Dec-2010	∕₀ City	Dec-2017	∕₀ City	Dec-2010	76 City	IVIAI-2019	76 CII
CASH:									
Cash On Hand	133,961,002	144,057,014	7.5	160,323,342	11.3	155,332,550	-3.1	168,908,596	8.
Cash On Deposit	897,110,859	764,193,146		729,569,667		664,572,688		1,158,309,151	
•	29,617,687	28,785,841	-14.8	25,260,213		28,107,746		36,685,164	
Cash Equivalents TOTAL CASH & EQUIVALENTS	1,060,689,548	937,036,001	-11.7	915,153,222		848,012,984	+	1,363,902,911	
TOTAL CASH & EQUIVALENTS	1,000,009,540	937,036,001	-11.7	915,155,222	-2.3	040,012,904	-7.3	1,303,902,911	60.
INVESTMENTS:									
	20,002,670	20,371,499	1.0	18,421,102	-9.6	0	-100.0	0	NI/
Trading Securities Available for Sale Securities	1,785,727,679	1,931,942,348		1,845,320,883		1,716,020,441	-7.0	1,706,880,276	,,
Held-to-Maturity Securities, net of Allowance for Credit Losses	1,765,727,679	1,931,942,346	0.2	1,045,320,003	-4.5	1,710,020,441	-7.0	1,700,000,270	-0.
if ASC 326 has been adopted	115,128,034	118,621,810	3.0	109,195,021	-7.9	112 000 502	3.6	100 060 933	2
Equity Securities	N/A	118,6≥1,810 N/A		N/A		113,089,582 N/A		109,060,822	
Trading Debt Securities	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities, net of ACL	IN/A	IN/A		IN/A		IN/A		0	
if ASC 326 adopted	N/A	N/A		N/A		N/A		0	
Deposits in Commercial Banks, S&Ls, Savings Banks	624,084,317	581,335,263	-6.8	489,840,225		425,947,396	-13.0	425,298,182	
Loans to, Deposits in, and Investments in Natural	,,			35,5 15,220		,,,			
Person Credit Unions ²	59,395,841	76,692,317	29.1	98,340,915	28.2	99,591,294	1.3	101,557,218	2.0
Total MCSD/Nonperpetual Contributed Capital and	, -,-	, = ,===		,		, , , , ,			
PIC/Perpetual Contributed Capital	16,987,247	16,976,442	-0.1	17,022,728	0.3	17,055,645	0.2	17,055,528	0.0
All Other Investments in Corporate Cus	811,990	1,113,804	37.2	1,717,669	54.2	2,362,081	37.5	8,606,272	264.4
All Other Investments ²	94,980,889	89,832,176	-5.4	101,552,301	13.0	113,318,415	11.6	113,566,336	0.2
TOTAL INVESTMENTS	2,717,118,667	2,836,885,659		2,681,410,844		2,487,384,854		2,482,024,634	
	_,,,	_,,,		_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				_,,	
LOANS HELD FOR SALE	40,725,105	48,014,833	17.9	46,919,709	-2.3	34,568,595	-26.3	47,770,353	38.2
	,,	,		,,				,,	
LOANS AND LEASES:									
Unsecured Credit Card Loans	435,434,150	448,618,775	3.0	455,285,499	1.5	467,669,848	2.7	452,681,555	-3.2
All Other Unsecured Loans/Lines of Credit	291,742,231	318,870,889		348,413,410		368,848,006		359,849,953	
Payday Alternative Loans (PAL Loans) (FCUs only)	0	0.0,0.0,000	N/A	0.0,0,0		0		0	
Non-Federally Guaranteed Student Loans	48,042,028	51,259,345		54,608,683		56,816,727		57,277,942	
New Vehicle Loans	974,855,129	1,065,647,781	9.3	1,219,829,664		1,408,827,755		1,404,066,515	
Used Vehicle Loans	2,336,105,459	2,603,766,552		2,873,782,483		3,100,604,358		3,135,409,797	+
Leases Receivable	2,336,103,439	1,862	N/A	2,673,762,463		3,100,604,336	N/A	3,135,409,797	
All Other Secured Non-Real Estate Loans/Lines of Credit ³		,				440.755.740			
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family	370,505,568	396,211,781	6.9	400,817,622	1.2	418,755,743	4.5	427,397,536	2.
Residential Properties ³	2 265 000 207	2 440 640 600	2.6	0 040 404 605	F 6	0.460.400.606	6.7	2 460 562 620	0.
Total Loans/Lines of Credit Secured by Junior Lien 1-4	2,365,099,297	2,449,610,699	3.6	2,312,434,635	-5.6	2,468,189,606	6.7	2,469,563,629	0.
Family Residential Properties ³	912,390,903	957,595,399	5.0	566,939,762	-40.8	1,003,856,548	77.1	1,023,371,950	1.9
All Other Real Estate Loans/Lines of Credit ³			5.0						
	N/A	N/A		482,307,678		134,544,471	-72.1	143,619,760	
Commercial Loans/Lines of Credit Real Estate Secured ³	N/A	N/A		303,818,760		373,249,156		401,200,737	
Commercial Loans/Lines of Credit Not Real Estate Secured ³	N/A	N/A		37,653,144		38,571,670		41,869,621	
TOTAL LOANS & LEASES	7,734,174,765	8,291,583,083	7.2	9,055,891,340	9.2	9,839,933,888	8.7	9,916,308,995	0.8
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE	(00,000,700)	/70 000 000	0.0	/70 770 04-1	0.0	(00.000.010)	0.0	(04.000.00=)	_
FOR CREDIT LOSSES ON LOAN & LEASES)	(68,932,793)	(73,086,629)	6.0	(79,779,017)		(82,092,040)	2.9	(81,282,067)	+
Foreclosed Real Estate	6,313,594	9,097,988		8,676,260		8,904,388		7,958,436	
Repossesed Autos	2,097,080	3,042,271	45.1	2,457,656		2,252,427		2,554,327	
Foreclosed and Repossessed Other Assets	570,622	830,458		646,321	-22.2	606,612		586,589	
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	8,981,296	12,970,717	44.4	11,780,237		11,763,427		11,099,352	
Land and Building	288,617,790	304,566,250		322,114,034		335,167,012		355,316,161	
Other Fixed Assets	53,890,730	54,958,821	2.0	53,818,227		57,381,070		58,161,538	
NCUA Share Insurance Capitalization Deposit	97,978,129	103,094,489		109,835,275		114,716,810		114,608,586	
Identifiable Intangible Assets	0	0	,, .	987,987		749,880		687,405	
Goodwill	1,582,360	2,042,182		2,042,182		1,582,360		1,582,360	
TOTAL INTANGIBLE ASSETS	1,582,360	2,042,182		3,030,169		2,332,240		2,269,765	
Accrued Interest on Loans	22,020,881	23,272,938		25,901,491	11.3	27,632,930		27,435,402	
Accrued Interest on Investments	7,187,629	7,149,781	-0.5	7,475,979	4.6	7,997,361	7.0	8,586,451	
Non-Trading Derivative Assets	39,972	89	-99.8	0		176,244	N/A	127,927	+
All Other Assets	226,373,532	287,642,916	27.1	312,946,729	8.8	310,541,083	-0.8	319,700,692	
TOTAL OTHER ASSETS	255,622,014	318,065,724	24.4	346,324,199	8.9	346,347,618	0.0	355,850,472	
TOTAL ASSETS	12,190,447,611	12,836,131,130	5.3	13,466,498,239	4.9	13,995,516,458	3.9	14,626,030,700	4.
TOTAL CU's	112	107		103				99	+
# Means the number is too large to display in the cell			1	. 30					
OTHER RE OWNED PRIOR TO 2004									
									
LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUS	NCLUDED IN ALL OTHE	R INVESTMENTS DDIO	R TO JUNE ?	2006 FOR SHORT FOR	M FII FPS		l l		

		Liabilities, Shares 8	& Equity						
Return to cover		For Charter :							
06/12/2019		Count of CU :	99						
CU Name: N/A		Asset Range :							
Peer Group: N/A		<u> </u>		Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ded: Fede	rally Insured State Cr	redit
	Count	of CU in Peer Group :	: N/A						
	D = 0045	D = 0040	0/ 0/	D	0/ 01	D	0/ 01		0/ 01
LIABILITIES, SHARES AND EQUITY	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Mar-2019	% Chg
LIABILITIES:									
Other Borrowings	N/A	. N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, &	IV/A	11/7	1	11/73		IN//A		14/74	
Draws Against Lines of Credit	247,313,395	302,917,070	22.5	370,972,153	22.5	423,411,968	14.1	399,877,715	-5.6
Borrowing Repurchase Transactions	10,113,281			0	-100.0	12,539,957	N/A	46,801,387	273.2
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	500,000	N/A	500,000	0.0
Non-Trading Derivative Liabilities	0	0	N/A	0	N/A	166,000	N/A	0	-100.0
Accrued Dividends and Interest Payable	12,300,571	12,616,088	3 2.6	12,810,880	1.5	14,436,129	12.7	8,762,267	-39.3
Accounts Payable & Other Liabilities	158,905,364	186,248,564	17.2	229,198,273	23.1	163,870,519	-28.5	188,547,967	15.1
Allowance for Credit Losses on Off-Balance Sheet Credit									
Exposure	N/A	. N/A	\	N/A		N/A		0	
CHARLES AND DEDOCITE									
SHARES AND DEPOSITS Share Drafts	4 000 457 400	0.004.747.000		0.000.707.040		0.404.507.040	7.4	0.045.044.000	7.0
Share Drafts	1,969,457,422			2,269,797,210	8.4	2,431,507,210		2,615,841,090	7.6
Regular Shares	3,412,003,948			3,937,724,337	6.4	4,131,668,081	4.9	4,328,351,941	4.8
Money Market Shares	2,519,855,623			2,695,264,756	1.1	2,756,387,263		2,802,963,362	1.7
Share Certificates	1,638,734,315			1,657,146,004	3.3	1,700,306,318		1,808,607,196	6.4
IRA/KEOGH Accounts	922,166,317			849,450,195	-4.7	813,876,434		818,170,054	0.5
All Other Shares ¹	32,074,972	· · · · · · · · · · · · · · · · · · ·		39,509,264	9.9	42,956,880		50,736,988	18.1
Non-Member Deposits	16,957,334			35,671,705	218.3	51,706,164		58,277,085	12.7
TOTAL SHARES AND DEPOSITS	10,511,249,931			11,484,563,471	4.4	11,928,408,350	+	12,482,947,716	4.6
TOTAL LIABILITIES 4	428,632,611	514,772,638	3 20.1	612,981,306	19.1	614,924,573	0.3	13,127,437,052	2,034.8
EQUITY:									
Undivided Earnings	819,206,163	· · · · · · · · · · · · · · · · · · ·		925,767,919	4.4	998,862,875		1,016,117,183	1.7
Regular Reserves	212,019,644	211,248,468	-0.4	211,447,356	0.1	211,149,463	-0.1	211,187,730	0.0
Appropriation For Non-Conforming Investments									
(SCU Only)	1,136,101		-100.0	66,018	N/A	50,795		50,795	0.0
Other Reserves	243,829,924		+ +	269,821,767	5.2	288,422,581	6.9	291,134,192	0.9
Equity Acquired in Merger	6,119,825		+ +	15,002,815	7.4	17,259,153		17,259,153	0.0
Miscellaneous Equity	1,188,480		+ +	1,188,480	0.0	1,188,831	0.0	934,986	-21.4
Accumulated Unrealized G/L on AFS Securities Accumulated Unrealized Losses for OTTI	-6,680,526	-21,288,641	-218.7	-21,697,137	-1.9	-32,547,230	-50.0	N/A	
(due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	0) N/A	0	N/A	213,646		-497,299	-332.8
Accumulated Unrealized G/L on Cash Flow Fledges Accumulated Unrealized Gains (Losses) on Available for Sale		0	/ IN//\(\tau\)	U	IN/A	213,040	IN/A	-431,233	-332.0
Debt Securities	N/A	N/A		N/A		N/A		-16,040,484	
Other Comprehensive Income	-26,254,542			-32,643,756	-7.8	-32,416,579		-30,889,373	4.7
Net Income	20,201,012	00,200,001) N/A	02,010,700	N/A	02,110,070	N/A	9,336,765	
EQUITY TOTAL	1,250,565,069	1,317,770,577		1,368,953,462	3.9	1,452,183,535		1,498,593,648	3.2
	.,	.,,,	1	1,000,000,102	0.0	., .02, .00,000	0	., .00,000,0	0.2
TOTAL SHARES & EQUITY	11,761,815,000	12,321,358,492	4.8	12,853,516,933	4.3	13,380,591,885	4.1	13,981,541,364	4.5
TOTAL LIABILITIES, SHARES, & EQUITY	12,190,447,611	12,836,131,130	5.3	13,466,498,239	4.9	13,995,516,458	3.9	14,626,030,700	4.5
				-				·	
NCUA INSURED SAVINGS ²									
Uninsured Shares	492,759,231	495,140,679	0.5	524,340,657	5.9	456,184,808	-13.0	466,675,590	2.3
Uninsured Non-Member Deposits	2,473,218	1,671,161	-32.4	7,960,219	376.3	1,870,245	-76.5	2,811,617	50.3
Total Uninsured Shares & Deposits	495,232,449			532,300,876	7.1	458,055,053		469,487,207	2.5
Insured Shares & Deposits	10,016,017,482	10,506,776,075	4.9	10,952,262,595	4.2	11,470,353,297	4.7	12,013,460,509	4.7
TOTAL NET WORTH	1,282,311,657	1,369,744,942	6.8	1,424,145,884	4.0	1,518,222,748	6.6	1,547,563,700	1.9
# Means the number is too large to display in the cell									
PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEO		SHARES FOR SHORT FO	ORM FILER	S					
² October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for									
³ December 2011 and forward includes "Subordinated Debt Included in Net World	th."								

		Income Stateme	ont	<u> </u>					
Return to cover		For Charter :							
06/12/2019		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: A	All * State	= 'MO' * Type Include	d: Federall	y Insured State Cred	lit
	Count	of CU in Peer Group :	N/A						
				_					
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Mar-2019	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:	055 405 000	070 440 000		404.044.000		450 775 475	40.0	440.000.000	
Interest on Loans	355,125,600	373,410,833		401,814,363	7.6	450,775,175		119,636,860	6.2
Less Interest Refund	(504,360)	(1,258,941)	149.6	` ' '	-62.3	(467,217)	-1.6	(69,641)	-40.4
Income from Investments	42,250,777	48,166,843	_		12.3	65,265,196		18,519,097	13.5
Income from Trading	-1,257,156	1,778,084	241.4	684,266	-61.5	0	-100.0	N/A	
Interest income on Securities held in a Trading account	N/A	N/A	6.7	N/A	0.4	N/A	42.0	0	7.1
TOTAL INTEREST INCOME	395,614,861	422,096,819	6.7	456,119,624	8.1	515,573,154	13.0	138,086,316	7.1
INTEREST EXPENSE:	40,000,500	45,000,000	0.4	45 704 070	4.0	00.047.070	24.0	40 500 750	20.4
Dividends Interest on Deposits	42,289,566 11,086,794	45,003,328 10,657,026			1.6 7.1	60,217,978 15,493,667	31.8 35.8	19,592,759 4,834,495	30.1 24.8
Interest on Borrowed Money	5,323,038	6,605,174		7,483,775	13.3	10,333,393		2,999,931	16.1
TOTAL INTEREST EXPENSE	58,699,398	62,265,528		64,596,504	3.7	86,045,038	33.2	27,427,185	27.5
PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT	30,099,390	02,200,320	0.1	04,390,304	3.1	00,045,030	33.2	21,421,100	21.5
LOSS EXPENSE	43,892,129	55,575,715	26.6	65,144,046	17.2	66,264,306	1.7	14,535,197	-12.3
NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS	-,,-20	,,-		,,		/		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
EXPENSE	293,023,334	304,255,576	3.8	326,379,074	7.3	363,263,810	11.3	96,123,934	5.8
NON-INTEREST INCOME:									
Fee Income	116,040,777	123,940,981	6.8		3.1	134,379,728		30,753,100	-8.5
Other Operating Income	137,981,633	154,918,028	12.3	150,424,678	-2.9	165,196,370	9.8	36,909,452	-10.6
Gain (Loss) on Investments	1,526,975	2,543,420	66.6	-540,993	-121.3	4,038,696	846.5	N/A	
Gain (Loss) on Equity Securities (DO NOT include Gain									
(Loss) on other securities) Gain (Loss) on Other Securities (DO NOT include	N/A	N/A		N/A		N/A		-1,127	
Gain or Loss on Equity Securities (DO NOT include	N/A	N/A		N/A		N/A		4,113,350	
Gain (Loss) on Non-Trading Derivatives	0	284			######	334	101.0	4,113,330	-100.0
Gain (Loss) on Disposition of Assets	-1,258,635	198,265		· · · · · · · · · · · · · · · · · · ·	-369.7	-3,297,718		1,865,196	326.2
Gain from Bargain Purchase (Merger)	2,153,974	190,200	-100.0		N/A	-3,231,110		1,000,190	N/A
Other Non-Oper Income/(Expense)	-1,615,677	3,814,760		-17,272,644	-552.8	8,530,819		3,696,770	73.3
NCUSIF Stabilization Income	0	0,014,700		, ,				0,030,770	
TOTAL NON-INTEREST INCOME	254,829,047	285,415,738			-9.0	308,848,229		77,336,741	0.2
NON-INTEREST EXPENSE	201,020,011	200, 110,700	12.0	200,000,001	0.0	000,010,220	10.0	77,000,711	0.2
Total Employee Compensation & Benefits	241,284,892	252,268,431	4.6	264,309,396	4.8	290,288,984	9.8	70,402,975	-3.0
Travel, Conference Expense	4,547,576	4,498,715			3.1	5,473,314		1,269,607	-7.2
Office Occupancy	34,259,271	34,699,011	1.3		4.4	38,964,145		10,359,901	6.4
Office Operation Expense	97,317,318	104,990,744			1.3	113,357,810		29,009,635	2.4
Educational and Promotion	17,091,946	16,336,311	-4.4		13.9	20,259,834		5,766,122	13.8
Loan Servicing Expense	36,254,997	38,722,741	6.8		-3.3	40,472,792		9,556,591	-5.6
Professional, Outside Service	33,567,117	34,546,711	2.9		9.0	43,243,927	14.9	10,960,634	1.4
Member Insurance ¹	N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²	46	271	489.1	0	-100.0	1,300		1,399	330.5
Member Insurance - Temporary Corporate			10011			1,000		1,000	
CU Stabilization Fund ³	0	0	N/A	0	N/A	0	N/A	N/A	
Member Insurance - Other	152,699	176,686	15.7	179,644	1.7	131,972	-26.5	28,725	-12.9
Operating Fees	1,590,929	1,608,177	1.1	1,663,769	3.5	1,723,365	3.6	471,732	9.5
Misc Operating Expense	18,823,496	20,024,651	6.4	21,147,398	5.6	25,102,366	18.7	6,305,417	0.5
TOTAL NON-INTEREST EXPENSE	484,890,287	507,872,449	4.7	528,189,874	4.0	579,019,809	9.6	144,132,738	-0.4
NET INCOME (LOSS) EXCLUDING STABILIZATION									
EXPENSE AND NCUSIF PREMIUMS */4	62,962,140	81,799,136	29.9	58,048,061	-29.0	93,093,530	60.4	N/A	
NET INCOME (LOSS)	62,962,094	81,798,865	29.9	58,048,061	-29.0	93,092,230	60.4	29,327,937	26.0
RESERVE TRANSFERS:									
Transfer to Regular Reserve	203,761	168,319	-17.4	186,662	10.9	939,340	403.2	37,164	-84.2
* All Income/Expense amounts are year-to-date while the related % change ra	tios are annualized.								
# Means the number is too large to display in the cell									
¹ From September 2009 to December 2010, this account includes NCUSIF Pro									
² For December 2010 forward, this account includes only NCUSIF Premium E	•								
³ From March 2009 to June 2009, this account was named NCUSIF Stabilizati		NCUSIF Premium Expens	e. For Sep	tember 2009 and forward,					
this account only includes only the Temporary Corporate CU Stabilization Ex			_						
⁴ Prior to September 2010, this account was named Net Income (Loss) Before	NCUSIF Stabilization Expens	e. From December 2010	torward, N	CUSIF Stabilization Income	e, if any, is	excluded.			6. IncExp

	Deli	inquent Loan Info	ormation 1						
Return to cover		For Charter :	N/A						
06/12/2019		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		tion * Door Crow	n. All * Ctot	o – IMO! * Turno Ir	aludad. I	Federally Insured S	1010
Peer Group: N/A	Count of CU	J in Peer Group :		tion Peer Grou	p: All Stat	e = MO Type II	iciuaea: i	rederally insured 5	tate
	Dec-2015	Dec-2016		Dec-2017	% Chg	Dec-2018	% Chg	Mar-2019	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES 1									
Amount of Loans in Non-Accrual Status	N/A	N/A		N/A		N/A		29,552,657	
30 to 59 Days Delinquent	118,410,492	114,313,762	 	128,932,520	12.8	117,049,704	-9.2	108,541,027	-7.3
60 to 179 Days Delinquent	49,789,259	49,018,434		54,066,920	10.3	61,380,620		45,344,687	
180 to 359 Days Delinquent	11,058,544	9,844,679		13,194,080	34.0	10,319,086		13,557,875	
> = 360 Days Delinquent Total Del Loans - All Types (> = 60 Days)	4,167,444	5,337,491		4,505,673	-15.6	5,844,932	29.7	5,950,940	
% Delinquent Loans / Total Loans	65,015,247 #NAME?	64,200,604 #NAME?		71,766,673 #NAME?	11.8	77,544,638 #NAME?		64,853,502 #NAME?	
DELINQUENT LOANS BY CATEGORY:	#INAIVIL:	#INAIVIL:	mmmmm	#INAIVIL:	mmmmm	#INAIVIL:	mmmmm	#INAIVIL:	""""""
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	6,976,897	6,531,434	-6.4	8,215,421	25.8	4,937,969	-39.9	3,469,707	-29.7
60 to 179 Days Delinquent	3,371,177	3,723,996	+	4,911,730	31.9	4,447,778	-9.4	4,019,452	
180 to 359 Days Delinquent	217,898	385,744	77.0	453,143	17.5	392,039	-13.5	362,093	-7.6
> = 360 Days Delinquent	15,643	2,981	-80.9	19,786	563.7	14,657	-25.9	49,092	
Total Del Credit Card Lns (> = 60 Days)	3,604,718	4,112,721	14.1	5,384,659	30.9	4,854,474	-9.8	4,430,637	
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.83	0.92	10.7	1.18	29.0	1.04	-12.2	0.98	-5.7
Payday Alternative Loans (PAL Loans) FCU Only	_			_				_	
30 to 59 Days Delinquent	0	0	+	0	N/A	0		0	
60 to 179 Days Delinquent 180 to 359 Days Delinquent	0	0		0	N/A N/A	0		0	
> = 360 Days Delinquent	0	0	 	0	N/A	0		0	
Total Del PAL Lns (> = 60 Days)	0	0		0	N/A	0		0	N/A
%PAL Loans DQ >= 60 Days / Total PAL Loans	#NAME?	#NAME?		#NAME?		#NAME?		#NAME?	
Non-Federally Guaranteed Student Loans	### ### ### ### ### ### ### ### ### ##	### WINE !		### WILL !		### WILL !		### WILL !	
30 to 59 Days Delinquent	1,294,133	526,705	-59.3	623,289	18.3	721,294	15.7	552,417	-23.4
60 to 179 Days Delinquent	882,040	611,166	 	523,893	-14.3	539,953	3.1	391,479	
180 to 359 Days Delinquent	29,646	16,086	-45.7	54,385	238.1	1,680	-96.9	79,023	
> = 360 Days Delinquent	37,552	30,643	-18.4	19,548	-36.2	18,338	-6.2	15,410	-16.0
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	949,238	657,895	-30.7	597,826	-9.1	559,971	-6.3	485,912	-13.2
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total	// //////	((NIANATO		//NIANAEO		//NIANAEO		//NIANAEO	,,,,,,,,,
Non-Federally Guaranteed Student Loans New Vehicle Loans	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
30 to 59 Days Delinquent	16,932,181	14,414,851	-14.9	16,110,931	11.8	17,144,506	6.4	12,269,238	-28.4
60 to 179 Days Delinquent	5,122,826	4,697,164	+	6,410,859	36.5	7,710,929	20.3	5,538,770	
180 to 359 Days Delinquent	777,991	756,553		936,510	23.8	1,164,607	24.4	1,455,457	
> = 360 Days Delinquent	209,410	269,700		230,330	-14.6	245,922	6.8	127,909	
Total Del New Vehicle Lns (> = 60 Days)	6,110,227	5,723,417		7,577,699	32.4	9,121,458	20.4	7,122,136	
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	#NAME?	#NAME?		#NAME?	######	#NAME?		#NAME?	
Used Vehicle Loans									
30 to 59 Days Delinquent	43,190,103	43,757,951	1.3	51,920,810	18.7	45,905,226	-11.6	37,161,704	-19.0
60 to 179 Days Delinquent	20,717,604	20,875,319		21,671,087	3.8	20,735,621	-4.3	16,057,023	
180 to 359 Days Delinquent	3,694,958	4,505,950	+	5,223,709	15.9	4,819,628		4,349,024	
> = 360 Days Delinquent	520,885	734,713		1,027,184	39.8	820,952		807,117	
Total Del Used Vehicle Lns (> = 60 Days)	24,933,447	26,115,982	+	27,921,980	6.9	26,376,201	-5.5	21,213,164	
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
Leases Receivable									
30 to 59 Days Delinquent	0	0		0	N/A	0		0	N/A
60 to 179 Days Delinquent	0	0		0	N/A	0		0	N/A
180 to 359 Days Delinquent	0	0	+	0	N/A	0	-	0	
> = 360 Days Delinquent	0	0		0	N/A	0		0	,
Total Del Leases Receivable (> = 60 Days)	0	0		0	N/A	0		0	,
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Loans ²	0.077.005	0.400.011	40.7	0.405.074	0.0	0.044.050	4.0	0.005.450	2.5
30 to 59 Days Delinquent 60 to 179 Days Delinquent	8,077,825 4,671,298	9,100,641 4,960,731	+	8,495,874 7,341,415	-6.6 48.0	8,344,958 7,803,444	-1.8 6.3	8,385,456 5,477,056	
180 to 359 Days Delinquent	1,577,354	4,960,731 1,240,462	+	2,431,523	96.0	7,803,444 924,518	-62.0	1,699,485	
> = 360 Days Delinquent	571,951	777,247		2,431,523 815,264	4.9	502,060		392,345	
Total Del All Other Loans (> = 60 Days)	6,820,603	6,978,440	+	10,588,202	51.7	9,230,022		7,568,886	
%All Other Loans >= 60 Days / Total All Other Loans	#NAME?	#NAME?		#NAME?		9,230,022 #NAME?		#NAME?	
# Means the number is too large to display in the cell	#INFAIVIL:	#INAIVIL!	пин пп	#INAIVIL!	11111111111111111111111111111111111111	#INAIVIL!	11 11 11 11 11 11 11 11 11 11 11 11 11	#INAIVIL!	nn nniii
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquence.	uency reporting requirem	ents for troubled de	bt restructure	d (TDR) loans. This	policy change	e may result in a			
decline in delinquent loans reported as of June 2012.									
² As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Del	inquent New/Used Auto	Loans are no longe	r included in "	All Other Loans" del	inquency.		7. I	Delinquent Loan Info	rmation 1

Return to cover		Delinquent Loan Info For Charter :		2					
06/12/2019		Count of CU:	99						
CU Name: N/A		Asset Range :			411 # 0		L		
Peer Group: N/A	Count of	Criteria : CU in Peer Group :		Nation * Peer Grou	p: All * S	tate = 'MO' * Type li	ncluded:	Federally Insured S	State
	Dec-2015	Dec-2016	% Cha	Dec-2017	% Chg	Dec-2018	% Chg	Mar-2019	% Chr
DELINQUENT LOANS BY CATEGORY 1			77 5119		77 5113				10 0112
ALL REAL ESTATE LOANS									
30 to 59 Days Delinquent	41,939,353	39,982,180	-4.7	43,566,195	9.0	-	-8.2	46,702,505	16.8
60 to 179 Days Delinquent	15,024,314	14,150,058	-5.8	13,207,936	-6.7	20,142,895	52.5	13,860,907	-31.2
180 to 359 Days Delinquent	4,760,697	2,939,884	-38.2	4,094,810	39.3			5,612,793	
> = 360 Days Delinquent	2,812,003	3,522,207	25.3	2,393,561	-32.0			4,559,067	
Total Del Real Estate Loans (> = 60 Days)	22,597,014	20,612,149		19,696,307	-4.4	· · · · ·	+	24,032,767	
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans % Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans 1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years	#NAME?	#NAME?		#NAME?		#NAME?		#NAME?	+
30 to 59 Days Delinquent	24,920,985	24,323,088	-2.4	21,722,723	-10.7	18,918,175	-12.9	23,338,348	23.4
60 to 179 Days Delinquent	7,899,377	7,739,332	-2.0		-19.6		63.9	-	
180 to 359 Days Delinquent	2,537,309	1,359,605			62.4		3.5		
> = 360 Days Delinquent	2,485,720	2,790,054	12.2	1,818,660	-34.8	2,844,356	56.4	3,182,708	11.9
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	12,922,406	11,888,991	-8.0	10,251,776	-13.8	15,329,766	49.5	10,301,662	-32.8
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st	#NIAME2	#NIAME2		#NIAME2	<i></i>	#NIAME2	######	#NIAME2	, , , , , , , , , , , , , , , , , , , ,
Mtg Fixed and Hybrid/Balloons > 5 yrs 1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	#######
30 to 59 Days Delinquent	11,213,719	9,695,718	-13.5	14,656,618	51.2	13,752,148	-6.2	15,241,377	10.8
60 to 179 Days Delinquent	4,505,391	4,398,770			-25.2		69.8		
180 to 359 Days Delinquent	1,768,519	1,004,690	-43.2		2.4		-72.3	1,366,116	
> = 360 Days Delinquent	0	506,240				· · · · · · · · · · · · · · · · · · ·		934,697	_
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	6,273,910				-24.7		52.9		
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	0,2: 0,0:0					3,100,101	02.0	5,111,001	
Other Deal Fetate Fixed Date / Librarid/Dallage	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
Other Real Estate Fixed Rate/Hybrid/Balloon 30 to 59 Days Delinquent	2,740,465	3,173,860	15.8	3,013,392	-5.1	2,011,967	-33.2	2,694,322	33.9
60 to 179 Days Delinquent	1,067,991	477,045			449.8		-53.2	1,050,297	
180 to 359 Days Delinquent	132,231	164,137	24.1	510,509	211.0				
> = 360 Days Delinquent	42,144	62,221	47.6	· ·	428.1	365,590	11.3	-	
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	1,242,366	703,403	-43.4	3,461,834	392.2		-51.7	1,432,783	_
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other	1,242,000	700,400	-40.4	3,401,004	032.2	1,071,120	-51.7	1,402,700	14.0
RE Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate	0.52	0.32	-37.9	0.95	192.0	0.69		0.60	-13.5
30 to 59 Days Delinquent	3,064,184	2,789,514	-9.0		49.6		27.3	5,428,458	
60 to 179 Days Delinquent	1,551,555	1,534,911	-1.1	1,071,159	-30.2		192.6		
180 to 359 Days Delinquent	322,638	411,452	27.5		-15.6			· · · · · · · · · · · · · · · · · · ·	
> = 360 Days Delinquent	284,139	163,692	-42.4	117,357	-28.3		-9.4	198,323	
Total Del Other RE Adj Rate Lns (> = 60 Days)	2,158,332	2,110,055	-2.2	1,535,635	-27.2	3,603,142	134.6	3,127,291	-13.2
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED 2	0.32	0.28	-11.0	0.22	-24.3	0.38	76.1	0.33	-13.5
Member Commercial Loans Secured By RE									
30 to 59 Days Delinquent	1,615,162	3,873,510	139.8	2,903,581	-25.0	3,466,825	19.4	3,423,704	-1.2
60 to 179 Days Delinquent	637,751	667,289			225.6		64.8		
180 to 359 Days Delinquent	840,038	0	-100.0	0	N/A	449,549	N/A	2,096,399	366.3
> = 360 Days Delinquent	0	462,890	N/A	0	-100.0	19,977	N/A	246,946	1,136.2
Total Del Member Commercial Loans Secured by RE (> = 60 Days)	1,477,789	1,130,179	-23.5	2,172,901	92.3	4,050,190	86.4	6,341,857	56.6
%Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total Member									
Commercial Loans Secured by RE	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
Member Commercial Loans NOT Secured By RE	040 444	000.040	04.4	007.445	40.4	407.754	57.0	070 404	100
30 to 59 Days Delinquent	210,441	339,619		· · · · · · · · · · · · · · · · · · ·	-12.4	-	-57.0	· · · · · · · · · · · · · · · · · · ·	
60 to 179 Days Delinquent	54,272	106,554	96.3 -55.8	· ·	9.9			· · · · · · · · · · · · · · · · · · ·	
180 to 359 Days Delinquent > = 360 Days Delinquent	144,788	63,957	-55.8 -15.2	· · ·	-73.5 -20.7		-100.0 -27.0		
> = 360 Days Delinquent Total Del Member Commercial Loans NOT Secured By RE(> = 60 Days)	464,561 663,621	394,105 564,616		312,344 446,362	-20.7 -20.9	· · · · · · · · · · · · · · · · · · ·		· · · · · · · · · · · · · · · · · · ·	
%Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total	003,021	304,010	-14.9	440,302	-20.9	360,046	-14.9	330,030	-11.0
Member Commercial Loans NOT Secured By RE	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	#####
NonMember Commercial Loans Secured By RE									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	172,508	N/A
60 to 179 Days Delinquent	0	0			N/A		N/A	0	
180 to 359 Days Delinquent	0	0		0		<u> </u>			
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	137,228	+
Total Del NonMember Commercial Lns Secured by RE (>= 60 Days)	0	0	N/A	0	N/A	0	N/A	257,457	N/A
%NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total							,, ,,		,,,,,,
NonMember Commercial Loans Secured by RE NonMember Commercial Loans NOT Secured By RE	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0			N/A			0	
180 to 359 Days Delinquent	0	0			N/A			0	
> = 360 Days Delinquent	0	0			N/A N/A			0	
Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured	0	0			N/A			0	
%NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days /	0	0	19/7	0	14//1	0	13//	0	14/
Total NonMember Commercial Loans NOT Secured by RE # Means the number is too large to display in the cell	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report	ting requirements for t	roubled debt restructure	ed (TDR) Id	ans.					

Loan Lo	sses, Bankruptcy II			Debt Restructured Lo	pans				
Return to cover		For Charter :							
06/12/2019 CU Name: N/A		Count of CU : Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * Sta	│ ate = 'MO' * Type Incl	uded: Federally	/ Insured State	Credit
	Count of C	U in Peer Group :							
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Mar-2019	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	57,153,894	62,312,755	9.0	69,195,377	11.0	75,727,837	9.4	18,285,581	-3.4
* Total Loans Recovered	10,724,809	10,390,825	-3.1	11,165,036	<u> </u>		5.2	2,996,205	2.0
* NET CHARGE OFFS (\$\$)	46,429,085	51,921,930	11.8	58,030,341	11.8	1	10.2	15,289,376	-4.4
**%Net Charge-Offs / Average Loans Total Del Loans & *Net Charge-Offs 1	0.62 111,444,332	0.65 116,122,534		0.67 129,797,014	3.2 11.8		1.2 9.0	0.62 80,142,878	-8.6 -43.4
Combined Delinquency and Net Charge Off Ratio ¹	1.46	1.42		1.46			0.3	1.27	-43.2
LOAN LOSS SUMMARY BY LOAN TYPE	1.40	1.72	2.0	1.40	2.0	1.47	0.0	1.27	10.
* Unsecured Credit Card Lns Charged Off	10,500,067	11,409,647	8.7	12,725,096	11.5	13,677,740	7.5	3,651,046	6.8
* Unsecured Credit Card Lns Recovered	1,914,327	2,085,644	8.9	2,077,555			-0.8	428,466	-16.8
* NET UNSECURED CREDIT CARD C/Os	8,585,740	9,324,003			14.2	· · · ·	9.1	3,222,580	11.0
**Net Charge Offs - Credit Cards / Avg Credit Card Loans * Non-Federally Guaranteed Student Loans Charged Off	1.99 11,370	2.11 12,473	5.8 9.7	2.36 32,003		2.52 217,007	6.9 578.1	2.80 152,412	11.3 180.9
* Non-Federally Guaranteed Student Loans Recovered	658	1,500	128.0	32,003	124.9	· · · · · · · · · · · · · · · · · · ·	104.5	743	-56.9
Net Non-Federally Guaranteed Student Loans C/Os	10,712	10,973	2.4	28,629	160.9	· ' '	633.9	151,669	188.7
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-	-,	-,		-,				,,,,,,	
Federally Guaranteed Student Loans	0.02	0.02		0.05		0.38	597.3	1.06	182.0
* Total 1st Mortgage RE Loan/LOCs Charged Off	1,764,788	1,572,935	-10.9	936,499			-67.3	221,136	188.5
* Total 1st Mortgage RE Loans/LOCs Recovered * NET 1st MORTGAGE RE LOANS/LOCs C/Os	292,785 1,472,003	563,107 1,009,828	92.3	675,834 260,665	20.0 -74.2	· · · · · · · · · · · · · · · · · · ·	-90.0 -8.4	8,403 212,733	-50.4 256.3
** Net Charge Offs - 1st Mortgage RE Loans/LOCs	1,472,003	1,009,626	-31.4	200,003	-74.2	230,614	-0.4	212,733	250.0
/ Avg 1st Mortgage RE Loans/LOCs	0.06	0.04	-33.5	0.01	-75.3	0.01	-14.2	0.03	240.0
* Total Other RE Loans/LOCs Charged Off	1,809,433	1,412,473	-21.9	1,135,361	-19.6	1,540,353	35.7	123,144	-68.0
Total Other RE Loans/LOCs Recovered	509,017	415,150	-18.4	574,514	38.4	596,991	3.9	161,565	8.3
NET OTHER RE LOANS/LOCs C/Os	1,300,416	997,323	-23.3	560,847	-43.8	· · · · · · · · · · · · · · · · · · ·	68.2	-38,421	-116.3
*Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.14	0.11	-26.4	0.06	-48.3		50.9	-0.01	-115.5
Total Real Estate Loans Charged Off Total Real Estate Lns Recovered	3,574,221 801,802	2,985,408 978,257	-16.5 22.0	2,071,860 1,250,348	-30.6 27.8		-10.9 -46.8	344,280 169,968	-25.4 2.3
* NET Total Real Estate Loan C/Os	2,772,419	2,007,151	-27.6	821,512	-59.1	1,182,176	43.9	174,312	-41.0
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.09	0.06	-30.0	0.02			33.1	0.02	-43.8
* Total TDR 1st & Other Real Estate Lns Charged Off	348,593	236,040	-32.3	281,000	19.0	109,485	-61.0	0	-100.0
* Total TDR 1st & Other Real Estate Lns Recovered	84,492	41,025	-51.4	3,888	-90.5		-94.4	0	-100.0
*NET TDR Real Estate C/Os	264,101	195,015		277,112		109,266	-60.6	0	-100.0
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans * Total Leases Receivable Charged Off	#NAME?	#NAME?	###### N/A	#NAME?	###### N/A	#NAME?	###### N/A	#NAME?	###### N/A
* Total Leases Receivable Recovered	0	0	N/A N/A	0	N/A N/A	0	N/A	0	N/A
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00		0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	2,012	1,994	-0.9	2,132		· · · · · · · · · · · · · · · · · · ·	-13.5	474	-74.3
Number of Members Who Filed Chapter 13 YTD	1,495	2,229	49.1	2,496		· · · · · · · · · · · · · · · · · · ·	-46.3	374	-72.1
Number of Members Who Filed Chapter 11 or Chapter 12 YTD Total Number of Members Who Filed Bankruptcy YTD	2 500	1 204	-50.0	2	100.0		1,100.0	8	-66.7
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	3,509 37,901,600	4,224 40,907,653	20.4 7.9	4,630 51,178,167	9.6 25.1	3,208 40,087,290	-30.7 -21.7	856 11,835,959	-73.3 -70.5
* All Loans Charged Off due to Bankruptcy YTD	10,747,954	10,875,279			7.6		-0.9	2,814,114	-2.9
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	18.81	17.45	-7.2	16.91	-3.1	15.30	-9.5	15.39	0.6
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	6,793,830	6,127,308	-9.8	4,655,897	-24.0	6,074,059	30.5	1,364,173	-77.5
Number of Real Estate Loans Foreclosed YTD	77	53	-31.2	51	-3.8	67	31.4	13	-80.6
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING	40,000,400	00.507.000		00.070.440	40.5	00 700 040	0.0	22.252.255	
TDR First Mortgage RE Loans TDR Other RE Loans	42,030,186 6,163,247	39,597,288 4,959,349	-5.8 -19.5	33,070,119 4,601,826			-0.9 3.2	30,856,855 4,475,878	-5.8 -5.7
Total TDR First and Other RE Loans	48,193,433	44,556,637	-19.5	37,671,945	-15.5		-0.4	35,332,733	-5. <i>1</i>
TDR RE Loans Also Reported as Commercial Loans ²	4,843,314	3,891,880	-19.6		-55.1	622,232	-64.4	597,759	-3.9
TDR Consumer Loans (Not Secured by RE)	11,124,412	12,629,295	13.5	15,053,722	19.2		28.9	19,367,525	-0.2
TDR Commercial Loans (Not Secured by RE) ²	840,273	589,826	-29.8	449,555			-43.1	205,418	-19.7
Total TDR First RE, Other RE, Consumer, and Commercial Loans	60,158,118	57,775,758	-4.0	53,175,222	 	· · · · · · · · · · · · · · · · · · ·	7.5	54,905,676	-4.0
Total TDR Loans to Total Loans	#NAME?	#NAME?		#NAME?		#NAME?	######		######
Total TDR Loans to Net Worth	#NAME?	#NAME?		#NAME?		#NAME?		#NAME?	
TDR portion of Allowance for Loan and Lease Losses	2,935,781	2,353,288	-19.8	1,595,453	-32.2	1,143,098	-28.4	1,189,493	4.1
# 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) The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency re		or troubled debt restru	ctured (TD	DR) loans	<u> </u>				
			(I D	,		I .			
This policy change may result in a decline in delinquent loans reported as of June 2012.									

Detire to come	<u>In</u>	direct and Participation		ng					
Return to cover		For Charter :							
06/12/2019		Count of CU:							₩
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group:	All * Ctote	- 'MO! * Tyme Includ	ladi Fadara	Illy Incurred State C	rodit
Peer Group: N/A	Count	of CU in Peer Group :		Nation Peer Group:	All State	e = MO Type includ	leu: reuera	ily insured State C	realt
	Count	or CO in Peer Group :	N/A						-
	Dec 2015	Dec-2016	0/ Cha	Dec-2017	% Chg	Dec-2018	0/ Cha	Mor 2010	0/ Ch
INDIDECT LOANS OUTSTANDING	Dec-2015	Dec-2016	% Cng	Dec-2017	% City	Dec-2016	% Chg	Mar-2019	% Ch
INDIRECT LOANS OUTSTANDING	1 010 010 001	4 405 004 400	44.4	4 400 707 000	0.0	4 450 040 500	04.5	4 440 040 700	
Indirect Loans - Point of Sale Arrangement	1,012,810,964					1,456,242,598	21.5	1,446,342,709	_
Indirect Loans - Outsourced Lending Relationship	523,334,971	632,540,482		· · · · · · · · · · · · · · · · · · ·	45.5	1,018,038,569	10.6	1,042,820,893	
Total Outstanding Indirect Loans	1,536,145,935				20.6	2,474,281,167	16.8	2,489,163,602	_
%Indirect Loans Outstanding / Total Loans	19.86	21.20	6.7	23.40	10.4	25.15	7.5	25.10	-0.
DELINQUENCY - INDIRECT LENDING 1									
30 to 59 Days Delinquent	43,527,603				11.3	41,643,058	-9.1	33,209,890	
60 to 179 Days Delinquent	16,152,195		1.8		12.4	19,299,796	4.4	13,936,977	
180 to 359 Days Delinquent	2,756,912	3,092,510	12.2	4,218,971	36.4	3,453,915	-18.1	3,845,105	11.3
> = 360 Days Delinquent	355,395	440,764	24.0	685,179	55.5	573,334	-16.3	335,726	-41.
Total Del Indirect Lns (>= 60 Days)	19,264,502	19,970,995	3.7	23,388,031	17.1	23,327,045	-0.3	18,117,808	-22.
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.25	1.14	-9.4	1.10	-2.9	0.94	-14.6	0.73	-22.
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	21,365,148	21,863,602	2.3	23,018,417	5.3	25,615,797	11.3	6,590,597	2.9
* Indirect Loans Recovered	2,019,024					3,262,446	13.3	745,184	
* NET INDIRECT LOAN C/Os	19,346,124	19,431,660	0.4	20,138,352	3.6	22,353,351	11.0	5,845,413	4.
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.30					0.97	-6.3	0.94	-3.2
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased						2.3.			
+ CU Portion of Part. Lns Interests Retained):									
Consumer	32,480,946	46,017,164	41.7	48,443,845	5.3	41,693,507	-13.9	54,394,752	30.
Non-Federally Guaranteed Student Loans	20,525,907	20,427,342	-0.5	21,422,417	4.9	24,191,510	12.9	21,179,760	-12.4
Real Estate	14,179,942				184.8	69,952,650	26.0	71,886,748	+
Commercial Loans (excluding C&D) ²	24,082,881	23,070,816			99.6	46,318,812	0.6	57,426,706	
Commercial Construction & Development ²	1,307,124			· · · · · · · · · · · · · · · · · · ·	-10.1	5,923,111	76.5	6,579,372	
Loan Pools	121,121,072					52,417,556	-35.0	46,416,681	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	231,904,048		4.3		5.6	240,497,146	-5.8	257,884,019	
%Participation Loans Outstanding / Total Loans	3.00					2.44	-13.3	2.60	
* Participation Loans Purchased YTD	93,368,978		-24.1		22.2	52,128,086	-39.8	23,326,896	
%Participation Loans Purchased YTD	93,300,970	70,073,971	-24.1	00,000,004	22.2	32,120,000	-39.0	23,320,030	13.
/ Total Loans Granted YTD	2.46	1.71	-30.6	1.97	15.6	1.09	-44.7	2.27	108.
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced									
(Participants' Balance Outstanding)	72,320,532	58,461,732	-19.2	80,673,753	38.0	114,187,481	41.5	79,031,578	-30.8
Participation Loan Interests - Amount Retained (Outstanding)	26,973,775	25,826,138	-4.3	29,138,868	12.8	34,348,609	17.9	36,227,693	5.
* Participation Loans Sold YTD	45,856,246	17,167,306	-62.6	45,399,323	164.5	66,569,875	46.6	9,818,670	-41.0
** %Participation Loans Sold YTD / Total Assets	0.38			0.34	152.1	0.48	41.1	0.27	-43.5
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	60,000	5,094,732	8.391.2	0	-100.0	1,190,986	N/A	1,292,147	334.0
*Loans Purchased in Full from Other Sources YTD	5,142		######		-40.1	2,132,494	390.7	520,168	
%Loans Purchased From Financial Institutions & Other	0,112	720,021		101,000	10.1	2,102,101	000.1	020,100	
Sources YTD / Loans Granted YTD	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	#####
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING 1									1
30 to 59 Days Delinquent	1,166,949	1,286,592	10.3	1,008,549	-21.6	1,456,278	44.4	1,369,848	-5.9
60 to 179 Days Delinquent	1,105,963				12.9	1,351,924	23.1	547,647	
180 to 359 Days Delinquent	101,916			· · ·		135,849	-40.3	387,026	+
> = 360 Days Delinquent	238,252			· ·		189,915	-22.2	194,492	
Total Del Participation Lns (>= 60 Days)	1,446,131	1,330,944		,		1,677,688	6.8		+
%Participation Loans Delinquent >= 60 Days / Total Participation	1,440,131	1,330,944	-0.0	1,570,382	10.0	1,077,000	0.0	1,129,165	-32.
Loans	0.62	0.55	-11.8	0.61	11.7	0.70	13.4	0.44	-37.2
LOAN LOSSES - PARTICIPATION LENDING	0.02	3.30	1	3.31		50			
* Participation Loans Charged Off	597,530	648,726	8.6	1,993,059	207.2	3,992,270	100.3	395,755	-60.3
* Participation Loans Recovered	123,647	108,634			-30.2	83,637	10.2	46,606	
* NET PARTICIPATION LOAN C/Os	473,883			,		3,908,633	103.9	349,149	
**%Net Charge Offs - Participation Loans	+10,000	040,032	14.0	1,017,102	200.0	0,000,000	. 55.5	070,170	- 5
/ Avg Participation Loans	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	#####
*Amounts are year-to-date while the related %change ratios are annualized.									1
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (o	or no annualizina)								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	ne delinguency reporting	requirements for troubled	deht restr	ructured (TDR) loans					+
This policy change may result in a decline in delinquent loans reported as of J		roquironionio for froublet	GODE IGOII	actaroa (TDIN) IDAIIS.					
, ,							1		

		Real Estate Loan Info	rmation '	1					T
Return to cover		For Charter :							
06/12/2019		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	ded: Fede	erally Insured State C	redit
	Count	of CU in Peer Group :	N/A						
	D	D	0/ 01	D	0/ 01	D 0040	0/ 01		0/ 01
DEAL FOTATE LOANS CUITOTANDING	Dec-2015	Dec-2016	% Chg	Dec-2017	% Cng	Dec-2018	% Chg	Mar-2019	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	776,805,744				26.0	1,068,105,279		1,073,297,085	
Fixed Rate 15 years or less	670,321,253	638,489,890		509,050,012	-20.3	611,527,352	20.1	619,108,096	
Other Fixed Rate	29,330,628				22.6	41,008,336		42,373,556	
Total Fixed Rate First Mortgages	1,476,457,625					1,720,640,967	5.5	1,734,778,737	
Balloon/Hybrid > 5 years	224,442,559	, ,		140,602,966		204,688,080	45.6	224,897,022	
Balloon/Hybrid 5 years or less	484,674,546					493,670,686	5.1	514,695,989	
Total Balloon/Hybrid First Mortgages	709,117,105				-16.1	698,358,766		739,593,011	
Adjustable Rate First Mtgs 1 year or less	61,617,455			, ,	0.2	47,821,869	-11.3	46,626,984	
Adjustable Rate First Mtgs >1 year	117,907,112	138,365,691	17.4	292,605,738	111.5	322,180,486	10.1	325,064,693	
Total Adjustable First Mortgages	179,524,567	192,203,626	7.1	346,526,465	80.3	370,002,355	6.8	371,691,677	+
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,365,099,297	2,449,610,699	3.6	2,587,684,487	5.6	2,789,002,088	7.8	2,846,063,425	2.0
Other Real Estate Loans									
Closed End Fixed Rate	223,338,564	205,118,153			72.8	232,309,983	-34.4	232,447,572	
Closed End Adjustable Rate	8,183,053			53,831,801	113.1	32,152,383	-40.3	25,658,894	
Open End Adjustable Rate (HELOC)	666,161,757	715,148,617			-8.0	916,184,918		925,577,965	
Open End Fixed Rate	14,707,529	12,068,306	-17.9	11,724,241	-2.9	10,190,409	-13.1	8,008,220	-21.4
TOTAL OTHER REAL ESTATE OUTSTANDING	912,390,903	957,595,399	5.0	1,077,816,348	12.6	1,190,837,693	10.5	1,191,692,651	0.1
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,277,490,200	3,407,206,098	4.0	3,665,500,835	7.6	3,979,839,781	8.6	4,037,756,076	1.5
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,700,900,184	1,772,532,353	4.2	1,771,598,576	-0.1	1,925,329,047	8.7	1,959,675,759	1.8
Other RE Fixed Rate	238,046,093	217,186,459	-8.8	366,116,184	68.6	242,500,392	-33.8	240,455,792	-0.8
Total Fixed Rate RE Outstanding	1,938,946,277	1,989,718,812	2.6	2,137,714,760	7.4	2,167,829,439	1.4	2,200,131,551	1.5
%(Total Fixed Rate RE/Total Assets)	15.91	15.50	-2.5	15.87	2.4	15.49	-2.4	15.04	-2.9
%(Total Fixed Rate RE/Total Loans)	25.07	24.00	-4.3	23.61	-1.6	22.03	-6.7	22.19	0.7
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	664,199,113	677,078,346	1.9	816,085,911	20.5	863,673,041	5.8	886,387,666	2.6
Other RE Adj Rate	674,344,810	740,408,940	9.8	711,700,164	-3.9	948,337,301	33.2	951,236,859	0.3
Total Adj Rate RE Outstanding	1,338,543,923	1,417,487,286	5.9	1,527,786,075	7.8	1,812,010,342	18.6	1,837,624,525	5 1.4
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	24,301,452	18,836,364	-22.5	22,909,125	21.6	19,864,349	-13.3	25,856,761	30.2
Outstanding Interest Only & Payment Option Other RE									
/ LOCs Loans	18,894,406	38,701,224	104.8	64,980,276	67.9	83,729,126	28.9	82,971,792	-0.9
TOTAL Outstanding Interest Only & Payment Option First &									
Other RE Loans %(Interest Only & Payment Option First & Other RE Loans / Total	43,195,858	57,537,588	33.2	87,889,401	52.8	103,593,475	17.9	108,828,553	5.1
	0.25	0.45	26.5	0.65	15.6	0.74	12.4	0.74	0.5
Assets)	0.35	0.45	26.5	0.65	45.6	0.74	13.4	0.74	0.5
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	3.37	4.20	24.7	6.17	46.9	6.82	10.6	7.03	3.1
Outstanding Residential Construction (Excluding Commercial							1010		
Purpose Loans) 1	2,924,382	2,944,159	0.7	3,569,841	21.3	6,697,127	87.6	7,796,287	16.4
Allowance for Loan Losses or Allowance for Credit Losses on									
all RE Loans	10,165,491	7,258,243	-28.6	5,290,166	-27.1	4,259,864	-19.5	4,325,908	1.6
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	734,076,530	845,639,389	15.2	776,567,901	-8.2	875,899,554	12.8	144,185,938	_
* Fixed Rate 15 years or less	261,636,459	296,488,041	13.3	212,978,050	-28.2	191,460,237	-10.1	27,344,571	-42.9
* Other Fixed Rate	10,104,532	4,149,878	-58.9	7,375,384	77.7	13,060,244	77.1	3,714,941	13.8
* Total Fixed Rate First Mortgages	1,005,817,521	1,146,277,308	14.0	996,921,335	-13.0	1,080,420,035	8.4	175,245,450	-35.1
* Balloon/Hybrid > 5 years	98,653,850	63,588,612	-35.5	107,136,720	68.5	122,474,189	14.3	31,525,122	3.0
* Balloon/Hybrid 5 years or less	104,964,326	88,137,477	-16.0	114,902,910	30.4	116,481,241	1.4	36,121,950	24.0
* Total Balloon/Hybrid First Mortgages	203,618,176	151,726,089	-25.5	222,039,630	46.3	238,955,430	7.6	67,647,072	13.2
* Adjustable Rate First Mtgs 1 year or less	18,619,299	19,166,101	2.9	12,313,589	-35.8	14,208,310	15.4	4,581,767	29.0
* Adjustable Rate First Mtgs >1 year	25,332,189					28,115,426		2,644,388	
* Total Adjustable First Mortgages	43,951,488		10.2		-14.2	42,323,736		7,226,155	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,253,387,185					1,361,699,201	8.0	250,118,677	
* Amounts are year-to-date while the related %change ratios are annualized.	. , . ,	. , , , , ,		, , , , , ,		. , ,		, -,	1
# Means the number is too large to display in the cell									+
		<u> </u>		<u> </u>					
¹ Reporting requirements for loans were changed with September 2017 cycle to	accommodate the requ	latory definition of comme	ercial loans	s. This policy change may	cause fluct	uations from prior cycles.		11. R	RELoans

	Rea	al Estate Loan Infor	mation 2						
Return to cover		For Charter :	N/A						
06/12/2019		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		lation * Poor Group:	All * Stat	e – 'MO' * Type Includ	lod: Fodo	rally Insured State Cre	dit
reer Group. IN/A	Count of C	CU in Peer Group :		iation Peer Group.	All Stat		lea. reae	rany insured State Cre	ait
	Count of	20 III reel Gloup .	N/A						
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chq	Mar-2019	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	71,914,031	38,196,102	-46.9	59,081,366	54.7	81,144,731	37.3	9,971,782	-50.8
* Closed End Adjustable Rate	5,234,682	3,967,305	-24.2	23,030,788	480.5	8,531,173	-63.0		-42.5
* Open End Adjustable Rate (HELOC)	181,857,849	239,187,719	31.5	295,132,430	23.4	262,056,878	-11.2	47,013,766	-28.2
* Open End Fixed Rate and Other	1,967,325	3,759,872	91.1	3,492,157	-7.1	5,280,772	51.2	774,719	-41.3
* TOTAL OTHER REAL ESTATE GRANTED	260,973,887	285,110,998	9.2	380,736,741	33.5	357,013,554	-6.2	58,987,047	-33.9
* TOTAL RE (FIRST AND OTHER) GRANTED	1,514,361,072	1,631,552,146	7.7	1,641,256,890	0.6	1,718,712,755	4.7	309,105,724	-28.1
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	31.01	30.12	-2.9	26.56	-11.8	26.96	1.5	21.19	-21.4
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	819,742,782	1,032,981,830	26.0	780,774,917	-24.4	803,633,183	-	78,542,931	-60.9
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	65.40	76.72	17.3	61.94	-19.3	59.02		31.40	-46.8
AMT of Mortgage Servicing Rights	16,178,116	18,185,416	12.4	18,464,904	1.5	20,031,234		19,640,053	-2.0
Outstanding RE Loans Sold But Serviced	2,902,338,423	3,490,595,520	20.3	3,719,133,801	6.5			3,928,499,241	-0.1
% (Mortgage Servicing Rights / Net Worth)	1.26	1.33	5.2	1.30	-2.3	1.32	1.8	1.27	-3.8
MISC. RE LOAN INFORMATION	1 262 442 242	1 225 204 207	5.7	1 460 604 750	0.4	4 400 204 507	0.0	1 504 404 047	
S-Term (<5 Yrs) R.E. Loan (Exc. MBL) R.E. Lns also Commercial Lns ¹	1,263,412,349 311,672,787	1,335,394,097 350,800,645	12.6	1,460,631,759 303,818,760	9.4	1,490,384,537 373,249,156		1,501,101,947 401,200,737	0.7 7.5
REVERSE MORTGAGES	311,0/2,/8/	330,800,645	12.0	303,818,760	-13.4	3/3,249,156	22.9	401,200,737	7.5
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0		0	N/A
Total Reverse Mortgages	0	0	N/A	0	N/A N/A	0		0	N/A N/A
RE LOAN TDRS OUTSTANDING			14// (14,71		14,71	0	14/71
TDR First Mortgage RE Loans	42,030,186	39,597,288	-5.8	33,070,119	-16.5	32,760,812	-0.9	30,856,855	-5.8
TDR Other RE Loans	6,163,247	4,959,349	-19.5	4,601,826	-7.2	4,748,110		4,475,878	-5.7
Total TDR First and Other RE Loans	48,193,433	44,556,637	-7.5	37,671,945	-15.5			35,332,733	-5.8
TDR RE Loans Also Reported as Commercial Loans ¹	4,843,314	3,891,880	-19.6	1,747,245	-55.1	622,232		597,759	-3.9
REAL ESTATE LOAN DELINQUENCY	, ,			, ,		,		,	
R.E. LOANS DELINQUENT > =60 Days 1									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	12,922,406	11,888,991	-8.0	10,251,776	-13.8	15,329,766	49.5	10,301,662	-32.8
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	6,273,910	5,909,700	-5.8	4,447,062	-24.7	6,798,481	52.9	9,171,031	34.9
Other R.E. Fixed Rate	1,242,366	703,403	-43.4	3,461,834	392.2	1,671,123	-51.7	1,432,783	-14.3
Other R.E. Adj. Rate	2,158,332	2,110,055	-2.2	1,535,635	-27.2	3,603,142	134.6	3,127,291	-13.2
TOTAL DEL R.E. DELINQUENT >= 60 Days	22,597,014	20,612,149	-8.8	19,696,307	-4.4	27,402,512	39.1	24,032,767	-12.3
DELINQUENT 30 to 59 Days									
First Mortgage	36,134,704	34,018,806	-5.9	36,379,341	6.9	32,670,323		38,579,725	18.1
Other	5,804,649	5,963,374	2.7	7,186,854	20.5	7,325,428		8,122,780	10.9
TOTAL DEL RE 30 to 59 Days	41,939,353	39,982,180	-4.7	43,566,195	9.0	, ,		46,702,505	
TOTAL DEL R.E. LOANS >= 30 Days	64,536,367	60,594,329	-6.1	63,262,502	4.4	67,398,263	6.5	70,735,272	5.0
RE LOAN DELINQUENCY RATIOS		. ==							
% R.E. LOANS DQ >= 30 Days	1.97	1.78	-9.7	1.73	-3.0			1.75	3.4
% R.E. LOANS DQ >= 60 Days TDR REAL ESTATE LOANS DELINQUENT >= 60 Days	0.69	0.60	-12.3	0.54	-11.2	0.69	28.1	0.60	-13.6
TDR First Mortgage RE Loans Delinquent >= 60 Days	4 F26 F26	4 760 275	F 2	4 000 669	12.0	2 674 472	10.4	2 222 542	20.5
TDR Other RE Loans Delinquent >= 60 Days	4,526,536 548,707	4,760,275 401,489	5.2 -26.8	4,099,668 567,301	-13.9 41.3	, ,		2,222,512 1,040,887	-39.5 1.4
Total TDR First and Other RE Loans Delinquent >= 60 Days	5,075,243	5,161,764	1.7	4,666,969	-9.6	1,026,282 4,700,454		3,263,399	-30.6
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR	5,075,245	3,101,704	1.7	4,000,909	-9.0	4,700,434	0.7	3,203,399	-30.0
1st and Other RE	10.53	11.58	10.0	12.39	6.9	12.53	1.2	9.24	-26.3
TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60	074.00	100 000	00 :	050.0:-		_	100.5	-	
Days 12 V. TDP PE Les also Poperted as Commercial Leans Delinquent >=	274,905	462,890	68.4	256,847	-44.5	0	-100.0	0	N/A
% TDR RE Lns also Reported as Commercial Loans Delinquent >=									
60 Days / Total TDR RE Lns also Reported as Commercial Loans 12	0.00	0.00	N/A	14.70	N/A	0.00	-100.0	0.00	N/A
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:	0.00	0.00	IN/A	14.70	IN/A	0.00	-100.0	0.00	11/14
* Total 1st Mortgage Lns Charged Off	1,764,788	1,572,935	-10.9	936,499	-40.5	306,579	-67.3	221,136	188.5
* Total 1st Mortgage Lns Recovered	292,785	563,107	92.3	675,834	20.0	67,765		8,403	-50.4
* NET 1st MORTGAGE LN C/Os	1,472,003	1,009,828	-31.4	260,665	-74.2	238,814		212,733	256.3
** Net Charge Offs - 1st Mortgage Loans	., 2,000	1,000,020	J1	230,000	, 1,2	200,014	3. 1	212,700	
/ Avg 1st Mortgage Loans	0.06	0.04	-33.5	0.01	-75.3	0.01	-14.2	0.03	240.0
* Total Other RE Lns Charged Off	1,809,433	1,412,473	-21.9	1,135,361	-19.6	1,540,353	35.7	123,144	-68.0
* Total Other RE Lns Recovered	509,017	415,150	-18.4	574,514	38.4	596,991		161,565	8.3
* NET OTHER RE LN C/Os	1,300,416	997,323	-23.3	560,847	-43.8	943,362	68.2	-38,421	-116.3
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.14	0.11	-26.4	0.06	-48.3	0.08	50.9	-0.01	-115.5
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no	o annualizing)								
# Means the number is too large to display in the cell									
Reporting requirements for loans were changed with September 2017 cycle to ac				· · · · · · · · · · · · · · · · · · ·	luctuations	from prior cycles.			
² The NCUA Board approved a regulatory/policy change in May 2012 revising the c		ments for troubled debt	restructured	d (TDR) loans.					
This policy change may result in a decline in delinquent loans reported as of June	۷۱۷.							12. RI	ELoans 2

March Court of City Property Propert		mmercial Loan I For Charter :	N/A						
Peace Court Cour									
Count of Clis Proceedings Part Count of Clis Part Count of Clis				Nation * Poor Gro	un. All *	Stato - 'MO' * Tyn	o Include	d: Fodorally Incu	rod
Dec-2015 Dec-2016 Dec-2016 Dec-2016 SC Dec-2016	Count of CU			Nation Peer Gro	up. Ali	State = MO Typ	e include	u. rederally ilisu	rea
Commercial Loss Statemens 360,786,762 386,443,00 115 300,815,554 115 301,804,00 107 380,503,00		co. c.cap .							
2007-000-000-000-000-000-000-000-000-000	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Mar-2019	% C
Part									
No. Principle	328,789,402	366,443,361	11.5	306,661,554	-16.3	366,954,467	19.7	388,586,382	:
Total Commercial Leans "	27 090 902	35 096 410	29.6	34 810 350	-0.8	44 866 359	28.9	54 483 976	2
District Commission 1									
STATE COMMERCIAL COANS ESS MENUNED COMMERCIAL STATE STAT									
### ANAMES OF COMMERCAL LOANS OUTSTANDING: **MERCE OF COMMERCAL LOANS OUTSTANDING:** **PERIORISHING OF COMMERCAL LOANS ON MEMBERS & NON- **CERTAN SECURITY OUTSTANDING:** **PERIORISHING OUTSTANDING:** **PERIO									+
Lamber of Contended Commendal Larses to Merches (2022 2,325 11,1 1,199 464 1,340 125 1,75		#NAME?	######		######	#NAME?	######	#NAME?	####
Samber of Ossisarding Purchased Commercial Loans or Proceedings 1.50									
Figorical participation facewarks to Nonnemerosine and Number of Commission face of Commission for Members & Non- control Number of Commission face of Commission for Members & Non- control Number of Commission face of Commission for Numbers & Non- Control Number of Numbers & Non- Control Number of Numbers & Non- Control Numbers & Nu	2,092	2,325	11.1	1,199	-48.4	1,349	12.5	1,476	;
1,524 Market of Commercials Loans Chutsendring 2,277 2,460 10,5 1,347 46,7 1,469 1,637 1,538	125	125	0.0	105	7.4	150	20.0	150	,
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON- 2,864,848 13,844,879 373,2 13,407,167 20 19,805,958 44 21,213,417,417 20 19,805,958 47,737,358 47,738,388 47,738,358 47,738									
Communication and Development 2,855.08 13,684,876 72 13,077.7 20 18,805.05 41 2,123.341 Framiliand 1,270.089 97.887 724 3,379.084 72.37.381 Framiliand 1,270.089 19,277.362 132,277.205 5.8 NA	2,221	2,460	10.5	1,324	-40.2	1,499	13.2	1,034	. ;
Farmania	2.855.488	13.684.819	379.2	13.407.167	-2.0	19.850.643	48.1	21.218.341	(
Non-Farm Residential Property 12,279.02 13,277.050 5,6 NA NA NA NA NA NA NA N									
Owner Courpued, Non-Farm, Non-Residential Property 77,372,590 91,676,422 18,06 110,520,070,070 113,097,183 12,04,075,080 100,520,070 12,03 148,127,771 13,02 143,047,580 100,520,070 143,080,180,777,980 143,080,180,777,980 143,080,180,777,980 143,080,180,777,980 143,080,180,777,980 143,080,180,777,980 143,080,180,777,980 143,080,180,777,980 143,080,180,777,980 143,080,180,780,780 143,080,180,780,780 143,080,180,780,780 148,080,780,780 148,080,780,780 148,080,780,780 148,080,780,780 148,080,780,780 148,080,780,780 148,080,780,780 148,080,780,780 148,080 148,080,780 148,080,780 148,080,780 148,080,780 148,080,780 148,080,780 148,080,780 148,080,780 148,080,780 148,080,780 148,0						<u> </u>		<u> </u>	
Non-Owner Occupied, Non-Farm, Non-Readershall Property 119,997,183 124,977,391 123 149,12747 32 151,596,479 120,100,797,700 120,700,700,797,700 120,700,797,700 120,700,797,700 120,700,797,700 120,700,797,700 120,700,797,700 120,700,797,700 120,700,700,700,700 120,700,700,700,700 120,700,700,700,700 120,700,700,700,700,700 120,700,700,700,700,700,700,700,700 120,700,700,700,700,700,700,700,700,700,7									
Count Number Construction and Development 10 20 20 20 20 20 20 20	77,327,560	91,676,422	18.6	141,102,188				157,209,989	-(
Contracts STATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)									
MEMBERS	320,731,131	363,539,069	13.3	303,818,759	-16.4	373,249,156	22.9	401,200,737	
Loans to finance agricultural production and other loans to farmers 628,897 776,214 215 658,586 142 782,987 770,2335 200 200,0									
Commercial and Industrial Loans	620 007	764 044	24.5	GEE OGO	44.0	700 E04	10.2	760 005	; -:
Unsecured Commercial Loans	· · · · · · · · · · · · · · · · · · ·			,		· · · · · · · · · · · · · · · · · · ·			
Unsecured Revolving Lines of Credit (Commercial Purpose) 1,729,802 1,721,047 1,722 1,728,802 1,728,803,800,702 1,811,733,800,702 1,811,800,800	· · ·							<u> </u>	
Value Valu				, ,					
Number - Communication and Development 11 28 18.4 23 11.5 43 87.0 48 Number - Farmland 6 6 6 0.0 14 13.3 14 0.0 14 Number - Non-Farm Residential Property 992 1.1 14.0 N/A N				· · · · · · · · · · · · · · · · · · ·					_
Number - Construction and Development 11				21,000,110				,000,02	
Number - Non-Farm Residential Property 982	11	26	136.4	23	-11.5	43	87.0	48	1
Multifamily Name Coupled, Non-Farm, Non-Residential Property 212 234 10.4 312 33.3 33.6 7.6 376 376 386 387 716 388 386 387 716 388 388 387 716 388 388 388 387 716 388 388 388 388 387 716 388	6	6	0.0	14	133.3	14	0.0	14	. (
Number - Owner Occupied, Non-Farm, Non-Readential Property 212 234 10.4 312 33.3 367 17.6 389 Number - Non-Owner Occupied, Non-Farm, Non-Readential Property 255 307 41 289 5.5 307 24.5 302 4.5 307 (561 Number - Cameronic Courpied, Non-Farm, Non-Readential Property 255 307 41 289 5.5 307 41 289 5.5 302 4.5 302 4.5 302 4.5 307 (561 Number - Cameronic Industrial Exams 15.0 Miner - Cameronic Industrial Loans 15.0 Miner - Unsecured Commercial Loans 15.0 Miner - Unsecured Revolving Lines of Cameronic Industrial Loans 15.0 Miner - Unsecured Revolving Lines of Cameronic Industrial Loans 15.0 Miner - Unsecured Revolving Lines of Cameronic Industrial Loans 15.0 Miner - Unsecured Revolving Lines of Cameronic Industrial Loans 15.0 Miner - Unsecured Revolving Lines of Cameronic Industrial Loans 15.0 Miner - Unsecured Revolving Lines of Cameronic Industrial Loans 15.0 Miner - Unsecured Revolving Lines of Cameronic Industrial Loans 15.0 Miner - Unsecured Revolving Lines of Cameronic Industrial Loans 15.0 Miner - Unsecured Revolving Lines of Cameronic Industrial Loans 15.0 Miner - Unsecured Revolving Lines of Cameronic Industrial Loans 15.0 Miner - Unsecured Revolving Lines of Cameronic Industrial Loans 15.0 Miner - Unsecured Revolving Lines 15.0 Miner -	982	1,119	14.0	N/A		N/A		N/A	
Number - Non-Owner Occupied. Non-Farm, Non-Residential Property 295 307 4.1 289 5.9 302 4.5 307 107 108									
Number - Loans to finance agricultural production and other loans to fermers 23 21 8.7 17 19.0 21 23.5 24									
Number - Commercial and industrial Loans 381 463 21.5 439 5.2 531 21.0 609									
Number - Unsecured Commercial Loans 39 35 1.0.3 43 22.9 38 11.6 41									
Number - Unsecured Revolving Lines of Credit (Commercial Purpose) 278 249 10.4 59 76.3 45 23.7 48 48 48 49 70.4 59 76.3 48 23.7 48 48 48 48 48 48 48 4									
Credit (Commercial Purpose) 278 249 1.04 59 7.6.3 45 2.2.7 48		33	-10.5	43	22.5	30	-11.0	71	<u>'</u>
Member Commercial Loans Granted YTD	278	249	-10.4	59	-76.3	45	-23.7	48	6
Member Commercial Loans Granted YTD	721	768	6.5	558	-27.3	635	13.8	722	13
Purchased or Participation Interests to Nommembers 3,932,072 6,180,946 57.2 6,599,551 6.8 14,495,319 119.6 10,793,913									
1,825,603 4,213,129 130.8 3,200,996 -24.0 3,594,576 12.3 3,974,393 60 to 179 Days Delinquent 982,023 773,843 11.8 2,290,001 195.9 3,732,768 63.0 4,129,132 180 to 359 Days Delinquent 984,826 63,957 93.5 16,918 -73.5 449,549 2,557.2 2,216,628 5 = 360 Days Delinquent 464,561 856,995 84.5 312,344 -63.6 247,901 -20.6 589,590 7,014 17,014	3,932,072	6,180,946	57.2	6,599,551	6.8	14,495,319	119.6	10,793,913	197
60 to 179 Days Delinquent 682,023 773,843 11.8 2,290,001 195.9 3,732,786 63.0 4,129,132 180 to 359 Days Delinquent 994,826 63,957 -93.5 16,918 -73.5 449,549 2,557.2 2,216,628 > 380 Days Delinquent 63,957 100 100 100 100 100 100 100 100 100 10									
180 to 359 Days Delinquent									
> = 360 Days Delinquent Section		· · · · · · · · · · · · · · · · · · ·							
Total Del Loans - All Types (>= 60 Days) 2,141,410 1,694,795 20,9 2,619,263 54.5 4,430,236 69.1 6,935,350 COMMERCIAL LOAN DELINQUENCY RATIOS 6,60 Comm Lns >= 30 Days Delinquent 1,16 1,54 3,27 #MAME? ##### #MAME? ##### #NAME? ######				,					
COMMERCIAL LOAN DELINQUENCY RATIOS				,					
Marriage	2,141,410	1,094,795	-20.9	2,019,203	34.3	4,430,230	09.1	0,833,330	. 50
Marcoling Marc	1 16	1 54	32 7	#NAMF?	######	#NAMF?	######	#NAMF?	####
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES:	_								
Total Comm Lns Charge Offs 1,007,518 540,702 -46.3 1,485,219 174.7 326,085 -78.0 41,658 Total Comm Lns Recoveries 958,554 136,045 -85.8 552,451 306.1 209,235 -62.1 5,000 A SECOND COMMERCIAL LOAN DELINQUENCY (reported in Communication of Communi									
Total Comm Lns Recoveries 958,554 136,045 -85.8 552,451 306.1 209,235 -62.1 5,000	1,007,518	540,702	-46.3	1,485,219	174.7	326,085	-78.0	41,658	-48
AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in Comm Lns above) **Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency) **Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency) **Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency) **Commercial Agricultural Related Sequence **Commercial Agricultural Related Sequence **Commercial Loans also Reported as Commercial Loans **Interval Sequence **The Agricultural Related Commercial Loans **The Agricultural Related Commercial Loans **The Agricultural Related Loans **The Agricultural Related Commercial Loans **The Agricultural Related Commercial Loans **The Agricultural Related Commercial Loans **The Agricultural Related Loans **The Agricultural Related Commercial Loans **The Agricultural Related Loans **The Agricultural Related Commercial Loans **The Agricultural Related Loans									
6 Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency) 6 Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency) 7 Real Estate Loans also Reported as Commercial Loans 8 11,672,787 350,800,645 12.6 303,818,760 -13.4 373,249,156 22.9 401,200,737 (Agricultural Related Commercial Loans 1 1,899,855 1,712,101 -9.9 4,355,300 154.4 4,309,333 -1.1 4,136,191 (Agricultural Related Loans 2 2 2 -6.9 31 14.8 35 12.9 38 (Agricultural Related Loans 3 2 2 2 -6.9 31 14.8 35 12.9 38 (Agricultural Related Loans 3 2 2 2 -6.9 31 14.8 35 12.9 38 (Agricultural Related Loans 3 2 3 3 3,867,400 5,630,693 45.6 8,205,022 (Agricultural Related Loans 3 45.6 8,205,023 (Agricultural Related Loans 3 45.6 8,205,0									
Seal Estate Loans also Reported as Commercial Loans 311,672,787 350,800,645 12.6 303,818,760 -13.4 373,249,156 22.9 401,200,737 311,672,787 350,800,645 12.6 303,818,760 -13.4 373,249,156 22.9 401,200,737 311,672,787 350,800,645 12.6 303,818,760 -13.4 373,249,156 22.9 401,200,737 311,672,787 350,800,645 12.6 303,818,760 -13.4 373,249,156 22.9 401,200,737 311,672,787 350,800,645 12.6 303,818,760 -13.4 373,249,156 22.9 401,200,737 312,9 312,9 312,9 313,900,933 -1.1 4,136,191									
Seal Estate Loans also Reported as Commercial Loans 311,672,787 350,800,645 12.6 303,818,760 -13.4 373,249,156 22.9 401,200,737 311,672,787 350,800,645 12.6 303,818,760 -13.4 373,249,156 22.9 401,200,737 311,672,787 350,800,645 12.6 303,818,760 -13.4 373,249,156 22.9 401,200,737 311,672,787 350,800,645 12.6 303,818,760 -13.4 373,249,156 22.9 401,200,737 311,672,787 350,800,645 12.6 303,818,760 -13.4 373,249,156 22.9 401,200,737 312,9 312,9 312,9 313,900,933 -1.1 4,136,191	2.22			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	<u>п</u> .п.н.н.н.н.	//* I A P 4 = -	п ппппп	//FIAFA===	по
Real Estate Loans also Reported as Commercial Loans 1 311,672,787 350,800,645 12.6 303,818,760 -13.4 373,249,156 22.9 401,200,737 Agricultural Related Commercial Loans 1,899,855 1,712,101 -9.9 4,355,300 154.4 4,309,333 -1.1 4,136,191 Number of Outstanding Agricultural Related Loans 29 27 -6.9 31 14.8 35 12.9 38 Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding N/A N/A N/A 3,867,400 5,630,693 45.6 8,205,022 Commercial Loans and Participations Sold -no servicing rights- YTD 868,277 140,000 -83.9 0 -100.0 0 N/A Octoo N/A	0.00	0.00	N/A	#NAME?	######	#NAME?	######	#NAME?	####
Agricultural Related Commercial Loans Agricultural Related Commercial Sagon Agricultural Related Commercial	311 672 797	250 200 645	12.6	202 949 760	.10.4	272 240 450	22.0	A01 200 727	
Sumber of Outstanding Agricultural Related Loans 29 27 -6.9 31 14.8 35 12.9 38								· · · · · · · · · · · · · · · · · · ·	_
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding N/A N/A 3,867,400 5,630,693 45.6 8,205,022 Commercial Loans and Participations Sold -no servicing rights- YTD 868,277 140,000 -83.9 0 -100.0 0 N/A 0 Commercial SBA Loans Outstanding 3,969,871 3,804,539 -4.2 3,929,808 3.3 3,484,194 -11.3 4,498,260 Jumber of Commercial SBA Loans Outstanding 19 20 5.3 24 20.0 18 -25.0 23 Otal Member Business Loans - (NMBLB) 328,789,402 366,443,361 11.5 376,096,064 2.6 431,812,680 14.8 447,532,241 6(NMBLB / Total Assets) #NAME? #NAME? ###### #NAME? ###### #NAME? #WAME? #WAME?			-						
Commercial Loans and Participations Sold -no servicing rights- YTD 868,277 140,000 -83.9 0 -100.0 0 N/A 0 commercial SBA Loans Outstanding 3,969,871 3,804,539 -4.2 3,929,808 3.3 3,484,194 -11.3 4,498,260 lumber of Commercial SBA Loans Outstanding 19 20 5.3 24 20.0 18 -25.0 23 otal Member Business Loans - (NMBLB) 328,789,402 366,443,361 11.5 376,096,064 2.6 431,812,680 14.8 447,532,241 6(NMBLB / Total Assets) #NAME? #NAME? ###### #NAME? ###### #NAME? ###### Amounts are year-to-date and the related % change ratios are annualized. 40					14.0				
Commercial SBA Loans Outstanding 3,969,871 3,804,539 -4.2 3,929,808 3.3 3,484,194 -11.3 4,498,260 Jumber of Commercial SBA Loans Outstanding 19 20 5.3 24 20.0 18 -25.0 23 Jotal Member Business Loans - (NMBLB) 328,789,402 366,443,361 11.5 376,096,064 2.6 431,812,680 14.8 447,532,241 MOMBLB / Total Assets) #NAME? #WAME? ###### #NAME? ###### #NAME? ###### #NAME? ####### #NAME? ####### #NAME? ####################################					-100.0				
Jumber of Commercial SBA Loans Outstanding 19 20 5.3 24 20.0 18 -25.0 23 Fotal Member Business Loans - (NMBLB) 328,789,402 366,443,361 11.5 376,096,064 2.6 431,812,680 14.8 447,532,241 6(NMBLB / Total Assets) #NAME? #NAME? ###### #NAME? ###### #NAME? ###### #NAME? ####### #NAME? ####### #NAME? ######## #NAME? ####################################	•								
Total Member Business Loans - (NMBLB) 328,789,402 366,443,361 11.5 376,096,064 2.6 431,812,680 14.8 447,532,241 4MOUNTS are year-to-date and the related % change ratios are annualized.									
6(NMBLB / Total Assets) #NAME? ##### #NAME? ###### #NAME? ##### #NAME? ###### #NAME? ####################################		366,443,361	11.5	376,096,064		431,812,680			_
, ,			######						
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.			-						
, U , See a section of the section o									
, ,		Dec-2015 328,789,402 27,090,902 355,880,304 14,838,328 341,041,976 #NAME? 2,092 135 2,227 2,855,488 1,270,958 125,279,942 N/A 77,327,560 113,997,183 320,731,131 628,897 31,668,269 1,122,205 1,729,802 35,149,173 11 6 982 N/A 212 295 1,506 23 381 39 278 721 80,852,852 3,932,072 1,825,603 692,023 984,826 464,561 2,141,410 1.16 0.63 1,007,518 958,554 0.00 311,672,787 1,899,855 29 N/A 868,277 3,969,871 1,899,855	Count of CU: Asset Range: Criteria: Count of CU in Peer Group: Dec-2015 Dec-2016 328,789,402 366,443,361 27,090,902 35,096,410 355,880,304 401,539,771 14,838,328 18,718,057 341,041,976 382,821,714 #NAME? #NAME? 2,092 2,325 135 135 1,2027 2,460 2,855,488 13,684,819 1,270,958 947,887 125,279,942 132,272,305 N/A 77,327,560 91,676,422 113,997,183 124,957,636 320,731,131 363,539,069 628,897 764,214 31,668,269 34,193,124 1,122,205 922,317 1,729,802 2,121,047 35,149,173 38,000,702 111 26 6 6 6 6 982 1,119 N/A N/A N/A 212 234 295 307 1,506 1,692 23 21 381 463 39 35 278 249 721 768 80,852,852 91,637,561 3,932,072 6,180,946 1,825,603 4,213,129 692,023 773,843 984,826 63,957 464,561 80,852,852 91,637,561 3,932,072 6,180,946 1,825,603 4,213,129 692,023 773,843 984,826 63,957 464,561 856,995 2,141,410 1,694,795 1.16 1.54 0.63 0.00 0.00 311,672,787 350,800,645 1,899,855 1,712,101 29 AVA N/A N/A N/A N/A 1,007,518 540,702 958,554 136,045 0.00 0.00 328,789,402 366,443,361	Count of CU : 99	Count of CU 99	Count of CU 99	Count of CU is 99 Asser Range: IN/A Criteria: Region: Nation * Peer Group: All * State = *IMO* * Type Count of CU in Peer Group: IN/A Dec-2016	Count of CU 99 Asset Range: NA Criteria Region: Nation * Peer Group: All * State = *MO* * Type Include	Count of CU is per (Srup) NA Nation Peer Group: All State = MO' Type Included: Federally insu Count of CU is peer Group: NA Nation Peer Group: All State = MO' Type included: Federally insu Count of CU is peer Group: NA Nation Peer Group: All State = MO' Type included: Federally insu Count of CU is peer Group: NA Nation Nation

	Inve	stments, Cash, & Cash	. Fauivalei	nte			1		1
Return to cover	iiive.	For Charter :		iito					
06/12/2019		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		otion * Boor Croup. A	III * Ctote	a – IMO! * Tyma Inglys	lad. Fada	rally Insured State Cr	o dit
reer Group: N/A	Count	of CU in Peer Group :		ation Feer Group: A	ui State	e = MO * Type includ	iea: reae	erany insured State Cr	eart
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Mar-2019	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
ASC 320 CLASS. OF INVESTMENTS									
Held to Maturity < 1 yr	18,799,263		-15.8	22,110,901	39.7	10,789,292			
Held to Maturity 1-3 yrs	56,470,609		26.4	49,184,492	-31.1	52,620,938			
Held to Maturity 3-5 yrs	25,070,650		-10.4	29,610,711	31.8	44,084,252		' '	
Held to Maturity 5-10 yrs	14,787,512		-39.4	8,288,917	-7.6	5,457,112			
Held to Maturity 3-10 yrs Held to Maturity > 10 yrs	N/A 0		N/A	N/A 0	N/A	N/A 137,988		N/A 342,053	
TOTAL HELD TO MATURITY	115,128,034	-	3.0	109,195,021	-7.9	113,089,582		,	
Allowance for Credit Losses on Held to Maturity Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0		0	
Available for Sale < 1 yr	195,458,945	261,845,175	34.0	257,113,685	-1.8	259,726,344	1.0	256,127,092	-1.4
Available for Sale 1-3 yrs	685,699,284		-12.3	605,087,015	0.6	643,520,817			
Available for Sale 3-5 yrs	770,726,758		19.3	875,587,477	-4.8	679,422,831	-22.4	, ,	
Available for Sale 5-10 yrs	115,815,282	143,662,262	24.0	106,340,830	-26.0	129,139,920	21.4	159,597,083	23.6
Available for Sale 3-10 yrs	N/A			N/A		N/A		N/A	
Available for Sale > 10 yrs TOTAL AVAILABLE FOR SALE	18,027,410 1,785,727,679		-68.9 8.2	1,191,876 1,845,320,883	-78.7 -4.5	4,210,529 1,716,020,441	253.3 -7.0		
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0		N/A	0	N/A	0		0	
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	20,002,670		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 TOTAL TRADING	20,002,670	20,371,499	N/A 1.8	18,421,102	N/A -9.6	0	,	0	
Equity Securities <= 1 Year	N/A	N/A		N/A		N/A		0	
Equity Securities > 1-3 Years	N/A	N/A		N/A		N/A		0	
Equity Securities > 3-5 Years	N/A			N/A		N/A		0	
Equity Securities > 5-10 Years Equity Securities > 10 Years	N/A N/A			N/A N/A		N/A N/A		0	
TOTAL EQUITY SECURITIES	N/A			N/A		N/A		0	
Trading Debt Securities <= 1 Year	N/A	N/A		N/A		N/A		0	
Trading Debt Securities > 1-3 Years	N/A	N/A		N/A		N/A		0	
Trading Debt Securities > 3-5 Years	N/A			N/A		N/A		0	
Trading Debt Securities > 5-10 Years Trading Debt Securities > 10 Years	N/A N/A			N/A N/A		N/A N/A		0	
TOTAL TRADING DEBT SECURITIES	N/A			N/A		N/A		0	
Available-for-Sale Debt Securities <= 1 Year	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities > 1-3 Years	N/A			N/A		N/A		0	
Available-for-Sale Debt Securities > 3-5 Years	N/A			N/A		N/A		0	
Available-for-Sale Debt Securities > 5-10 Years Available-for-Sale Debt Securities > 10 Years	N/A N/A			N/A N/A		N/A N/A		0	
AVAILABLE-FOR-SALE-DEBT SECURITIES	N/A			N/A		N/A		0	
Held-to-Maturity Debt Securities <= 1 Year	N/A			N/A		N/A		0	
Held-to-Maturity Debt Securities > 1-3 Years	N/A			N/A		N/A		0	
Held-to-Maturity Debt Securities > 3-5 Years Held-to-Maturity Debt Securities > 5-10 Years	N/A N/A			N/A N/A		N/A N/A		0	
Held-to-Maturity Debt Securities > 10 Years	N/A			N/A		N/A		0	
TOTAL HELD-TO-MATURITY DEBT SECURITIES Allowance for Credit Losses on Held to Maturity	N/A	N/A		N/A		N/A		0	
Debt Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Investments < 1 yr	1,251,214,869	1,159,458,097	-7.3	1,061,188,136	-8.5	981,244,214	-7.5	1,491,372,385	52.0
Other Investments 1-3 yrs	331,907,106	292,691,815	-11.8	306,291,831	4.6	295,692,087			2.0
Other Investments 3-5 yrs	99,762,513		-3.6	84,686,534	-11.9	66,111,841			
Other Investments 5-10 yrs	38,456,725		-73.6	9,435,955	-6.9	5,711,579	+		
Other Investments 3-10 yrs	N/A		70.5	N/A	240.5	N/A		N/A	
Other Investments > 10 yrs TOTAL Other Investments	1,647,617 1,722,988,830	·	-70.5 -9.5	1,701,262 1,463,303,718	249.5 -6.1	2,195,544 1,350,955,265	+	2,251,202 1,861,077,851	
MATURITIES:									
Total Investments < 1 yr	1,465,473,077	1,437,131,090	-1.9	1,340,412,722	-6.7	1,251,759,850	-6.6		
Total Investments 1-3 yrs	1,074,076,999	965,573,219	-10.1	960,563,338	-0.5	991,833,842	3.3	1,115,380,660	12.5
Total Investments 3-5 yrs	895,559,921		15.9	989,884,722	-4.6	789,618,924			
Total Investments 5-10 yrs	189,062,189		-3.1	142,486,804	-22.2	140,308,611	+		
Total Investments 3-10 yrs	N/A		60.0	N/A	E0 5	N/A	1	N/A	
Total Investments > 10 yrs Total	19,675,027 3,643,847,213		-69.0 -0.4	2,893,138 3,436,240,724	-52.5 -5.3	6,544,061 3,180,065,288	126.2 -7.5		
# Means the number is too large to display in the cell	J,U+J,U+1,Z 13	5,023,004,040	-0.4	0,700,270,724	-0.0	5,100,005,200	-1.3	5,577,010,949	13.0
								14	1. InvCash

Return to cover		Other Investment In For Charter :							
06/12/2019		Count of CU							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region: N	Nation * Peer Group	: All * Stat	e = 'MO' * Type Ind	cluded: Fed	derally Insured Sta	te
	Count of	CU in Peer Group :	N/A						
	D	D	0/ 01	D	0/ 01	D	0/ 01	M	0/ 01
INVESTMENT SUMMARY:	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Mar-2019	% Chg
NCUA Guaranteed Notes (included in US Gov't Obligations)	17,258,983	10,742,475	-37.8	2,569,535	-76.1	2,031,060	-21.0	1,957,673	-3.6
Total FDIC-Issued Guaranteed Notes	0	10,742,475		2,309,333	N/A	2,031,000		1,957,075	-3.0 N/A
All Other US Government Obligations	60,944,858	94,364,175		124,888,188	32.3	153,072,110		175,243,578	
TOTAL U.S. GOVERNMENT OBLIGATIONS	78,203,841	105,106,650		127,457,723	21.3	155,103,170		177,201,251	
	-,,-	,,		, - , -		,, -		, - , -	
Agency/GSE Debt Instruments (not backed by mortgages)	729,081,154	717,788,374	-1.5	603,224,562	-16.0	521,607,988	-13.5	514,787,261	-1.3
Agency/GSE Mortgage-Backed Securities	1,028,966,096	1,180,963,746	14.8	1,159,135,770	-1.8	1,040,820,342	-10.2	993,033,092	
TOTAL FEDERAL AGENCY SECURITIES	1,758,047,250	1,898,752,120		1,762,360,332	-7.2	1,562,428,330		1,507,820,353	
Securities Issued by States and Political Subdivision in the U.S.	9,342,933	4,857,942		2,673,051	-45.0	2,629,491		2,673,059	
Privately Issued Mortgage-Related Securities	32	0		0	N/A	0	-	0	N/A
Privately Issued Securities (FCUs only)	0	005.074	1 4/7 1	0	N/A	0		0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	940,680	695,874		425,901	-38.8	246,402		138,329	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	940,712	695,874	-26.0	425,901	-38.8	246,402	-42.1	138,329	-43.9
Mutual Funds	27,137,987	220,171	-99.2	5,133,614	2 231 6	4,858,599	-5.4	4,876,485	0.4
Common Trusts	3,524,702	3,510,271		3,524,192	0.4	3,433,659		3,500,979	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	30,662,689	3,730,442		8,657,806		8,292,258		8,377,464	
Bank Issued FDIC-Guaranteed Bonds	0	0,700,712		0		0,202,200	 	0	
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	405,298,265	456,348,742	12.6	457,469,685	0.2	302,498,237	-33.9	289,447,049	-4.3
Commercial Mortgage Backed Securities	68,696,412	182,461,623	165.6	231,697,664	27.0	248,863,099	7.4	233,057,326	-6.4
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options				•	N1/A	•	N1/A	•	N1/0
or Complex Coupon Formulas Non-Mortgage Related Securities With Maturities > 3 Yrs	0	0	N/A	0	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		0		0	
Deposits/Shares per 703.10(a)	0			0		0		0	
Market Value of Investments Purchased Under									
Investment Pilot Program (703.19)	0	0	,, .	0	N/A	0	-	0	N/A
Fair Value of Total Investments	3,647,364,271	3,630,295,808		3,434,984,459	-5.4	3,177,831,215		3,676,119,076	
Investment Repurchase Agreements Borrowing Repurchase Agreements Placed in Investments	0	0	N/A	0	N/A	0	N/A	0	N/A
for Positive Arbitrage	10,085,300	12,820,488	27.1	0	-100.0	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	152,751,399	138,861,044		125,494,471	-9.6	109,190,803		164,904,572	
Cash on Deposit in Other Financial Institutions	744,359,460	625,332,102		604,075,196	-3.4	555,381,885		533,341,388	
CUSO INFORMATION	, ,	,	1010					,,	
Value of Investments in CUSO	44,019,976	49,550,647	12.6	46,887,762	-5.4	41,502,091	-11.5	45,590,985	9.9
CUSO loans	489,422	581,277	18.8	300,000	-48.4	9,999,994	3,233.3	6,977,718	-30.2
Aggregate cash outlays in CUSO	23,809,389	23,730,960	-0.3	22,795,773	-3.9	22,593,065	-0.9	30,188,267	33.6
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	2,430,200	С	-100.0	0	N/A	1,281,748	N/A	0	-100.0
Outstanding Balance of Brokered CDs and Share Certificates Purchased	185,526,154	181,543,795	-2.1	158,639,065	-12.6	156,482,012	-1.4	158,497,186	1.3
CREDIT UNION INVESTMENT PROGRAMS	100,020,104	101,040,730	-2.1	130,033,003	-12.0	130,402,012	-1.4	130,497,100	1.0
Mortgage Processing	21	22	4.8	23	4.5	22	-4.3	21	-4.5
Approved Mortgage Seller	19	18		20	11.1	20		20	
Borrowing Repurchase Agreements	1	1	0.0	0	-100.0	1	N/A	1	0.0
Brokered Deposits (all deposits acquired through 3rd party)	4	3	-25.0	2	-33.3	4	100.0	4	0.0
Investment Pilot Program	0	0	N/A	0		0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	2	2		2		2		2	
Deposits and Shares Meeting 703.10(a)	0	0	-	0		0		0	
Brokered Certificates of Deposit (investments)	35	33		32		31		33	
Charitable Donation Accounts	0	0	N/A	0	N/A	0	N/A	0	N/A
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE									
BENEFIT PLANS OR DEFERRED COMPENSATION PLANS Securities	24,477,304	21,751,020	-11.1	18,965,463	-12.8	41,774,971	120.3	56,230,521	34.6
Other Investments	3,818,207	6,655,608		24,340,965	265.7	6,181,718		8,251,252	
Other Assets	108,514,410	126,865,370		116,433,115	-8.2	141,546,506		145,709,501	
Total Assets Used to Fund Employee Benefit Plans or Deferred		0,000,070	10.0	5, 155, 175	0.2	, 5 . 0 , 5 5 6		5,, 55,551	2.0
Compensation Agreements	136,809,921	155,271,998	13.5	159,739,543	2.9	189,503,195	18.6	210,191,274	10.9
1/ Prior to March 31, 2014, this item included investments purchased for employ	ee benefit/deferred com	pensation plans.	1		T		1		
# Means the number is too large to display in the cell									
								15.Oth	erlnvinf

	Supplemental Shar	e Information, Off B	alance She	et, & Borrowings					
Return to cover		For Charter : Count of CU :	N/A	,					
06/12/2019									
CU Name: N/A Peer Group: N/A		Asset Range :		lation * Peer Group:	All * State	- 'MO' * Type Incl	udadi Eas	lorally Incured State	Cradit
reer Group. N/A	Count o	f CU in Peer Group :		iation Feel Group.	All State	e = MO Type mc	uded. Fed	lerally ilisured State	Credit
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Mar-2019	% Ch
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): Accounts Held by Member Government Depositors	700 500	1 202 005	76.8	2 400 600	143.9	1 400 500	-58.5	1 414 125	. 0
Accounts Held by Nonmember Government Depositors	788,500 1,955,200			3,400,600 8,222,612	375.4	1,409,589 1,914,394	-56.5	1,414,135 2,942,562	+
Employee Benefit Member Shares	21,006,162			22,081,557	-0.5	34,627,568		31,763,684	
Employee Benefit Nonmember Shares	0	0		0	N/A	0 1,021 ,000		0 1,1 00,00 1	
529 Plan Member Deposits	0	0	N/A	0	N/A	0	 	0	
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/.
Health Savings Accounts	22,568,930		16.4	29,762,725	13.3	33,458,629		38,340,553	
Dollar Amount of Share Certificates >= \$100,000	450,700,395			544,188,997	13.3	531,588,965	-2.3	591,575,151	_
Dollar Amount of IRA/Keogh >= \$100,000 Dollar Amount of Share Drafts Swept to Regular Shares or	309,151,688	293,622,367		276,532,323	-5.8	266,674,751	-3.6	274,332,479	
Money Market Accounts Commercial Share Accounts	202.000.224	240.470.024	N/A	0	N/A	0 075 700	N/A	0	,
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	203,968,221 6,183,580	210,176,031 6,263,090	3.0 1.3	308,237,597 6,517,312	46.7 4.1	352,975,706 7,649,812	14.5 17.4	365,918,786 6,045,411	
SAVING MATURITIES									
< 1 years	9,436,412,014			10,327,540,539	3.6 14.4	10,787,724,381	4.5 -3.8	11,226,071,636	
1 to 3 years > 3 years	724,081,317 350,756,600			767,627,235 389,395,697	7.4	738,512,658 402,171,311	-3.8 3.3	821,434,439 435,441,641	
Total Shares & Deposits	10,511,249,931	11,003,587,915		11,484,563,471	4.4	11,928,408,350		12,482,947,716	
INSURANCE COVERAGE OTHER THAN NCUSIF	10,011,210,001	11,000,001,010		11,101,000,111		11,020,100,000	0.0	12,102,017,110	
Share/Deposit Insurance Other than NCUSIF	8	7	-12.5	7	0.0	7	0.0	7	0.
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	37,599,593	33,651,660	-10.5	32,548,467	-3.3	34,045,218	4.6	35,753,117	5.
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR									
COMMERCIAL LOANS Total Unfunded Commitments for Commercial Loans	14,838,328	18,718,057	26.1	15,570,012	-16.8	44,595,368	186.4	42,129,336	5 -5.
Miscellaneous Commercial Loan Unfunded Commitments (Included In Categories Above)	14,030,320	10,710,057	20.1	15,570,012	-10.0	44,595,366	100.4	42,129,330) -5.
Agricultural Related Commercial Loans	29,760	97,892	228.9	169,646	73.3	59,899	-64.7	159,382	166.
Construction & Land Development	621,560			3,570,088	18.1	30,887,136		27,881,529	
Outstanding Letters of Credit	341,976			181,000	96.7	482,070		293,880	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL									
REMAINING LOANS (NON-COMMERCIAL)									
Revolving O/E Lines 1-4 Family	420,889,088			519,720,627	12.2	569,937,011	9.7	587,976,322	
Credit Card Line Unsecured Share Draft Lines of Credit	936,065,206 114,714,998			996,166,663 118,574,917	-2.5 3.0	1,046,762,663 111,464,089	.	1,092,187,998 115,710,309	
Overdraft Protection Programs	252,476,221	265,179,159		284,026,006	7.1	305,875,289	7.7	313,631,502	
Residential Construction Loans-Excluding Commercial Purpose	1,028,671	2,021,104		2,693,939	33.3	4,790,457	77.8	5,355,269	
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A	0	N/A	0	N/A	0) N/.
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/.
Other Unused Commitments	62,228,479			27,517,022	6.8	29,547,835	7.4	29,255,798	
Total Unfunded Commitments for Non-Commercial Loans	1,787,402,663		5.9	1,948,699,174	2.9	2,068,377,344		2,144,117,198	
Total Unused Commitments	1,802,240,991	1,911,820,748		1,964,269,186	2.7	2,112,972,712		2,186,246,534	+
%(Unused Commitments / Cash & ST Investments)	#NAME?	#NAME?		#NAME?		#NAME?		#NAME?	
Unfunded Commitments Committed by Credit Union Unfunded Commitments Through Third Party	1,802,240,991	1,911,748,778 71,970		1,963,730,475 538,711	2.7 648.5	2,112,546,546 426,166		2,185,767,672 478,862	
Loans Transferred with Recourse ¹	254,195,432			376,837,079	26.6	513,855,555	36.4	547,892,064	+
Pending Bond Claims	607,516			1,150,733	-7.0	320,394	-72.2	309,003	
Other Contingent Liabilities	1,134,868			22,140,378	2.1	15,923,424	-28.1	6,792,638	+
CREDIT AND BORROWING ARRANGEMENTS: Num FHLB Members	27			27	3.8	27	0.0	27	
LINES OF CREDIT (Borrowing)	21	20	5.7		0.0	21	0.0	21	0.
Total Credit Lines	1,939,240,105	2,045,223,332	5.5	1,909,671,610	-6.6	1,960,730,193	2.7	2,002,367,206	2.
Total Committed Credit Lines	377,231,079	441,213,776	17.0	55,894,849	-87.3	53,914,250	-3.5	52,919,645	-1.
Total Credit Lines at Corporate Credit Unions	274,538,800			299,050,652	1.7	310,341,000		314,191,000	
Draws Against Lines of Credit BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS	9,280,788	45,242,176	387.5	206,089,643	355.5	232,511,178	12.8	194,384,586	-16.
CREDIT UNIONS Line of Credit Outstanding from Corporate Cus	^	1,631,289	N/A	2,881,125	76.6	8,782,576	204.8	185,340	97.
Term Borrowings Outstanding from Corporate Cus	0	1,031,269	N/A	2,001,125	76.6 N/A	0,702,376	204.6 N/A	165,340	
MISCELLANEOUS BORROWING INFORMATION:	0	0	IN/A	0	11//4	0	IN/A	0	/ IN/
Assets Pledged to Secure Borrowings	1,231,550,343	1,652,201,306	34.2	1,751,877,050	6.0	1,856,055,172	5.9	1,991,521,771	7.
Amount of Borrowings Subject to Early Repayment at	1,_21,000,010	1,152,201,000		.,, ,,	5.0	.,,	3.0	.,,	
Lenders Option	10,000,000		-100.0	0	N/A	0	N/A	0	N/
Uninsured Secondary Capital ²	0	0	N/A	0	N/A	500,000	N/A	500,000	0.
# Means the number is too large to display in the cell									
¹ Included MBL construction and land development prior to 03/31/09.	ward								OBS&Bo

Return to cover									
06/40/2040		For Charter :							
06/12/2019		Count of CU:							
CU Name: N/A		Asset Range :					<u></u> .l		
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	led: Fede	rally Insured State Ci	redit
	Count of C	CU in Peer Group :	N/A						
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Mar-2019	% Chg
MEMBERSHIP:									
Num Current Members	1,389,705	1,415,570	1.9	1,452,892	2.6	1,507,778	3.8	1,518,057	0.7
Num Potential Members	33,715,033	37,227,328	10.4	33,190,253	-10.8	33,019,377	-0.5	33,034,538	0.0
% Current Members to Potential Members	4.12	3.80	-7.7	4.38	15.1	4.57	4.3	4.60	0.6
* % Membership Growth	2.67	1.86	-30.2	2.64	41.7	3.78	43.3	2.73	-27.8
Total Num Savings Accts	2,621,112	2,657,678	1.4	2,739,099	3.1	2,837,355	3.6	2,871,994	1.2
EMPLOYEES:									
Num Full-Time Employees	3,612	3,708	2.7	3,779	1.9	3,966	4.9	4,007	1.0
Num Part-Time Employees	422	385	-8.8		-8.6	340	-3.4	342	
BRANCHES:	TLL	000	0.0	002	0.0	040	0.4	012	0.0
Num of CU Branches	313	210	1.0	224	2.5	222	0.2	224	0.6
		310			3.5	322		324	
Num of CUs Reporting Shared Branches	30	30			0.0	31	3.3	30	
Plan to add new branches or expand existing facilities	11	15	36.4	14	-6.7	15	7.1	15	0.0
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	3,799,506,715	4,156,782,511	9.4	4,392,465,382	5.7	4,782,698,439	8.9	1,026,298,077	-14.2
**Total Payday Alternative Loans (PAL Loans) Granted Year to		_		_		=		_	
Date (FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs):									_
Commercial Loans	32	32			0.0	32		33	
Credit Builder	28	27	-3.6		0.0	26	-3.7	26	0.0
Debt Cancellation/Suspension	5	5	0.0	4	-20.0	5	25.0	5	0.0
Direct Financing Leases	0	0	N/A	0	N/A	0	N/A	0	N/A
Indirect Commercial Loans	9	8	-11.1	8	0.0	8	0.0	8	0.0
Indirect Consumer Loans	34	35	2.9	33	-5.7	32	-3.0	32	0.0
Indirect Mortgage Loans	9	9			-11.1	11	37.5	11	
Interest Only or Payment Option 1st Mortgage Loans	11	11	0.0		0.0	11	0.0	11	
Micro Business Loans	13	12			0.0	12		12	
Micro Consumer Loans	14	12	-14.3		-8.3	11	0.0	11	
Overdraft Lines of Credit									_
	64	59			-3.4	55		54	
Overdraft Protection	57	55			-5.5	51	-1.9	51	
Participation Loans	43	40			-2.5	44	12.8	44	
Pay Day Loans	15	15			6.7	16		16	
Real Estate Loans	80	78	-2.5	74	-5.1	69	-6.8	69	0.0
Refund Anticipation Loans	2	2	0.0	2	0.0	2	0.0	2	0.0
Risk Based Loans	82	80	-2.4	76	-5.0	73	-3.9	73	0.0
Share Secured Credit Cards	30	31	3.3	29	-6.5	30	3.4	30	0.0
Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS					-		-		
(Other Programs):									
ATM/Debit Card Program	82	79	-3.7	77	-2.5	77	0.0	77	0.0
Commercial Share Accounts	44	42			4.8	43		44	
Check Cashing	60	60			0.0	61	1.7	61	
First Time Homebuyer Program	13	14			0.0	16		16	
Health Savings Accounts	13	12			0.0	13		13	
<u> </u>									
Individual Development Accounts	2	2			0.0	3		3	
In-School Branches	1	1	0.0		0.0	1	0.0	1	0.0
Insurance/Investment Sales	36	36			-2.8	35		35	
International Remittances	19	20			0.0	20		20	
Low Cost Wire Transfers	81	77	-4.9	75	-2.6	73		73	
**Number of International Remittances Originated YTD	3,922	4,008	2.2	4,162	3.8	4,461	7.2	1,031	-7.6
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for									
Business Combo Acctng (FAS 141R)	7	10	42.9	13	30.0	13	0.0	13	0.0
Adjusted Retained Earnings Obtained through									
Business Combinations	6,119,825	15,567,369	154.4	17,042,824	9.5	19,237,034	12.9	19,237,035	0.0
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts									
	27,327,327	28,683,342	5.0	33,195,608	15.7	29,249,548	-11.9	36,586,621	25.1
on Fixed Assets (not discounted to PV)	21,021,021								
on Fixed Assets (not discounted to PV)									

	Inform	nation System	s & Took	nology		1			
Return to cover	IIIIOIII	For Charter		lology					
06/12/2019		Count of CU							
CU Name: N/A		Asset Range							
Peer Group: N/A				Nation * Peer	Group: Al	I * State = 'MC)' * Type	Included: Fede	erally
	Count of CU in								
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Mar-2019	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0			0	N/A	0	
Vendor Supplied In-House System	59			54		51	-5.6	51	0.0
Vendor On-Line Service Bureau	47			44		43	-2.3	43	0.0
CU Developed In-House System	0			0		0	N/A	0	,
Other	5	5	0.0	5	0.0	5	0.0	5	0.0
Electronic Financial Services									
Home Banking Via Internet Website	85	82	-3.5	81	-1.2	78	-3.7	78	0.0
Audio Response/Phone Based	63			56		56	0.0	55	-1.8
Automatic Teller Machine (ATM)	79			74		74			
Kiosk							0.0	74	0.0
Mobile Banking	7		_	5 53		55	20.0	6	0.0
Other	50						3.8	55	0.0
	2	2	0.0	4	100.0	6	50.0	6	0.0
Services Offered Electronically			0.5	40	0.4	- 10			
Member Application	40					42	0.0	42	0.0
New Loan	49					50	2.0	50	
Account Balance Inquiry	86			81	-1.2	78	-3.7	78	0.0
Share Draft Orders	62					60	-3.2	60	
New Share Account	25					26	4.0	26	
Loan Payments	80					73	-2.7	73	0.0
Account Aggregation	17				0.0	18	5.9	18	
Internet Access Services	28					32	-3.0	32	0.0
e-Statements	79					73	-1.4	73	0.0
External Account Transfers	30			31	6.9	35	12.9	35	0.0
View Account History	86			81	-1.2	78	-3.7	78	0.0
Merchandise Purchase	6	6	0.0	6	0.0	4	-33.3	3	-25.0
Merchant Processing Services	6	6	0.0	6	0.0	7	16.7	8	14.3
Remote Deposit Capture	25	27	8.0	35		41	17.1	42	2.4
Share Account Transfers	85	82	-3.5	79	-3.7	76	-3.8	76	0.0
Bill Payment	68	67	-1.5	66	-1.5	63	-4.5	63	0.0
Download Account History	73	72	-1.4	72	0.0	69	-4.2	69	0.0
Electronic Cash	4	5	25.0	5	0.0	5	0.0	5	0.0
Electronic Signature Authentication/Certification	15	17	13.3	25	47.1	32	28.0	32	0.0
Mobile Payments	20	24	20.0	26	8.3	31	19.2	32	3.2
Type of World Wide Website Address									
Informational	12	11	-8.3	9	-18.2	8	-11.1	8	0.0
Interactive	3	2	-33.3	2	0.0	1	-50.0	1	0.0
Transactional	82	80	-2.4	79	-1.3	77	-2.5	77	0.0
Number of Members That Use Transactional Website	601,278					800,402	9.6	774,416	
No Website, But Planning to Add in the Future	0					0		0	
Type of Website Planned for Future									
Informational	0	(N/A	0	N/A	0	N/A	0	N/A
Interactive	0					0		0	
Transactional	0					0		0	
Miscellaneous			14/1		1471		, .		1 47.1
Internet Access	108	103	-4.6	100	-2.9	97	-3.0	97	0.0
									18.IS&T

Return to cover

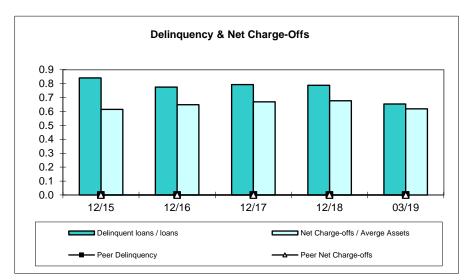
06/12/2019

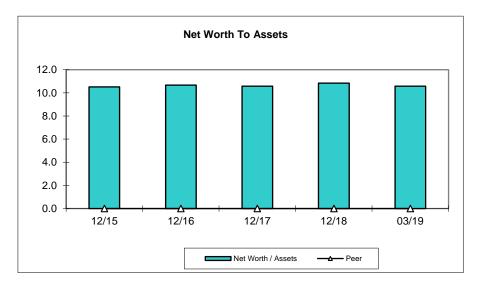
CU Name: N/A Peer Group: N/A

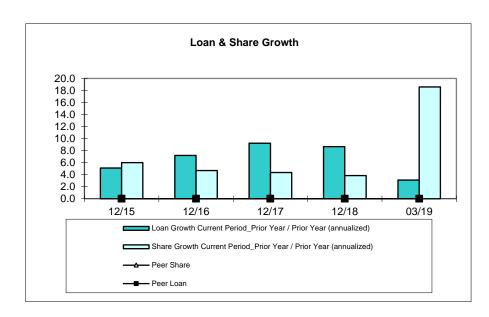
Graphs 1 For Charter : N/A Count of CU: 99 Asset Range: N/A

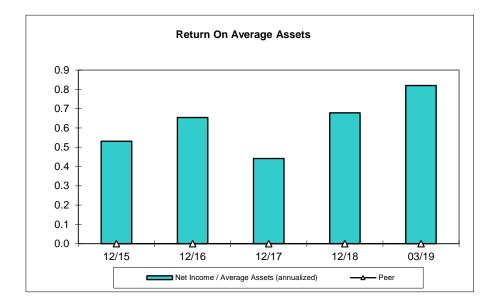
Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A









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

Return to cover

06/12/2019 CU Name: N/A

Peer Group: N/A

Graphs 2 For Charter: N/A Count of CU: 99 Asset Range: N/A

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

Count of CU in Peer Group: N/A

