

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

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

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

Summary Financial Information										
<a href="#">Return to cover</a>	For Charter : N/A									
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 = 'MO' * Type Included: Federally Insured State Credit									
Count of CU in Peer Group : N/A										
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Mar-2019	% Chg	
<b>ASSETS:</b>	<b>Amount</b>	<b>Amount</b>		<b>Amount</b>		<b>Amount</b>		<b>Amount</b>		
Cash & Equivalents	1,060,689,548	937,036,001	-11.7	915,153,222	-2.3	848,012,984	-7.3	1,363,902,911	60.8	
<b>TOTAL INVESTMENTS</b>	<b>2,717,118,667</b>	<b>2,836,885,659</b>	<b>4.4</b>	<b>2,681,410,844</b>	<b>-5.5</b>	<b>2,487,384,854</b>	<b>-7.2</b>	<b>2,482,024,634</b>	<b>-0.2</b>	
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	5.6	858,307,592	4.8	893,334,581	4.1	869,809,450	-2.6	
Other Loans	3,681,466,156	4,065,627,976	10.4	4,532,082,913	11.5	4,966,759,526	9.6	5,008,743,469	0.8	
<b>TOTAL LOANS</b>	<b>7,734,174,765</b>	<b>8,291,583,083</b>	<b>7.2</b>	<b>9,055,891,340</b>	<b>9.2</b>	<b>9,839,933,888</b>	<b>8.7</b>	<b>9,916,308,995</b>	<b>0.8</b>	
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases )	(68,932,793)	(73,086,629)	6.0	(79,779,017)	9.2	(82,092,040)	2.9	(81,282,067)	-1.0	
Land And Building	288,617,790	304,566,250	5.5	322,114,034	5.8	335,167,012	4.1	355,316,161	6.0	
Other Fixed Assets	53,890,730	54,958,821	2.0	53,818,227	-2.1	57,381,070	6.6	58,161,538	1.4	
NCUSIF Deposit	97,978,129	103,094,489	5.2	109,835,275	6.5	114,716,810	4.4	114,608,586	-0.1	
All Other Assets	266,185,670	333,078,623	25.1	361,134,605	8.4	360,443,285	-0.2	369,219,589	2.4	
<b>TOTAL ASSETS</b>	<b>12,190,447,611</b>	<b>12,836,131,130</b>	<b>5.3</b>	<b>13,466,498,239</b>	<b>4.9</b>	<b>13,995,516,458</b>	<b>3.9</b>	<b>14,626,030,700</b>	<b>4.5</b>	
<b>LIABILITIES &amp; CAPITAL:</b>										
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	22.7	370,972,153	17.4	435,951,925	17.5	446,679,102	2.5	
Accounts Payable & Other Liabilities <sup>3</sup>	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 <sup>4</sup>	0	0	N/A	0	N/A	500,000	N/A	500,000	0.0	
<b>TOTAL LIABILITIES</b>	<b>428,632,611</b>	<b>514,772,638</b>	<b>20.1</b>	<b>612,981,306</b>	<b>19.1</b>	<b>614,924,573</b>	<b>0.3</b>	<b>644,489,336</b>	<b>4.8</b>	
Share Drafts	1,969,457,422	2,094,747,630	6.4	2,269,797,210	8.4	2,431,507,210	7.1	2,615,841,090	7.6	
Regular shares	3,412,003,948	3,702,045,188	8.5	3,937,724,337	6.4	4,131,668,081	4.9	4,328,351,941	4.8	
All Other Shares & Deposits	5,129,788,561	5,206,795,097	1.5	5,277,041,924	1.3	5,365,233,059	1.7	5,538,754,685	3.2	
<b>TOTAL SHARES &amp; DEPOSITS</b>	<b>10,511,249,931</b>	<b>11,003,587,915</b>	<b>4.7</b>	<b>11,484,563,471</b>	<b>4.4</b>	<b>11,928,408,350</b>	<b>3.9</b>	<b>12,482,947,716</b>	<b>4.6</b>	
Regular Reserve	212,019,644	211,248,468	-0.4	211,447,356	0.1	211,149,463	-0.1	211,187,730	0.0	
Other Reserves	219,339,262	219,959,149	0.3	231,738,187	5.4	242,171,197	4.5	261,951,970	8.2	
Undivided Earnings	819,206,163	886,562,960	8.2	925,767,919	4.4	998,862,875	7.9	1,025,453,948	2.7	
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	3.2	
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<b>12,190,447,611</b>	<b>12,836,131,130</b>	<b>5.3</b>	<b>13,466,498,239</b>	<b>4.9</b>	<b>13,995,516,458</b>	<b>3.9</b>	<b>14,626,030,700</b>	<b>4.5</b>	
<b>INCOME &amp; EXPENSE</b>										
Loan Income*	354,621,240	372,151,892	4.9	401,339,528	7.8	450,307,958	12.2	119,567,219	6.2	
Investment Income*	40,993,621	49,944,927	21.8	54,780,096	9.7	65,265,196	19.1	18,519,097	13.5	
Other Income*	254,022,410	278,859,009	9.8	278,240,106	-0.2	299,576,098	7.7	67,662,552	-9.7	
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	
NCUSIF Premiums Expense	46	271	489.1	0	-100.0	1,300	N/A	1,399	330.5	
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	26.6	65,144,046	17.2	66,264,306	1.7	14,535,197	-12.3	
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 <sup>1</sup>	62,962,140	81,799,136	29.9	58,048,061	-29.0	93,093,530	60.4	N/A		
<b>Net Income (Loss)*</b>	<b>62,962,094</b>	<b>81,798,865</b>	<b>29.9</b>	<b>58,048,061</b>	<b>-29.0</b>	<b>93,092,230</b>	<b>60.4</b>	<b>29,327,937</b>	<b>26.0</b>	
<b>TOTAL CU's</b>	<b>112</b>	<b>107</b>	<b>-4.5</b>	<b>103</b>	<b>-3.7</b>	<b>99</b>	<b>-3.9</b>	<b>99</b>	<b>0.0</b>	
* 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										
<sup>1</sup> Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.										
<sup>2</sup> Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.										
<sup>3</sup> March 2014 and forward includes "Non-Trading Derivative Liabilities."										
<sup>4</sup> December 2011 and forward includes "Subordinated Debt Included in Net Worth."										

Ratio Analysis									
<a href="#">Return to cover</a>	For Charter : N/A								
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 = 'MO' * Type Included: Federally Insured State Credit								
Count of CU in Peer Group : N/A					Dec-2018		Mar-2019		
	Dec-2015	Dec-2016	Dec-2017	Dec-2018	PEER Avg	Percentile**	Mar-2019	PEER Avg	Percentile**
<b>CAPITAL ADEQUACY</b>									
Net Worth/Total Assets	10.51	10.67	10.57	10.84	N/A	N/A	10.58	N/A	N/A
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	10.58	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	10.52	10.68	10.58	10.85	N/A	N/A	10.60	N/A	N/A
Total Delinquent Loans / Net Worth <sup>3</sup>	5.07	4.69	5.04	5.11	N/A	N/A	4.19	N/A	N/A
Solvency Evaluation (Estimated)	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.46	5.34	5.61	5.41	N/A	N/A	5.26	N/A	N/A
<b>ASSET QUALITY</b>									
Delinquent Loans / Total Loans <sup>3</sup>	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	0.65	0.67	0.68	N/A	N/A	0.62	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	103.05	100.36	98.85	98.02	N/A	N/A	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 <sup>3</sup>	0.53	0.50	0.53	0.55	N/A	N/A	0.44	N/A	N/A
<b>EARNINGS</b>									
* 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 <sup>2</sup>	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	N/A	N/A	N/A
* Gross Income/Average Assets	5.48	5.60	5.58	5.94	N/A	N/A	5.75	N/A	N/A
* Yield on Average Loans	4.70	4.64	4.63	4.77	N/A	N/A	4.84	N/A	N/A
* Yield on Average Investments	1.17	1.37	1.55	1.97	N/A	N/A	2.16	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	2.14	2.23	2.12	2.18	N/A	N/A	1.89	N/A	N/A
* Cost of Funds / Avg. Assets	0.50	0.50	0.49	0.63	N/A	N/A	0.77	N/A	N/A
* Net Margin / Avg. Assets	4.99	5.10	5.09	5.31	N/A	N/A	4.98	N/A	N/A
* Operating Exp./ Avg. Assets	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.37	0.44	0.50	0.48	N/A	N/A	0.41	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	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets <sup>1</sup>	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
<b>ASSET / LIABILITY MANAGEMENT</b>									
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
Total Loans / Total Shares	73.58	75.35	78.85	82.49	N/A	N/A	79.44	N/A	N/A
Total Loans / Total Assets	63.44	64.60	67.25	70.31	N/A	N/A	67.80	N/A	N/A
Cash + Short-Term Investments / Assets	13.12	12.32	11.14	10.05	N/A	N/A	13.18	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	94.64	94.95	94.90	94.97	N/A	N/A	95.12	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	50.02	51.27	52.36	53.08	N/A	N/A	53.71	N/A	N/A
Borrowings / Total Shares & Net Worth	2.10	2.45	2.87	3.25	N/A	N/A	3.19	N/A	N/A
<b>PRODUCTIVITY</b>									
Members / Potential Members	4.12	3.80	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	N/A	49.21	N/A	N/A
Members / Full-Time Employees	363.51	362.92	367.36	364.55	N/A	N/A	363.35	N/A	N/A
Avg. Shares Per Member	\$7,564	\$7,773	\$7,905	\$7,911	N/A	N/A	\$8,223	N/A	N/A
Avg. Loan Balance	\$11,823	\$12,016	\$12,593	\$13,198	N/A	N/A	\$13,275	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$63,114	\$64,676	\$66,829	\$70,186	N/A	N/A	\$67,404	N/A	N/A
<b>OTHER RATIOS</b>									
* 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	4.68	4.37	3.86	N/A	N/A	18.60	N/A	N/A
* Loan Growth	5.09	7.21	9.22	8.66	N/A	N/A	3.10	N/A	N/A
* Asset Growth	5.92	5.30	4.91	3.93	N/A	N/A	18.02	N/A	N/A
* Investment Growth	7.27	-0.46	-5.00	-7.46	N/A	N/A	62.51	N/A	N/A
* Membership Growth	2.67	1.86	2.64	3.78	N/A	N/A	2.73	N/A	N/A
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
<sup>1</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
<sup>2</sup> Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.									
<sup>3</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

	Supplemental Ratio Analysis				
<a href="#">Return to cover</a>	For Charter : N/A				
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				
	Count of CU in Peer Group : N/A				
	Dec-2015	Dec-2016	Dec-2017	Dec-2018	Mar-2019
<b>OTHER DELINQUENCY RATIOS <sup>1</sup></b>					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.83	0.92	1.18	1.04	0.98
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	1.98	1.28	1.09	0.99	0.85
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.63	0.54	0.62	0.65	0.51
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	1.07	1.00	0.97	0.85	0.68
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.94	0.87	0.87	0.79	0.62
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	14.30	12.66	18.75	18.26	18.71
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.25	1.14	1.10	0.94	0.73
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.62	0.55	0.61	0.70	0.44
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans <sup>2</sup>	1.16	1.54	#NAME?	#NAME?	#NAME?
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans <sup>2</sup>	0.63	0.44	#NAME?	#NAME?	#NAME?
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE <sup>2</sup>	76.57	76.97	#NAME?	#NAME?	#NAME?
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.00	0.00	0.00	0.00	0.00
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
<b>REAL ESTATE LOAN DELINQUENCY <sup>1</sup></b>					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.52	0.32	0.95	0.69	0.60
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 Only and Pmt Opt First & Other RE Loans	0.00	0.02	0.18	0.10	0.09
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	10.53	11.58	12.39	12.53	9.24
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans	5.68	11.89	14.70	0.00	0.00
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	1.97	1.78	1.73	1.69	1.75
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.69	0.60	0.54	0.69	0.60
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	18.81	17.45	16.91	15.30	15.39
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.99	2.11	2.36	2.52	2.80
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally	0.02	0.02	0.05	0.38	1.06
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.73	0.78	0.77	0.75	0.70
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.09	0.06	0.02	0.03	0.02
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.06	0.04	0.01	0.01	0.03
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.14	0.11	0.06	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	0.09	0.08	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.30	1.18	1.04	0.97	0.94
* Net Charge Offs - Participation Loans / Avg Participation Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
* Net Charge Offs - Commercial Loans / Avg Commercial Loans <sup>2</sup>	0.01	0.11	#NAME?	#NAME?	#NAME?
<b>SPECIALIZED LENDING RATIOS</b>					
Indirect Loans Outstanding / Total Loans	19.86	21.20	23.40	25.15	25.10
Participation Loans Outstanding / Total Loans	3.00	2.92	2.82	2.44	2.60
Participation Loans Purchased YTD / Total Loans Granted YTD	2.46	1.71	1.97	1.09	2.27
* Participation Loans Sold YTD / Total Assets	0.38	0.13	0.34	0.48	0.27
Total Commercial Loans / Total Assets <sup>2</sup>	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	39.12	35.29	33.22	29.33	31.57
<b>REAL ESTATE LENDING RATIOS</b>					
Total Fixed Rate Real Estate / Total Assets	15.91	15.50	15.87	15.49	15.04
Total Fixed Rate Real Estate / Total Loans	25.07	24.00	23.61	22.03	22.19
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	31.01	30.12	26.56	26.96	21.19
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	65.40	76.72	61.94	59.02	31.40
Interest Only & Payment Option First & Other RE / Total Assets	0.35	0.45	0.65	0.74	0.74
Interest Only & Payment Option First & Other RE / Net Worth	3.37	4.20	6.17	6.82	7.03
<b>MISCELLANEOUS RATIOS</b>					
Mortgage Servicing Rights / Net Worth	1.26	1.33	1.30	1.32	1.27
Unused Commitments / Cash & ST Investments	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Complex Assets / Total Assets	21.27	22.14	21.00	21.85	20.89
Short Term Liabilities / Total Shares and Deposits plus Borrowings	38.12	37.44	35.21	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.					
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<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					
<sup>2</sup> Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.					



		Assets								
<a href="#">Return to cover</a>		For Charter : N/A								
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 = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Mar-2019	% Chg
<b>ASSETS</b>										
<b>CASH:</b>										
Cash On Hand		133,961,002	144,057,014	7.5	160,323,342	11.3	155,332,550	-3.1	168,908,596	8.7
Cash On Deposit		897,110,859	764,193,146	-14.8	729,569,667	-4.5	664,572,688	-8.9	1,158,309,151	74.3
Cash Equivalents		29,617,687	28,785,841	-2.8	25,260,213	-12.2	28,107,746	11.3	36,685,164	30.5
<b>TOTAL CASH &amp; EQUIVALENTS</b>		<b>1,060,689,548</b>	<b>937,036,001</b>	<b>-11.7</b>	<b>915,153,222</b>	<b>-2.3</b>	<b>848,012,984</b>	<b>-7.3</b>	<b>1,363,902,911</b>	<b>60.8</b>
<b>INVESTMENTS:</b>										
Trading Securities		20,002,670	20,371,499	1.8	18,421,102	-9.6	0	-100.0	0	N/A
Available for Sale Securities		1,785,727,679	1,931,942,348	8.2	1,845,320,883	-4.5	1,716,020,441	-7.0	1,706,880,276	-0.5
Held-to-Maturity Securities, net of Allowance for Credit Losses if ASC 326 has been adopted		115,128,034	118,621,810	3.0	109,195,021	-7.9	113,089,582	3.6	109,060,822	-3.6
Equity Securities		N/A	N/A		N/A		N/A		0	
Trading Debt Securities		N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities		N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities, net of ACL if ASC 326 adopted		N/A	N/A		N/A		N/A		0	
Deposits in Commercial Banks, S&Ls, Savings Banks		624,084,317	581,335,263	-6.8	489,840,225	-15.7	425,947,396	-13.0	425,298,182	-0.2
Loans to, Deposits in, and Investments in Natural Person Credit Unions <sup>2</sup>		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 <sup>2</sup>		94,980,889	89,832,176	-5.4	101,552,301	13.0	113,318,415	11.6	113,566,336	0.2
<b>TOTAL INVESTMENTS</b>		<b>2,717,118,667</b>	<b>2,836,885,659</b>	<b>4.4</b>	<b>2,681,410,844</b>	<b>-5.5</b>	<b>2,487,384,854</b>	<b>-7.2</b>	<b>2,482,024,634</b>	<b>-0.2</b>
<b>LOANS HELD FOR SALE</b>		<b>40,725,105</b>	<b>48,014,833</b>	<b>17.9</b>	<b>46,919,709</b>	<b>-2.3</b>	<b>34,568,595</b>	<b>-26.3</b>	<b>47,770,353</b>	<b>38.2</b>
<b>LOANS AND LEASES:</b>										
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	9.3	348,413,410	9.3	368,848,006	5.9	359,849,953	-2.4
Payday Alternative Loans (PAL Loans) (FCUs only)		0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans		48,042,028	51,259,345	6.7	54,608,683	6.5	56,816,727	4.0	57,277,942	0.8
New Vehicle Loans		974,855,129	1,065,647,781	9.3	1,219,829,664	14.5	1,408,827,755	15.5	1,404,066,515	-0.3
Used Vehicle Loans		2,336,105,459	2,603,766,552	11.5	2,873,782,483	10.4	3,100,604,358	7.9	3,135,409,797	1.1
Leases Receivable		0	1,862	N/A	0	-100.0	0	N/A	0	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit <sup>3</sup>		370,505,568	396,211,781	6.9	400,817,622	1.2	418,755,743	4.5	427,397,536	2.1
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family Residential Properties <sup>3</sup>		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	0.1
Total Loans/Lines of Credit Secured by Junior Lien 1-4 Family Residential Properties <sup>3</sup>		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 <sup>3</sup>		N/A	N/A		482,307,678		134,544,471	-72.1	143,619,760	6.7
Commercial Loans/Lines of Credit Real Estate Secured <sup>3</sup>		N/A	N/A		303,818,760		373,249,156	22.9	401,200,737	7.5
Commercial Loans/Lines of Credit Not Real Estate Secured <sup>3</sup>		N/A	N/A		37,653,144		38,571,670	2.4	41,869,621	8.6
<b>TOTAL LOANS &amp; LEASES</b>		<b>7,734,174,765</b>	<b>8,291,583,083</b>	<b>7.2</b>	<b>9,055,891,340</b>	<b>9.2</b>	<b>9,839,933,888</b>	<b>8.7</b>	<b>9,916,308,995</b>	<b>0.8</b>
<b>(ALLOWANCE FOR LOAN &amp; LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN &amp; LEASES)</b>										
Foreclosed Real Estate		(68,932,793)	(73,086,629)	6.0	(79,779,017)	9.2	(82,092,040)	2.9	(81,282,067)	-1.0
Repossessed Autos		6,313,594	9,097,988	44.1	8,676,260	-4.6	8,904,388	2.6	7,958,436	-10.6
Repossessed Autos		2,097,080	3,042,271	45.1	2,457,656	-19.2	2,252,427	-8.4	2,554,327	13.4
Foreclosed and Repossessed Other Assets		570,622	830,458	45.5	646,321	-22.2	606,612	-6.1	586,589	-3.3
<b>TOTAL FORECLOSED and REPOSSESSED ASSETS <sup>1</sup></b>		<b>8,981,296</b>	<b>12,970,717</b>	<b>44.4</b>	<b>11,780,237</b>	<b>-9.2</b>	<b>11,763,427</b>	<b>-0.1</b>	<b>11,099,352</b>	<b>-5.6</b>
Land and Building		288,617,790	304,566,250	5.5	322,114,034	5.8	335,167,012	4.1	355,316,161	6.0
Other Fixed Assets		53,890,730	54,958,821	2.0	53,818,227	-2.1	57,381,070	6.6	58,161,538	1.4
NCUA Share Insurance Capitalization Deposit		97,978,129	103,094,489	5.2	109,835,275	6.5	114,716,810	4.4	114,608,586	-0.1
Identifiable Intangible Assets		0	0	N/A	987,987	N/A	749,880	-24.1	687,405	-8.3
Goodwill		1,582,360	2,042,182	29.1	2,042,182	0.0	1,582,360	-22.5	1,582,360	0.0
<b>TOTAL INTANGIBLE ASSETS</b>		<b>1,582,360</b>	<b>2,042,182</b>	<b>29.1</b>	<b>3,030,169</b>	<b>48.4</b>	<b>2,332,240</b>	<b>-23.0</b>	<b>2,269,765</b>	<b>-2.7</b>
Accrued Interest on Loans		22,020,881	23,272,938	5.7	25,901,491	11.3	27,632,930	6.7	27,435,402	-0.7
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	7.4
Non-Trading Derivative Assets		39,972	89	-99.8	0	-100.0	176,244	N/A	127,927	-27.4
All Other Assets		226,373,532	287,642,916	27.1	312,946,729	8.8	310,541,083	-0.8	319,700,692	2.9
<b>TOTAL OTHER ASSETS</b>		<b>255,622,014</b>	<b>318,065,724</b>	<b>24.4</b>	<b>346,324,199</b>	<b>8.9</b>	<b>346,347,618</b>	<b>0.0</b>	<b>355,850,472</b>	<b>2.7</b>
<b>TOTAL ASSETS</b>		<b>12,190,447,611</b>	<b>12,836,131,130</b>	<b>5.3</b>	<b>13,466,498,239</b>	<b>4.9</b>	<b>13,995,516,458</b>	<b>3.9</b>	<b>14,626,030,700</b>	<b>4.5</b>
<b>TOTAL CU's</b>		<b>112</b>	<b>107</b>	<b>-4.5</b>	<b>103</b>	<b>-3.7</b>	<b>99</b>	<b>-3.9</b>	<b>99</b>	<b>0.0</b>
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<sup>1</sup> OTHER RE OWNED PRIOR TO 2004										
<sup>2</sup> LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS										
<sup>3</sup> Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.										

	Liabilities, Shares & Equity								
<a href="#">Return to cover</a>									
06/12/2019									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group: N/A								
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Mar-2019	% Chg
<b>LIABILITIES, SHARES AND EQUITY</b>									
<b>LIABILITIES:</b>									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	247,313,395	302,917,070	22.5	370,972,153	22.5	423,411,968	14.1	399,877,715	-5.6
Borrowing Repurchase Transactions	10,113,281	12,990,916	28.5	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 <sup>3</sup>	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	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	
<b>SHARES AND DEPOSITS</b>									
Share Drafts	1,969,457,422	2,094,747,630	6.4	2,269,797,210	8.4	2,431,507,210	7.1	2,615,841,090	7.6
Regular Shares	3,412,003,948	3,702,045,188	8.5	3,937,724,337	6.4	4,131,668,081	4.9	4,328,351,941	4.8
Money Market Shares	2,519,855,623	2,664,723,468	5.7	2,695,264,756	1.1	2,756,387,263	2.3	2,802,963,362	1.7
Share Certificates	1,638,734,315	1,603,889,088	-2.1	1,657,146,004	3.3	1,700,306,318	2.6	1,808,607,196	6.4
IRA/KEOGH Accounts	922,166,317	891,027,856	-3.4	849,450,195	-4.7	813,876,434	-4.2	818,170,054	0.5
All Other Shares <sup>1</sup>	32,074,972	35,948,000	12.1	39,509,264	9.9	42,956,880	8.7	50,736,988	18.1
Non-Member Deposits	16,957,334	11,206,685	-33.9	35,671,705	218.3	51,706,164	45.0	58,277,085	12.7
<b>TOTAL SHARES AND DEPOSITS</b>	10,511,249,931	11,003,587,915	4.7	11,484,563,471	4.4	11,928,408,350	3.9	12,482,947,716	4.6
<b>TOTAL LIABILITIES <sup>4</sup></b>	428,632,611	514,772,638	20.1	612,981,306	19.1	614,924,573	0.3	13,127,437,052	2,034.8
<b>EQUITY:</b>									
Undivided Earnings	819,206,163	886,562,960	8.2	925,767,919	4.4	998,862,875	7.9	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	0	-100.0	66,018	N/A	50,795	-23.1	50,795	0.0
Other Reserves	243,829,924	256,366,145	5.1	269,821,767	5.2	288,422,581	6.9	291,134,192	0.9
Equity Acquired in Merger	6,119,825	13,973,856	128.3	15,002,815	7.4	17,259,153	15.0	17,259,153	0.0
Miscellaneous Equity	1,188,480	1,188,480	0.0	1,188,480	0.0	1,188,831	0.0	934,986	-21.4
Accumulated Unrealized G/L on AFS Securities	-6,680,526	-21,288,641	-218.7	-21,697,137	-1.9	-32,547,230	-50.0	N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	213,646	N/A	-497,299	-332.8
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities	N/A	N/A		N/A		N/A		-16,040,484	
Other Comprehensive Income	-26,254,542	-30,280,691	-15.3	-32,643,756	-7.8	-32,416,579	0.7	-30,889,373	4.7
Net Income	0	0	N/A	0	N/A	0	N/A	9,336,765	N/A
<b>EQUITY TOTAL</b>	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	3.2
<b>TOTAL SHARES &amp; EQUITY</b>	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
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	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
<b>NCUA INSURED SAVINGS <sup>2</sup></b>									
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	496,811,840	0.3	532,300,876	7.1	458,055,053	-13.9	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
<b>TOTAL NET WORTH</b>	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
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<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
<sup>2</sup> October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts.									
<sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in Net Worth."									

	Income Statement								
<a href="#">Return to cover</a>									
06/12/2019									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group: N/A								
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Mar-2019	% Chg
<b>* INCOME AND EXPENSE</b>									
<b>INTEREST INCOME:</b>									
Interest on Loans	355,125,600	373,410,833	5.1	401,814,363	7.6	450,775,175	12.2	119,636,860	6.2
Less Interest Refund	(504,360)	(1,258,941)	149.6	(474,835)	-62.3	(467,217)	-1.6	(69,641)	-40.4
Income from Investments	42,250,777	48,166,843	14.0	54,095,830	12.3	65,265,196	20.6	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		N/A		N/A		0	
<b>TOTAL INTEREST INCOME</b>	<b>395,614,861</b>	<b>422,096,819</b>	<b>6.7</b>	<b>456,119,624</b>	<b>8.1</b>	<b>515,573,154</b>	<b>13.0</b>	<b>138,086,316</b>	<b>7.1</b>
<b>INTEREST EXPENSE:</b>									
Dividends	42,289,566	45,003,328	6.4	45,701,376	1.6	60,217,978	31.8	19,592,759	30.1
Interest on Deposits	11,086,794	10,657,026	-3.9	11,411,353	7.1	15,493,667	35.8	4,834,495	24.8
Interest on Borrowed Money	5,323,038	6,605,174	24.1	7,483,775	13.3	10,333,393	38.1	2,999,931	16.1
<b>TOTAL INTEREST EXPENSE</b>	<b>58,699,398</b>	<b>62,265,528</b>	<b>6.1</b>	<b>64,596,504</b>	<b>3.7</b>	<b>86,045,038</b>	<b>33.2</b>	<b>27,427,185</b>	<b>27.5</b>
PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT LOSS EXPENSE	43,892,129	55,575,715	26.6	65,144,046	17.2	66,264,306	1.7	14,535,197	-12.3
<b>NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS EXPENSE</b>	<b>293,023,334</b>	<b>304,255,576</b>	<b>3.8</b>	<b>326,379,074</b>	<b>7.3</b>	<b>363,263,810</b>	<b>11.3</b>	<b>96,123,934</b>	<b>5.8</b>
<b>NON-INTEREST INCOME:</b>									
Fee Income	116,040,777	123,940,981	6.8	127,815,428	3.1	134,379,728	5.1	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)	N/A	N/A		N/A		N/A		-1,127	
Gain (Loss) on Other Securities (DO NOT include Gain or Loss on Equity Securities)	N/A	N/A		N/A		N/A		4,113,350	
Gain (Loss) on Non-Trading Derivatives	0	284	N/A	-32,859	#####	334	101.0	0	-100.0
Gain (Loss) on Disposition of Assets	-1,258,635	198,265	115.8	-534,749	-369.7	-3,297,718	-516.7	1,865,196	326.2
Gain from Bargain Purchase (Merger)	2,153,974	0	-100.0	0	N/A	0	N/A	0	N/A
Other Non-Oper Income/(Expense)	-1,615,677	3,814,760	336.1	-17,272,644	-552.8	8,530,819	149.4	3,696,770	73.3
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>TOTAL NON-INTEREST INCOME</b>	<b>254,829,047</b>	<b>285,415,738</b>	<b>12.0</b>	<b>259,858,861</b>	<b>-9.0</b>	<b>308,848,229</b>	<b>18.9</b>	<b>77,336,741</b>	<b>0.2</b>
<b>NON-INTEREST EXPENSE</b>									
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	-1.1	4,638,548	3.1	5,473,314	18.0	1,269,607	-7.2
Office Occupancy	34,259,271	34,699,011	1.3	36,216,580	4.4	38,964,145	7.6	10,359,901	6.4
Office Operation Expense	97,317,318	104,990,744	7.9	106,328,712	1.3	113,357,810	6.6	29,009,635	2.4
Educational and Promotion	17,091,946	16,336,311	-4.4	18,614,724	13.9	20,259,834	8.8	5,766,122	13.8
Loan Servicing Expense	36,254,997	38,722,741	6.8	37,441,949	-3.3	40,472,792	8.1	9,556,591	-5.6
Professional, Outside Service	33,567,117	34,546,711	2.9	37,649,154	9.0	43,243,927	14.9	10,960,634	1.4
Member Insurance <sup>1</sup>	N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium <sup>2</sup>	46	271	489.1	0	-100.0	1,300	N/A	1,399	330.5
Member Insurance - Temporary Corporate CU Stabilization Fund <sup>3</sup>	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
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>484,890,287</b>	<b>507,872,449</b>	<b>4.7</b>	<b>528,189,874</b>	<b>4.0</b>	<b>579,019,809</b>	<b>9.6</b>	<b>144,132,738</b>	<b>-0.4</b>
<b>NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS <sup>4</sup></b>	<b>62,962,140</b>	<b>81,799,136</b>	<b>29.9</b>	<b>58,048,061</b>	<b>-29.0</b>	<b>93,093,530</b>	<b>60.4</b>	<b>N/A</b>	
<b>NET INCOME (LOSS)</b>	<b>62,962,094</b>	<b>81,798,865</b>	<b>29.9</b>	<b>58,048,061</b>	<b>-29.0</b>	<b>93,092,230</b>	<b>60.4</b>	<b>29,327,937</b>	<b>26.0</b>
<b>RESERVE TRANSFERS:</b>									
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 ratios are annualized.									
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<sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF Premium Expense.									
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium Expense.									
<sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).									
<sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.									



	Delinquent Loan Information 1								
<a href="#">Return to cover</a>									
<b>06/12/2019</b>									
<b>CU Name:</b> N/A									
<b>Peer Group:</b> N/A									
	<b>Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State</b>								
	<b>Count of CU in Peer Group: N/A</b>								
	<b>Dec-2015</b>	<b>Dec-2016</b>	<b>% Chg</b>	<b>Dec-2017</b>	<b>% Chg</b>	<b>Dec-2018</b>	<b>% Chg</b>	<b>Mar-2019</b>	<b>% Chg</b>
<b>DELINQUENCY SUMMARY - ALL LOAN TYPES <sup>1</sup></b>									
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	-3.5	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	-1.5	54,066,920	10.3	61,380,620	13.5	45,344,687	-26.1
180 to 359 Days Delinquent	11,058,544	9,844,679	-11.0	13,194,080	34.0	10,319,086	-21.8	13,557,875	31.4
> = 360 Days Delinquent	4,167,444	5,337,491	28.1	4,505,673	-15.6	5,844,932	29.7	5,950,940	1.8
Total Del Loans - All Types (> = 60 Days)	65,015,247	64,200,604	-1.3	71,766,673	11.8	77,544,638	8.1	64,853,502	-16.4
% Delinquent Loans / Total Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
<b>DELINQUENT LOANS BY CATEGORY:</b>									
<b>Unsecured Credit Card Loans</b>									
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	10.5	4,911,730	31.9	4,447,778	-9.4	4,019,452	-9.6
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	234.9
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	-8.7
%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
<b>Payday Alternative Loans (PAL Loans) FCU Only</b>									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del PAL Lns (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%PAL Loans DQ >= 60 Days / Total PAL Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
<b>Non-Federally Guaranteed Student Loans</b>									
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	-30.7	523,893	-14.3	539,953	3.1	391,479	-27.5
180 to 359 Days Delinquent	29,646	16,086	-45.7	54,385	238.1	1,680	-96.9	79,023	4,603.8
> = 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 Non-Federally Guaranteed Student Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
<b>New Vehicle Loans</b>									
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	-8.3	6,410,859	36.5	7,710,929	20.3	5,538,770	-28.2
180 to 359 Days Delinquent	777,991	756,553	-2.8	936,510	23.8	1,164,607	24.4	1,455,457	25.0
> = 360 Days Delinquent	209,410	269,700	28.8	230,330	-14.6	245,922	6.8	127,909	-48.0
Total Del New Vehicle Lns (> = 60 Days)	6,110,227	5,723,417	-6.3	7,577,699	32.4	9,121,458	20.4	7,122,136	-21.9
%New Vehicle Loans >= 60 Days / Total New Vehicle Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
<b>Used Vehicle Loans</b>									
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	0.8	21,671,087	3.8	20,735,621	-4.3	16,057,023	-22.6
180 to 359 Days Delinquent	3,694,958	4,505,950	21.9	5,223,709	15.9	4,819,628	-7.7	4,349,024	-9.8
> = 360 Days Delinquent	520,885	734,713	41.1	1,027,184	39.8	820,952	-20.1	807,117	-1.7
Total Del Used Vehicle Lns (> = 60 Days)	24,933,447	26,115,982	4.7	27,921,980	6.9	26,376,201	-5.5	21,213,164	-19.6
%Used Vehicle Loans >= 60 Days / Total Used Vehicle Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
<b>% Total New &amp; Used Vehicle Loans &gt; = 60 Days / Total New &amp; Used Vehicle Loans</b>	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
<b>Leases Receivable</b>									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
<b>All Other Loans <sup>2</sup></b>									
30 to 59 Days Delinquent	8,077,825	9,100,641	12.7	8,495,874	-6.6	8,344,958	-1.8	8,385,456	0.5
60 to 179 Days Delinquent	4,671,298	4,960,731	6.2	7,341,415	48.0	7,803,444	6.3	5,477,056	-29.8
180 to 359 Days Delinquent	1,577,354	1,240,462	-21.4	2,431,523	96.0	924,518	-62.0	1,699,485	83.8
> = 360 Days Delinquent	571,951	777,247	35.9	815,264	4.9	502,060	-38.4	392,345	-21.9
Total Del All Other Loans (> = 60 Days)	6,820,603	6,978,440	2.3	10,588,202	51.7	9,230,022	-12.8	7,568,886	-18.0
%All Other Loans >= 60 Days / Total All Other Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
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<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
<sup>2</sup> As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delinquent New/Used Auto Loans are no longer included in "All Other Loans" delinquency.									



Delinquent Loan Information 2									
Return to cover	For Charter : N/A								
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 = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Mar-2019	% Chg
<b>DELINQUENT LOANS BY CATEGORY <sup>1</sup></b>									
<b>ALL REAL ESTATE LOANS</b>									
30 to 59 Days Delinquent	41,939,353	39,982,180	-4.7	43,566,195	9.0	39,995,751	-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	3,016,614	-26.3	5,612,793	86.1
> = 360 Days Delinquent	2,812,003	3,522,207	25.3	2,393,561	-32.0	4,243,003	77.3	4,559,067	7.4
Total Del Real Estate Loans (> = 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
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
<b>1st Mortgage Fixed Rate and Hybrid/Balloon &gt; 5 years</b>									
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	6,224,895	-19.6	10,200,029	63.9	3,627,823	-64.4
180 to 359 Days Delinquent	2,537,309	1,359,605	-46.4	2,208,221	62.4	2,285,381	3.5	3,491,131	52.8
> = 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 Mtg Fixed and Hybrid/Balloons > 5 yrs	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
<b>1st Mortgage Adjustable Rate Loans and Hybrid/Balloons &lt; 5 years</b>									
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	-2.4	3,289,141	-25.2	5,586,531	69.8	6,870,218	23.0
180 to 359 Days Delinquent	1,768,519	1,004,690	-43.2	1,028,961	2.4	285,171	-72.3	1,366,116	379.1
> = 360 Days Delinquent	0	506,240	N/A	128,960	-74.5	926,779	618.7	934,697	0.9
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	6,273,910	5,909,700	-5.8	4,447,062	-24.7	6,798,481	52.9	9,171,031	34.9
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
<b>Other Real Estate Fixed Rate/Hybrid/Balloon</b>									
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	-55.3	2,622,741	449.8	1,222,044	-53.4	1,050,297	-14.1
180 to 359 Days Delinquent	132,231	164,137	24.1	510,509	211.0	83,489	-83.6	139,147	66.7
> = 360 Days Delinquent	42,144	62,221	47.6	328,584	428.1	365,590	11.3	243,339	-33.4
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	1,242,366	703,403	-43.4	3,461,834	392.2	1,671,123	-51.7	1,432,783	-14.3
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.52	0.32	-37.9	0.95	192.0	0.69	-27.1	0.60	-13.5
<b>Other Real Estate Adjustable Rate</b>									
30 to 59 Days Delinquent	3,064,184	2,789,514	-9.0	4,173,462	49.6	5,313,461	27.3	5,428,458	2.2
60 to 179 Days Delinquent	1,551,555	1,534,911	-1.1	1,071,159	-30.2	3,134,291	192.6	2,312,569	-26.2
180 to 359 Days Delinquent	322,638	411,452	27.5	347,119	-15.6	362,573	4.5	616,399	70.0
> = 360 Days Delinquent	284,139	163,692	-42.4	117,357	-28.3	106,278	-9.4	198,323	86.6
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	0.32	0.28	-11.0	0.22	-24.3	0.38	76.1	0.33	-13.5
<b>COMMERCIAL LOAN DELINQUENCY - RE &amp; NON-RE SECURED <sup>2</sup></b>									
<b>Member Commercial Loans Secured By RE</b>									
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	4.6	2,172,901	225.6	3,580,664	64.8	3,998,512	11.7
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?	#####
<b>Member Commercial Loans NOT Secured By RE</b>									
30 to 59 Days Delinquent	210,441	339,619	61.4	297,415	-12.4	127,751	-57.0	378,181	196.0
60 to 179 Days Delinquent	54,272	106,554	96.3	117,100	9.9	152,122	29.9	130,620	-14.1
180 to 359 Days Delinquent	144,788	63,957	-55.8	16,918	-73.5	0	-100.0	0	N/A
> = 360 Days Delinquent	464,561	394,105	-15.2	312,344	-20.7	227,924	-27.0	205,416	-9.9
Total Del Member Commercial Loans NOT Secured By RE (> = 60 Days)	663,621	564,616	-14.9	446,362	-20.9	380,046	-14.9	336,036	-11.6
%Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Commercial Loans NOT Secured By RE	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
<b>NonMember Commercial Loans Secured By RE</b>									
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	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	120,229	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	137,228	N/A
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	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
<b>NonMember Commercial Loans NOT Secured By RE</b>									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured	0	0	N/A	0	N/A	0	N/A	0	N/A
%NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans NOT Secured by RE	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####

<sup>1</sup> Means the number is too large to display in the cell

<sup>2</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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



Indirect and Participation Lending									
<a href="#">Return to cover</a>									
06/12/2019	For Charter : N/A								
CU Name: N/A	Count of CU : 99								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Mar-2019	% Chg
<b>INDIRECT LOANS OUTSTANDING</b>									
Indirect Loans - Point of Sale Arrangement	1,012,810,964	1,125,064,400	11.1	1,198,767,390	6.6	1,456,242,598	21.5	1,446,342,709	-0.7
Indirect Loans - Outsourced Lending Relationship	523,334,971	632,540,482	20.9	920,406,947	45.5	1,018,038,569	10.6	1,042,820,893	2.4
<b>Total Outstanding Indirect Loans</b>	<b>1,536,145,935</b>	<b>1,757,604,882</b>	<b>14.4</b>	<b>2,119,174,337</b>	<b>20.6</b>	<b>2,474,281,167</b>	<b>16.8</b>	<b>2,489,163,602</b>	<b>0.6</b>
%Indirect Loans Outstanding / Total Loans	19.86	21.20	6.7	23.40	10.4	25.15	7.5	25.10	-0.2
<b>DELINQUENCY - INDIRECT LENDING <sup>1</sup></b>									
30 to 59 Days Delinquent	43,527,603	41,159,624	-5.4	45,799,234	11.3	41,643,058	-9.1	33,209,890	-20.3
60 to 179 Days Delinquent	16,152,195	16,437,721	1.8	18,483,881	12.4	19,299,796	4.4	13,936,977	-27.8
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	-41.4
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	-22.3
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.25	1.14	-9.4	1.10	-2.9	0.94	-14.6	0.73	-22.8
<b>LOAN LOSSES - INDIRECT LENDING</b>									
* 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	2,431,942	20.5	2,880,065	18.4	3,262,446	13.3	745,184	-8.6
* 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	4.6
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.30	1.18	-9.3	1.04	-11.9	0.97	-6.3	0.94	-3.2
<b>PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):</b>									
Consumer	32,480,946	46,017,164	41.7	48,443,845	5.3	41,693,507	-13.9	54,394,752	30.5
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	19,487,929	37.4	55,500,331	184.8	69,952,650	26.0	71,886,748	2.8
Commercial Loans (excluding C&D) <sup>2</sup>	24,082,881	23,070,816	-4.2	46,045,836	99.6	46,318,812	0.6	57,426,706	24.0
Commercial Construction & Development <sup>2</sup>	1,307,124	3,733,828	185.7	3,356,179	-10.1	5,923,111	76.5	6,579,372	11.1
Loan Pools	121,121,072	106,562,650	-12.0	80,623,655	-24.3	52,417,556	-35.0	46,416,681	-11.4
<b>TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)</b>	<b>231,904,048</b>	<b>241,883,347</b>	<b>4.3</b>	<b>255,392,263</b>	<b>5.6</b>	<b>240,497,146</b>	<b>-5.8</b>	<b>257,884,019</b>	<b>7.2</b>
%Participation Loans Outstanding / Total Loans	3.00	2.92	-2.7	2.82	-3.3	2.44	-13.3	2.60	6.4
* Participation Loans Purchased YTD	93,368,978	70,873,971	-24.1	86,586,864	22.2	52,128,086	-39.8	23,326,896	79.0
%Participation Loans Purchased YTD / Total Loans Granted YTD	2.46	1.71	-30.6	1.97	15.6	1.09	-44.7	2.27	108.5
<b>PARTICIPATION LOANS SOLD:</b>									
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	5.5
* 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	0.13	-64.4	0.34	152.1	0.48	41.1	0.27	-43.5
<b>WHOLE LOANS PURCHASED AND SOLD:</b>									
*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	725,321	#####	434,600	-40.1	2,132,494	390.7	520,168	-2.4
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>DELINQUENCY - PARTICIPATION LENDING <sup>1</sup></b>									
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	972,575	-12.1	1,098,460	12.9	1,351,924	23.1	547,647	-59.5
180 to 359 Days Delinquent	101,916	124,639	22.3	227,729	82.7	135,849	-40.3	387,026	184.9
> = 360 Days Delinquent	238,252	233,730	-1.9	244,193	4.5	189,915	-22.2	194,492	2.4
Total Del Participation Lns (>= 60 Days)	1,446,131	1,330,944	-8.0	1,570,382	18.0	1,677,688	6.8	1,129,165	-32.7
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.62	0.55	-11.8	0.61	11.7	0.70	13.4	0.44	-37.2
<b>LOAN LOSSES - PARTICIPATION LENDING</b>									
* 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	-12.1	75,877	-30.2	83,637	10.2	46,606	122.9
* NET PARTICIPATION LOAN C/Os	473,883	540,092	14.0	1,917,182	255.0	3,908,633	103.9	349,149	-64.3
**%Net Charge Offs - Participation Loans / Avg Participation Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
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<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
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Real Estate Loan Information 2									
<a href="#">Return to cover</a>									
06/12/2019	For Charter : N/A								
CU Name: N/A	Count of CU : 99								
Peer Group: N/A	Asset Range : N/A								
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
Count of CU in Peer Group : N/A									
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Mar-2019	% Chg
<b>* OTHER REAL ESTATE (Granted)</b>									
* 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	1,226,780	-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
<b>* TOTAL OTHER REAL ESTATE GRANTED</b>	<b>260,973,887</b>	<b>285,110,998</b>	<b>9.2</b>	<b>380,736,741</b>	<b>33.5</b>	<b>357,013,554</b>	<b>-6.2</b>	<b>58,987,047</b>	<b>-33.9</b>
<b>* TOTAL RE (FIRST AND OTHER) GRANTED</b>	<b>1,514,361,072</b>	<b>1,631,552,146</b>	<b>7.7</b>	<b>1,641,256,890</b>	<b>0.6</b>	<b>1,718,712,755</b>	<b>4.7</b>	<b>309,105,724</b>	<b>-28.1</b>
%(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
<b>RE LOANS SOLD/SERVICED</b>									
* First Mortgage R.E. Loans Sold	819,742,782	1,032,981,830	26.0	780,774,917	-24.4	803,633,183	2.9	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	-4.7	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	8.5	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	3,934,360,190	5.8	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
<b>MISC. RE LOAN INFORMATION</b>									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,263,412,349	1,335,394,097	5.7	1,460,631,759	9.4	1,490,384,537	2.0	1,501,101,947	0.7
R.E. Lns also Commercial Lns <sup>1</sup>	311,672,787	350,800,645	12.6	303,818,760	-13.4	373,249,156	22.9	401,200,737	7.5
<b>REVERSE MORTGAGES</b>									
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>Total Reverse Mortgages</b>	<b>0</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>
<b>RE LOAN TDRS OUTSTANDING</b>									
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	3.2	4,475,878	-5.7
<b>Total TDR First and Other RE Loans</b>	<b>48,193,433</b>	<b>44,556,637</b>	<b>-7.5</b>	<b>37,671,945</b>	<b>-15.5</b>	<b>37,508,922</b>	<b>-0.4</b>	<b>35,332,733</b>	<b>-5.8</b>
<b>TDR RE Loans Also Reported as Commercial Loans <sup>1</sup></b>	<b>4,843,314</b>	<b>3,891,880</b>	<b>-19.6</b>	<b>1,747,245</b>	<b>-55.1</b>	<b>622,232</b>	<b>-64.4</b>	<b>597,759</b>	<b>-3.9</b>
<b>REAL ESTATE LOAN DELINQUENCY</b>									
<b>R.E. LOANS DELINQUENT &gt;=60 Days <sup>1</sup></b>									
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
<b>TOTAL DEL R.E. DELINQUENT &gt;= 60 Days</b>	<b>22,597,014</b>	<b>20,612,149</b>	<b>-8.8</b>	<b>19,696,307</b>	<b>-4.4</b>	<b>27,402,512</b>	<b>39.1</b>	<b>24,032,767</b>	<b>-12.3</b>
<b>DELINQUENT 30 to 59 Days</b>									
First Mortgage	36,134,704	34,018,806	-5.9	36,379,341	6.9	32,670,323	-10.2	38,579,725	18.1
Other	5,804,649	5,963,374	2.7	7,186,854	20.5	7,325,428	1.9	8,122,780	10.9
<b>TOTAL DEL RE 30 to 59 Days</b>	<b>41,939,353</b>	<b>39,982,180</b>	<b>-4.7</b>	<b>43,566,195</b>	<b>9.0</b>	<b>39,995,751</b>	<b>-8.2</b>	<b>46,702,505</b>	<b>16.8</b>
<b>TOTAL DEL R.E. LOANS &gt;= 30 Days</b>	<b>64,536,367</b>	<b>60,594,329</b>	<b>-6.1</b>	<b>63,262,502</b>	<b>4.4</b>	<b>67,398,263</b>	<b>6.5</b>	<b>70,735,272</b>	<b>5.0</b>
<b>RE LOAN DELINQUENCY RATIOS</b>									
% R.E. LOANS DQ >= 30 Days	1.97	1.78	-9.7	1.73	-3.0	1.69	-1.9	1.75	3.4
% R.E. LOANS DQ >= 60 Days	0.69	0.60	-12.3	0.54	-11.2	0.69	28.1	0.60	-13.6
<b>TDR REAL ESTATE LOANS DELINQUENT &gt;= 60 Days</b>									
TDR First Mortgage RE Loans Delinquent >= 60 Days	4,526,536	4,760,275	5.2	4,099,668	-13.9	3,674,172	-10.4	2,222,512	-39.5
TDR Other RE Loans Delinquent >= 60 Days	548,707	401,489	-26.8	567,301	41.3	1,026,282	80.9	1,040,887	1.4
<b>Total TDR First and Other RE Loans Delinquent &gt;= 60 Days</b>	<b>5,075,243</b>	<b>5,161,764</b>	<b>1.7</b>	<b>4,666,969</b>	<b>-9.6</b>	<b>4,700,454</b>	<b>0.7</b>	<b>3,263,399</b>	<b>-30.6</b>
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE	10.53	11.58	10.0	12.39	6.9	12.53	1.2	9.24	-26.3
<b>TDR RE Loans Also Reported as Commercial Loans Delinquent &gt;= 60 Days <sup>1,2</sup></b>	<b>274,905</b>	<b>462,890</b>	<b>68.4</b>	<b>256,847</b>	<b>-44.5</b>	<b>0</b>	<b>-100.0</b>	<b>0</b>	<b>N/A</b>
% TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans <sup>1,2</sup>	0.00	0.00	N/A	14.70	N/A	0.00	-100.0	0.00	N/A
<b>REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:</b>									
* 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	-90.0	8,403	-50.4
<b>* NET 1st MORTGAGE LN C/Os</b>	<b>1,472,003</b>	<b>1,009,828</b>	<b>-31.4</b>	<b>260,665</b>	<b>-74.2</b>	<b>238,814</b>	<b>-8.4</b>	<b>212,733</b>	<b>256.3</b>
<b>** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans</b>	<b>0.06</b>	<b>0.04</b>	<b>-33.5</b>	<b>0.01</b>	<b>-75.3</b>	<b>0.01</b>	<b>-14.2</b>	<b>0.03</b>	<b>240.0</b>
* 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	3.9	161,565	8.3
<b>* NET OTHER RE LN C/Os</b>	<b>1,300,416</b>	<b>997,323</b>	<b>-23.3</b>	<b>560,847</b>	<b>-43.8</b>	<b>943,362</b>	<b>68.2</b>	<b>-38,421</b>	<b>-116.3</b>
<b>** %Net Charge Offs Other RE Loans / Avg Other RE Loans</b>	<b>0.14</b>	<b>0.11</b>	<b>-26.4</b>	<b>0.06</b>	<b>-48.3</b>	<b>0.08</b>	<b>50.9</b>	<b>-0.01</b>	<b>-115.5</b>
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
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Commercial Loan Information									
<a href="#">Return to cover</a>									
06/12/2019	For Charter : N/A								
CU Name: N/A	Count of CU : 99								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured								
	Count of CU in Peer Group : N/A								
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Mar-2019	% Chg
<b>COMMERCIAL LOANS</b>									
Commercial Loans to Members <sup>1 3</sup>	328,789,402	366,443,361	11.5	306,661,554	-16.3	366,954,467	19.7	388,586,382	5.9
Purchased Commercial Loans or Participations to Nonmembers <sup>1 3</sup>	27,090,902	35,096,410	29.6	34,810,350	-0.8	44,866,359	28.9	54,483,976	21.4
<b>Total Commercial Loans <sup>1 3</sup></b>	<b>355,880,304</b>	<b>401,539,771</b>	<b>12.8</b>	<b>341,471,904</b>	<b>-15.0</b>	<b>411,820,826</b>	<b>20.6</b>	<b>443,070,358</b>	<b>7.6</b>
Unfunded Commitments <sup>1 3</sup>	14,838,328	18,718,057	26.1	15,570,012	-16.8	44,595,368	186.4	42,129,336	-5.5
<b>TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS <sup>1</sup></b>	<b>341,041,976</b>	<b>382,821,714</b>	<b>12.3</b>	<b>341,471,904</b>	<b>-10.8</b>	<b>411,820,826</b>	<b>20.6</b>	<b>443,070,358</b>	<b>7.6</b>
%(Total Commercial Loans / Total Assets)	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
<b>NUMBER OF COMMERCIAL LOANS OUTSTANDING: <sup>1</sup></b>									
Number of Outstanding Commercial Loans to Members	2,092	2,325	11.1	1,199	-48.4	1,349	12.5	1,476	9.4
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	135	135	0.0	125	-7.4	150	20.0	158	5.3
<b>Total Number of Commercial Loans Outstanding</b>	<b>2,227</b>	<b>2,460</b>	<b>10.5</b>	<b>1,324</b>	<b>-46.2</b>	<b>1,499</b>	<b>13.2</b>	<b>1,634</b>	<b>9.0</b>
<b>REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS) <sup>1</sup></b>									
Construction and Development	2,855,488	13,684,819	379.2	13,407,167	-2.0	19,850,643	48.1	21,218,341	6.9
Farmland	1,270,958	947,887	-25.4	3,699,434	290.3	3,526,752	-4.7	3,373,856	-4.3
Non-Farm Residential Property	125,279,942	132,272,305	5.6	N/A		N/A		N/A	
Multifamily	N/A	N/A		36,080,883		43,026,581	19.3	57,863,122	34.5
Owner Occupied, Non-Farm, Non-Residential Property	77,327,560	91,676,422	18.6	141,102,188	53.9	158,717,763	12.5	157,209,989	-0.9
Non-Owner Occupied, Non-Farm, Non-Residential Property	113,997,183	124,957,636	9.6	109,529,087	-12.3	148,127,417	35.2	161,535,429	9.1
<b>Total Real Estate Secured Commercial Loans</b>	<b>320,731,131</b>	<b>363,539,069</b>	<b>13.3</b>	<b>303,818,759</b>	<b>-16.4</b>	<b>373,249,156</b>	<b>22.9</b>	<b>401,200,737</b>	<b>7.5</b>
<b>NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS) <sup>1</sup></b>									
Loans to finance agricultural production and other loans to farmers	628,897	764,214	21.5	655,866	-14.2	782,581	19.3	762,335	-2.6
Commercial and Industrial Loans	31,668,269	34,193,124	8.0	34,877,580	2.0	35,710,941	2.4	38,979,007	9.2
Unsecured Commercial Loans	1,122,205	922,317	-17.8	1,371,089	48.7	1,138,169	-17.0	1,251,481	10.0
Unsecured Revolving Lines of Credit (Commercial Purpose)	1,729,802	2,121,047	22.6	748,610	-64.7	939,979	25.6	876,798	-6.7
<b>Total Non-Real Estate Secured Commercial Loans</b>	<b>35,149,173</b>	<b>38,000,702</b>	<b>8.1</b>	<b>37,653,145</b>	<b>-0.9</b>	<b>38,571,670</b>	<b>2.4</b>	<b>41,869,621</b>	<b>8.6</b>
<b>NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE <sup>1</sup></b>									
Number - Construction and Development	11	26	136.4	23	-11.5	43	87.0	48	11.6
Number - Farmland	6	6	0.0	14	133.3	14	0.0	14	0.0
Number - Non-Farm Residential Property	982	1,119	14.0	N/A		N/A		N/A	
Multifamily	N/A	N/A		128		138	7.8	174	26.1
Number - Owner Occupied, Non-Farm, Non-Residential Property	212	234	10.4	312	33.3	367	17.6	369	0.5
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	295	307	4.1	289	-5.9	302	4.5	307	1.7
<b>Total Number of Real Estate Secured Commercial Loans</b>	<b>1,506</b>	<b>1,692</b>	<b>12.4</b>	<b>766</b>	<b>-54.7</b>	<b>864</b>	<b>12.8</b>	<b>912</b>	<b>5.6</b>
Number - Loans to finance agricultural production and other loans to farmers	23	21	-8.7	17	-19.0	21	23.5	24	14.3
Number - Commercial and Industrial Loans	381	463	21.5	439	-5.2	531	21.0	609	14.7
Number - Unsecured Commercial Loans	39	35	-10.3	43	22.9	38	-11.6	41	7.9
Number - Unsecured Revolving Lines of Credit (Commercial Purpose)	278	249	-10.4	59	-76.3	45	-23.7	48	6.7
<b>Total Number of Non-Real Estate Secured Commercial Loans</b>	<b>721</b>	<b>768</b>	<b>6.5</b>	<b>558</b>	<b>-27.3</b>	<b>635</b>	<b>13.8</b>	<b>722</b>	<b>13.7</b>
<b>AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: <sup>1</sup></b>									
* Member Commercial Loans Granted YTD	80,852,852	91,637,561	13.3	95,183,300	3.9	143,632,008	50.9	35,122,990	-2.2
* Purchased or Participation Interests to Nonmembers	3,932,072	6,180,946	57.2	6,599,551	6.8	14,495,319	119.6	10,793,913	197.9
<b>DELINQUENCY - COMMERCIAL LOANS <sup>2</sup></b>									
30 to 59 Days Delinquent	1,825,603	4,213,129	130.8	3,200,996	-24.0	3,594,576	12.3	3,974,393	10.6
60 to 179 Days Delinquent	692,023	773,843	11.8	2,290,001	195.9	3,732,786	63.0	4,129,132	10.6
180 to 359 Days Delinquent	984,826	63,957	-93.5	16,918	-73.5	449,549	2,557.2	2,216,628	393.1
> = 360 Days Delinquent	464,561	856,995	84.5	312,344	-63.6	247,901	-20.6	589,590	137.8
<b>Total Del Loans - All Types (&gt;= 60 Days)</b>	<b>2,141,410</b>	<b>1,694,795</b>	<b>-20.9</b>	<b>2,619,263</b>	<b>54.5</b>	<b>4,430,236</b>	<b>69.1</b>	<b>6,935,350</b>	<b>56.5</b>
<b>COMMERCIAL LOAN DELINQUENCY RATIOS <sup>1</sup></b>									
% Comm Lns > = 30 Days Delinquent	1.16	1.54	32.7	#NAME?	#####	#NAME?	#####	#NAME?	#####
% Comm Lns > = 60 Days Delinquent (Reportable delinquency)	0.63	0.44	-29.5	#NAME?	#####	#NAME?	#####	#NAME?	#####
<b>COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: <sup>1</sup></b>									
*Total Comm Lns Charge Offs	1,007,518	540,702	-46.3	1,485,219	174.7	326,085	-78.0	41,658	-48.9
*Total Comm Lns Recoveries	958,554	136,045	-85.8	552,451	306.1	209,235	-62.1	5,000	-90.4
<b>AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in Comm Lns above) <sup>1</sup></b>									
% Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	0.00	0.00	N/A	#NAME?	#####	#NAME?	#####	#NAME?	#####
<b>MISCELLANEOUS LOAN INFORMATION: <sup>1</sup></b>									
Real Estate Loans also Reported as Commercial Loans <sup>1</sup>	311,672,787	350,800,645	12.6	303,818,760	-13.4	373,249,156	22.9	401,200,737	7.5
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	-4.0
Number of Outstanding Agricultural Related Loans	29	27	-6.9	31	14.8	35	12.9	38	8.6
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding	N/A	N/A		3,867,400		5,630,693	45.6	8,205,022	482.9
*Commercial Loans and Participations Sold -no servicing rights- YTD	868,277	140,000	-83.9	0	-100.0	0	N/A	0	N/A
Commercial SBA Loans Outstanding	3,969,871	3,804,539	-4.2	3,929,808	3.3	3,484,194	-11.3	4,498,260	29.1
Number of Commercial SBA Loans Outstanding	19	20	5.3	24	20.0	18	-25.0	23	27.8
<b>Total Member Business Loans - (NMBLB)</b>	<b>328,789,402</b>	<b>366,443,361</b>	<b>11.5</b>	<b>376,096,064</b>	<b>2.6</b>	<b>431,812,680</b>	<b>14.8</b>	<b>447,532,241</b>	<b>3.6</b>
%(NMBLB / Total Assets)	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
* Amounts are year-to-date and the related % change ratios are annualized.									
<sup>1</sup> Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									
<sup>2</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
<sup>3</sup> Prior to September 2017, Member business loans were reported including unfunded commitments.									

	Investments, Cash, & Cash Equivalents								
<a href="#">Return to cover</a>									
06/12/2019									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group: N/A								
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Mar-2019	% Chg
<b>INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS</b>									
<b>ASC 320 CLASS. OF INVESTMENTS</b>									
Held to Maturity < 1 yr	18,799,263	15,827,818	-15.8	22,110,901	39.7	10,789,292	-51.2	11,355,297	5.2
Held to Maturity 1-3 yrs	56,470,609	71,355,764	26.4	49,184,492	-31.1	52,620,938	7.0	45,663,169	-13.2
Held to Maturity 3-5 yrs	25,070,650	22,469,921	-10.4	29,610,711	31.8	44,084,252	48.9	46,549,263	5.6
Held to Maturity 5-10 yrs	14,787,512	8,968,307	-39.4	8,288,917	-7.6	5,457,112	-34.2	5,151,040	-5.6
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	0	0	N/A	0	N/A	137,988	N/A	342,053	147.9
<b>TOTAL HELD TO MATURITY</b>	115,128,034	118,621,810	3.0	109,195,021	-7.9	113,089,582	3.6	109,060,822	-3.6
Allowance for Credit Losses on Held to Maturity Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Available for Sale < 1 yr	195,458,945	261,845,175	34.0	257,113,685	-1.8	259,726,344	1.0	256,127,092	-1.4
Available for Sale 1-3 yrs	685,699,284	601,525,640	-12.3	605,087,015	0.6	643,520,817	6.4	768,107,863	19.4
Available for Sale 3-5 yrs	770,726,758	919,306,479	19.3	875,587,477	-4.8	679,422,831	-22.4	521,320,764	-23.3
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		N/A	
Available for Sale > 10 yrs	18,027,410	5,602,792	-68.9	1,191,876	-78.7	4,210,529	253.3	1,727,474	-59.0
<b>TOTAL AVAILABLE FOR SALE</b>	1,785,727,679	1,931,942,348	8.2	1,845,320,883	-4.5	1,716,020,441	-7.0	1,706,880,276	-0.5
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	20,002,670	20,371,499	1.8	18,421,102	-9.6	0	-100.0	0	N/A
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>TOTAL TRADING</b>	20,002,670	20,371,499	1.8	18,421,102	-9.6	0	-100.0	0	N/A
Equity Securities <= 1 Year	N/A	N/A		N/A		N/A		0	
Equity Securities > 1-3 Years	N/A	N/A		N/A		N/A		0	
Equity Securities > 3-5 Years	N/A	N/A		N/A		N/A		0	
Equity Securities > 5-10 Years	N/A	N/A		N/A		N/A		0	
Equity Securities > 10 Years	N/A	N/A		N/A		N/A		0	
<b>TOTAL EQUITY SECURITIES</b>	N/A	N/A		N/A		N/A		0	
Trading Debt Securities <= 1 Year	N/A	N/A		N/A		N/A		0	
Trading Debt Securities > 1-3 Years	N/A	N/A		N/A		N/A		0	
Trading Debt Securities > 3-5 Years	N/A	N/A		N/A		N/A		0	
Trading Debt Securities > 5-10 Years	N/A	N/A		N/A		N/A		0	
Trading Debt Securities > 10 Years	N/A	N/A		N/A		N/A		0	
<b>TOTAL TRADING DEBT SECURITIES</b>	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities <= 1 Year	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities > 1-3 Years	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities > 3-5 Years	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities > 5-10 Years	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities > 10 Years	N/A	N/A		N/A		N/A		0	
<b>AVAILABLE-FOR-SALE-DEBT SECURITIES</b>	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities <= 1 Year	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities > 1-3 Years	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities > 3-5 Years	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities > 5-10 Years	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities > 10 Years	N/A	N/A		N/A		N/A		0	
<b>TOTAL HELD-TO-MATURITY DEBT SECURITIES</b>	N/A	N/A		N/A		N/A		0	
Allowance for Credit Losses on Held to Maturity Debt Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Investments < 1 yr	1,251,214,869	1,159,458,097	-7.3	1,061,188,136	-8.5	981,244,214	-7.5	1,491,372,385	52.0
Other Investments 1-3 yrs	331,907,106	292,691,815	-11.8	306,291,831	4.6	295,692,087	-3.5	301,609,628	2.0
Other Investments 3-5 yrs	99,762,513	96,153,920	-3.6	84,686,534	-11.9	66,111,841	-21.9	60,470,613	-8.5
Other Investments 5-10 yrs	38,456,725	10,138,433	-73.6	9,435,955	-6.9	5,711,579	-39.5	5,374,023	-5.9
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	1,647,617	486,724	-70.5	1,701,262	249.5	2,195,544	29.1	2,251,202	2.5
<b>TOTAL Other Investments</b>	1,722,988,830	1,558,928,989	-9.5	1,463,303,718	-6.1	1,350,955,265	-7.7	1,861,077,851	37.8
<b>MATURITIES :</b>									
Total Investments < 1 yr	1,465,473,077	1,437,131,090	-1.9	1,340,412,722	-6.7	1,251,759,850	-6.6	1,758,854,774	40.5
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	1,037,930,320	15.9	989,884,722	-4.6	789,618,924	-20.2	628,340,640	-20.4
Total Investments 5-10 yrs	189,062,189	183,140,501	-3.1	142,486,804	-22.2	140,308,611	-1.5	170,122,146	21.2
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	19,675,027	6,089,516	-69.0	2,893,138	-52.5	6,544,061	126.2	4,320,729	-34.0
<b>Total</b>	3,643,847,213	3,629,864,646	-0.4	3,436,240,724	-5.3	3,180,065,288	-7.5	3,677,018,949	15.6
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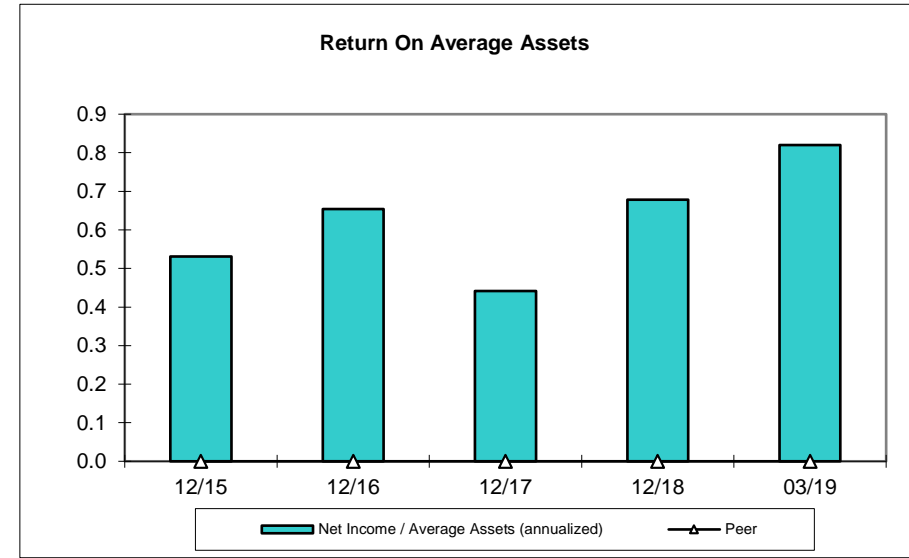
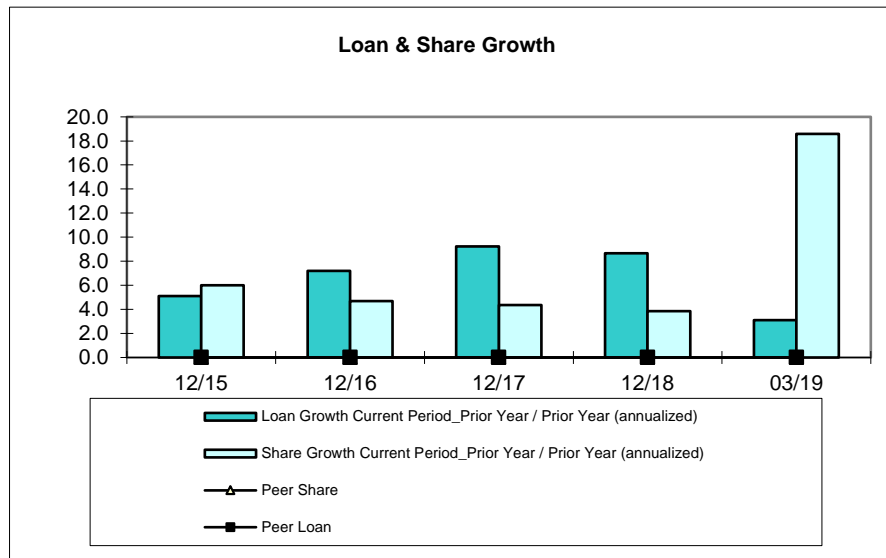
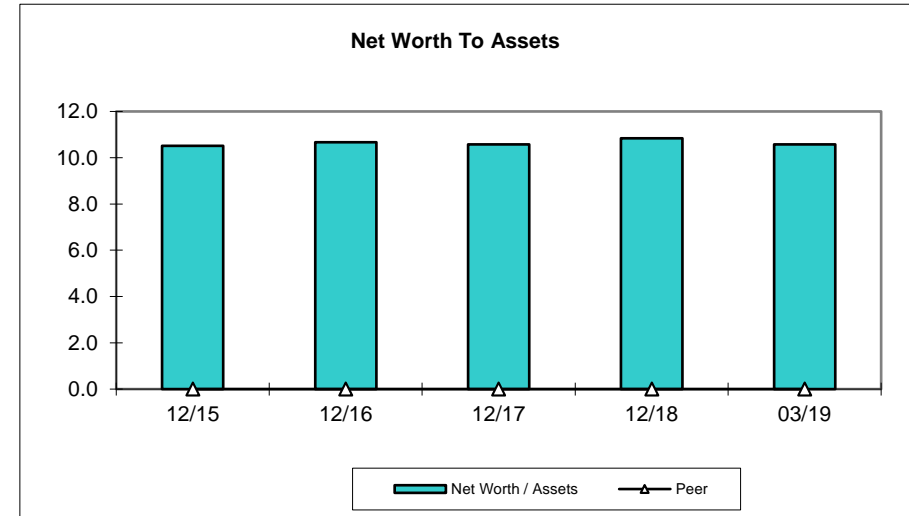
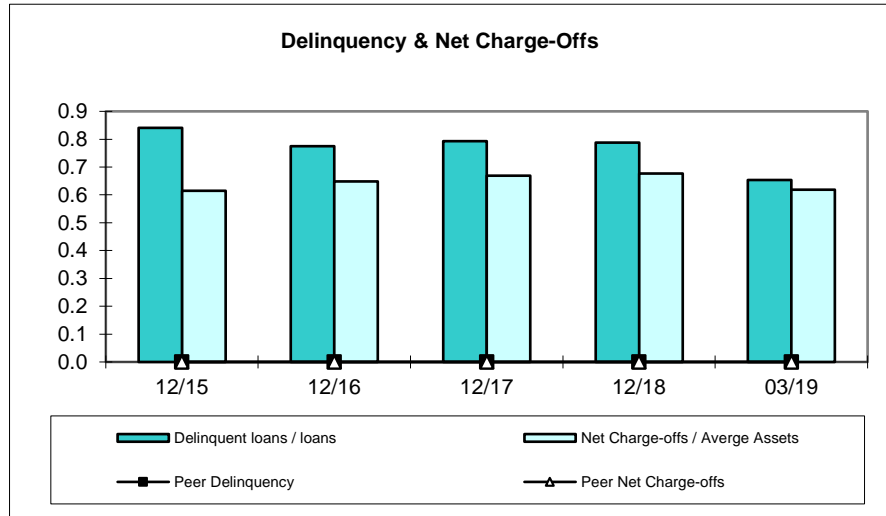


	Miscellaneous Information, Programs, Services								
<a href="#">Return to cover</a>									
06/12/2019									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group: N/A								
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Mar-2019	% Chg
<b>MEMBERSHIP:</b>									
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
<b>EMPLOYEES:</b>									
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	352	-8.6	340	-3.4	342	0.6
<b>BRANCHES:</b>									
Num of CU Branches	313	310	-1.0	321	3.5	322	0.3	324	0.6
Num of CUs Reporting Shared Branches	30	30	0.0	30	0.0	31	3.3	30	-3.2
Plan to add new branches or expand existing facilities	11	15	36.4	14	-6.7	15	7.1	15	0.0
<b>MISCELLANEOUS LOAN INFORMATION:</b>									
**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
<b>MEMBER SERVICE AND PRODUCT OFFERINGS</b>									
<b>(Credit Programs):</b>									
Commercial Loans	32	32	0.0	32	0.0	32	0.0	33	3.1
Credit Builder	28	27	-3.6	27	0.0	26	-3.7	26	0.0
Debt Cancellation/Suspension	5	5	0.0	4	-20.0	5	25.0	5	0.0
Direct Financing Leases	0	0	N/A	0	N/A	0	N/A	0	N/A
Indirect Commercial Loans	9	8	-11.1	8	0.0	8	0.0	8	0.0
Indirect Consumer Loans	34	35	2.9	33	-5.7	32	-3.0	32	0.0
Indirect Mortgage Loans	9	9	0.0	8	-11.1	11	37.5	11	0.0
Interest Only or Payment Option 1st Mortgage Loans	11	11	0.0	11	0.0	11	0.0	11	0.0
Micro Business Loans	13	12	-7.7	12	0.0	12	0.0	12	0.0
Micro Consumer Loans	14	12	-14.3	11	-8.3	11	0.0	11	0.0
Overdraft Lines of Credit	64	59	-7.8	57	-3.4	55	-3.5	54	-1.8
Overdraft Protection	57	55	-3.5	52	-5.5	51	-1.9	51	0.0
Participation Loans	43	40	-7.0	39	-2.5	44	12.8	44	0.0
Pay Day Loans	15	15	0.0	16	6.7	16	0.0	16	0.0
Real Estate Loans	80	78	-2.5	74	-5.1	69	-6.8	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
<b>MEMBER SERVICE AND PRODUCT OFFERINGS</b>									
<b>(Other Programs):</b>									
ATM/Debit Card Program	82	79	-3.7	77	-2.5	77	0.0	77	0.0
Commercial Share Accounts	44	42	-4.5	44	4.8	43	-2.3	44	2.3
Check Cashing	60	60	0.0	60	0.0	61	1.7	61	0.0
First Time Homebuyer Program	13	14	7.7	14	0.0	16	14.3	16	0.0
Health Savings Accounts	12	12	0.0	12	0.0	13	8.3	13	0.0
Individual Development Accounts	2	2	0.0	2	0.0	3	50.0	3	0.0
In-School Branches	1	1	0.0	1	0.0	1	0.0	1	0.0
Insurance/Investment Sales	36	36	0.0	35	-2.8	35	0.0	35	0.0
International Remittances	19	20	5.3	20	0.0	20	0.0	20	0.0
Low Cost Wire Transfers	81	77	-4.9	75	-2.6	73	-2.7	73	0.0
**Number of International Remittances Originated YTD	3,922	4,008	2.2	4,162	3.8	4,461	7.2	1,031	-7.6
<b>MERGERS/ACQUISITIONS:</b>									
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	7	10	42.9	13	30.0	13	0.0	13	0.0
<b>Adjusted Retained Earnings Obtained through Business Combinations</b>	6,119,825	15,567,369	154.4	17,042,824	9.5	19,237,034	12.9	19,237,035	0.0
<b>Fixed Assets - Capital &amp; Operating Leases</b>									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	27,327,327	28,683,342	5.0	33,195,608	15.7	29,249,548	-11.9	36,586,621	25.1
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)									
** Amount is year-to-date and the related % change ratio is annualized.									
# Means the number is too large to display in the cell									

Information Systems & Technology									
<a href="#">Return to cover</a>	For Charter : N/A								
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 = 'MO' * Type Included: Federally								
Count of CU in Peer Group : N/A									
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Mar-2019	% Chg
<b>System Used to Maintain Share/Loan Records</b>									
Manual System (No Automation)	1	1	0.0	0	-100.0	0	N/A	0	N/A
Vendor Supplied In-House System	59	56	-5.1	54	-3.6	51	-5.6	51	0.0
Vendor On-Line Service Bureau	47	45	-4.3	44	-2.2	43	-2.3	43	0.0
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
Other	5	5	0.0	5	0.0	5	0.0	5	0.0
<b>Electronic Financial Services</b>									
Home Banking Via Internet Website	85	82	-3.5	81	-1.2	78	-3.7	78	0.0
Audio Response/Phone Based	63	60	-4.8	56	-6.7	56	0.0	55	-1.8
Automatic Teller Machine (ATM)	79	76	-3.8	74	-2.6	74	0.0	74	0.0
Kiosk	7	6	-14.3	5	-16.7	6	20.0	6	0.0
Mobile Banking	50	54	8.0	53	-1.9	55	3.8	55	0.0
Other	2	2	0.0	4	100.0	6	50.0	6	0.0
<b>Services Offered Electronically</b>									
Member Application	40	41	2.5	42	2.4	42	0.0	42	0.0
New Loan	49	48	-2.0	49	2.1	50	2.0	50	0.0
Account Balance Inquiry	86	82	-4.7	81	-1.2	78	-3.7	78	0.0
Share Draft Orders	62	62	0.0	62	0.0	60	-3.2	60	0.0
New Share Account	25	24	-4.0	25	4.2	26	4.0	26	0.0
Loan Payments	80	77	-3.8	75	-2.6	73	-2.7	73	0.0
Account Aggregation	17	17	0.0	17	0.0	18	5.9	18	0.0
Internet Access Services	28	32	14.3	33	3.1	32	-3.0	32	0.0
e-Statements	79	77	-2.5	74	-3.9	73	-1.4	73	0.0
External Account Transfers	30	29	-3.3	31	6.9	35	12.9	35	0.0
View Account History	86	82	-4.7	81	-1.2	78	-3.7	78	0.0
Merchandise Purchase	6	6	0.0	6	0.0	4	-33.3	3	-25.0
Merchant Processing Services	6	6	0.0	6	0.0	7	16.7	8	14.3
Remote Deposit Capture	25	27	8.0	35	29.6	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
<b>Type of World Wide Website Address</b>									
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	658,882	9.6	730,252	10.8	800,402	9.6	774,416	-3.2
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>Type of Website Planned for Future</b>									
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A
Transactional	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>Miscellaneous</b>									
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

