

Cycle Date: March-2020
 Run Date: 07/01/2020
 Interval: Annual
 Non-Validated

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

Count of CU : 97
 Asset Range : N/A
 Peer Group Number : N/A
 Count of CU in Peer Group : N/A

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

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

	Summary Financial Information								
Return to cover									
07/01/2020									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union								
	Count of CU in Peer Group : N/A								
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Mar-2020	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents	937,036,001	915,153,222	-2.3	858,012,984	-6.2	1,150,566,834	34.1	1,655,323,850	43.9
TOTAL INVESTMENTS	2,836,885,659	2,681,410,844	-5.5	2,487,384,854	-7.2	2,486,342,544	0.0	2,590,574,426	4.2
Loans Held for Sale	48,014,833	46,919,709	-2.3	34,568,595	-26.3	73,318,768	112.1	155,556,148	112.2
Real Estate Loans	3,407,206,098	3,665,500,835	7.6	3,979,839,781	8.6	4,384,497,649	10.2	4,488,467,144	2.4
Unsecured Loans	818,749,009	858,307,592	4.8	893,334,581	4.1	909,803,034	1.8	873,631,763	-4.0
Other Loans	4,065,627,976	4,532,082,913	11.5	4,966,759,526	9.6	5,228,213,613	5.3	5,212,304,812	-0.3
TOTAL LOANS	8,291,583,083	9,055,891,340	9.2	9,839,933,888	8.7	10,522,514,296	6.9	10,574,403,719	0.5
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases)	(73,086,629)	(79,779,017)	9.2	(82,092,040)	2.9	(74,035,473)	-9.8	(75,742,910)	2.3
Land And Building	304,566,250	322,114,034	5.8	335,167,012	4.1	374,102,507	11.6	370,759,407	-0.9
Other Fixed Assets	54,958,821	53,818,227	-2.1	57,381,070	6.6	63,506,381	10.7	62,210,792	-2.0
NCUSIF Deposit	103,094,489	109,835,275	6.5	114,716,810	4.4	120,763,133	5.3	121,150,564	0.3
All Other Assets	333,078,623	361,134,605	8.4	350,443,285	-3.0	391,112,293	11.6	400,928,239	2.5
TOTAL ASSETS	12,836,131,130	13,466,498,239	4.9	13,995,516,458	3.9	15,108,191,283	8.0	15,855,164,235	4.9
LIABILITIES & CAPITAL:									
Dividends Payable	12,616,088	12,810,880	1.5	14,436,129	12.7	17,572,909	21.7	11,166,659	-36.5
Notes & Interest Payable	315,907,986	370,972,153	17.4	435,951,925	17.5	432,644,879	-0.8	486,276,427	12.4
Accounts Payable & Other Liabilities ³	186,248,564	229,198,273	23.1	164,036,519	-28.4	190,374,050	16.1	188,328,795	-1.1
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ⁴	0	0	N/A	500,000	N/A	500,000	0.0	500,000	0.0
Share Drafts	2,094,747,630	2,269,797,210	8.4	2,431,507,210	7.1	2,649,925,821	9.0	2,842,657,459	7.3
Regular shares	3,702,045,188	3,937,724,337	6.4	4,131,668,081	4.9	4,253,512,555	2.9	4,547,682,915	6.9
All Other Shares & Deposits	5,206,795,097	5,277,041,924	1.3	5,365,233,059	1.7	5,961,944,102	11.1	6,160,606,448	3.3
TOTAL SHARES & DEPOSITS	11,003,587,915	11,484,563,471	4.4	11,928,408,350	3.9	12,865,382,478	7.9	13,550,946,822	5.3
TOTAL LIABILITIES⁵	514,772,638	612,981,306	19.1	614,924,573	0.3	13,506,474,316	2,096.4	14,237,218,703	5.4
Regular Reserve	211,248,468	211,447,356	0.1	211,149,463	-0.1	211,067,646	0.0	211,138,943	0.0
Other Reserves	219,959,149	231,738,187	5.4	242,171,197	4.5	296,780,486	22.5	315,207,304	6.2
Undivided Earnings	886,562,960	925,767,919	4.4	998,862,875	7.9	1,093,868,835	9.5	1,091,599,285	-0.2
TOTAL EQUITY	1,317,770,577	1,368,953,462	3.9	1,452,183,535	6.1	1,601,716,967	10.3	1,617,945,532	1.0
TOTAL LIABILITIES, SHARES, & EQUITY	12,836,131,130	13,466,498,239	4.9	13,995,516,458	3.9	15,108,191,283	8.0	15,855,164,235	4.9
INCOME & EXPENSE									
Loan Income*	372,151,892	401,339,528	7.8	450,307,958	12.2	502,294,791	11.5	130,109,581	3.6
Investment Income*	49,944,927	54,780,096	9.7	65,265,196	19.1	76,772,940	17.6	6,322,069	-67.1
Other Income*	278,859,009	278,240,106	-0.2	299,576,098	7.7	312,487,885	4.3	73,074,205	-6.5
Total Employee Compensation & Benefits*	252,268,431	264,309,396	4.8	290,288,984	9.8	306,462,354	5.6	80,520,348	5.1
NCUSIF Premiums Expense *	271	0	-100.0	1,300	N/A	5,045	288.1	325	-74.2
Total Other Operating Expenses*	255,603,747	263,880,478	3.2	288,729,525	9.4	313,092,632	8.4	80,174,526	2.4
Non-operating Income & (Expense)*	6,556,729	-18,381,245	-380.3	9,272,131	150.4	26,390,601	184.6	-2,355,408	-135.7
NCUSIF Stabilization Income*	N/A	N/A		N/A		N/A		N/A	
Provision for Loan/Lease Losses or Total Credit Loss Expense*	55,575,715	65,144,046	17.2	66,264,306	1.7	57,953,349	-12.5	15,809,998	9.1
Cost of Funds*	62,265,528	64,596,504	3.7	86,045,038	33.2	121,054,347	40.7	30,844,605	1.9
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM ⁷¹	81,799,136	58,048,061	-29.0	93,093,530	60.4	N/A		N/A	
Net Income (Loss)*	81,798,865	58,048,061	-29.0	93,092,230	60.4	119,378,490	28.2	-199,355	-100.7
TOTAL CU's	107	103	-3.7	99	-3.9	97	-2.0	97	0.0
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
# Means the number is too large to display in the cell									
¹ 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.									
² 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.									
³ March 2014 and forward includes "Non-Trading Derivative Liabilities."									
⁴ December 2011 and forward includes "Subordinated Debt Included in Net Worth."									
⁵ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									

		MERIT Ratio Analysis						
Return to cover		For Charter :	N/A					
07/01/2020		Count of CU :	97					
Credit Union:	N/A	No Of Credit Union In Peer Group :		N/A				
Peer Group Number:	Custom	Asset Range :		N/A				
						Dec-2019		
	Dec-2016	Dec-2017	Dec-2018	Dec-2019	PEER Avg.**	Percentile**	Mar-2020	
<u>CAPITAL ADEQUACY RATIOS</u>								
Net Worth / Total Assets ⁵	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	
Net Worth / PCA Opt. Total Assets (if applies)	169.28	153.34	164.38	167.11	N/A	N/A	176.48	
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL ⁵	11.18	11.10	11.37	11.29	N/A	N/A	10.79	
RBNW Requirement (if applies)	58.72	57.50	26.87	20.18	N/A	N/A	27.43	
GAAP Equity / Total Assets	10.27	10.17	10.38	10.60	N/A	N/A	10.20	
Loss Coverage Ratio (TX Ratio)	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	
<u>ASSET QUALITY RATIOS</u>								
Delinquent Loans / Total Loans	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	
Delinquent Loans / Net Worth	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	
Rolling 12 Month Net Charge Offs / Average Loans ²	0.65	0.67	0.68	0.66	N/A	N/A	0.64	
Delinquent Loans + Net Charge-Offs / Average Loans	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	
Other Non-Performing Assets / Total Assets	0.10	0.09	0.08	0.09	N/A	N/A	0.08	
<u>MANAGEMENT RATIOS</u>								
Net Worth Growth ¹	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	
Share Growth ¹	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	
Loan Growth ¹	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	
Asset Growth ¹	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	
Investment Growth ¹	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	
Membership Growth ¹	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	
<u>EARNINGS RATIOS</u>								
Net Income / Average Assets (ROAA) ¹	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.63	0.45	0.67	0.68	N/A	N/A	0.07	
Operating Expenses / Average Assets ¹	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	
PLLL or Credit Loss Expense / Average Assets ¹	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	
<u>ASSET LIABILITY MANAGEMENT RATIOS</u>								
Est. NEV Tool Post Shock Ratio ⁴	N/A, Assets > \$100M	N/A, Assets > \$100M	N/A, Assets > \$100M	N/A, Assets > \$100M	N/A	N/A	N/A, Assets > \$100M	
Est. NEV Tool Post Shock Sensitivity ⁴	N/A, Assets > \$100M	N/A, Assets > \$100M	N/A, Assets > \$100M	N/A, Assets > \$100M	N/A	N/A	N/A, Assets > \$100M	
Total Loans / Total Assets	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	
Cash + Short-Term Investments / Assets ³	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	
¹ Exam date ratios are annualized.								
² Exam Date Ratio is based on Net Charge Offs over the last 12 months								
³ This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.								
⁴ Applicable for credit unions under \$100 million.								
⁵ For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending								
								2. MERIT Ratios

	Ratio Analysis								
Return to cover	For Charter : N/A								
07/01/2020	Count of CU : 97								
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 Union								
	Count of CU in Peer Group : N/A				Dec-2019		Mar-2020		
	Dec-2016	Dec-2017	Dec-2018	Dec-2019	PEER Avg	Percentile**	Mar-2020	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	N/A	N/A	N/A	0	N/A	N/A	0	N/A	N/A
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) ¹⁵	N/A	N/A	N/A	10.85	N/A	N/A	10.36	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	5.34	5.61	5.41	4.52	N/A	N/A	4.61	N/A	N/A
ASSET QUALITY									
* Net Charge-Offs / Average Loans	0.65	0.67	0.68	0.66	N/A	N/A	0.54	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.36	98.85	98.02	100.67	N/A	N/A	101.29	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	0.50	0.53	0.55	0.47	N/A	N/A	0.41	N/A	N/A
EARNINGS									
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²	#NAME?	#NAME?	#NAME?	N/A	N/A	N/A	N/A	N/A	N/A
* Gross Income/Average Assets	5.60	5.58	5.94	6.13	N/A	N/A	5.41	N/A	N/A
* Yield on Average Loans ⁴	4.64	4.63	4.77	4.91	N/A	N/A	4.88	N/A	N/A
* Yield on Average Investments	1.37	1.55	1.97	2.31	N/A	N/A	0.68	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	2.23	2.12	2.18	2.15	N/A	N/A	1.89	N/A	N/A
* Cost of Funds / Avg. Assets	0.50	0.49	0.63	0.83	N/A	N/A	0.80	N/A	N/A
* Net Margin / Avg. Assets	5.10	5.09	5.31	5.29	N/A	N/A	4.62	N/A	N/A
* Net Interest Margin/Avg. Assets	2.88	2.98	3.13	3.15	N/A	N/A	2.73	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 ¹¹	3.13	3.13	3.10	3.21	N/A	N/A	3.04	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	32.74	33.21	33.41	31.98	N/A	N/A	32.40	N/A	N/A
Total Loans / Total Shares	75.35	78.85	82.49	81.79	N/A	N/A	78.03	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	94.95	94.90	94.97	95.10	N/A	N/A	96.42	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	51.27	52.36	53.08	51.91	N/A	N/A	52.65	N/A	N/A
Borrowings / Total Shares & Net Worth	2.45	2.87	3.25	2.99	N/A	N/A	3.20	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	3.80	4.38	4.57	4.44	N/A	N/A	4.46	N/A	N/A
Borrowers / Members	48.75	49.50	49.45	49.95	N/A	N/A	50.05	N/A	N/A
Members / Full-Time Empl.	362.92	367.36	364.55	360.32	N/A	N/A	361.71	N/A	N/A
Avg. Shares Per Member	\$7,773	\$7,905	\$7,911	\$8,384	N/A	N/A	\$8,784	N/A	N/A
Avg. Loan Balance	\$12,016	\$12,593	\$13,198	\$13,729	N/A	N/A	\$13,695	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$64,676	\$66,829	\$70,186	\$71,965	N/A	N/A	\$75,517	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.									
¹¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
² Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.									
³ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
⁴ Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.									

		Supplemental Ratio Analysis				
Return to cover		For Charter : N/A				
07/01/2020		Count of CU : 97				
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-2016	Dec-2017	Dec-2018	Dec-2019	Mar-2020
OTHER DELINQUENCY RATIOS ¹						
Credit Cards DQ >= 60 Days / Total Credit Card Loans		0.92	1.18	1.04	1.01	1.00
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		1.28	1.09	0.99	0.76	0.61
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans		0.54	0.62	0.65	0.54	0.57
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans		1.00	0.97	0.85	0.75	0.69
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans		0.87	0.87	0.79	0.69	0.66
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		12.66	18.75	18.26	19.18	18.26
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans		1.14	1.10	0.94	0.79	0.76
Participation Loans Delinquent >= 60 Days / Total Participation Loans		0.55	0.61	0.70	0.36	0.41
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans ²		1.54	#NAME?	#NAME?	#NAME?	#NAME?
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ²		0.44	#NAME?	#NAME?	#NAME?	#NAME?
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE ²		76.97	#NAME?	#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?
REAL ESTATE LOAN DELINQUENCY ¹						
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years		#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		0.32	0.95	0.69	0.46	0.44
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Rate		0.28	0.22	0.38	0.34	0.33
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans		0.02	0.18	0.10	0.16	0.12
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans		11.58	12.39	12.53	10.21	9.83
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans		11.89	14.70	0.00	0.00	0.00
Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans		1.78	1.73	1.69	1.63	1.58
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans		0.60	0.54	0.69	0.59	0.47
MISCELLANEOUS LOAN LOSS RATIOS						
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)		17.45	16.91	15.29	14.59	17.09
* Net Charge Offs - Credit Cards / Avg Credit Card Loans		2.11	2.36	2.52	2.67	2.82
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed		0.02	0.05	0.38	16.77	0.36
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans		0.78	0.77	0.75	0.62	0.59
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans		0.06	0.02	0.03	0.01	0.01
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans		0.04	0.01	0.01	0.01	0.02
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans		0.11	0.06	0.08	-0.01	0.00
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans		0.00	0.09	0.08	0.08	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable		0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans		1.18	1.04	0.97	0.86	0.67
* Net Charge Offs - Participation Loans / Avg Participation Loans		#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
* Net Charge Offs - Commercial Loans / Avg Commercial Loans ²		0.11	#NAME?	#NAME?	#NAME?	#NAME?
SPECIALIZED LENDING RATIOS						
Indirect Loans Outstanding / Total Loans		21.20	23.40	25.15	24.16	23.97
Participation Loans Outstanding / Total Loans		2.92	2.82	2.44	2.94	2.91
Participation Loans Purchased YTD / Total Loans Granted YTD		1.71	1.97	1.09	2.48	1.37
* Participation Loans Sold YTD / Total Assets		0.13	0.34	0.48	0.49	0.62
Total Commercial Loans / Total Assets ²		#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		35.29	33.22	29.33	31.78	34.78
REAL ESTATE LENDING RATIOS						
Total Fixed Rate Real Estate / Total Assets		15.50	15.87	15.49	16.00	15.47
Total Fixed Rate Real Estate / Total Loans		24.00	23.61	22.03	22.97	23.20
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD		30.12	26.56	26.96	32.66	36.00
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD		76.72	61.94	59.02	61.51	46.81
Interest Only & Payment Option First & Other RE / Total Assets		0.45	0.65	0.74	0.74	0.73
Interest Only & Payment Option First & Other RE / Net Worth		4.20	6.17	6.82	6.84	7.00
MISCELLANEOUS RATIOS						
Mortgage Servicing Rights / Net Worth		1.33	1.30	1.32	1.46	1.29
Unused Commitments / Cash & ST Investments		#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Complex Assets / Total Assets		22.14	21.00	21.86	21.37	21.44
Short Term Liabilities / Total Shares and Deposits plus Borrowings		37.44	35.21	35.30	35.70	35.42
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)						
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.						
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.						
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.						

	Assets								
Return to cover									
07/01/2020									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * State = MO' * Type Included: Federally Insured State Credit Union								
	Count of CU in Peer Group : N/A								
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Mar-2020	% Chg
ASSETS									
CASH:									
Cash On Hand	144,057,014	160,323,342	11.3	165,332,550	3.1	175,050,031	5.9	261,244,958	49.2
Cash On Deposit	764,193,146	729,569,667	-4.5	664,572,688	-8.9	950,747,227	43.1	1,352,409,225	42.2
Cash Equivalents	28,785,841	25,260,213	-12.2	28,107,746	11.3	24,769,576	-11.9	41,669,667	68.2
TOTAL CASH & EQUIVALENTS	937,036,001	915,153,222	-2.3	858,012,984	-6.2	1,150,566,834	34.1	1,655,323,850	43.9
INVESTMENTS:									
Trading Securities	20,371,499	18,421,102	-9.6	0	-100.0	67,831,186	N/A	N/A	
Available for Sale Securities	1,931,942,348	1,845,320,883	-4.5	1,716,020,441	-7.0	1,634,415,217	-4.8	N/A	
Held-to-Maturity Securities, net of Allowance for Credit Losses if ASC 326 has been adopted	118,621,810	109,195,021	-7.9	113,089,582	3.6	98,204,197	-13.2	0	-100.0
Equity Securities	N/A	N/A		N/A		0		20,102,526	N/A
Trading Debt Securities	N/A	N/A		N/A		0		57,376,481	N/A
Available-for-Sale Debt Securities	N/A	N/A		N/A		0		1,693,436,500	N/A
Held-to-Maturity Debt Securities, net of Allowance for Credit Losses	N/A	N/A		N/A		0		119,447,570	N/A
Deposits in Commercial Banks, S&Ls, Savings Banks	581,335,263	489,840,225	-15.7	425,947,396	-13.0	422,278,587	-0.9	434,493,327	2.9
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²	76,692,317	98,340,915	28.2	99,591,294	1.3	108,436,138	8.9	116,548,115	7.5
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	16,976,442	17,022,728	0.3	17,055,645	0.2	17,104,828	0.3	17,104,828	0.0
All Other Investments in Corporate Cus	1,113,804	1,717,669	54.2	2,362,081	37.5	8,676,182	267.3	13,969,702	61.0
All Other Investments ²	89,832,176	101,552,301	13.0	113,318,415	11.6	129,396,209	14.2	118,095,377	-8.7
TOTAL INVESTMENTS	2,836,885,659	2,681,410,844	-5.5	2,487,384,854	-7.2	2,486,342,544	0.0	2,590,574,426	4.2
LOANS HELD FOR SALE	48,014,833	46,919,709	-2.3	34,568,595	-26.3	73,318,768	112.1	155,556,148	112.2
LOANS AND LEASES:									
Unsecured Credit Card Loans	448,618,775	455,285,499	1.5	467,669,848	2.7	473,286,319	1.2	449,232,280	-5.1
All Other Unsecured Loans/Lines of Credit	318,870,889	348,413,410	9.3	368,848,006	5.9	388,587,919	5.4	376,510,047	-3.1
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans	51,259,345	54,608,683	6.5	56,816,727	4.0	47,928,796	-15.6	47,889,436	-0.1
New Vehicle Loans	1,065,647,781	1,219,829,664	14.5	1,408,827,755	15.5	1,428,360,112	1.4	1,392,900,612	-2.5
Used Vehicle Loans	2,603,766,552	2,873,782,483	10.4	3,100,604,358	7.9	3,309,777,335	6.7	3,326,986,995	0.5
Leases Receivable	1,862	0	-100.0	0	N/A	0	N/A	0	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit ³	396,211,781	400,817,622	1.2	418,755,743	4.5	434,408,411	3.7	432,424,732	-0.5
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family Residential Properties ³	2,449,610,699	2,312,434,635	-5.6	2,468,189,606	6.7	2,693,251,897	9.1	2,766,237,234	2.7
Total Loans/Lines of Credit Secured by Junior Lien 1-4 Family Residential Properties ³	957,595,399	566,939,762	-40.8	1,003,856,548	77.1	1,059,819,305	5.6	1,059,533,920	0.0
All Other Real Estate Loans/Lines of Credit ³	N/A	482,307,678		134,544,471	-72.1	159,124,770	18.3	163,075,686	2.5
Commercial Loans/Lines of Credit Real Estate Secured ³	N/A	303,818,760		373,249,156	22.9	472,301,677	26.5	499,620,304	5.8
Commercial Loans/Lines of Credit Not Real Estate Secured ³	N/A	37,653,144		38,571,670	2.4	55,667,755	44.3	59,992,473	7.8
TOTAL LOANS & LEASES	8,291,583,083	9,055,891,340	9.2	9,839,933,888	8.7	10,522,514,296	6.9	10,574,403,719	0.5
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN & LEASES)	(73,086,629)	(79,779,017)	9.2	(82,092,040)	2.9	(74,035,473)	-9.8	(75,742,910)	2.3
Foreclosed Real Estate	9,097,988	8,676,260	-4.6	8,904,388	2.6	10,236,348	15.0	10,370,353	1.3
Repossessed Autos	3,042,271	2,457,656	-19.2	2,252,427	-8.4	2,607,719	15.8	2,894,619	11.0
Foreclosed and Repossessed Other Assets	830,458	646,321	-22.2	606,612	-6.1	130,524	-78.5	122,584	-6.1
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹	12,970,717	11,780,237	-9.2	11,763,427	-0.1	12,974,591	10.3	13,387,556	3.2
Land and Building	304,566,250	322,114,034	5.8	335,167,012	4.1	374,102,507	11.6	370,759,407	-0.9
Other Fixed Assets	54,958,821	53,818,227	-2.1	57,381,070	6.6	63,506,381	10.7	62,210,792	-2.0
NCUA Share Insurance Capitalization Deposit	103,094,489	109,835,275	6.5	114,716,810	4.4	120,763,133	5.3	121,150,564	0.3
Identifiable Intangible Assets	0	987,987	N/A	749,880	-24.1	491,690	-34.4	429,170	-12.7
Goodwill	2,042,182	2,042,182	0.0	1,582,360	-22.5	1,582,360	0.0	1,582,360	0.0
TOTAL INTANGIBLE ASSETS	2,042,182	3,030,169	48.4	2,332,240	-23.0	2,074,050	-11.1	2,011,530	-3.0
Accrued Interest on Loans	23,272,938	25,901,491	11.3	27,633,560	6.7	30,044,429	8.7	28,871,134	-3.9
Accrued Interest on Investments	7,149,781	7,475,979	4.6	7,996,731	7.0	7,750,030	-3.1	7,857,484	1.4
Non-Trading Derivative Assets	89	0	-100.0	176,244	N/A	22,185,631	#####	10,794,099	-51.3
All Other Assets	287,642,916	312,946,729	8.8	300,541,083	-4.0	316,083,562	5.2	338,006,436	6.9
TOTAL OTHER ASSETS	318,065,724	346,324,199	8.9	336,347,618	-2.9	376,063,652	11.8	385,529,153	2.5
TOTAL ASSETS	12,836,131,130	13,466,498,239	4.9	13,995,516,458	3.9	15,108,191,283	8.0	15,855,164,235	4.9
TOTAL CU's	107	103	-3.7	99	-3.9	97	-2.0	97	0.0

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¹ OTHER RE OWNED PRIOR TO 2004

² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUS INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS

³ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

	Liabilities, Shares & Equity								
Return to cover									
07/01/2020									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU)								
	Count of CU in Peer Group : N/A								
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Mar-2020	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	302,917,070	370,972,153	22.5	423,411,968	14.1	421,309,861	-0.5	424,017,093	0.6
Borrowing Repurchase Transactions	12,990,916	0	-100.0	12,539,957	N/A	11,335,018	-9.6	62,259,334	449.3
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	500,000	N/A	500,000	0.0	500,000	0.0
Non-Trading Derivative Liabilities	0	0	N/A	166,000	N/A	526,699	217.3	5,815,428	1,004.1
Accrued Dividends and Interest Payable	12,616,088	12,810,880	1.5	14,436,129	12.7	17,572,909	21.7	11,166,659	-36.5
Accounts Payable & Other Liabilities	186,248,564	229,198,273	23.1	163,870,519	-28.5	189,847,351	15.9	182,513,367	-3.9
Allowance for Credit Losses on Off-Balance Sheet Credit Exposure	N/A	N/A		N/A		0		0	N/A
SHARES AND DEPOSITS									
Share Drafts	2,094,747,630	2,269,797,210	8.4	2,431,507,210	7.1	2,649,925,821	9.0	2,842,657,459	7.3
Regular Shares	3,702,045,188	3,937,724,337	6.4	4,131,668,081	4.9	4,253,512,555	2.9	4,547,682,915	6.9
Money Market Shares	2,664,723,468	2,695,264,756	1.1	2,756,387,263	2.3	2,950,187,599	7.0	3,045,501,296	3.2
Share Certificates	1,603,889,088	1,657,146,004	3.3	1,700,306,318	2.6	2,043,957,007	20.2	2,113,086,611	3.4
IRA/KEOGH Accounts	891,027,856	849,450,195	-4.7	813,876,434	-4.2	838,072,010	3.0	843,273,415	0.6
All Other Shares ¹	35,948,000	39,509,264	9.9	42,956,880	8.7	50,779,945	18.2	63,870,898	25.8
Non-Member Deposits	11,206,685	35,671,705	218.3	51,706,164	45.0	78,947,541	52.7	94,874,228	20.2
TOTAL SHARES AND DEPOSITS	11,003,587,915	11,484,563,471	4.4	11,928,408,350	3.9	12,865,382,478	7.9	13,550,946,822	5.3
TOTAL LIABILITIES ⁴	514,772,638	612,981,306	19.1	614,924,573	0.3	13,506,474,316	2,096.4	14,237,218,703	5.4
EQUITY:									
Undivided Earnings	886,562,960	925,767,919	4.4	998,862,875	7.9	1,093,868,835	9.5	1,090,610,442	-0.3
Regular Reserves	211,248,468	211,447,356	0.1	211,149,463	-0.1	211,067,646	0.0	211,138,943	0.0
Appropriation For Non-Conforming Investments (SCU Only)	0	66,018	N/A	50,795	-23.1	50,795	0.0	50,795	0.0
Other Reserves	256,366,145	269,821,767	5.2	288,422,581	6.9	312,528,626	8.4	317,274,743	1.5
Equity Acquired in Merger	13,973,856	15,002,815	7.4	17,259,153	15.0	20,435,233	18.4	20,435,233	0.0
Miscellaneous Equity	1,188,480	1,188,480	0.0	1,188,831	0.0	1,180,460	-0.7	1,188,274	0.7
Accumulated Unrealized G/L on AFS Securities	-21,288,641	-21,697,137	-1.9	-32,547,230	-50.0	N/A		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	213,646	N/A	-571,964	-367.7	-1,444,278	-152.5
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities ⁵	N/A	N/A		N/A		3,399,942		27,856,598	719.3
Other Comprehensive Income	-30,280,691	-32,643,756	-7.8	-32,416,579	0.7	-40,242,606	-24.1	-50,154,061	-24.6
Net Income	0	0	N/A	0	N/A	0	N/A	988,843	N/A
EQUITY TOTAL	1,317,770,577	1,368,953,462	3.9	1,452,183,535	6.1	1,601,716,967	10.3	1,617,945,532	1.0
TOTAL SHARES & EQUITY	12,321,358,492	12,853,516,933	4.3	13,380,591,885	4.1	14,467,099,445	8.1	15,168,892,354	4.9
TOTAL LIABILITIES, SHARES, & EQUITY	12,836,131,130	13,466,498,239	4.9	13,995,516,458	3.9	15,108,191,283	8.0	15,855,164,235	4.9
NCUA INSURED SAVINGS ²									
Uninsured Shares	495,140,679	524,340,657	5.9	456,184,808	-13.0	583,479,989	27.9	598,310,450	2.5
Uninsured Non-Member Deposits	1,671,161	7,960,219	376.3	1,870,245	-76.5	5,526,355	195.5	7,803,228	41.2
Total Uninsured Shares & Deposits	496,811,840	532,300,876	7.1	458,055,053	-13.9	589,006,344	28.6	606,113,678	2.9
Insured Shares & Deposits	10,506,776,075	10,952,262,595	4.2	11,470,353,297	4.7	12,276,376,134	7.0	12,944,833,144	5.4
TOTAL NET WORTH	1,369,744,942	1,424,145,884	4.0	1,518,222,748	6.6	1,640,429,016	8.0	1,642,976,880	0.2
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
² October 3, 2008 and forward, the NCUA coverage increased to \$250,000 for all accounts.									
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."									
⁴ Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.									
⁵ Includes accumulated unrealized gains / losses on AFS securities and AFS debt securities.									

		Income Statement								
Return to cover		For Charter : N/A								
07/01/2020		Count of CU : 97								
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 Union								
		Count of CU in Peer Group : N/A								
		Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Mar-2020	% Chg
* INCOME AND EXPENSE										
INTEREST INCOME:										
Interest on Loans		373,410,833	401,814,363	7.6	450,775,175	12.2	502,842,540	11.6	130,180,521	3.6
Less Interest Refund		(1,258,941)	(474,835)	-62.3	(467,217)	-1.6	(547,749)	17.2	(70,940)	-48.2
Income from Investments		48,166,843	54,095,830	12.3	65,265,196	20.6	74,886,797	14.7	16,576,948	-11.5
Income from Trading		1,778,084	684,266	-61.5	0	-100.0	N/A		N/A	
Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities		N/A	N/A		N/A		1,886,143		-10,254,879	-2,274.8
TOTAL INTEREST INCOME		422,096,819	456,119,624	8.1	515,573,154	13.0	579,067,731	12.3	136,431,650	-5.8
INTEREST EXPENSE:										
Dividends		45,003,328	45,701,376	1.6	60,217,978	31.8	86,433,470	43.5	22,130,871	2.4
Interest on Deposits		10,657,026	11,411,353	7.1	15,493,667	35.8	22,756,506	46.9	5,924,910	4.1
Interest on Borrowed Money		6,605,174	7,483,775	13.3	10,333,393	38.1	11,864,371	14.8	2,788,824	-6.0
TOTAL INTEREST EXPENSE		62,265,528	64,596,504	3.7	86,045,038	33.2	121,054,347	40.7	30,844,605	1.9
PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT LOSS EXPENSE		55,575,715	65,144,046	17.2	66,264,306	1.7	57,953,349	-12.5	15,809,998	9.1
NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS EXPENSE		304,255,576	326,379,074	7.3	363,263,810	11.3	400,060,035	10.1	89,777,047	-10.2
NON-INTEREST INCOME:										
Fee Income		123,940,981	127,815,428	3.1	134,379,728	5.1	135,034,742	0.5	31,296,560	-7.3
Other Operating Income		154,918,028	150,424,678	-2.9	165,196,370	9.8	177,453,143	7.4	41,777,645	-5.8
Gain (Loss) on Investments		2,543,420	-540,993	-121.3	4,038,696	846.5	N/A		N/A	
Gain (Loss) on Equity Securities (DO NOT include Gain (Loss) on other securities)		N/A	N/A		N/A		1,860		-4,615,020	#####
Gain (Loss) on Other Securities (DO NOT include Gain or Loss on Equity Securities)		N/A	N/A		N/A		12,622,918		-152,888	-104.8
Gain (Loss) on Non-Trading Derivatives		284	-32,859	#####	334	101.0	5,849,973	#####	2,349,911	60.7
Gain (Loss) on Disposition of Assets		198,265	-534,749	-369.7	-3,297,718	-516.7	1,800,379	154.6	-518,276	-215.1
Gain from Bargain Purchase (Merger)		0	0	N/A	0	N/A	0	N/A	0	N/A
Other Non-Oper Income/(Expense)		3,814,760	-17,272,644	-552.8	8,530,819	149.4	6,115,471	-28.3	580,865	-62.0
NCUSIF Stabilization Income		0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL NON-INTEREST INCOME		285,415,738	259,858,861	-9.0	308,848,229	18.9	338,878,486	9.7	70,718,797	-16.5
NON-INTEREST EXPENSE										
Total Employee Compensation & Benefits		252,268,431	264,309,396	4.8	290,288,984	9.8	306,462,354	5.6	80,520,348	5.1
Travel, Conference Expense		4,498,715	4,638,548	3.1	5,473,314	18.0	5,769,374	5.4	1,220,662	-15.4
Office Occupancy		34,699,011	36,216,580	4.4	38,994,024	7.7	41,365,602	6.1	10,949,414	5.9
Office Operation Expense		104,990,744	106,328,712	1.3	113,327,931	6.6	120,724,804	6.5	30,781,555	2.0
Educational and Promotion		16,336,311	18,614,724	13.9	20,259,834	8.8	26,559,082	31.1	7,777,662	17.1
Loan Servicing Expense		38,722,741	37,441,949	-3.3	40,472,792	8.1	41,551,900	2.7	10,102,968	-2.7
Professional, Outside Service		34,546,711	37,649,154	9.0	43,243,927	14.9	47,027,923	8.8	11,997,972	2.0
Member Insurance ¹		N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²		271	0	-100.0	1,300	N/A	5,045	288.1	325	-74.2
Member Insurance - Temporary Corporate CU Stabilization Fund ³		0	0	N/A	0	N/A	N/A		N/A	
Member Insurance - Other		176,686	179,644	1.7	131,972	-26.5	142,687	8.1	43,704	22.5
Operating Fees		1,608,177	1,663,769	3.5	1,723,365	3.6	1,919,248	11.4	488,591	1.8
Misc Operating Expense		20,024,651	21,147,398	5.6	25,102,366	18.7	28,032,012	11.7	6,811,998	-2.8
TOTAL NON-INTEREST EXPENSE		507,872,449	528,189,874	4.0	579,019,809	9.6	619,560,031	7.0	160,695,199	3.7
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ⁴		81,799,136	58,048,061	-29.0	93,093,530	60.4	N/A		N/A	
NET INCOME (LOSS)		81,798,865	58,048,061	-29.0	93,092,230	60.4	119,378,490	28.2	-199,355	-100.7
RESERVE TRANSFERS:										
Transfer to Regular Reserve		168,319	186,662	10.9	939,340	403.2	484,677	-48.4	40,717	-66.4
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
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¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.										
² For December 2010 forward, this account includes only NCUSIF Premium Expense.										
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).										
⁴ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.										

Delinquent Loan Information 1									
Return to cover	For Charter :		N/A						
07/01/2020	Count of CU :		97						
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-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Mar-2020	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES ¹									
Amount of Loans in Non-Accrual Status	N/A	N/A		N/A		80,572,848		32,616,920	-59.5
30 to 59 Days Delinquent	114,313,762	128,932,520	12.8	117,049,704	-9.2	124,061,856	6.0	115,878,107	-6.6
60 to 179 Days Delinquent	49,018,434	54,066,920	10.3	61,384,395	13.5	54,830,599	-10.7	46,996,620	-14.3
180 to 359 Days Delinquent	9,844,679	13,194,080	34.0	10,319,086	-21.8	11,247,026	9.0	10,656,211	-5.3
> = 360 Days Delinquent	5,337,491	4,505,673	-15.6	5,844,932	29.7	5,439,618	-6.9	6,659,203	22.4
Total Del Loans - All Types (> = 60 Days)	64,200,604	71,766,673	11.8	77,548,413	8.1	71,517,243	-7.8	64,312,034	-10.1
% Delinquent Loans / Total Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	6,531,434	8,215,421	25.8	4,937,969	-39.9	4,452,833	-9.8	4,930,057	10.7
60 to 179 Days Delinquent	3,723,996	4,911,730	31.9	4,451,553	-9.4	4,396,823	-1.2	4,118,488	-6.3
180 to 359 Days Delinquent	385,744	453,143	17.5	392,039	-13.5	300,278	-23.4	309,444	3.1
> = 360 Days Delinquent	2,981	19,786	563.7	14,657	-25.9	88,309	502.5	73,531	-16.7
Total Del Credit Card Lns (> = 60 Days)	4,112,721	5,384,659	30.9	4,858,249	-9.8	4,785,410	-1.5	4,501,463	-5.9
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.92	1.18	29.0	1.04	-12.2	1.01	-2.7	1.00	-0.9
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
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?	#NAME?	#NAME?	#NAME?	#NAME?
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	526,705	623,289	18.3	721,294	15.7	345,615	-52.1	409,779	18.6
60 to 179 Days Delinquent	611,166	523,893	-14.3	539,953	3.1	352,621	-34.7	287,428	-18.5
180 to 359 Days Delinquent	16,086	54,385	238.1	1,680	-96.9	10,145	503.9	6,841	-32.6
> = 360 Days Delinquent	30,643	19,548	-36.2	18,338	-6.2	0	-100.0	0	N/A
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	657,895	597,826	-9.1	559,971	-6.3	362,766	-35.2	294,269	-18.9
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
New Vehicle Loans									
30 to 59 Days Delinquent	14,414,851	16,110,931	11.8	17,144,506	6.4	16,255,880	-5.2	13,463,838	-17.2
60 to 179 Days Delinquent	4,697,164	6,410,859	36.5	7,710,929	20.3	6,903,799	-10.5	6,561,621	-5.0
180 to 359 Days Delinquent	756,553	936,510	23.8	1,164,607	24.4	744,085	-36.1	1,343,582	80.6
> = 360 Days Delinquent	269,700	230,330	-14.6	245,922	6.8	124,105	-49.5	72,865	-41.3
Total Del New Vehicle Lns (> = 60 Days)	5,723,417	7,577,699	32.4	9,121,458	20.4	7,771,989	-14.8	7,978,068	2.7
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Used Vehicle Loans									
30 to 59 Days Delinquent	43,757,951	51,920,810	18.7	45,905,226	-11.6	46,596,833	1.5	38,469,908	-17.4
60 to 179 Days Delinquent	20,875,319	21,671,087	3.8	20,735,621	-4.3	21,111,749	1.8	18,878,613	-10.6
180 to 359 Days Delinquent	4,505,950	5,223,709	15.9	4,819,628	-7.7	3,214,353	-33.3	3,703,969	15.2
> = 360 Days Delinquent	734,713	1,027,184	39.8	820,952	-20.1	359,953	-56.2	436,369	21.2
Total Del Used Vehicle Lns (> = 60 Days)	26,115,982	27,921,980	6.9	26,376,201	-5.5	24,686,055	-6.4	23,018,951	-6.8
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans									
	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Leases Receivable									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0	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
All Other Loans ²									
30 to 59 Days Delinquent	9,100,641	8,495,874	-6.6	8,344,958	-1.8	10,487,289	25.7	8,650,201	-17.5
60 to 179 Days Delinquent	4,960,731	7,341,415	48.0	7,803,444	6.3	6,602,037	-15.4	5,793,937	-12.2
180 to 359 Days Delinquent	1,240,462	2,431,523	96.0	924,518	-62.0	1,086,761	17.5	1,364,072	25.5
> = 360 Days Delinquent	777,247	815,264	4.9	502,060	-38.4	467,575	-6.9	430,677	-7.9
Total Del All Other Loans (> = 60 Days)	6,978,440	10,588,202	51.7	9,230,022	-12.8	8,156,373	-11.6	7,588,686	-7.0
%All Other Loans >= 60 Days / Total All Other Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
# Means the number is too large to display in the cell									
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
² 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									
07/01/2020	For Charter : N/A								
CU Name: N/A	Count of CU : 97								
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-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Mar-2020	% Chg
DELINQUENT LOANS BY CATEGORY ¹									
ALL REAL ESTATE LOANS									
30 to 59 Days Delinquent	39,982,180	43,566,195	9.0	39,995,751	-8.2	45,923,406	14.8	49,954,324	8.8
60 to 179 Days Delinquent	14,150,058	13,207,936	-6.7	20,142,895	52.5	15,463,570	-23.2	11,356,533	-26.6
180 to 359 Days Delinquent	2,939,884	4,094,810	39.3	3,016,614	-26.3	5,891,404	95.3	3,928,303	-33.3
> = 360 Days Delinquent	3,522,207	2,393,561	-32.0	4,243,003	77.3	4,399,676	3.7	5,645,761	28.3
Total Del Real Estate Loans (> = 60 Days)	20,612,149	19,696,307	-4.4	27,402,512	39.1	25,754,650	-6.0	20,930,597	-18.7
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
30 to 59 Days Delinquent	24,323,088	21,722,723	-10.7	18,918,175	-12.9	24,348,405	28.7	23,909,949	-1.8
60 to 179 Days Delinquent	7,739,332	6,224,895	-19.6	10,200,029	63.9	8,155,939	-20.0	5,099,464	-37.5
180 to 359 Days Delinquent	1,359,605	2,208,221	62.4	2,285,381	3.5	4,232,449	85.2	1,808,414	-57.3
> = 360 Days Delinquent	2,790,054	1,818,660	-34.8	2,844,356	56.4	2,396,453	-15.7	4,039,231	68.6
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	11,888,991	10,251,776	-13.8	15,329,766	49.5	14,784,841	-3.6	10,947,109	-26.0
%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?	#NAME?	#NAME?	#NAME?	#NAME?
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years									
30 to 59 Days Delinquent	9,695,718	14,656,618	51.2	13,752,148	-6.2	13,928,741	1.3	18,464,546	32.6
60 to 179 Days Delinquent	4,398,770	3,289,141	-25.2	5,586,531	69.8	3,946,712	-29.4	2,915,668	-26.1
180 to 359 Days Delinquent	1,004,690	1,028,961	2.4	285,171	-72.3	700,678	145.7	1,162,377	65.9
> = 360 Days Delinquent	506,240	128,960	-74.5	926,779	618.7	1,380,438	49.0	1,070,806	-22.4
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	5,909,700	4,447,062	-24.7	6,798,481	52.9	6,027,828	-11.3	5,148,851	-14.6
%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?	#NAME?	#NAME?	#NAME?	#NAME?
Other Real Estate Fixed Rate/Hybrid/Balloon									
30 to 59 Days Delinquent	3,173,860	3,013,392	-5.1	2,011,967	-33.2	1,880,086	-6.6	2,384,868	26.8
60 to 179 Days Delinquent	477,045	2,622,741	449.8	1,222,044	-53.4	879,658	-28.0	855,772	-2.7
180 to 359 Days Delinquent	164,137	510,509	211.0	83,489	-83.6	349,436	318.5	281,151	-19.5
> = 360 Days Delinquent	62,221	328,584	428.1	365,590	11.3	182,090	-50.2	182,090	0.0
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	703,403	3,461,834	392.2	1,671,123	-51.7	1,411,184	-15.6	1,319,013	-6.5
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.32	0.95	192.0	0.69	-27.1	0.46	-33.0	0.44	-5.5
Other Real Estate Adjustable Rate									
30 to 59 Days Delinquent	2,789,514	4,173,462	49.6	5,313,461	27.3	5,766,174	8.5	5,194,961	-9.9
60 to 179 Days Delinquent	1,534,911	1,071,159	-30.2	3,134,291	192.6	2,481,261	-20.8	2,485,629	0.2
180 to 359 Days Delinquent	411,452	347,119	-15.6	362,573	4.5	608,841	67.9	676,361	11.1
> = 360 Days Delinquent	163,692	117,357	-28.3	106,278	-9.4	440,695	314.7	353,634	-19.8
Total Del Other RE Adj Rate Lns (> = 60 Days)	2,110,055	1,535,635	-27.2	3,603,142	134.6	3,530,797	-2.0	3,515,624	-0.4
%Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Rate Loans	0.28	0.22	-24.3	0.38	76.1	0.34	-9.8	0.33	-2.3
COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED ²									
Member Commercial Loans Secured By RE									
30 to 59 Days Delinquent	3,873,510	2,903,581	-25.0	3,466,825	19.4	4,245,552	22.5	8,730,765	105.6
60 to 179 Days Delinquent	667,289	2,172,901	225.6	3,580,664	64.8	777,477	-78.3	205,978	-73.5
180 to 359 Days Delinquent	0	0	N/A	449,549	N/A	2,598,528	478.0	246,274	-90.5
> = 360 Days Delinquent	462,890	0	-100.0	19,977	N/A	0	-100.0	2,376,061	N/A
Total Del Member Commercial Loans Secured by RE (> = 60 Days)	1,130,179	2,172,901	92.3	4,050,190	86.4	3,376,005	-16.6	2,828,313	-16.2
%Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total Member Commercial Loans Secured by RE	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Member Commercial Loans NOT Secured By RE									
30 to 59 Days Delinquent	339,619	297,415	-12.4	127,751	-57.0	436,177	241.4	889,894	104.0
60 to 179 Days Delinquent	106,554	117,100	9.9	152,122	29.9	160,478	5.5	233,338	45.4
180 to 359 Days Delinquent	63,957	16,918	-73.5	0	-100.0	5,651	N/A	29,927	429.6
> = 360 Days Delinquent	394,105	312,344	-20.7	227,924	-27.0	136,461	-40.1	0	-100.0
Total Del Member Commercial Loans NOT Secured By RE (> = 60 Days)	564,616	446,362	-20.9	380,046	-14.9	302,590	-20.4	263,265	-13.0
%Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Commercial Loans NOT Secured By RE	#NAME?	#NAME?	#NAME?	#NAME?	#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	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 NonMember Commercial Lns Secured by RE (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans Secured by RE	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
NonMember Commercial Loans NOT Secured By RE									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	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 by RE	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?	#NAME?	#NAME?	#NAME?	#NAME?

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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.

This policy change may result in a decline in delinquent loans reported as of June 2012.

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

	Indirect and Participation Lending									
Return to cover										
07/01/2020										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union									
	Count of CU in Peer Group : N/A									
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Mar-2020	% Chg	
INDIRECT LOANS OUTSTANDING										
Indirect Loans - Point of Sale Arrangement	1,125,064,400	1,198,767,390	6.6	1,456,242,598	21.5	1,435,141,228	-1.4	1,395,825,252	-2.7	
Indirect Loans - Outsourced Lending Relationship	632,540,482	920,406,947	45.5	1,018,038,569	10.6	1,107,196,339	8.8	1,138,636,914	2.8	
Total Outstanding Indirect Loans	1,757,604,882	2,119,174,337	20.6	2,474,281,167	16.8	2,542,337,567	2.8	2,534,462,166	-0.3	
%Indirect Loans Outstanding / Total Loans	21.20	23.40	10.4	25.15	7.5	24.16	-3.9	23.97	-0.8	
DELINQUENCY - INDIRECT LENDING ¹										
30 to 59 Days Delinquent	41,159,624	45,799,234	11.3	41,643,058	-9.1	42,297,470	1.6	35,030,332	-17.2	
60 to 179 Days Delinquent	16,437,721	18,483,881	12.4	19,299,796	4.4	17,715,444	-8.2	16,002,982	-9.7	
180 to 359 Days Delinquent	3,092,510	4,218,971	36.4	3,453,915	-18.1	2,264,978	-34.4	3,022,974	33.5	
> = 360 Days Delinquent	440,764	685,179	55.5	573,334	-16.3	228,222	-60.2	224,869	-1.5	
Total Del Indirect Lns (>= 60 Days)	19,970,995	23,388,031	17.1	23,327,045	-0.3	20,208,644	-13.4	19,250,825	-4.7	
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.14	1.10	-2.9	0.94	-14.6	0.79	-15.7	0.76	-4.4	
LOAN LOSSES - INDIRECT LENDING										
* Indirect Loans Charged Off	21,863,602	23,018,417	5.3	25,615,797	11.3	25,135,952	-1.9	5,277,832	-16.0	
* Indirect Loans Recovered	2,431,942	2,880,065	18.4	3,262,446	13.3	3,671,137	12.5	1,050,457	14.5	
* NET INDIRECT LOAN C/Os	19,431,660	20,138,352	3.6	22,353,351	11.0	21,464,815	-4.0	4,227,375	-21.2	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.18	1.04	-11.9	0.97	-6.3	0.86	-12.1	0.67	-22.2	
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):										
Consumer	46,017,164	48,443,845	5.3	41,693,507	-13.9	65,286,465	56.6	60,014,185	-8.1	
Non-Federally Guaranteed Student Loans	20,427,342	21,422,417	4.9	24,191,510	12.9	11,101,152	-54.1	10,476,810	-5.6	
Real Estate	19,487,929	55,500,331	184.8	69,952,650	26.0	83,764,252	19.7	80,234,312	-4.2	
Commercial Loans (excluding C&D) ²	23,070,816	46,045,836	99.6	46,318,812	0.6	72,572,545	56.7	73,745,690	1.6	
Commercial Construction & Development ²	3,733,828	3,356,179	-10.1	5,923,111	76.5	4,183,187	-29.4	13,923,688	232.8	
Loan Pools	106,562,650	80,623,655	-24.3	52,417,556	-35.0	72,452,098	38.2	69,205,516	-4.5	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	241,883,347	255,392,263	5.6	240,497,146	-5.8	309,359,699	28.6	307,600,201	-0.6	
%Participation Loans Outstanding / Total Loans	2.92	2.82	-3.3	2.44	-13.3	2.94	20.3	2.91	-1.1	
* Participation Loans Purchased YTD	70,873,971	86,586,864	22.2	52,128,086	-39.8	134,686,404	158.4	17,658,114	-47.6	
%Participation Loans Purchased YTD / Total Loans Granted YTD	1.71	1.97	15.6	1.09	-44.7	2.48	127.2	1.37	-44.8	
PARTICIPATION LOANS SOLD:										
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	58,461,732	80,673,753	38.0	114,187,481	41.5	144,411,228	26.5	155,509,813	7.7	
Participation Loan Interests - Amount Retained (Outstanding)	25,826,138	29,138,868	12.8	34,348,609	17.9	53,097,735	54.6	54,896,740	3.4	
* Participation Loans Sold YTD	17,167,306	45,399,323	164.5	66,569,875	46.6	74,360,468	11.7	24,511,597	31.9	
** %Participation Loans Sold YTD / Total Assets	0.13	0.34	152.1	0.48	41.1	0.49	3.5	0.62	25.6	
WHOLE LOANS PURCHASED AND SOLD:										
*Loans Purchased in Full from Other Financial Institutions YTD	5,094,732	0	-100.0	1,190,986	N/A	10,926,841	817.5	4,634,969	69.7	
*Loans Purchased in Full from Other Sources YTD	725,321	434,600	-40.1	2,132,494	390.7	6,797,872	218.8	1,057,150	-37.8	
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	#NAME?	#NAME?	#NAME?	#NAME?	#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										
30 to 59 Days Delinquent	1,286,592	1,008,549	-21.6	1,456,278	44.4	944,930	-35.1	1,007,956	6.7	
60 to 179 Days Delinquent	972,575	1,098,460	12.9	1,351,924	23.1	831,321	-38.5	725,172	-12.8	
180 to 359 Days Delinquent	124,639	227,729	82.7	135,849	-40.3	130,510	-3.9	350,918	168.9	
> = 360 Days Delinquent	233,730	244,193	4.5	189,915	-22.2	163,054	-14.1	185,738	13.9	
Total Del Participation Lns (>= 60 Days)	1,330,944	1,570,382	18.0	1,677,688	6.8	1,124,885	-33.0	1,261,828	12.2	
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.55	0.61	11.7	0.70	13.4	0.36	-47.9	0.41	12.8	
LOAN LOSSES - PARTICIPATION LENDING										
* Participation Loans Charged Off	648,726	1,993,059	207.2	3,992,270	100.3	983,393	-75.4	137,603	-44.0	
* Participation Loans Recovered	108,634	75,877	-30.2	83,637	10.2	157,924	88.8	37,306	-5.5	
* NET PARTICIPATION LOAN C/Os	540,092	1,917,182	255.0	3,908,633	103.9	825,469	-78.9	100,297	-51.4	
**%Net Charge Offs - Participation Loans / Avg Participation Loans	#NAME?	#NAME?	#NAME?	#NAME?	#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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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.										

		Real Estate Loan Information 1								
Return to cover		For Charter :	N/A							
07/01/2020		Count of CU :	97							
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 Union							
		Count of CU in Peer Group :	N/A							
		Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Mar-2020	% Chg
REAL ESTATE LOANS OUTSTANDING:										
First Mortgages										
Fixed Rate > 15 years		864,608,066	1,089,208,561	26.0	1,064,157,871	-2.3	1,202,978,018	13.0	1,254,688,234	4.3
Fixed Rate 15 years or less		638,489,890	509,050,012	-20.3	614,043,782	20.6	570,360,405	-7.1	611,149,878	7.2
Other Fixed Rate		26,707,199	32,737,037	22.6	41,008,336	25.3	47,783,285	16.5	48,247,306	1.0
Total Fixed Rate First Mortgages		1,529,805,155	1,630,995,610	6.6	1,719,209,989	5.4	1,821,121,708	5.9	1,914,085,418	5.1
Balloon/Hybrid > 5 years		242,727,198	140,602,966	-42.1	205,596,947	46.2	290,646,865	41.4	236,675,042	-18.6
Balloon/Hybrid 5 years or less		484,874,720	469,559,446	-3.2	494,192,797	5.2	561,749,320	13.7	617,893,704	10.0
Total Balloon/Hybrid First Mortgages		727,601,918	610,162,412	-16.1	699,789,744	14.7	852,396,185	21.8	854,568,746	0.3
Adjustable Rate First Mtgs 1 year or less		53,837,935	53,920,727	0.2	47,821,869	-11.3	41,404,047	-13.4	39,502,251	-4.6
Adjustable Rate First Mtgs >1 year		138,365,691	292,605,738	111.5	322,180,486	10.1	334,027,503	3.7	327,753,568	-1.9
Total Adjustable First Mortgages		192,203,626	346,526,465	80.3	370,002,355	6.8	375,431,550	1.5	367,255,819	-2.2
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING		2,449,610,699	2,587,684,487	5.6	2,789,002,088	7.8	3,048,949,443	9.3	3,135,909,983	2.9
Other Real Estate Loans										
Closed End Fixed Rate		205,118,153	354,391,943	72.8	232,309,983	-34.4	297,582,385	28.1	294,858,775	-0.9
Closed End Adjustable Rate		25,260,323	53,831,801	113.1	30,878,827	-42.6	22,974,377	-25.6	22,075,640	-3.9
Open End Adjustable Rate (HELOC)		715,148,617	657,868,363	-8.0	917,458,474	39.5	1,007,019,758	9.8	1,028,136,881	2.1
Open End Fixed Rate		12,068,306	11,724,241	-2.9	10,190,409	-13.1	7,971,686	-21.8	7,485,865	-6.1
TOTAL OTHER REAL ESTATE OUTSTANDING		957,595,399	1,077,816,348	12.6	1,190,837,693	10.5	1,335,548,206	12.2	1,352,557,161	1.3
TOTAL RE (FIRST AND OTHER) OUTSTANDING		3,407,206,098	3,665,500,835	7.6	3,979,839,781	8.6	4,384,497,649	10.2	4,488,467,144	2.4
RE LOAN SUMMARY (FIX, ADJ):										
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)		1,772,532,353	1,771,598,576	-0.1	1,924,806,936	8.6	2,111,768,573	9.7	2,150,760,460	1.8
Other RE Fixed Rate		217,186,459	366,116,184	68.6	242,500,392	-33.8	305,554,071	26.0	302,344,640	-1.1
Total Fixed Rate RE Outstanding		1,989,718,812	2,137,714,760	7.4	2,167,307,328	1.4	2,417,322,644	11.5	2,453,105,100	1.5
%(Total Fixed Rate RE/Total Assets)		15.50	15.87	2.4	15.49	-2.4	16.00	3.3	15.47	-3.3
%(Total Fixed Rate RE/Total Loans)		24.00	23.61	-1.6	22.03	-6.7	22.97	4.3	23.20	1.0
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)		677,078,346	816,085,911	20.5	864,195,152	5.9	937,180,870	8.4	985,149,523	5.1
Other RE Adj Rate		740,408,940	711,700,164	-3.9	948,337,301	33.2	1,029,994,135	8.6	1,050,212,521	2.0
Total Adj Rate RE Outstanding		1,417,487,286	1,527,786,075	7.8	1,812,532,453	18.6	1,967,175,005	8.5	2,035,362,044	3.5
MISCELLANEOUS RE INFORMATION:										
Outstanding Interest Only & Payment Option First Mtg Loans		18,836,364	22,909,125	21.6	19,864,349	-13.3	26,149,653	31.6	26,171,020	0.1
Outstanding Interest Only & Payment Option Other RE / LOCs Loans		38,701,224	64,980,276	67.9	83,729,126	28.9	86,038,790	2.8	88,909,310	3.3
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans		57,537,588	87,889,401	52.8	103,593,475	17.9	112,188,443	8.3	115,080,330	2.6
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)		0.45	0.65	45.6	0.74	13.4	0.74	0.3	0.73	-2.3
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)		4.20	6.17	46.9	6.82	10.6	6.84	0.2	7.00	2.4
Outstanding Residential Construction (Excluding Commercial Purpose Loans) ¹		2,944,159	3,569,841	21.3	6,697,127	87.6	7,186,692	7.3	9,552,414	32.9
Allowance for Loan Losses or Allowance for Credit Losses on all RE Loans		7,258,243	5,290,166	-27.1	4,259,864	-19.5	3,782,174	-11.2	4,030,177	6.6
* REAL ESTATE LOANS - AMOUNT GRANTED:										
* First Mortgages										
* Fixed Rate > 15 years		845,639,389	776,567,901	-8.2	875,899,554	12.8	1,220,768,688	39.4	315,545,955	3.4
* Fixed Rate 15 years or less		296,488,041	212,978,050	-28.2	191,460,237	-10.1	283,594,976	48.1	97,601,205	37.7
* Other Fixed Rate		4,149,878	7,375,384	77.7	13,060,244	77.1	22,147,017	69.6	3,188,303	-42.4
* Total Fixed Rate First Mortgages		1,146,277,308	996,921,335	-13.0	1,080,420,035	8.4	1,526,510,681	41.3	416,335,463	9.1
* Balloon/Hybrid > 5 years		63,588,612	107,136,720	68.5	122,474,189	14.3	147,015,939	20.0	33,935,111	-7.7
* Balloon/Hybrid 5 years or less		88,137,477	114,902,910	30.4	116,481,241	1.4	165,116,440	41.8	33,871,650	-17.9
* Total Balloon/Hybrid First Mortgages		151,726,089	222,039,630	46.3	238,955,430	7.6	312,132,379	30.6	67,806,761	-13.1
* Adjustable Rate First Mtgs 1 year or less		19,166,101	12,313,589	-35.8	14,208,310	15.4	11,258,746	-20.8	3,988,693	41.7
* Adjustable Rate First Mtgs >1 year		29,271,650	29,245,595	-0.1	28,115,426	-3.9	31,519,715	12.1	5,591,647	-29.0
* Total Adjustable First Mortgages		48,437,751	41,559,184	-14.2	42,323,736	1.8	42,778,461	1.1	9,580,340	-10.4
* TOTAL FIRST MORTGAGE RE LOANS GRANTED		1,346,441,148	1,260,520,149	-6.4	1,361,699,201	8.0	1,881,421,521	38.2	493,722,564	5.0
* Amounts are year-to-date while the related %change ratios are annualized.										
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¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

		Real Estate Loan Information 2							
Return to cover		For Charter : N/A							
07/01/2020		Count of CU : 97							
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 Union (FISCU) *							
		Count of CU in Peer Group : N/A							
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Mar-2020	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	38,196,102	59,081,366	54.7	81,144,731	37.3	100,609,640	24.0	14,447,156	-42.6
* Closed End Adjustable Rate	3,967,305	23,030,788	480.5	8,210,297	-64.4	2,879,600	-64.9	194,880	-72.9
* Open End Adjustable Rate (HELOC)	239,187,719	295,132,430	23.4	262,377,754	-11.1	278,322,668	6.1	62,028,562	-10.9
* Open End Fixed Rate and Other	3,759,872	3,492,157	-7.1	5,280,772	51.2	2,289,928	-56.6	558,805	-2.4
* TOTAL OTHER REAL ESTATE GRANTED	285,110,998	380,736,741	33.5	357,013,554	-6.2	384,101,836	7.6	77,229,403	-19.6
* TOTAL RE (FIRST AND OTHER) GRANTED	1,631,552,146	1,641,256,890	0.6	1,718,712,755	4.7	2,265,523,357	31.8	570,951,967	0.8
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	30.12	26.56	-11.8	26.96	1.5	32.66	21.2	36.00	10.2
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	1,032,981,830	780,774,917	-24.4	803,633,183	2.9	1,157,198,144	44.0	231,123,804	-20.1
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	76.72	61.94	-19.3	59.02	-4.7	61.51	4.2	46.81	-23.9
AMT of Mortgage Servicing Rights	18,185,416	18,464,904	1.5	20,031,234	8.5	23,939,505	19.5	21,182,376	-11.5
Outstanding RE Loans Sold But Serviced	3,490,595,520	3,719,133,801	6.5	3,934,360,190	5.8	4,254,913,097	8.1	4,241,618,127	-0.3
% (Mortgage Servicing Rights / Net Worth)	1.33	1.30	-2.3	1.32	1.8	1.46	10.6	1.29	-11.7
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,335,394,097	1,460,631,759	9.4	1,490,384,537	2.0	1,567,202,352	5.2	1,571,240,958	0.3
R.E. Lns also Commercial Lns ¹	350,800,645	303,818,760	-13.4	373,249,156	22.9	472,301,677	26.5	499,620,304	5.8
REVERSE MORTGAGES									
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
Total Reverse Mortgages	0	0	N/A	0	N/A	0	N/A	0	N/A
RE LOAN TDRS OUTSTANDING									
TDR First Mortgage RE Loans	39,597,288	33,070,119	-16.5	32,760,812	-0.9	28,952,337	-11.6	28,368,612	-2.0
TDR Other RE Loans	4,959,349	4,601,826	-7.2	4,748,110	3.2	5,601,360	18.0	5,329,315	-4.9
Total TDR First and Other RE Loans	44,556,637	37,671,945	-15.5	37,508,922	-0.4	34,553,697	-7.9	33,697,927	-2.5
TDR RE Loans Also Reported as Commercial Loans ¹	3,891,880	1,747,245	-55.1	622,232	-64.4	2,139,600	243.9	2,192,236	2.5
REAL ESTATE LOAN DELINQUENCY									
R.E. LOANS DELINQUENT >= 60 Days ¹									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	11,888,991	10,251,776	-13.8	15,329,766	49.5	14,784,841	-3.6	10,947,109	-26.0
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	5,909,700	4,447,062	-24.7	6,798,481	52.9	6,027,828	-11.3	5,148,851	-14.6
Other R.E. Fixed Rate	703,403	3,461,834	392.2	1,671,123	-51.7	1,411,184	-15.6	1,319,013	-6.5
Other R.E. Adj. Rate	2,110,055	1,535,635	-27.2	3,603,142	134.6	3,530,797	-2.0	3,515,624	-0.4
TOTAL DEL R.E. DELINQUENT >= 60 Days	20,612,149	19,696,307	-4.4	27,402,512	39.1	25,754,650	-6.0	20,930,597	-18.7
DELINQUENT 30 to 59 Days									
First Mortgage	34,018,806	36,379,341	6.9	32,670,323	-10.2	38,277,146	17.2	42,374,495	10.7
Other	5,963,374	7,186,854	20.5	7,325,428	1.9	7,646,260	4.4	7,579,829	-0.9
TOTAL DEL RE 30 to 59 Days	39,982,180	43,566,195	9.0	39,995,751	-8.2	45,923,406	14.8	49,954,324	8.8
TOTAL DEL R.E. LOANS >= 30 Days	60,594,329	63,262,502	4.4	67,398,263	6.5	71,678,056	6.4	70,884,921	-1.1
RE LOAN DELINQUENCY RATIOS									
% R.E. LOANS DQ >= 30 Days	1.78	1.73	-3.0	1.69	-1.9	1.63	-3.5	1.58	-3.4
% R.E. LOANS DQ >= 60 Days	0.60	0.54	-11.2	0.69	28.1	0.59	-14.7	0.47	-20.6
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days									
TDR First Mortgage RE Loans Delinquent >= 60 Days	4,760,275	4,099,668	-13.9	3,674,172	-10.4	2,480,608	-32.5	2,358,706	-4.9
TDR Other RE Loans Delinquent >= 60 Days	401,489	567,301	41.3	1,026,282	80.9	1,045,823	1.9	955,417	-8.6
Total TDR First and Other RE Loans Delinquent >= 60 Days	5,161,764	4,666,969	-9.6	4,700,454	0.7	3,526,431	-25.0	3,314,123	-6.0
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE	11.58	12.39	6.9	12.53	1.2	10.21	-18.6	9.83	-3.6
TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days ¹²	462,890	256,847	-44.5	0	-100.0	0	N/A	0	N/A
% TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans ¹²	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	1,572,935	936,499	-40.5	306,579	-67.3	376,460	22.8	132,718	41.0
* Total 1st Mortgage Lns Recovered	563,107	675,834	20.0	67,765	-90.0	59,740	-11.8	5,978	-60.0
* NET 1st MORTGAGE LN C/Os	1,009,828	260,665	-74.2	238,814	-8.4	316,720	32.6	126,740	60.1
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.04	0.01	-75.3	0.01	-14.2	0.01	22.1	0.02	51.1
* Total Other RE Lns Charged Off	1,412,473	1,135,361	-19.6	1,540,353	35.7	708,413	-54.0	147,590	-16.7
* Total Other RE Lns Recovered	415,150	574,514	38.4	596,991	3.9	810,947	35.8	131,737	-35.0
* NET OTHER RE LN C/Os	997,323	560,847	-43.8	943,362	68.2	-102,534	-110.9	15,853	161.8
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.11	0.06	-48.3	0.08	50.9	-0.01	-109.8	0.00	158.1
* 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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¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

	Investments, Cash, & Cash Equivalents								
Return to cover									
07/01/2020									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union								
	Count of CU in Peer Group : N/A								
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Mar-2020	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
ASC 320 CLASS. OF INVESTMENTS									
Held to Maturity < 1 yr	15,827,818	22,110,901	39.7	10,789,292	-51.2	7,256,506	-32.7	N/A	
Held to Maturity 1-3 yrs	71,355,764	49,184,492	-31.1	52,620,938	7.0	80,621,962	53.2	N/A	
Held to Maturity 3-5 yrs	22,469,921	29,610,711	31.8	44,084,252	48.9	6,516,166	-85.2	N/A	
Held to Maturity 5-10 yrs	8,968,307	8,288,917	-7.6	5,457,112	-34.2	3,809,563	-30.2	N/A	
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	0	0	N/A	137,988	N/A	0	-100.0	N/A	
TOTAL HELD TO MATURITY	118,621,810	109,195,021	-7.9	113,089,582	3.6	98,204,197	-13.2	N/A	
Allowance for Credit Losses on Held to Maturity Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Available for Sale < 1 yr	261,845,175	257,113,685	-1.8	259,726,344	1.0	395,889,624	52.4	N/A	
Available for Sale 1-3 yrs	601,525,640	605,087,015	0.6	643,520,817	6.4	638,316,223	-0.8	N/A	
Available for Sale 3-5 yrs	919,306,479	875,587,477	-4.8	679,422,831	-22.4	472,483,802	-30.5	N/A	
Available for Sale 5-10 yrs	143,662,262	106,340,830	-26.0	129,139,920	21.4	126,275,867	-2.2	N/A	
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	5,602,792	1,191,876	-78.7	4,210,529	253.3	1,449,701	-65.6	N/A	
TOTAL AVAILABLE FOR SALE	1,931,942,348	1,845,320,883	-4.5	1,716,020,441	-7.0	1,634,415,217	-4.8	N/A	
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	N/A	
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	N/A	
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	N/A	
Trading 5-10 years	20,371,499	18,421,102	-9.6	0	-100.0	67,831,186	N/A	N/A	
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	N/A	
TOTAL TRADING	20,371,499	18,421,102	-9.6	0	-100.0	67,831,186	N/A	N/A	
Equity Securities <= 1 Year	N/A	N/A		N/A		0		0	N/A
Equity Securities > 1-3 Years	N/A	N/A		N/A		0		1,949,739	N/A
Equity Securities > 3-5 Years	N/A	N/A		N/A		0		0	N/A
Equity Securities > 5-10 Years	N/A	N/A		N/A		0		18,152,787	N/A
Equity Securities > 10 Years	N/A	N/A		N/A		0		0	N/A
TOTAL EQUITY SECURITIES	N/A	N/A		N/A		0		20,102,526	N/A
Trading Debt Securities <= 1 Year	N/A	N/A		N/A		0		0	N/A
Trading Debt Securities > 1-3 Years	N/A	N/A		N/A		0		0	N/A
Trading Debt Securities > 3-5 Years	N/A	N/A		N/A		0		0	N/A
Trading Debt Securities > 5-10 Years	N/A	N/A		N/A		0		57,376,481	N/A
Trading Debt Securities > 10 Years	N/A	N/A		N/A		0		0	N/A
TOTAL TRADING DEBT SECURITIES	N/A	N/A		N/A		0		57,376,481	N/A
Available-for-Sale Debt Securities <= 1 Year	N/A	N/A		N/A		0		329,548,081	N/A
Available-for-Sale Debt Securities > 1-3 Years	N/A	N/A		N/A		0		795,461,566	N/A
Available-for-Sale Debt Securities > 3-5 Years	N/A	N/A		N/A		0		406,824,453	N/A
Available-for-Sale Debt Securities > 5-10 Years	N/A	N/A		N/A		0		150,352,795	N/A
Available-for-Sale Debt Securities > 10 Years	N/A	N/A		N/A		0		11,249,605	N/A
AVAILABLE-FOR-SALE-DEBT SECURITIES	N/A	N/A		N/A		0		1,693,436,500	N/A
Held-to-Maturity Debt Securities <= 1 Year	N/A	N/A		N/A		0		13,445,710	N/A
Held-to-Maturity Debt Securities > 1-3 Years	N/A	N/A		N/A		0		68,432,933	N/A
Held-to-Maturity Debt Securities > 3-5 Years	N/A	N/A		N/A		0		4,394,816	N/A
Held-to-Maturity Debt Securities > 5-10 Years	N/A	N/A		N/A		0		33,174,111	N/A
Held-to-Maturity Debt Securities > 10 Years	N/A	N/A		N/A		0		0	N/A
TOTAL HELD-TO-MATURITY DEBT SECURITIES	N/A	N/A		N/A		0		119,447,570	N/A
Allowance for Credit Losses on Held to Maturity Debt Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Investments < 1 yr	1,159,458,097	1,061,188,136	-8.5	981,244,214	-7.5	1,320,174,578	34.5	1,748,878,012	32.5
Other Investments 1-3 yrs	292,691,815	306,291,831	4.6	295,692,087	-3.5	285,621,246	-3.4	285,010,855	-0.2
Other Investments 3-5 yrs	96,153,920	84,686,534	-11.9	66,111,841	-21.9	49,472,855	-25.2	52,562,056	6.2
Other Investments 5-10 yrs	10,138,433	9,435,955	-6.9	5,711,579	-39.5	3,110,638	-45.5	4,963,251	59.6
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	486,724	1,701,262	249.5	2,195,544	29.1	3,029,430	38.0	2,876,067	-5.1
TOTAL Other Investments	1,558,928,989	1,463,303,718	-6.1	1,350,955,265	-7.7	1,661,408,747	23.0	2,094,290,241	26.1
MATURITIES :									
Total Investments < 1 yr	1,437,131,090	1,340,412,722	-6.7	1,251,759,850	-6.6	1,723,320,708	37.7	2,091,871,803	21.4
Total Investments 1-3 yrs	965,573,219	960,563,338	-0.5	991,833,842	3.3	1,004,559,431	1.3	1,150,855,093	14.6
Total Investments 3-5 yrs	1,037,930,320	989,884,722	-4.6	789,618,924	-20.2	528,472,823	-33.1	463,781,325	-12.2
Total Investments 5-10 yrs	183,140,501	142,486,804	-22.2	140,308,611	-1.5	201,027,254	43.3	264,019,425	31.3
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	6,089,516	2,893,138	-52.5	6,544,061	126.2	4,479,131	-31.6	14,125,672	215.4
Total	3,629,864,646	3,436,240,724	-5.3	3,180,065,288	-7.5	3,461,859,347	8.9	3,984,653,318	15.1
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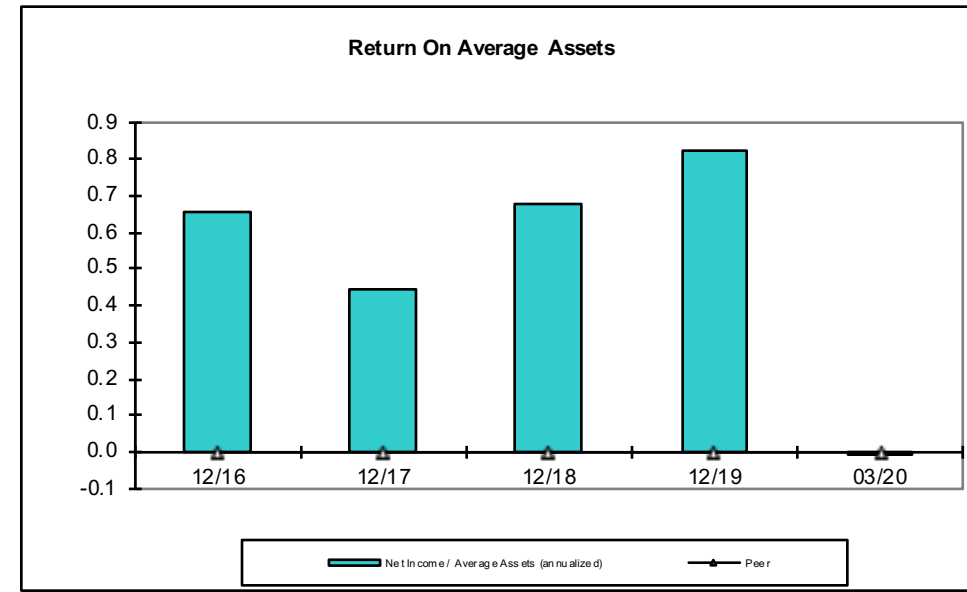
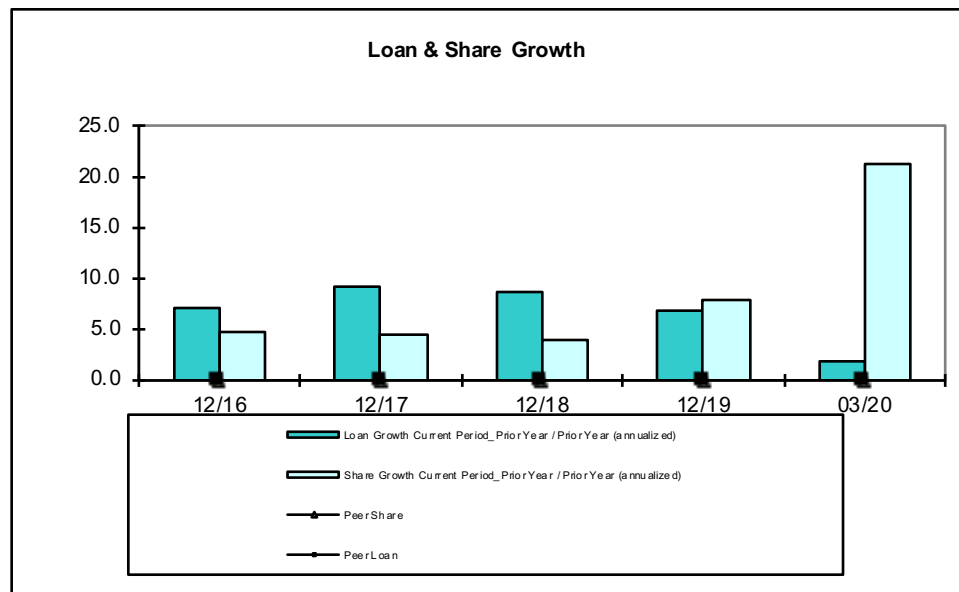
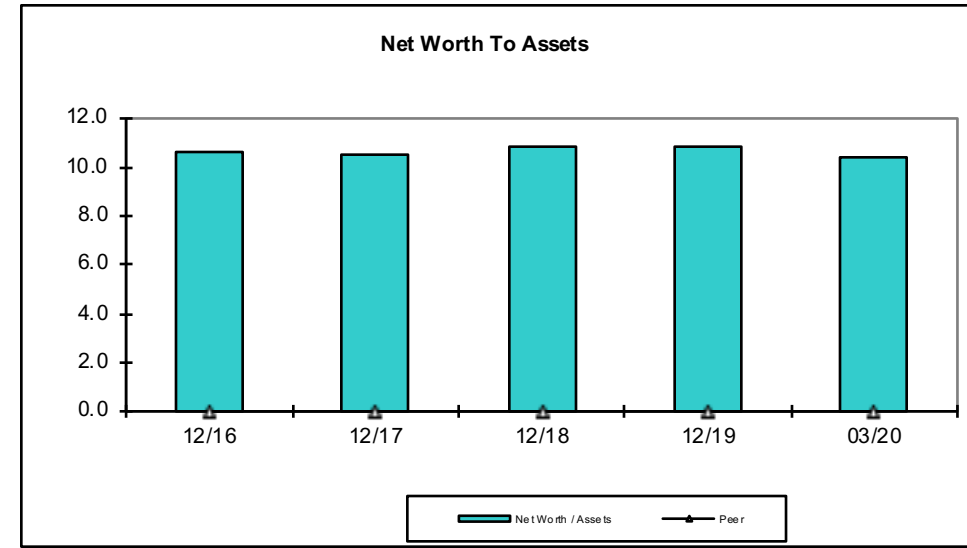
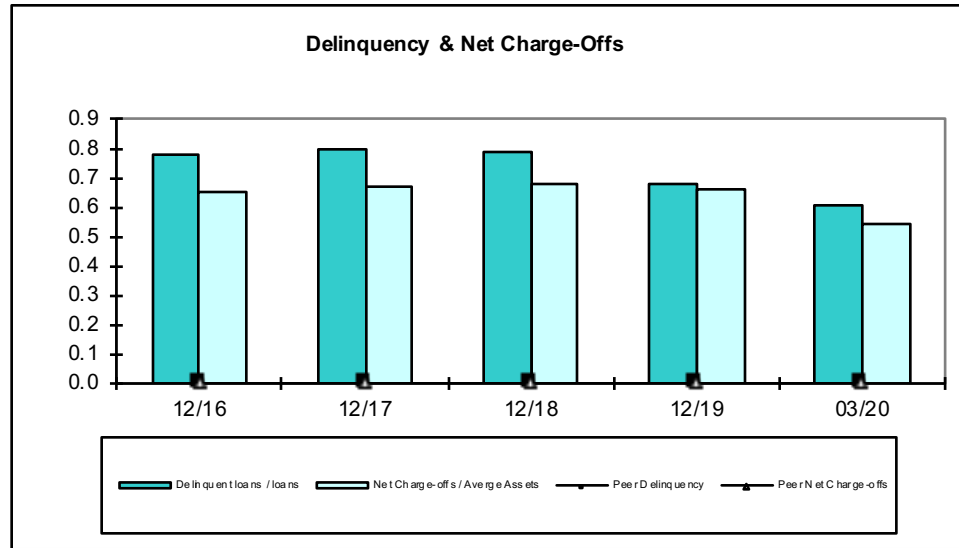
	Other Investment Information								
Return to cover			For Charter :	N/A					
07/01/2020			Count of CU :	97					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union					
	Count of CU in Peer Group :		N/A						
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Mar-2020	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	10,742,475	2,569,535	-76.1	2,031,060	-21.0	1,608,915	-20.8	1,488,191	-7.5
Total FDIC-Issued Guaranteed Notes	0	0	N/A	0	N/A	0	N/A	0	N/A
All Other US Government Obligations	94,364,175	124,888,188	32.3	153,072,110	22.6	154,563,168	1.0	151,660,525	-1.9
TOTAL U.S. GOVERNMENT OBLIGATIONS	105,106,650	127,457,723	21.3	155,103,170	21.7	156,172,083	0.7	153,148,716	-1.9
Agency/GSE Debt Instruments (not backed by mortgages)	717,788,374	603,224,562	-16.0	521,607,988	-13.5	481,524,516	-7.7	453,267,227	-5.9
Agency/GSE Mortgage-Backed Securities	1,180,963,746	1,159,135,770	-1.8	1,040,820,342	-10.2	970,573,839	-6.7	1,127,563,477	16.2
TOTAL FEDERAL AGENCY SECURITIES	1,898,752,120	1,762,360,332	-7.2	1,562,428,330	-11.3	1,452,098,355	-7.1	1,580,830,704	8.9
Securities Issued by States and Political Subdivision in the U.S.	4,857,942	2,673,051	-45.0	2,629,491	-1.6	1,660,272	-36.9	2,445,868	47.3
Privately Issued Mortgage-Related Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Privately Issued Securities (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	695,874	425,901	-38.8	246,402	-42.1	39,386	-84.0	33,084	-16.0
TOTAL OTHER MORTGAGE-BACKED SECURITIES	695,874	425,901	-38.8	246,402	-42.1	39,386	-84.0	33,084	-16.0
Mutual Funds	220,171	5,133,614	2,231.6	4,858,599	-5.4	4,901,969	0.9	4,916,974	0.3
Common Trusts	3,510,271	3,524,192	0.4	3,433,659	-2.6	3,556,581	3.6	3,426,623	-3.7
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	3,730,442	8,657,806	132.1	8,292,258	-4.2	8,458,550	2.0	8,343,597	-1.4
Bank Issued FDIC-Guaranteed Bonds	0	0	N/A	0	N/A	0	N/A	0	N/A
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	456,348,742	457,469,685	0.2	302,498,237	-33.9	348,733,267	15.3	356,124,317	2.1
Commercial Mortgage Backed Securities	182,461,623	231,697,664	27.0	248,863,099	7.4	241,303,057	-3.0	260,397,457	7.9
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	3,630,295,808	3,434,984,459	-5.4	3,177,831,215	-7.5	3,462,520,718	9.0	3,986,188,611	15.1
Investment Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	12,820,488	0	-100.0	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	138,861,044	125,494,471	-9.6	109,190,803	-13.0	156,891,558	43.7	210,792,127	34.4
Cash on Deposit in Other Financial Institutions	625,332,102	604,075,196	-3.4	555,381,885	-8.1	386,712,285	-30.4	430,388,008	11.3
CUSO INFORMATION									
Value of Investments in CUSO	49,550,647	46,887,762	-5.4	41,502,091	-11.5	45,619,404	9.9	46,155,074	1.2
CUSO loans	581,277	300,000	-48.4	9,999,994	3,233.3	6,936,811	-30.6	5,021,181	-27.6
Aggregate cash outlays in CUSO	23,730,960	22,795,773	-3.9	22,593,065	-0.9	31,501,582	39.4	31,904,428	1.3
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	0	0	N/A	1,281,748	N/A	1,319,011	2.9	1,328,434	0.7
Outstanding Balance of Brokered CDs and Share Certificates Purchased	181,543,795	158,639,065	-12.6	156,482,012	-1.4	204,814,345	30.9	231,476,973	13.0
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	22	23	4.5	22	-4.3	21	-4.5	21	0.0
Approved Mortgage Seller	18	20	11.1	20	0.0	20	0.0	21	5.0
Borrowing Repurchase Agreements	1	0	-100.0	1	N/A	1	0.0	1	0.0
Brokered Deposits (all deposits acquired through 3rd party)	3	2	-33.3	4	100.0	4	0.0	4	0.0
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	2	2	0.0	2	0.0	2	0.0	2	0.0
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	33	32	-3.0	31	-3.1	33	6.5	35	6.1
Charitable Donation Accounts	0	0	N/A	0	N/A	0	N/A	0	N/A
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS									
Securities	21,751,020	18,965,463	-12.8	41,774,971	120.3	68,423,348	63.8	57,893,523	-15.4
Other Investments	6,655,608	24,340,965	265.7	6,181,718	-74.6	5,718,824	-7.5	5,573,343	-2.5
Other Assets	126,865,370	116,433,115	-8.2	141,546,506	21.6	141,348,411	-0.1	153,880,042	8.9
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	155,271,998	159,739,543	2.9	189,503,195	18.6	215,490,583	13.7	217,346,908	0.9
1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
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Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover	For Charter :		N/A						
07/01/2020	Count of CU :		97						
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 Union						
	Count of CU in Peer Group :		N/A						
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Mar-2020	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	1,393,985	3,400,600	143.9	1,409,589	-58.5	4,608,075	226.9	3,060,688	-33.6
Accounts Held by Nonmember Public Units	1,729,535	8,222,612	375.4	1,914,394	-76.7	2,086,039	9.0	4,394,617	110.7
Employee Benefit Member Shares	22,191,319	22,081,557	-0.5	34,627,568	56.8	27,730,953	-19.9	27,927,058	0.7
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	26,265,171	29,762,725	13.3	33,458,629	12.4	37,283,534	11.4	42,270,760	13.4
Dollar Amount of Share Certificates >= \$100,000	480,272,569	544,188,997	13.3	531,588,965	-2.3	716,791,374	34.8	806,201,387	12.5
Dollar Amount of IRA/Keogh >= \$100,000	293,622,367	276,532,323	-5.8	266,674,751	-3.6	325,883,457	22.2	304,876,227	-6.4
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Share Accounts	210,176,031	308,237,597	46.7	352,975,706	14.5	451,649,775	28.0	480,160,141	6.3
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	6,263,090	6,517,312	4.1	7,649,812	17.4	7,564,096	-1.1	5,729,675	-24.3
SAVING MATURITIES									
< 1 year	9,969,904,623	10,327,540,539	3.6	10,787,724,381	4.5	11,570,744,577	7.3	12,227,233,521	5.7
1 to 3 years	671,100,197	767,627,235	14.4	738,512,658	-3.8	800,378,746	8.4	833,845,249	4.2
> 3 years	362,583,095	389,395,697	7.4	402,171,311	3.3	494,259,155	22.9	489,868,052	-0.9
Total Shares & Deposits	11,003,587,915	11,484,563,471	4.4	11,928,408,350	3.9	12,865,382,478	7.9	13,550,946,822	5.3
INSURANCE COVERAGE OTHER THAN NCUSIF									
Share/Deposit Insurance Other than NCUSIF	7	7	0.0	7	0.0	9	28.6	9	0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	33,651,660	32,548,467	-3.3	34,045,218	4.6	45,839,568	34.6	48,453,030	5.7
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	18,718,057	15,570,012	-16.8	44,595,368	186.4	69,804,507	56.5	75,380,067	8.0
Miscellaneous Commercial Loan Unfunded Commitments (Included In Categories Above)									
Agricultural Related Commercial Loans	97,892	169,646	73.3	59,899	-64.7	233,281	289.5	238,941	2.4
Construction & Land Development	3,023,698	3,570,088	18.1	30,887,136	765.2	49,831,183	61.3	49,334,048	-1.0
Outstanding Letters of Credit	92,000	181,000	96.7	482,070	166.3	260,580	-45.9	249,276	-4.3
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL)									
Revolving O/E Lines 1-4 Family	463,245,563	519,720,627	12.2	569,937,011	9.7	608,674,310	6.8	679,903,521	11.7
Credit Card Line	1,021,715,455	996,166,663	-2.5	1,046,762,663	5.1	1,084,385,763	3.6	1,170,637,193	8.0
Unsecured Share Draft Lines of Credit	115,169,956	118,574,917	3.0	111,464,089	-6.0	116,609,429	4.6	125,552,170	7.7
Overdraft Protection Programs	265,179,159	284,026,006	7.1	305,875,289	7.7	320,384,567	4.7	321,035,018	0.2
Residential Construction Loans-Excluding Commercial Purpose	2,021,104	2,693,939	33.3	4,790,457	77.8	6,265,524	30.8	7,137,348	13.9
Federally Insured Home Equity Conversion Mortgages (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
Other Unused Commitments	25,771,454	27,517,022	6.8	29,547,835	7.4	25,094,161	-15.1	26,545,964	5.8
Total Unfunded Commitments for Non-Commercial Loans	1,893,102,691	1,948,699,174	2.9	2,068,377,344	6.1	2,161,413,754	4.5	2,330,811,214	7.8
Total Unused Commitments	1,911,820,748	1,964,269,186	2.7	2,112,972,712	7.6	2,231,218,261	5.6	2,406,191,281	7.8
% (Unused Commitments / Cash & ST Investments)	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Unfunded Commitments Committed by Credit Union	1,911,748,778	1,963,730,475	2.7	2,112,546,546	7.6	2,230,557,240	5.6	2,405,705,001	7.9
Unfunded Commitments Through Third Party	71,970	538,711	648.5	426,166	-20.9	661,021	55.1	486,280	-26.4
Loans Transferred with Recourse ¹	297,567,906	376,837,079	26.6	513,855,555	36.4	669,043,347	30.2	656,495,315	-1.9
Pending Bond Claims	1,237,869	1,150,733	-7.0	320,394	-72.2	104,366	-67.4	195,495	87.3
Other Contingent Liabilities	21,693,808	22,140,378	2.1	15,923,424	-28.1	9,296,398	-41.6	9,483,008	2.0
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	26	27	3.8	27	0.0	27	0.0	28	3.7
LINES OF CREDIT (Borrowing)									
Total Credit Lines	2,045,223,332	1,909,671,610	-6.6	1,960,730,193	2.7	2,172,713,068	10.8	2,235,676,154	2.9
Total Committed Credit Lines	441,213,776	55,894,849	-87.3	53,914,250	-3.5	76,216,350	41.4	79,329,485	4.1
Total Credit Lines at Corporate Credit Unions	294,195,000	299,050,652	1.7	310,341,000	3.8	314,963,300	1.5	320,790,500	1.9
Draws Against Lines of Credit	45,242,176	206,089,643	355.5	232,511,178	12.8	184,501,548	-20.6	192,606,181	4.4
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	1,631,289	2,881,125	76.6	8,782,576	204.8	1,322,305	-84.9	28,643	-97.8
Term Borrowings Outstanding from Corporate Cus	0	0	N/A	0	N/A	2,000,000	N/A	0	-100.0
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	1,652,201,306	1,751,877,050	6.0	1,856,055,172	5.9	2,157,510,276	16.2	2,222,919,523	3.0
Amount of Borrowings Subject to Early Repayment at Lenders Option	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital ²	0	0	N/A	500,000	N/A	500,000	0.0	500,000	0.0
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¹ Included MBL construction and land development prior to 03/31/09.									
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									

	Miscellaneous Information, Programs, Services									
Return to cover										
07/01/2020										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * State = MO * Type Included: Federally Insured State Credit Union									
	Count of CU in Peer Group : N/A									
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Mar-2020	% Chg	
MEMBERSHIP:										
Num Current Members	1,415,570	1,452,892	2.6	1,507,778	3.8	1,534,442	1.8	1,542,694	0.5	
Num Potential Members	37,227,328	33,190,253	-10.8	33,019,377	-0.5	34,552,290	4.6	34,573,719	0.1	
% Current Members to Potential Members	3.80	4.38	15.1	4.57	4.3	4.44	-2.7	4.46	0.5	
* % Membership Growth	1.86	2.64	41.7	3.78	43.3	1.77	-53.2	2.15	21.6	
Total Num Savings Accts	2,657,678	2,739,099	3.1	2,837,355	3.6	2,880,247	1.5	2,926,634	1.6	
EMPLOYEES:										
Num Full-Time Employees	3,708	3,779	1.9	3,966	4.9	4,115	3.8	4,102	-0.3	
Num Part-Time Employees	385	352	-8.6	340	-3.4	287	-15.6	326	13.6	
BRANCHES:										
Num of CU Branches	310	321	3.5	322	0.3	324	0.6	325	0.3	
Num of CUs Reporting Shared Branches	30	30	0.0	31	3.3	29	-6.5	29	0.0	
Plan to add new branches or expand existing facilities	15	14	-6.7	15	7.1	19	26.7	17	-10.5	
MISCELLANEOUS LOAN INFORMATION:										
**Total Amount of Loans Granted YTD	4,156,782,511	4,392,465,382	5.7	4,782,698,439	8.9	5,438,555,196	13.7	1,292,609,923	-4.9	
**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	0.0	33	3.1	33	0.0	
Credit Builder	27	27	0.0	26	-3.7	26	0.0	26	0.0	
Debt Cancellation/Suspension	5	4	-20.0	5	25.0	5	0.0	5	0.0	
Direct Financing Leases	0	0	N/A	0	N/A	0	N/A	0	N/A	
Indirect Commercial Loans	8	8	0.0	8	0.0	8	0.0	8	0.0	
Indirect Consumer Loans	35	33	-5.7	32	-3.0	32	0.0	32	0.0	
Indirect Mortgage Loans	9	8	-11.1	11	37.5	11	0.0	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	12	12	0.0	12	0.0	12	0.0	12	0.0	
Micro Consumer Loans	12	11	-8.3	11	0.0	11	0.0	11	0.0	
Overdraft Lines of Credit	59	57	-3.4	55	-3.5	53	-3.6	53	0.0	
Overdraft Protection	55	52	-5.5	51	-1.9	50	-2.0	50	0.0	
Participation Loans	40	39	-2.5	44	12.8	44	0.0	44	0.0	
Pay Day Loans	15	16	6.7	16	0.0	16	0.0	16	0.0	
Real Estate Loans	78	74	-5.1	69	-6.8	67	-2.9	67	0.0	
Refund Anticipation Loans	2	2	0.0	2	0.0	2	0.0	2	0.0	
Risk Based Loans	80	76	-5.0	73	-3.9	71	-2.7	71	0.0	
Share Secured Credit Cards	31	29	-6.5	30	3.4	30	0.0	31	3.3	
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	79	77	-2.5	77	0.0	76	-1.3	76	0.0	
Commercial Share Accounts	42	44	4.8	43	-2.3	43	0.0	42	-2.3	
Check Cashing	60	60	0.0	61	1.7	61	0.0	61	0.0	
First Time Homebuyer Program	14	14	0.0	16	14.3	16	0.0	16	0.0	
Health Savings Accounts	12	12	0.0	13	8.3	13	0.0	13	0.0	
Individual Development Accounts	2	2	0.0	3	50.0	3	0.0	3	0.0	
In-School Branches	1	1	0.0	1	0.0	1	0.0	1	0.0	
Insurance/Investment Sales	36	35	-2.8	35	0.0	35	0.0	35	0.0	
International Remittances	20	20	0.0	20	0.0	20	0.0	21	5.0	
Low Cost Wire Transfers	77	75	-2.6	73	-2.7	72	-1.4	72	0.0	
**Number of International Remittances Originated YTD	4,008	4,162	3.8	4,461	7.2	4,250	-4.7	1,068	0.5	
MERGERS/ACQUISITIONS:										
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	10	13	30.0	13	0.0	14	7.7	14	0.0	
Adjusted Retained Earnings Obtained through Business Combinations	15,567,369	17,042,824	9.5	19,237,034	12.9	22,413,114	16.5	22,413,114	0.0	
Fixed Assets - Capital & Operating Leases										
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	28,683,342	33,195,608	15.7	29,249,548	-11.9	33,854,037	15.7	35,113,174	3.7	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
** Amount is year-to-date and the related % change ratio is annualized.										
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 07/01/2020
 CU Name: N/A
 Peer Group: N/A

Graphs 1
 For Charter : N/A
 Count of CU : 97
 Asset Range : N/A
 Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured
 Count of CU in Peer Group : N/A



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

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07/01/2020

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 97

Asset Range : N/A

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

Count of CU in Peer Group : N/A

