Cycle Date: September-2018
Run Date: 12/14/2018
Interval: Annual

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Page	Click on links below	to jump to FPR contents		
1	Summary Financi	al Information		
2	Ratio Analysis			
3	Supplemental Rat	<u>iios</u>		
4	Assets			
5	Liabilities, Shares	& Equity		
6	Income Statemen	t e		
7	Delinguent Loan I	nformation 1		
8	Delinguent Loan I			
9	Loan Losses, Bar	kruptcy Information, & TDRs		
10	Indirect & Particip	ation Lending		
11	Real Estate Loan	Information 1		
12	Real Estate Loan	Information 2		
13	Commercial Loan	Information		
14	Investments, Casl	n, & Cash Equivalents		
15	Other Investment	Information		
16	Supplemental Sha	are Information, Off Balance Sheet, & Borrowings		
17	Miscellaneous Inf	ormation, Programs, & Services		
18	Information Syste	ms & Technology		
19	Graphs 1	(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average	e Assets)	
20	Graphs 2	(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Invest	ments)	
	Parameters:	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured Sta	te Credit Union (FIS	CU) *

 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 In	formation	1					
Return to cover		For Charter :							
12/14/2018		Count of CU:	99						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: /	All * State	e = 'MO' * Type Include	d: Federa	ally Insured State Cred	it Union
	Count	of CU in Peer Group :	N/A						
	Dec 2014	Dec 2045	0/ Ch a	Dec 2046	0/ Ch =	Dec 2047	0/ Ch =	Com 2040	0/ Ch a
ASSETS:	Dec-2014 Amount	Dec-2015	% Chg		% Cng	Dec-2017	% Chg	•	% Cng
Cash & Equivalents	707,429,983	Amount 1,060,689,548	49.9	Amount 937,036,001	-11.7	Amount 915,153,222	-2.3	Amount 898,537,625	-1.8
TOTAL INVESTMENTS	2,809,467,285						-2.5 -5.5		-4.3
Loans Held for Sale	33,845,110								
Louis field for odic	30,040,110	40,720,100	20.0	40,014,000	17.5	40,010,700	2.0	40,770,002	
Real Estate Loans	3,182,489,668	3,277,490,200	3.0	3,407,206,098	4.0	3,665,500,835	7.6	3,902,797,967	6.5
Unsecured Loans	748,590,201	775,218,409							1.6
Other Loans	3,428,152,776								9.5
TOTAL LOANS	7,359,232,645								7.5
(Allowance for Loan & Lease Losses)	(70,894,092)	(68,932,793)	-2.8					(80,442,118)	1.3
Land And Building	281,738,588	288,617,790	2.4	304,566,250	5.5	322,114,034	5.8	337,181,005	4.7
Other Fixed Assets	43,415,506	53,890,730	24.1	54,958,821	2.0	53,818,227	-2.1	58,553,821	8.8
NCUSIF Deposit	95,405,560					109,835,275			-0.4
All Other Assets	249,913,812	266,185,670	6.5	333,078,623	25.1	361,134,605	8.4	357,954,919	-0.9
TOTAL ASSETS	11,509,554,397	12,190,447,611	5.9	12,836,131,130	5.3	13,466,900,202	4.9	14,032,516,633	4.2
LIABILITIES & CAPITAL:									
Dividends Payable	12,378,843	12,300,571	-0.6	12,616,088	2.6	12,810,880	1.5	11,334,407	-11.5
Notes & Interest Payable	215,232,051	257,426,676	19.6	315,907,986	22.7	370,972,153	17.4	448,956,173	21.0
Accounts Payable & Other Liabilities ³	159,449,399	158,905,364	-0.3	186,248,564	17.2	229,198,273	23.1	213,018,431	-7.1
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth ⁴	0	C				0	N/A	500,000	N/A
TOTAL LIABILITIES	387,060,293	428,632,611	10.7	514,772,638	20.1	612,981,306	19.1	673,809,011	9.9
Share Drafts	1,690,759,847	1,969,457,422			6.4	2,269,797,210	8.4	2,426,612,616	6.9
Regular shares	3,121,721,491	3,412,003,948				3,937,724,337	6.4	4,178,483,231	6.1
All Other Shares & Deposits	5,103,577,216		+			1 1	1.3		1.0
TOTAL SHARES & DEPOSITS	9,916,058,554	10,511,249,931				11,484,563,471	4.4		3.9
Regular Reserve	213,815,398							211,039,884	-0.2
Other Reserves	213,615,611						5.4		-3.2
Undivided Earnings	779,004,541	819,206,163							6.5
TOTAL EQUITY	1,206,435,550								
TOTAL LIABILITIES, SHARES, & EQUITY	11,509,554,397	12,190,447,611	5.9	12,836,131,130	5.3	13,466,900,202	4.9	14,032,516,633	4.2
INCOME & EXPENSE									
Loan Income*	338,157,662					401,339,528	7.8		10.0
Investment Income*	45,091,281	40,993,621				, ,		48,122,434	17.1
Other Income*	236,447,349								7.3
Total Employee Compensation & Benefits*	224,274,522	241,284,892	7.6	252,268,431	4.6	264,309,396	4.8	213,146,935	7.5
Temporary Corporate CU Stabilization									
Expense & NCUSIF Premiums*/2	99,901	46			489.1	0	-100.0		N/A
Total Other Operating Expenses*	229,716,267								7.4
Non-operating Income & (Expense)*	-2,575,274						-380.3		144.6
NCUSIF Stabilization Income*	N/A			N/A		N/A		N/A	
Provision for Loan/Lease Losses*	41,662,765						16.5		0.7
Cost of Funds*	60,290,462	58,699,398	-2.6	62,265,528	6.1	64,596,504	3.7	60,098,346	24.0
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM*/1	04 477 000	00 000 440		04 700 400	20.0	E0 4E0 004	00.5	74 455 575	00.0
	61,177,002					58,450,024	-28.5		69.8
Net Income (Loss)*	61,077,101	62,962,094					-28.5		69.8
TOTAL CU's	116	112	-3.4	107	-4.5	103	-3.7	99	-3.9
* Income/Expense items are year-to-date while the related %change r	alios are annualized.								
# Means the number is too large to display in the cell	A) Potoro NOLICIE Otaliina da	Evnonce From Descrip	or 2040 fe	award NOLIGIE Otabilias de	lncom: "	fony in ovelvided			
 Prior to September 2010, this account was named Net Income (Loss Prior to September 2010, this account was named NCUSIF Stabiliza and NCUSIF Premiums. 	-	•							
 March 2014 and forward includes "Non-Trading Derivative Liabilities December 2011 and forward includes "Subordinated Debt Included includes" 								1. Summary	Financial
December 2011 and forward includes Supplicated Dept included i	III I TOU VV OI III.	I		l				i. Summary	ı ınancıdı

Per Charter MA			Ratio A	Analysis						
Counter CU 29 Channe NA	Return to cover									
Column MA										
Control Club Processor MA										
Dec. 2014 Dec. 2015 Dec. 2016 Dec. 2017 PEER Avg Percentile** Sep. 2018					n * Peer Group	: All * State =	'MO' * Type In	cluded: Feder	ally Insured S	tate Credit
CAPTINA ADSCUNACY 10.05		Count of CU ir					,			
CAPITAL ADEQUACY No. 10.05 10.07 10.07 10.07 No. N										
New York Total Assests	CAPITAL ADEQUACY	Dec-2014	Dec-2015	Dec-2016	Dec-2017	PEER Avg	Percentile**	Sep-2018	PEER Avg	Percentile**
Total Petropetral Control February 10.09		10.65	10.51	10.67	10.57	N/A	N/A	10.68	N/A	N/A
Total Delinquent Lones / Feet Worth? 5.98 5.07 4.69 5.04 NN NN NN A.40 NN NN A.50 1.11 NN N				40.00						
Solvenory Evaluation (Estimated)	, ,									N/A N/A
Classified Assets (Estimated) / New Yorth S.76	·									
ASSET_DUALITY	, ,									
Not Charge Offs / Average Loans	,						-			-
Fart (Marked HTML Invest Value Befort Value HTML Invest	Delinquent Loans / Total Loans ³	0.99	0.84	0.77	0.79	N/A	N/A	0.68	N/A	N/A
Declanguard Larger Assess	· ·									N/A
Delimperate Loren's Passers Continue C	,			+						
Return On Average Assets 0.54										N/A
Return On Average Assets	•	0.63	0.53	0.50	0.53	N/A	N/A	0.47	N/A	N/A
Return On Average Assets Excluding Stabilization 0.54 0.53 0.85 0.44 N/A N/A 0.72 N/A		0.54	0.53	0.65	0.44	NI/A	NI/A	0.72	NI/Δ	N/A
IncomeExpense & NCUSIF Premium 2		0.54	0.55	0.00	0.44	14/74	IN//A	0.12	14/74	IN/A
Yield on Average Losens	· · · · · · · · · · · · · · · · · · ·	0.54	0.53	0.65	0.44	N/A	N/A	0.72	N/A	N/A
Yield on Average Investments		5.48	5.48	5.60	5.58	N/A	N/A	5.85	N/A	N/A
Fee & Other Op Income Avg. Assets 2.09 2.14 2.23 2.12 N/A N/A 2.17 N/A	* Yield on Average Loans	4.78	4.70	4.64	4.63	N/A	N/A	4.70	N/A	N/A
Cost of Funds / Arg. Assets										N/A
Net Margin / Mg, Assets										N/A
Operating Exp. Avg. Assets										N/A
Provision For Loan & Lease Losses / Average Assets 0.37 0.37 0.44 0.48 N/A N/A 0.47 N/A										N/A N/A
Net Interest Margin/Avg, Assets 2,86 2,84 2,88 2,98 NA NA 3,09 NA										N/A
Operating Exp./Gross income										
Total Assets 3.15 3.11 3.13 3.13 N/A N/A 3.13 N/A										N/A
Net Operating Exp. /wg. Assets	Fixed Assets & Foreclosed & Repossessed Assets									
ASSET_/LABILITY MANAGEMENT										N/A
Net Long-Term Assets 31.17 29.43 29.95 28.66 N/A N/A 27.87 N/A		3.02	3.11	3.07	3.04	N/A	N/A	3.17	N/A	N/A
Reg. Shares / Total Shares & Borrowings 30.81 31.71 32.74 33.21 N/A N/A 33.73 N/A Total Loans / Total Shares 74.22 73.58 73.58 75.35 78.85 N/A N/A 81.59 N/A Total Loans / Total Assets 63.94 63.34 64.60 67.25 N/A N/A 69.40 N/A N/A 69.40 N/A Cash + Short-Term Investments / Assets 9.97 13.12 12.32 11.14 N/A N/A 10.26 N/A Total Shares & Dep & Borrs / Earning Assets 9.927 94.64 94.95 94.90 N/A N/A 94.95 N/A N/A 81.59 N/A Reg Shares + Share Drafts / Total Shares & Borrs 47.50 50.02 51.27 52.36 N/A N/A 53.32 N/A Reg Shares + Share Drafts / Total Shares & Borrs 47.50 50.02 51.27 52.36 N/A N/A 53.32 N/A Reg Shares + Share Drafts / Total Shares & Net Worth 19.30 2.10 2.45 2.87 N/A N/A 3.35 N/A Reg Shares + Share Drafts / Total Shares & Net Worth 19.30 2.10 2.45 2.87 N/A N/A 3.35 N/A Reg Shares + Share Drafts / Total Shares & Net Worth 19.30 2.10 2.45 2.87 N/A N/A 3.35 N/A Reg Shares + Share Drafts / Total Shares & Net Worth 19.30 2.10 2.45 2.87 N/A N/A 3.35 N/A Reg Shares + Share Drafts / Total Shares & Net Worth 19.30 2.10 2.45 2.87 N/A N/A 3.35 N/A N/A 4.51 N/A Reg Shares + Share Drafts / Shares & Net Worth 1.30 3.35 4.12 3.80 4.38 N/A N/A 4.51 N/A M/A M/A 4.51 N/A M/A		04.47	00.40	00.55	00.00	N1/A	N1/A	07.07	N1/A	N1/A
Total Loans / Total Shares	-									N/A N/A
Total Loans / Total Assets	Ü									N/A
Cash + Short-Term Investments / Assets 9,97 13,12 12,32 11,14 N/A N/A 10,26 N/A										
Reg Shares + Share Drafts / Total Shares & Borrs	Cash + Short-Term Investments / Assets	9.97	13.12			N/A	N/A	10.26	N/A	N/A
Borrowings / Total Shares & Net Worth	Total Shares, Dep. & Borrs / Earning Assets	94.27	94.64	94.95	94.90	N/A	N/A	94.95	N/A	N/A
PRODUCTIVITY	·									N/A
Members Potential Members 3.95 4.12 3.80 4.38 N/A N/A 4.51 N/A	•	1.93	2.10	2.45	2.87	N/A	N/A	3.35	N/A	N/A
Borrowers / Members		2.05	4.40	2.00	4 20	NI/A	NI/A	4 5 4	NI/A	NI/A
Members Full-Time Employees 365.69 363.51 362.92 367.48 N/A N/A 369.26 N/A										N/A N/A
Avg. Shares Per Member \$7,326 \$7,564 \$7,773 \$7,902 N/A N/A \$7,951 N/A Avg. Loan Balance \$11,370 \$11,823 \$12,016 \$12,593 N/A N/A \$13,114 N/A \$73,114 N/A \$81,114 N/A \$13,114 N/A N/A \$1,114 N/A N/A \$13,114 N/A N/A \$1,114 N										N/A
Avg. Loan Balance	. ,									N/A
*Net Worth Growth 5.24 4.58 6.82 4.00 N/A N/A 6.95 N/A *Market (Share) Growth 2.70 6.00 4.68 4.37 N/A N/A 5.26 N/A *Loan Growth 8.48 5.09 7.21 9.22 N/A N/A 10.06 N/A *Asset Growth 3.57 5.92 5.30 4.91 N/A N/A 5.60 N/A *Investment Growth -5.66 7.27 -0.46 -5.00 N/A N/A N/A 5.60 N/A *Membership Growth 2.53 2.67 1.86 2.67 N/A N/A N/A 5.60 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. For periods before 2004, the Fixed Assets & Forelosed and Repossessed assets did not include repossessed vehicles. 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.	-	\$11,370	\$11,823	\$12,016	\$12,593	N/A	N/A	\$13,114	N/A	N/A
* Net Worth Growth 5.24 4.58 6.82 4.00 N/A N/A 6.95 N/A * Market (Share) Growth 2.70 6.00 4.68 4.37 N/A N/A 5.26 N/A * Loan Growth 8.48 5.09 7.21 9.22 N/A N/A 10.06 N/A * Asset Growth 3.57 5.92 5.30 4.91 N/A N/A 5.60 N/A * Investment Growth 5.66 7.27 -0.46 5.00 N/A N/A N/A 5.60 N/A * Membership Growth 2.53 2.67 1.86 2.67 N/A N/A N/A 4.40 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 data 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. **Port or 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.	* Salary And Benefits / Full-Time Empl.	\$60,590	\$63,114	\$64,676	\$66,829	N/A	N/A	\$69,896	N/A	N/A
* Market (Share) Growth 2.70 6.00 4.68 4.37 N/A N/A 5.26 N/A * Loan Growth 8.48 5.09 7.21 9.22 N/A N/A N/A 10.06 N/A * Asset Growth 3.57 5.92 5.30 4.91 N/A N/A N/A 5.60 N/A * Investment Growth -5.66 7.27 -0.46 -5.00 N/A										
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*Asset Growth 3.57 5.92 5.30 4.91 N/A N/A 5.60 N/A *Investment Growth -5.66 7.27 -0.46 -5.00 N/A N/A -5.03 N/A *Membership Growth 2.53 2.67 1.86 2.67 N/A N/A N/A 4.40 N/A *Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing) **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance. 1 For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles. 2 Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.	·			+						N/A N/A
* Investment Growth -5.66 7.27 -0.46 -5.00 N/A N/A * Membership Growth 2.53 2.67 1.86 2.67 N/A * Mombership Growth * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance. 1 For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles. 2 Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.										N/A N/A
* Membership Growth 2.53 2.67 1.86 2.67 N/A * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance. 1 For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles. 2 Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.										N/A
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peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance. 1 For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles. 2 Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.					cycle.	,				
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.	peer group are arranged in order from highest (100) to lowest (0) value. The p the entire range of ratios. A high or low ranking does not imply good or bad po	ercentile ranking erformance. How	assigned to the review of the	credit union is a m	neasure of the re	lative standing of	of that ratio in			
From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.	¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed a	ssets did not incl	ude repossesse	d vehicles.						
12	² Prior to September 2010, this ratio was named Return on Assets Prior to NC	USIF Stabilizatio								
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. 2. Ra			reporting require	ments for troubled	debt restructure	d (TDR) loans.				2. Ratios

		• •	Ratio Analysis		
Return to cover		or Charter :			
12/14/2018		ount of CU:			
CU Name: N/A Peer Group: N/A	AS	sset Range :	N/A Region: Natior	* Peer Groun	· All * State
	ount of CU in F			r cer ereap	. All Otate
OTHER DELINQUENCY RATIOS 1	Dec-2014	Dec-2015	Dec-2016	Dec-2017	Sep-2018
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.99	0.83	0.92	1.18	0.99
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.0
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	3.21	1.98	1.28	1.09	1.32
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.86	0.63	0.54	0.62	0.5
Jsed Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.98	1.07	1.00	0.97	0.7
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.94	0.94	0.87	0.87	0.7
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total All Other Loans	0.00 1.43	0.00 1.03	0.00	0.00 1.35	0.0
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not	1.43	1.03	0.98	1.55	0.9
Secured by RE	9.01	14.30	12.66	18.75	30.2
ndirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.40	1.25	1.14	1.10	0.7
Participation Loans Delinquent >= 60 Days / Total Participation Loans	2.19	0.62	0.55	0.61	0.6
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans 2	3.19	1.16	1.54	1.70	0.8
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ² TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not	1.73	0.63	0.44	0.77	0.3
Secured by RE ²	13.07	76.57	76.97	79.79	100.00
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.27	0.00	0.00	0.00	0.0
Allowance for Loan & Lease Losses to Delinquent Loans	97.18	106.03	113.84	110.60	122.1
REAL ESTATE LOAN DELINQUENCY 1					
st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.09	0.76	0.67	0.58	0.5
st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	1.10	0.94	0.87	0.54	0.7
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE					
ixed/Hybrid/Balloon Loans	0.85	0.52	0.32	0.95	0.40
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.32	0.32	0.28	0.22	0.3
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Dolly and Pmt Opt First & Other RE Loans	0.00	0.00	0.02	0.18	0.5
Fotal TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	11.29	10.53	11.58	12.39	13.7
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE	11.20	10.00	11.00	12.00	10.7
ns also Reported as Commercial Loans	7.00	5.68	11.89	14.70	0.0
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	2.39	1.97	1.78	1.73	1.3
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.92	0.69	0.60	0.54	0.5
MISCELLANEOUS LOAN LOSS RATIOS Charge Offe Due To Benkrintery (VTD) / Total Charge Offe (VTD)	19.43	18.81	17.45	16.91	15.7
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD) Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.09	1.99	2.11	2.36	2.4
Net Charge Offs - Oreun Gards / Avg Great Gard Edans Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally	0.01	0.02	0.02	0.05	0.12
Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.60	0.73	0.78	0.77	0.7
Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.18	0.09	0.06	0.02	0.03
Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.13	0.06	0.04	0.01	0.0
Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.29	0.14	0.11	0.06	0.0
Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest	0.00	0.04	0.00	0.00	0.4
Only and Payment Option First & Other RE Loans Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.04	0.00	0.09	0.1
Net Charge Offs - Leases Receivable / Avg Leases Receivable Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.00	0.00 1.30	1.18	0.00 1.04	0.00
Net Charge Offs - Indirect Loans / Avg Indirect Loans Net Charge Offs - Participation Loans / Avg Participation Loans	0.99	0.22	0.23	0.77	2.05
Net Charge Offs - Commercial Loans / Avg Commercial Loans ²	-0.10	0.01	0.11	0.26	0.0
SPECIALIZED LENDING RATIOS					
ndirect Loans Outstanding / Total Loans	19.53	19.86	21.20	23.40	25.29
Participation Loans Outstanding / Total Loans	2.74	3.00	2.92	2.82	2.32
Participation Loans Purchased YTD / Total Loans Granted YTD	2.59	2.46	1.71	1.97	0.73
Participation Loans Sold YTD / Total Assets	0.27	0.38	0.13	0.34	0.3
Fotal Commercial Loans / Total Assets ² Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	2.86	2.80	2.98	2.54	2.8
YTD Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally	0.03	0.00	0.14	0.01	0.06
Guaranteed Student Loans	35.69	39.12	35.29	33.22	36.0
REAL ESTATE LENDING RATIOS Fotal Fixed Rate Real Estate / Total Assets	16.33	15.91	15.50	15.87	15.10
Total Fixed Rate Real Estate / Total Loans	25.55	25.07	24.00	23.61	21.8
Fotal Fixed Rate RE Granted YTD / Total Loans Granted YTD	23.05	31.01	30.12	26.56	26.1
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	59.05	65.40	76.72	61.94	54.4
nterest Only & Payment Option First & Other RE / Total Assets	0.27	0.35	0.45	0.65	0.7
nterest Only & Payment Option First & Other RE / Net Worth	2.50	3.37	4.20	6.17	6.5
MISCELLANEOUS RATIOS April 19 2	4.10	4.00	4.00	4.00	
Mortgage Servicing Rights / Net Worth Jnused Commitments / Cash & ST Investments	1.19 157.81	1.26 112.68	1.33	1.30	1.29 145.8
Complex Assets / Total Assets	20.93	21.27	120.91 22.14	21.00	145.8 21.6
Short Term Liabilities / Total Shares and Deposits plus Borrowings	39.70	38.12	37.44	35.21	35.1
Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)	55.70	50.12	<i>□1</i> . 11	00.21	55.1
*Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirem	ents for troubled o	lebt restructured	(TDR) loans.		
This policy change may result in a decline in delinguent loans reported as of June 2012.					

		Ass							
Return to cover		For Charter :	N/A						
12/14/2018		Count of CU:							
CU Name: N/A		Asset Range :							1
Peer Group: N/A				Nation * Peer Group: A	All * State	e = 'MO' * Type Include	d: Federa	ly Insured State Cred	lit Unio
	Count of	CU in Peer Group :	N/A						
	Dec 2044	Doc 2045	0/ Ch a	Dec 2040	0/ Cha	Dec 2047	0/ Ch ==	Com 2040	0/ Ch
ASSETS	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Sep-2018	% Ch
CASH:									
Cash On Hand	129,560,659	133,961,002	3.4	144,057,014	7.5	160,323,342	11.3	158,409,674	-1.:
Cash On Deposit	558,363,794	897,110,859	1	764,193,146	-14.8	, ,	-4.5	708,828,263	
Cash Equivalents	19,505,530	29,617,687		28,785,841	-2.8		-12.2	31,299,688	l
TOTAL CASH & EQUIVALENTS	707,429,983	1,060,689,548	1	937,036,001	-11.7	915,153,222	-2.3	898,537,625	
INVESTMENTS:	24.450.704	20,002,070		20 274 400	4.0	40 404 400	0.0		100
Trading Securities Available for Sale Securities	21,159,784	20,002,670		20,371,499	1.8 8.2		-9.6	0	
Held-to-Maturity Securities	1,790,600,456 134,689,104	1,785,727,679 115,128,034		1,931,942,348 118,621,810	3.0		-4.5 -7.9	1,758,908,254 121,266,900	-4.1 11.1
Deposits in Commercial Banks, S&Ls, Savings Banks	711,282,001	624,084,317		581,335,263	-6.8		-15.7	450,843,679	
Loans to, Deposits in, and Investments in Natural	711,202,001	024,004,317	-12.3	361,333,263	-0.0	409,040,223	-13.7	450,045,079	-0.0
Person Credit Unions ²	43,422,159	59,395,841	36.8	76,692,317	29.1	98,340,915	28.2	100,050,681	1.7
Total MCSD/Nonperpetual Contributed Capital and	70,422,108	Ja,JaJ,041	30.0	10,032,311	23.1	30,040,313	20.2	100,030,001	1.4
PIC/Perpetual Contributed Capital	17,063,147	16,987,247	-0.4	16,976,442	-0.1	17,022,728	0.3	17,022,753	0.0
All Other Investments in Corporate Cus	1,827,074	811,990		1,113,804	37.2		54.2	5,163,039	-
All Other Investments ²	89,423,560	94,980,889		89,832,176	-5.4	, ,	13.0	113,105,432	
TOTAL INVESTMENTS	2,809,467,285	2,717,118,667		2,836,885,659	4.4		-5.5	2,566,360,738	
	_,000,107,200	_, ,	3.3	_,555,555,555		_,551,110,014	0.0	_,555,555,750	
LOANS HELD FOR SALE	33,845,110	40,725,105	20.3	48,014,833	17.9	46,919,709	-2.3	45,770,052	-2.5
LOANO AND LEAGES									
LOANS AND LEASES: Unsecured Credit Card Loans	40F 64F 007	425 424 450	2.2	440 640 775	2.0	4EE 20E 400	1.5	4EC E02 020	0.
All Other Unsecured Loans/Lines of Credit	425,615,887	435,434,150 291,742,231	2.3 4.9	448,618,775	3.0 9.3	, ,	1.5 9.3	456,523,839	0.3
Payday Alternative Loans (PAL Loans) (FCUs only)	278,239,062	291,742,231		318,870,889	9.3 N/A		9.3 N/A	357,562,222	
Non-Federally Guaranteed Student Loans	44,735,252	48,042,028			6.7		6.5	57,579,534	
New Vehicle Loans	921,485,406	974,855,129			9.3		14.5	1,395,423,768	-
Used Vehicle Loans	2,165,634,310	2,336,105,459		2,603,766,552	11.5		10.4	3,106,712,199	
Leases Receivable	2,100,004,010	2,330,103,433	N/A	1,862	N/A	2,073,702,403	-100.0	0,100,712,199	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit ³	341,033,060	370,505,568		396,211,781	6.9	400,817,622	1.2	424,389,782	
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family		0:0,000,000				,			
Residential Properties ³	2,300,269,179	2,365,099,297	2.8	2,449,610,699	3.6	2,312,434,635	-5.6	2,445,382,433	5.7
Total Loans/Lines of Credit Secured by Junior Lien 1-4 Family	, , ,					, , ,			
Residential Properties ³	882,220,489	912,390,903	3.4	957,595,399	5.0	566,939,762	-40.8	973,125,033	71.6
All Other Real Estate Loans/Lines of Credit 3	N/A	N/A		N/A		482,307,678		128,001,757	-73.5
Commercial Loans/Lines of Credit Real Estate Secured ³	N/A	N/A		N/A		303,818,760		356,288,744	
Commercial Loans/Lines of Credit Not Real Estate Secured ³	N/A	N/A		N/A		37,653,144		38,177,784	1
TOTAL LOANS & LEASES	7,359,232,645	7,734,174,765	5.1	8,291,583,083	7.2		9.2	9,739,167,095	
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(70,894,092)	(68,932,793)		(73,086,629)	6.0		8.6	(80,442,118)	-
Foreclosed Real Estate	11,287,220	6,313,594		9,097,988	44.1	8,676,260	-4.6	9,626,667	11.0
Repossesed Autos	1,603,938	2,097,080	30.7	3,042,271	45.1	2,457,656	-19.2	2,446,642	-0.4
Foreclosed and Repossessed Other Assets	1,086,780	570,622	-47.5	830,458	45.5	646,321	-22.2	802,167	24.1
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	13,977,938	8,981,296	-35.7	12,970,717	44.4	11,780,237	-9.2	12,875,476	9.3
Land and Building	281,738,588	288,617,790		304,566,250	5.5		5.8	337,181,005	
Other Fixed Assets	43,415,506	53,890,730	24.1	54,958,821	2.0	53,818,227	-2.1	58,553,821	8.8
NCUA Share Insurance Capitalization Deposit	95,405,560	97,978,129	2.7	103,094,489	5.2	109,835,275	6.5	109,433,496	
Identifiable Intangible Assets	0	0	N/A	0	N/A	987,987	N/A	815,105	-17.5
Goodwill	1,582,360	1,582,360	0.0	2,042,182	29.1	2,042,182	0.0	1,582,360	-22.5
TOTAL INTANGIBLE ASSETS	1,582,360	1,582,360		2,042,182	29.1	3,030,169	48.4	2,397,465	
Accrued Interest on Loans	22,044,555	22,020,881	-0.1	23,272,938	5.7	25,901,491	11.3	26,474,401	2.2
Accrued Interest on Investments	6,405,447	7,187,629		7,149,781	-0.5		4.6	9,253,898	l
Non-Trading Derivative Assets, net	65,796	39,972		89	-99.8		-100.0	609,291	N/A
All Other Assets	205,837,716	226,373,532		287,642,916	27.1	312,946,729	8.8	306,344,388	l
TOTAL OTHER ASSETS	234,353,514	255,622,014	9.1	318,065,724	24.4	346,324,199	8.9	342,681,978	-1.1
TOTAL ASSETS	11,509,554,397	12,190,447,611	5.9	12,836,131,130	5.3	13,466,900,202	4.9	14,032,516,633	4.:
TOTAL CU's	116	112			-4.5		-3.7	99	
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¹ OTHER RE OWNED PRIOR TO 2004									
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CU	s INCLUDED IN ALL OTHER	INVESTMENTS PRIOR	R TO JUNE	2006 FOR SHORT FORM	FILERS	l			1

		Liabilities, Shares	9 Equity	T	1	I			
Return to cover		For Charter							
12/14/2018		Count of CU							
CU Name: N/A		Asset Range							
Peer Group: N/A				Nation * Peer Group:	ΔII * Stat	e = 'MO' * Type Includ	led: Fede	rally Insured State Cre	edit
1001 01049. 147	Count	of CU in Peer Group :		Tution 1 cor Group:	Otal		100. 1 000	lany moured state or	, are
			1						
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Sep-2018	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									<u> </u>
Other Borrowings	N/A	N/A	١	N/A	1	N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, &									
Draws Against Lines of Credit	215,232,051	247,313,395							15.9
Borrowing Repurchase Transactions	0	10,113,281							
Subordinated Debt	0	C	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and									1
Subordinated Debt Included in Net Worth ³	0	C	N/A	0	N/A	0	N/A	500,000	N/A
Non-Trading Derivative Liabilities, net	0	C	N/A	. 0	N/A	0	N/A	74,651	N/A
Accrued Dividends and Interest Payable	12,378,843	12,300,571						·	-11.5
Accounts Payable & Other Liabilities	159,449,399	158,905,364						212,943,780	
TOTAL LIABILITIES	387,060,293	428,632,611				612,981,306		673,809,011	9.9
-	23.,000,200	,00,011	1	2 : 1,1 : 2,300				2.2,000,011	
SHARES AND DEPOSITS									
Share Drafts	1,690,759,847	1,969,457,422	16.5	2,094,747,630	6.4	2,269,797,210	8.4	2,426,612,616	6.9
Regular Shares	3,121,721,491	3,412,003,948							6.1
Money Market Shares	2,418,108,558							2,754,624,451	2.2
Share Certificates							_		
	1,687,626,877	1,638,734,315							-3.1
IRA/KEOGH Accounts	952,388,751	922,166,317	+					823,274,997	
All Other Shares ¹	31,838,239	32,074,972		, ,		39,509,264		, ,	29.6
Non-Member Deposits	13,614,791	16,957,334							12.2
TOTAL SHARES AND DEPOSITS	9,916,058,554	10,511,249,931	6.0	11,003,587,915	4.7	11,484,563,471	4.4	11,937,246,706	3.9
EQUITY:									
Undivided Earnings	779,004,541	819,206,163	5.2	886,562,960	8.2	926,169,882	4.5	968,942,058	4.6
Regular Reserves	213,815,398	212,019,644	-0.8	211,248,468	-0.4	211,447,356	0.1	211,039,884	-0.2
Appropriation For Non-Conforming Investments		, ,		, ,		, ,		, ,	
(SCU Only)	0	1,136,101	I N/A	. 0	-100.0	66,018	N/A	50,795	-23.1
Other Reserves	230,930,152					269,821,767		· ·	
Equity Acquired in Merger	2,378,003	6,119,825							
Miscellaneous Equity	1,188,480								0.0
Accumulated Unrealized G/L on AFS Securities	814,696						-	, ,	
Accumulated Unrealized Losses for OTTI	014,090	-0,000,320	-920.0	-21,200,041	-210.7	-21,097,137	-1.3	-45,795,490	-111.1
(due to other factors) on HTM Debt Securities	0	C	N/A		N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	-271,963	0	100.0		N/A			-	
Other Comprehensive Income	-21,423,757	-26,254,542						·	4.8
Net Income	-21,423,737	-20,234,342) N/A		N/A		N/A	17,083,704	N/A
EQUITY TOTAL	1,206,435,550	1,250,565,069							
EQUITITOTAL	1,200,433,330	1,250,505,008	3.7	1,317,770,377	5.4	1,309,333,423	3.9	1,421,400,910	3.0
TOTAL SHARES & EQUITY	11,122,494,104	11,761,815,000	5.7	12,321,358,492	4.8	12,853,918,896	4.3	13,358,707,622	3.9
TOTAL LIABILITIES, SHARES, & EQUITY	11,509,554,397	12,190,447,611	5.9	12,836,131,130	5.3	13,466,900,202	4.9	14,032,516,633	4.2
NCUA INSURED SAVINGS ²									
Uninsured Shares	411,834,668	492,759,231	1 19.6	495,140,679	0.5	524,340,657	5.9	488,799,542	-6.8
Uninsured Non-Member Deposits	1,990,392	2,473,218							
Total Uninsured Shares & Deposits	413,825,060							493,857,418	
•									
Insured Shares & Deposits	9,502,233,494								
TOTAL NET WORTH	1,226,128,094	1,282,311,657	4.6	1,369,744,942	6.8	1,424,547,847	4.0	1,498,749,029	5.2
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1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA		SHARES FOR SHORT F	ORM FILE	KS T					
² October 3, 2008 and forward, the NCUSIF coverage increased to \$250,									
³ December 2011 and forward includes "Subordinated Debt Included in Ne	t Worth."							5. Liab	ShEquity

		Income Stateme							<u> </u>
Return to cover		For Charter :							
12/14/2018		Count of CU:							
CU Name: N/A		Asset Range :							<u> </u>
Peer Group: N/A				Nation * Peer Group: /	All * State	= 'MO' * Type Include	d: Feder	ally Insured State Cred	lit Unio
	Count of	CU in Peer Group :	N/A						
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Sep-2018	% Ch
* INCOME AND EXPENSE								-	
INTEREST INCOME:									
Interest on Loans	338,684,019	355,125,600	4.9	373,410,833		401,814,363	7.6		
Less Interest Refund	(526,357)	(504,360)	-4.2	(1,258,941)	149.6	(474,835)	-62.3	(224,096)	
Income from Investments	44,676,917	42,250,777	-5.4	48,166,843		54,095,830	12.3	' '	
Income from Trading	414,364	-1,257,156		1,778,084		684,266	-61.5		-100
TOTAL INTEREST INCOME	383,248,943	395,614,861	3.2	422,096,819	6.7	456,119,624	8.1	379,121,465	10
INTEREST EXPENSE:									
Dividends	44,024,134	42,289,566		45,003,328		45,701,376	1.6		
Interest on Deposits	11,668,792	11,086,794	-5.0	10,657,026	-3.9	11,411,353	7.1	10,678,868	24
Interest on Borrowed Money	4,597,536	5,323,038	15.8	6,605,174	24.1	7,483,775	13.3	7,306,808	30
TOTAL INTEREST EXPENSE	60,290,462	58,699,398	-2.6	62,265,528	6.1	64,596,504	3.7	60,098,346	24
PROVISION FOR LOAN & LEASE LOSSES	41,662,765	43,892,129	5.4	55,575,715	26.6	64,742,083	16.5	48,902,627	0
NET INTEREST INCOME AFTER PLL	281,295,716	293,023,334	4.2	304,255,576	3.8	326,781,037	7.4	270,120,492	10
NON-INTEREST INCOME:									
Fee Income	112,937,018	116,040,777	2.7	123,940,981	6.8	127,815,428	3.1	98,992,722	3
Other Operating Income	123,510,331	137,981,633	11.7	154,918,028	12.3	150,424,678	-2.9	124,954,981	10
Gain (Loss) on Investments	965,075	1,526,975	58.2	2,543,420	66.6	-540,993	-121.3	-481,385	-18
Gain (Loss) on Non-Trading Derivatives	0	0	N/A	284	N/A	-32,859	######	0	100
Gain (Loss) on Disposition of Assets	-2,820,948	-1,258,635	55.4	198,265	115.8	-534,749	-369.7	-1,852,342	-361
Gain from Bargain Purchase (Merger)	0	2,153,974	N/A	0	-100.0	0	N/A	0	N/
Other Non-Oper Income/(Expense)	-719,401	-1,615,677	-124.6	3,814,760	336.1	-17,272,644	-552.8	8,483,319	165
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	N/
TOTAL NON-INTEREST INCOME	233,872,075	254,829,047	9.0	285,415,738	12.0	259,858,861	-9.0	230,097,295	18
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	224,274,522	241,284,892	7.6	252,268,431	4.6	264,309,396	4.8	213,146,935	7
Travel, Conference Expense	4,346,011	4,547,576	4.6	4,498,715	-1.1	4,638,548	3.1	4,032,585	15
Office Occupancy	32,740,885	34,259,271	4.6	34,699,011	1.3	36,216,580	4.4	29,109,254	7
Office Operation Expense	91,227,419	97,317,318	6.7	104,990,744	7.9	106,328,712	1.3	82,951,503	4
Educational and Promotion	15,117,153	17,091,946	13.1	16,336,311	-4.4	18,614,724	13.9	15,166,065	8
Loan Servicing Expense	32,180,525	36,254,997	12.7	38,722,741	6.8	37,441,949	-3.3	29,539,969	5
Professional, Outside Service	32,836,557	33,567,117	2.2	34,546,711	2.9	37,649,154	9.0	31,649,949	12
Member Insurance ¹	N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²	99,901	46	-100.0	271	489.1	0	-100.0	975	N/
Member Insurance - Temporary Corporate									
CU Stabilization Fund ³	0	0	N/A	0	N/A	0	N/A	0	N/
Member Insurance - Other	311,577	152,699		176,686		179,644	1.7	109,037	
Operating Fees	1,575,329	1,590,929		1,608,177		1,663,769			
Misc Operating Expense	19,380,811	18,823,496		20,024,651		21,147,398			+
TOTAL NON-INTEREST EXPENSE	454,090,690	484,890,287	6.8	507,872,449	l	528,189,874	4.0		
NET INCOME (LOSS) EXCLUDING STABILIZATION	- 1,123,130	- ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		: - , , · ·		/:;		2,123,131	
EXPENSE AND NCUSIF PREMIUMS */4	61,177,002	62,962,140	2.9	81,799,136	29.9	58,450,024	-28.5	74,455,575	69
NET INCOME (LOSS)	61,077,101	62,962,094		81,798,865		58,450,024	-28.5		
RESERVE TRANSFERS:		- ,,,,		- ,,		/		, 12 1,200	
Transfer to Regular Reserve	357,246	203,761	-43.0	168,319	-17.4	186,662	10.9	942,180	573
* All Income/Expense amounts are year-to-date while the related % chan						,		5 :=, : 60	
# Means the number is too large to display in the cell	5								
¹ From September 2009 to December 2010, this account includes NCUS	IF Premium Expense				1				
² For December 2010 forward, this account includes only NCUSIF Premiu	· · · · · · · · · · · · · · · · · · ·								
•	· · · · · · · · · · · · · · · · · · ·	ICURIE Promiser For	200 For C-	ntombor 2000 and familia	d				
³ From March 2009 to June 2009, this account was named NCUSIF Stab this account only includes only the Temporary Corporate CU Stabilizati		ICOSIF Premium Exper	ise. For Se	pterriber 2009 and forwar	u,				
and account only moraces only the remporary corporate ou stabilizati	511 Expense (300 1001110163 1 & Z).					s excluded.			6. IncE

	Delir	quent Loan Info	ormation	1					
Return to cover		For Charter :							
12/14/2018		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Grou	n. All * C4	oto – 'MO' * Typo Ir	oludod: E	adorally Incured S	toto
Peer Group: N/A	Count of CU	in Peer Group :		Nation Feet Grou	p. Ali Sta	ate = MO Type II	iciadea. i	rederally illisured S	late
	Dec-2014	Dec-2015	0/ Cha	Dec-2016	º/ Cha	Dec-2017	º/ Cha	Sep-2018	9/ Ch/
DELINQUENCY SUMMARY - ALL LOAN TYPES 1	Dec-2014	Dec-2013	∕₀ Cilg	Dec-2010	∕₀ City	Dec-2017	∕₀ Cilg	Зер-2016	/8 CII <u>C</u>
30 to 59 Days Delinquent	139,314,875	118,410,492	-15.0	114,313,762	-3.5	128,932,520	12.8	100,107,121	-22.4
60 to 179 Days Delinquent	54,491,734	49,789,259	-8.6	49,018,434	-1.5	54,066,920	10.3	49,562,366	-8.3
180 to 359 Days Delinquent	13,713,963	11,058,544	-19.4	9,844,679	-11.0	13,194,080	34.0	10,373,301	-21.4
> = 360 Days Delinquent	4,744,200	4,167,444			28.1	4,505,673		5,941,838	-
Total Del Loans - All Types (> = 60 Days)	72,949,897	65,015,247		, ,	-1.3	71,766,673		65,877,505	
% Delinquent Loans / Total Loans	0.99	0.84	-15.2	0.77	-7.9	0.79	2.4	0.68	-14.6
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans	0.400.704	0.070.007	40.0	0.504.404	0.4	0.045.404	05.0	4 400 000	10
30 to 59 Days Delinquent	6,132,734	6,976,897			-6.4	8,215,421	25.8	4,183,233	
60 to 179 Days Delinquent	3,927,749	3,371,177 217,898	-14.2 -17.4	3,723,996 385,744		4,911,730		4,081,337 388,586	
180 to 359 Days Delinquent > = 360 Days Delinquent	263,675 20,241	15,643		2,981	-80.9	453,143 19,786		29,699	
Total Del Credit Card Lns (> = 60 Days)	4,211,665	3,604,718		,	14.1	5,384,659		4,499,622	+
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.99	0.83				1.18		0.99	
Payday Alternative Loans (PAL Loans) FCU Only	0.33	0.03	- 10.3	0.92	10.7	1.10	23.0	0.99	- 10.7
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		0		0		0	
180 to 359 Days Delinquent	0	0		0		0		0	
> = 360 Days Delinquent	0	0		0		0		0	
Total Del PAL Lns (> = 60 Days)	0	0	-			0		0	
%PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00		0.00	N/A	0.00		0.00	
Non-Federally Guaranteed Student Loans				0.00					
30 to 59 Days Delinquent	555,520	1,294,133	133.0	526,705	-59.3	623,289	18.3	277,007	-55.6
60 to 179 Days Delinquent	1,334,136	882,040		· · · · · · · · · · · · · · · · · · ·		523,893		711,968	+
180 to 359 Days Delinquent	35,121	29,646	-15.6	16,086	-45.7	54,385	238.1	29,249	-46.2
> = 360 Days Delinquent	64,702	37,552	-42.0	30,643	-18.4	19,548	-36.2	18,338	-6.2
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	1,433,959	949,238	-33.8	657,895	-30.7	597,826	-9.1	759,555	27.1
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total									
Non-Federally Guaranteed Student Loans	3.21	1.98	-38.4	1.28	-35.0	1.09	-14.7	1.32	20.5
New Vehicle Loans									
30 to 59 Days Delinquent	23,518,344	16,932,181	-28.0	, ,	-14.9	16,110,931	11.8	14,663,646	
60 to 179 Days Delinquent	6,365,435	5,122,826			-8.3	6,410,859		6,587,892	
180 to 359 Days Delinquent	1,333,089	777,991	-41.6	,		936,510		1,065,551	
> = 360 Days Delinquent	260,137	209,410		· ·		230,330		136,534	+
Total Del New Vehicle Lns (> = 60 Days) %New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	7,958,661	6,110,227	-23.2	5,723,417	-6.3	7,577,699		7,789,977	
Used Vehicle Loans	0.86	0.63	-27.4	0.54	-14.3	0.62	15.7	0.56	-10.1
	52,900,991	42 100 102	10 /	43,757,951	1.3	51,920,810	18.7	42,290,791	-18.5
30 to 59 Days Delinquent 60 to 179 Days Delinquent	17,734,645	43,190,103 20,717,604				21,671,087		18,869,612	
180 to 359 Days Delinquent	2,831,631	3,694,958	30.5	4,505,950	21.9	5,223,709	15.9	4,196,706	
> = 360 Days Delinquent	563,141	520,885			41.1	1,027,184		1,124,430	
Total Del Used Vehicle Lns (> = 60 Days)	21,129,417	24,933,447	-	· · · · · · · · · · · · · · · · · · ·		27,921,980		24,190,748	
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.98	1.07		· · ·		0.97		0.78	
	0.50	1.07	0.4	1.00	0.0	0.01	0.1	0.70	10.0
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used									
Vehicle Loans	0.94	0.94	-0.5	0.87	-7.5	0.87	-0.1	0.71	-18.1
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		0		0		0	
180 to 359 Days Delinquent	0	0		0		0		0	
> = 360 Days Delinquent	0	0		0	+	0		0	
Total Del Leases Receivable (> = 60 Days)	0	0		0		0		0	
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00		0.00	N/A	0.00		0.00	N/A
All Other Loans ²									
30 to 59 Days Delinquent	9,516,676	8,077,825	-15.1	9,100,641	12.7	8,495,874	-6.6	8,568,612	0.9
60 to 179 Days Delinquent	5,859,589	4,671,298	-20.3	4,960,731	6.2	7,341,415	48.0	6,016,140	-18.1
180 to 359 Days Delinquent	2,116,637	1,577,354	-25.5	1,240,462	-21.4	2,431,523	96.0	912,005	-62.5
> = 360 Days Delinquent	881,354	571,951	-35.1	777,247	35.9	815,264	4.9	535,511	-34.3
Total Del All Other Loans (> = 60 Days)	8,857,580	6,820,603	-23.0	6,978,440	2.3	10,588,202	51.7	7,463,656	-29.5
%All Other Loans >= 60 Days / Total All Other Loans	1.43	1.03	-28.0	0.98	-5.2	1.35	37.9	0.91	-32.4
# 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 delinqu	ency reporting requireme	nts for troubled del	bt restructi	ured (TDR) loans. This	policy chan	ge may result in a			
decline in delinquent loans reported as of June 2012.							ı		1

Return to cover	<u>'</u>	Delinquent Loan Inference :		_					1
12/14/2018		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Grou	p: All * S	tate = 'MO' * Type I	ncluded:	Federally Insured S	State
·	Count of	CU in Peer Group :							
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Sep-2018	% C
DELINQUENT LOANS BY CATEGORY 1									
ALL REAL ESTATE LOANS									
30 to 59 Days Delinquent	46,690,610				-4.7		1		_
60 to 179 Days Delinquent	19,270,180				-5.8				
180 to 359 Days Delinquent	7,133,810			2,939,884	-38.2		-		
> = 360 Days Delinquent	2,954,625	2,812,003			25.3		-32.0	4,097,326	_
Total Del Real Estate Loans (> = 60 Days)	29,358,615	22,597,014			-8.8				
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	2.39	1.97			-9.7				_
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.92	0.69	-25.3	0.60	-12.3	0.54	-11.2	0.54	
st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
30 to 59 Days Delinquent	26,931,823				-2.4		-		_
60 to 179 Days Delinquent	10,798,756				-2.0			, ,	
180 to 359 Days Delinquent	4,298,168				-46.4		62.4	, ,	_
> = 360 Days Delinquent	2,617,430	2,485,720	-5.0	2,790,054	12.2	1,818,660	-34.8	2,013,746	10
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)									
	17,714,354	12,922,406	-27.1	11,888,991	-8.0	10,251,776	-13.8	10,839,460	!
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st									
Mtg Fixed and Hybrid/Balloons > 5 yrs	1.09	0.76	-30.4	0.67	-11.7	0.58	-13.7	0.57	-(
st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years								1	
30 to 59 Days Delinquent	13,504,267				-13.5			, ,	
60 to 179 Days Delinquent	5,201,856			4,398,770	-2.4				_
180 to 359 Days Delinquent	2,205,599				-43.2		2.4	, ,	
> = 360 Days Delinquent	59,995				N/A	,		, ,	_
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	7,467,450	6,273,910	-16.0	5,909,700	-5.8	4,447,062	-24.7	6,083,756	30
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent									
>= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5									
rs	1.10	0.94	-14.4	0.87	-7.6	0.54	-37.6	0.71	30
Other Real Estate Fixed Rate/Hybrid/Balloon									
30 to 59 Days Delinquent	2,667,499	2,740,465	2.7	3,173,860	15.8	3,013,392	-5.1	1,108,634	-63
60 to 179 Days Delinquent	1,843,109	1,067,991	-42.1	477,045	-55.3	2,622,741	449.8	664,629	-74
180 to 359 Days Delinquent	227,860	132,231	-42.0	164,137	24.1	510,509	211.0	87,650	-82
> = 360 Days Delinquent	123,716	42,144	-65.9	62,221	47.6	328,584	428.1	332,932	! 1
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	2,194,685	1,242,366	-43.4	703,403	-43.4	3,461,834	392.2	1,085,211	-68
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total									
Other RE Fixed/Hybrid/Balloon Loans	0.85	0.52	-38.9	0.32	-37.9	0.95	192.0	0.46	-5
Other Real Estate Adjustable Rate									
30 to 59 Days Delinquent	3,587,021	3,064,184	-14.6	2,789,514	-9.0	4,173,462	49.6	5,028,114	- 20
60 to 179 Days Delinquent	1,426,459				-1.1		-		
180 to 359 Days Delinquent	402,183				27.5				_
> = 360 Days Delinquent	153,484			163,692	-42.4	· · · · · · · · · · · · · · · · · · ·			
Total Del Other RE Adj Rate Lns (> = 60 Days)	1,982,126				-2.2		-	· · · · · · · · · · · · · · · · · · ·	_
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other									
RE Adjustable Rate Loans	0.32	0.32	1.0	0.28	-11.0	0.22	-24.3	0.34	59
COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED 2									
Member Commercial Loans Secured By RE									
30 to 59 Days Delinquent	3,276,650	1,615,162	-50.7	3,873,510	139.8	2,903,581	-25.0	2,020,338	-30
60 to 179 Days Delinquent	974,629	637,751	-34.6	667,289	4.6	2,172,901	225.6	628,736	-7
180 to 359 Days Delinquent	2,180,203				-100.0		N/A	246,946	N
> = 360 Days Delinquent	112,775		-100.0		N/A			· · · · · · · · · · · · · · · · · · ·	_
Total Del Member Commercial Loans Secured by RE (> = 60 Days)	3,267,607				-23.5		92.3		
%Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total	2,20.,001	1,,.00	25	1,.55,.70		_,,	52.0	3.3,552	
Member Commercial Loans Secured by RE	1.17	0.50	-57.1	0.34	-31.5	0.78	128.0	0.27	-66
Member Commercial Loans NOT Secured By RE	``								
30 to 59 Days Delinquent	856,076	210,441	-75.4	339,619	61.4	297,415	-12.4	202,604	-3
60 to 179 Days Delinquent	573,344				96.3	· · · · · · · · · · · · · · · · · · ·			
180 to 359 Days Delinquent	145,641				-55.8				
> = 360 Days Delinquent	536,366			394,105	-15.2		1		
Total Del Member Commercial Loans NOT Secured By RE(> = 60 Days)	1,255,351			564,616		· · · · · · · · · · · · · · · · · · ·		· · · · · · · · · · · · · · · · · · ·	
%Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total	,			,- ,-		1,232		,	
Member Commercial Loans NOT Secured By RE	5.78	3.29	-43.2	3.02	-7.9	1.53	-49.3	1.07	-30
NonMember Commercial Loans Secured By RE	5.70	5.23	70.2	3.02	7.9	1.55	+3.5	1.07	- 3
30 to 59 Days Delinquent	657,750	0	-100.0	0	N/A	0	N/A	. 0	N
60 to 179 Days Delinquent	20,004						1		_
180 to 359 Days Delinquent	1,107,238								
> = 360 Days Delinquent	1,107,230	0		0					
Total Del NonMember Commercial Lns Secured by RE (>= 60 Days)	1,127,242	_) I
6NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total	1,121,242	. 0	-100.0	0	IN/A	0	IN/A	. 0	<u> </u>
NonMember Commercial Loans Secured by RE NonMember Commercial Loans Secured by RE	6.44	0.00	-100.0	0.00	N/A	0.00	N/A	0.00	, N
IonMember Commercial Loans NOT Secured By RE	0.44	0.00	100.0	0.00	14/7	0.00	11//	0.00	'
0 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	. 0	1
60 to 179 Days Delinquent	0		_	0	N/A N/A				
180 to 359 Days Delinquent		-			N/A N/A				
	63,444								
>= 360 Days Delinquent Total Del. Other RE Fived/Hybrid/Relleen NonMember Commercial Les Segured	0	0		0	N/A				
Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured	63,444	0	-100.0	0	N/A	0	N/A	. 0	1
6/NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days /	2	,	4000	2.22	L./*				
Total NonMember Commercial Loans NOT Secured by RE	0.59	0.00	-100.0	0.00	N/A	0.00	N/A	0.00	1
		T.	1	I		1			
Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency re									

	Losses, Bankrupto	y Information, and Tre		ot Restructured Lo	pans				
<u>Return to cover</u> 12/14/2018		For Charter : N					1		
CU Name: N/A		Asset Range :							+
Peer Group: N/A				tion * Peer Group	: All * Sta	ite = 'MO' * Type Incl	uded: Fer	derally Insured State	Credit
	Count o	f CU in Peer Group : I							
	Dec-2014	Dec-2015	% Cha	Dec-2016	% Chg	Dec-2017	% Chg	Sep-2018	3 % Ch
			70 0119		,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES) * Total Loans Charged Off	50 005 000	F7.452.004	0.0	60 040 755	0.0	CO 405 277	11.0	FC 040 F00	, ,
* Total Loans Charged Off * Total Loans Recovered	52,335,386 12,435,722		9.2	62,312,755 10,390,825			11.0 7.5	56,216,523 8,661,404	
* NET CHARGE OFFS (\$\$)	39,899,664		16.4	51,921,930	11.8	' '	11.8	47,555,119	_
**%Net Charge-Offs / Average Loans	0.56		9.0	0.65			3.2	0.67	
Total Del Loans & *Net Charge-Offs 1	112,849,561	111,444,332	-1.2	116,122,534	4.2		11.8	113,432,624	
Combined Delinquency and Net Charge Off Ratio ¹	1.56		-6.4	1.42	-2.3			1.35	
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	10,927,976		-3.9	11,409,647	8.7	, , ,	11.5	9,924,017	
* Unsecured Credit Card Lns Recovered	2,188,622		-12.5	2,085,644	8.9			1,472,597	
* NET UNSECURED CREDIT CARD C/Os	8,739,354		-1.8	9,324,003	8.6		14.2	8,451,420	
**Net Charge Offs - Credit Cards / Avg Credit Card Loans * Non-Federally Guaranteed Student Loans Charged Off	2.09		-4.8	2.11	5.8 9.7			2.47	_
* Non-Federally Guaranteed Student Loans Recovered	7,541	11,370	50.8 -64.9	12,473	128.0	, , , , , , , , , , , , , , , , , , , ,	124.9	50,935	
* Net Non-Federally Guaranteed Student Loans C/Os	1,874 5,667	658 10,712	89.0	1,500 10,973	2.4	,	160.9	2,132 48,803	
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-									
Federally Guaranteed Student Loans	0.01	0.02	60.9	0.02	-4.3		144.7	0.12	
* Total 1st Mortgage RE Loan/LOCs Charged Off	3,686,478		-52.1	1,572,935	-10.9		-40.5	247,033	
* Total 1st Mortgage RE Loans/LOCs Recovered * NET 1st MORTGAGE RE LOANS/LOCs C/Os	724,479		-59.6	563,107	92.3		20.0	61,597	
** Net Charge Offs - 1st Mortgage RE Loans/LOCs	2,961,999	1,472,003	-50.3	1,009,828	-31.4	260,665	-74.2	185,436	5 -5.
/ Avg 1st Mortgage RE Loans/LOCs	0.13	0.06	-52.2	0.04	-33.5	0.01	-75.3	0.01	I -10.
* Total Other RE Loans/LOCs Charged Off	3,894,850		-53.5	1,412,473	-21.9		-19.6	940,183	
* Total Other RE Loans/LOCs Recovered	1,370,266	, ,	-62.9	415,150			38.4	363,518	
* NET OTHER RE LOANS/LOCs C/Os	2,524,584		-48.5	997,323	-23.3		-43.8	576,665	
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.29		-50.8	0.11	-26.4		-48.3	0.07	
* Total Real Estate Loans Charged Off	7,581,328	3,574,221	-52.9	2,985,408	-16.5	2,071,860	-30.6	1,187,216	-23.
* Total Real Estate Lns Recovered	2,094,745	801,802	-61.7	978,257	22.0	1,250,348	27.8	425,115	-54.
* NET Total Real Estate Loan C/Os	5,486,583		-49.5	2,007,151	-27.6		-59.1	762,101	
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.18		-51.5	0.06	-30.0		-61.3	0.03	
* Total TDR 1st & Other Real Estate Lns Charged Off	871,284	348,593	-60.0	236,040	-32.3		19.0	79,749	
* Total TDR 1st & Other Real Estate Lns Recovered *NET TDR Real Estate C/Os	83,382 787,902	,	1.3 -66.5	41,025 195,015	-51.4 -26.2	,	-90.5 42.1	219 79,530	
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	1.47	0.51	-65.0	0.42	-18.2		60.3	0.28	
* Total Leases Receivable Charged Off	0	0.01	N/A	0.12	N/A	0.07	N/A	0.20	
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0		0	-
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0) N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00) N/
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	2,348	,	-14.3	1,994	-0.9			•	
Number of Members Who Filed Chapter 13 YTD	1,669	,	-10.4	2,229	49.1	2,496		1,049	
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	4 224	2 500	-50.0	1	-50.0		100.0	4	1 100.
Total Number of Members Who Filed Bankruptcy YTD Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	4,021	3,509	-12.7	4,224	20.4	,	9.6 25.1	,	
* All Loans Charged Off due to Bankruptcy YTD	40,706,206 10,167,037	37,901,600 10,747,954	-6.9 5.7	40,907,653 10,875,279	7.9 1.2		7.6	31,822,893 8,849,236	_
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	19.43		-3.2	17.45	-7.2		-3.1	15.74	
REAL ESTATE FORECLOSURE SUMMARY	10.40	10.01	0.2	17.40	1.2	10.51	0.1	10.74	0.
Real Estate Loans Foreclosed YTD	11,719,508	6,793,830	-42.0	6,127,308	-9.8	4,655,897	-24.0	5,711,797	7 22.
Number of Real Estate Loans Foreclosed YTD	96		-19.8	53	-31.2		-3.8	59	
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING									
TDR First Mortgage RE Loans	49,226,763	42,030,186	-14.6	39,597,288	-5.8	33,070,119	-16.5	32,936,309	-0.
TDR Other RE Loans	5,300,850		16.3	4,959,349				4,271,450	
Total TDR First and Other RE Loans	54,527,613		-11.6	44,556,637	-7.5			37,207,759	
TDR RE Loans Also Reported as Commercial Loans ²	5,890,554		-17.8	3,891,880	-19.6			605,628	
TDR Consumer Loans (Not Secured by RE)	12,441,447	11,124,412	-10.6	12,629,295	13.5		19.2	19,178,743	
TDR Commercial Loans (Not Secured by RE) ² Total TDR First RE, Other RE, Consumer, and Commercial Loans	4,104,964	840,273	-79.5	589,826			-23.8	310,266	
Total TDR First RE, Other RE, Consumer, and Commercial Loans Total TDR Loans to Total Loans	71,074,024 0.97	60,158,118	-15.4 -19.5	57,775,758 0.70	-4.0 -10.4		-8.0 -15.7	56,696,768 0.58	
Total TDR Loans to Net Worth	5.80		-19.5	4.22	-10.4		-15.7	3.78	_
TDR portion of Allowance for Loan and Lease Losses	5,154,437	2,935,781	-43.0	2,353,288	-10.1			1,241,555	
# Means the number is too large to display in the cell	5, 154,407	2,000,701	.5.5	2,000,200	10.0	1,000,400	52.2	1,2 + 1,000	
*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 annualized)	ina)								+
Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualization factor: March = 4/3; December = 1 (or no annualization factor: March = 4/3; December = 1 (or no annualization factor: March = 4/3; December = 1 (or no annualization factor: March = 4/3; December = 1 (or no annualization factor: March = 4/3; December = 1 (or no annualization factor: March = 4/3; December = 1 (or no annualization factor: March = 4/3; December = 1 (or no annualization factor: March = 4/3; December = 1 (or no annualization factor: March = 4/3; December = 1 (or no annualization factor: March = 4/3; December = 1 (or no annualization factor: March = 4/3; December = 1 (or no annualization factor: March = 4/3; December = 1 (or no annualization factor: March = 4/3; December = 1 (or no annualization factor: March = 4/3; December = 1 (or		ts for troubled debt restruct	ured (TDR) I	oans.					+
			. , .			Ì			
This policy change may result in a decline in delinquent loans reported as of June 2012.									

	<u>lr</u>	ndirect and Participation		ng					
Return to cover		For Charter :							
12/14/2018		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group: A	II * State	- 'MO' * Type Include	d: Fodorall	v Incured State Cree	
reel Gloup. IVA	Count	of CU in Peer Group :		Mation Feet Group. A	iii State	- WO Type Include	u. i eucian	y ilisureu State Cret	
	Count	or committee Group.	IVA						
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Sep-2018	% Ch
INDIRECT LOANS OUTSTANDING		200 2010	// J	200 2010	,		,, cg		70 011,
Indirect Loans - Point of Sale Arrangement	944,367,928	1,012,810,964	7.2	1,125,064,400	11.1	1,198,767,390	6.6	1,477,053,247	23.
Indirect Loans - Outsourced Lending Relationship	493,093,308		6.1		20.9	920,406,947	45.5	986,441,224	
Total Outstanding Indirect Loans	1,437,461,236		6.9		14.4	2,119,174,337	20.6	2,463,494,471	16.
%Indirect Loans Outstanding / Total Loans	19.53		1.7		6.7	23.40	10.4	25.29	
DELINQUENCY - INDIRECT LENDING 1									
30 to 59 Days Delinquent	59,429,550	43,527,603	-26.8	41,159,624	-5.4	45,799,234	11.3	37,789,488	-17.
60 to 179 Days Delinquent	16,962,054	16,152,195	-4.8		1.8	18,483,881	12.4	16,048,804	
180 to 359 Days Delinquent	2,874,209		-4.1		12.2	4,218,971	36.4	2,714,952	
> = 360 Days Delinquent	351,549	355,395	1.1		24.0	685,179	55.5	727,935	
Total Del Indirect Lns (>= 60 Days)	20,187,812		-4.6	· ·	3.7	23,388,031	17.1	19,491,691	-16.
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.40	1.25	-10.7		-9.4	1.10		0.79	
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	15,168,143	21,365,148	40.9	21,863,602	2.3	23,018,417	5.3	18,968,891	9.
* Indirect Loans Recovered	1,942,942	2,019,024	3.9		20.5	2,880,065	18.4	2,423,145	
* NET INDIRECT LOAN C/Os	13,225,201	19,346,124	46.3		0.4	20,138,352	3.6	16,545,746	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.99	1.30	31.2		-9.3	1.04	-11.9	0.96	
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased	3.00			11.0				3.00	
+ CU Portion of Part. Lns Interests Retained):									
Consumer	17,326,043	32,480,946	87.5	46,017,164	41.7	48,443,845	5.3	41,406,161	-14.
Non-Federally Guaranteed Student Loans	20,144,547	20,525,907	1.9		-0.5	21,422,417	4.9	22,633,406	5.
Real Estate	15,013,347	14,179,942	-5.6	19,487,929	37.4	55,500,331	184.8	65,138,386	17.
Commercial Loans (excluding C&D) ²	22,850,887	24,082,881	5.4		-4.2	46,045,836	99.6	37,784,523	
Commercial Construction & Development ²	606,382		115.6		185.7	3,356,179	-10.1	3,449,175	
Loan Pools	108,475,788		11.7		-12.0	80,623,655	-24.3	55,855,361	-30.
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	201,906,440	231,904,048	14.9		4.3	255,392,263	5.6	226,267,012	-
%Participation Loans Outstanding / Total Loans	2.74		9.3		-2.7			2.32	
* Participation Loans Purchased YTD	85,311,586		9.4		-24.1	86,586,864	22.2	27,452,738	
%Participation Loans Purchased YTD	00,011,000	00,000,070	0.1	7 0,07 0,07 1		30,000,001		21,102,700	0
/ Total Loans Granted YTD	2.59	2.46	-5.0	1.71	-30.6	1.97	15.6	0.73	-62.
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced									
(Participants' Balance Outstanding)	47,730,201	72,320,532	51.5	58,461,732	-19.2	80,673,753	38.0	76,486,332	-5.
Participation Loan Interests - Amount Retained (Outstanding)	23,550,598	26,973,775	14.5	25,826,138	-4.3	29,138,868	12.8	29,152,954	0.0
* Participation Loans Sold YTD	31,301,358	45,856,246	46.5	17,167,306	-62.6	45,399,323	164.5	33,393,774	-1.
** %Participation Loans Sold YTD / Total Assets	0.27	0.38	38.3	0.13	-64.4	0.34	152.1	0.32	-5.
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	797,887	60,000	-92.5	5,094,732	8,391.2	0	-100.0	1,190,986	N/A
*Loans Purchased in Full from Other Sources YTD	48,000	5,142	-89.3	725,321	######	434,600	-40.1	882,219	170.
%Loans Purchased From Financial Institutions & Other									
Sources YTD / Loans Granted YTD	0.03	0.00	-93.3	0.14	8,066.5	0.01	-92.9	0.06	458.
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING ¹									
30 to 59 Days Delinquent	4,089,341	1,166,949	-71.5	1,286,592	10.3	1,008,549	-21.6	1,290,034	27.
60 to 179 Days Delinquent	1,855,241	1,105,963	-40.4	972,575	-12.1	1,098,460	12.9	1,166,819	6.:
180 to 359 Days Delinquent	2,264,700	101,916	-95.5	124,639	22.3	227,729	82.7	69,261	-69.
> = 360 Days Delinquent	292,340	238,252	-18.5	233,730	-1.9	244,193	4.5	195,823	-19.
Total Del Participation Lns (>= 60 Days)	4,412,281	1,446,131	-67.2	1,330,944	-8.0	1,570,382	18.0	1,431,903	-8.
%Participation Loans Delinquent >= 60 Days / Total Participation									
Loans	2.19	0.62	-71.5	0.55	-11.8	0.61	11.7	0.63	2.
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	426,183	,	40.2	·	8.6	1,993,059	207.2	3,760,596	
* Participation Loans Recovered	127,908		-3.3		-12.1	75,877	-30.2	63,837	12.:
* NET PARTICIPATION LOAN C/Os	298,275	473,883	58.9	540,092	14.0	1,917,182	255.0	3,696,759	157.
**%Net Charge Offs - Participation Loans									
/ Avg Participation Loans	0.16	0.22	39.1	0.23	4.4	0.77	238.2	2.05	165.
*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)								
# 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 d This policy change may result in a decline in delinquent loans reported as of June 2		irements for troubled debt	estructure	d (TDR) loans.					

For Charles* WA			Real Estate Loan Info	rmation 1	1					
Count of CL1: 99	Return to cover				•					
Column MA										
Peer Group: INA Dec-2014 Dec-2015 N. Chap Dec-2015 N. Chap Dec-2016 N. Chap Dec-2016 N. Chap Dec-2016 N. Chap Dec-2016 N. Chap Dec-2017 N. Chap										
Dec.2014 Dec.2015 N. Chg Dec.2016 N. Chg Dec.2016 N. Chg Dec.2017 N. Chg Sep-2016 N.					Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	ded: Fede	erally Insured State Cr	redit
REAL ESTATE LOANS OUTSTANDING:		Count	of CU in Peer Group :	N/A					•	
First Morphages First Morphages First Morphages First Morphages First Morphage Fi	DEAL FOTATE LOANS OUTSTANDING	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Sep-2018	% Chg
Face Rise - 15 years 776,077,935 776,007,744 6.9 604,050,107 -0.3 1,055,748,035 0.0 1,055,748,035 0.0 0.055,74										
Excel Rate 15 years or lines		712 477 025	776 905 744	9.0	964 609 066	11 2	1 090 209 561	26.0	1 055 219 407	-3.1
Chief Fied Raise 78,007.045 29,330.026 4.5 26,707.105 4.9 32,737.037 22.6 40,316,307.056 10,346,307.056 10,346,307.056 17,447.104 12,444.104 12,444.1059 30.2 242,727.108 8.1 14,000,906 4.7 190,265,308.056 17,447.104 12,444.104 12,444.1059 30.2 242,727.108 8.1 14,000,906 4.7 190,265,308.056 17,447.104 12,447.104 12,447.1056 12,	,			_			, , ,			
Total Freed Rate First Mortgages 1,450,750,179 1,476,457,052 1.0 1,520,800,15 3.0 1,500,800,610 6.0 1,709,440,100 6.0 6.0 1,709,440,100 6.0 6.0 1,709,440,100 6.0 6.0 1,709,440,100 6.0	,							_		
Balboon-Hybord 5 years Balboon-Hybord 5 years Balboon-Hybord 5 years or less 51552577 484674566 7-1 484674727108 8.1 110,002.086 1-21 190,085.091 10,001 1										+
Balbon-Nybrid years or less								_		1
Total Ballocon-Pybrid First Mortgages (693,979,701 700,117,105 22 77,700,136) 2,6 101,102,412 1-61 633,787,770 70 2 503,002,003 Adjustable Rate First Mags 1 year (1982, 1992) 155,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003 1-20,003,003,003,003,003 1-20,003,003,003,003,003,003,003,003,003,0										
Adjustable Rate First Migs 1 your or less									663,738,740	
Judgestable Rate First Mignages 95,172,365 117,907,112 23,91 33,856,991 17.4 202,005,738 111.5 323,002,005 101.61 401,001.001 101.61 401,001.001 101.61 401,001.001 101.61 401,001.001 101.61 401,001.001 101.61 401,001.001 101.61 401,001.001 101.61 401,001.001 101.61 401,001.001 101.61 401,001.001 101.61 401,001.001 101.61 401,001.001 101.61 401,001.001 101.61 401,001.001 101.61 401,001.001 101.61 401,001.001 101.61 401,001.001 40		60,364,884							50,302,035	
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING 2.300,289,79 2.88 2.446,810,699 3.8 2.587,884,487 5.6 2.747,409,880 Does Face Estate Loans Closed fiel Fixed Rate 2.37,699,234 223,388,884 4-0 205,118,153 8-2 354,381,943 72.8 227,378,385 Closed fiel Adjustable Rate 15,863,376 6.10,876,177 6.00,177,118,681,77 7-1 6.769,033 3.0 3.00,383,381,381 7-1		<u> </u>		_					323,920,955	
Closed Find Find Rate 237,899,214 23,338,864 6.0 205,118,153 36.2 354,381,943 72.8 272,378,585 Closed Find Adjustable Rate 13,683,376 5,183,035 40.2 25,280,323 5,087 5,383,381,943 3.1 31,151,725 5,097,600 6,197,005,186 6,197,005,187 8.9 715,148,617 7.4 655,788,383 36, 888,748,743 3.0 888,748,743 7.0 7074,00746 7.0 7074,00746 7.0 7074,00746 7.0 7074,00746 7.0 7074,00746 7.0 7074,00746 7.0 7074,00746 7.0 7074,00746 7.0 7074,00746 7.0 7074,00746 7.0 7074,00746 7.0	Total Adjustable First Mortgages	155,537,239	179,524,567	15.4	192,203,626	7.1	346,526,465	80.3	374,222,990	8.0
Closed Fine Affect Rate	TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,300,269,179	2,365,099,297	2.8	2,449,610,699	3.6	2,587,684,487	5.6	2,747,409,830	6.2
Closed Find Adjustable Rate 13.883.376 8.183.053 40.2 22.200.72 53.811.801 113.1 31.151.726	Other Real Estate Loans									
Copen End Face Rate FELCO 611705.187 666.161.757 5.9 715.148.617 7.4 657.868.363 8.0 886.724.315		237,699,234	223,338,564	-			354,391,943	_	227,378,356	-
Dope Time Fixed Rate 19.132_600	•					208.7			31,151,725	
TOTAL OTHER REAL ESTATE OUTSTANDING 882.220.489 812.380.303 3.4 987.598.389 5.0 1.077.816.348 1.6 1.15.388.137 RE LOAN SUMMARY (PK, AD.): FIRST Mornigae, Fixed Rate (includes Hybrids/Balloons > 5yrs) 1.623.199.351 1.700.980.184 4.8 1.772.592.353 4.2 1.771.598.576 4.2 1.771.598.576 4.2 1.771.598.576 4.2 1.771.598.576 4.2 1.772.592.353 4.2 1.771.598.576 4.2 1.771.598.576 4.2 1.772.592.353 4.2 1.771.598.576 4.2 1.772.592.353 4.2 1.771.598.576 4.3 1.880.731.297 1.880.831.297 1.99.831.297 1.90.8		611,705,187	666,161,757	8.9	715,148,617		, ,		886,724,034	
TOTAL RE (FIRST AND OTHER) OUTSTANDING 3,182,489,668 3,277,490,200 3, 3,407,206,098 4, 0 3,665,509,835 7, 6 3,902,797,967 7, 7, 100,900,184 4, 1,772,532,333 4, 2 1,771,98,657 6, -0, 1 1,880,713,304 7, 170,900,184 4, 2, 177,198,459 8, 8, 8, 368,161,648 8, 68, 237,512,377 7, 7, 7, 7, 7, 7, 7, 7, 7, 7, 7, 7, 7, 7	'						· · ·		10,134,022	
RE LOAN SUMMARY (FIX, AD): First Mortgage Fixed Rate (includes Hybrids/Balloons > Syrs) 1,623,199,383 1,700,900,184 4.8 1,772,532,353 4.2 1,771,598,576 -0.1 1,880,713,307 Other RE Fixed Rate 20ustanding 1,880,0031,287 1,398,946,277 3.3 1,198,718,812 2.6 2,137,714,760 7.4 2,127,228,287 %(Total Fixed Rate RE Outstanding 1,880,0031,287 1,398,946,277 3.3 1,989,718,812 2.6 2,137,714,760 7.4 2,127,228,287 %(Total Fixed Rate RE/Total Loans) 25,55 25,07 1,9 24,000 4-3,3 23,61 1,6 87 2.4 15,16 1,6 1,6 1,6 1,6 1,6 1,6 1,6 1,6 1,6										7.2
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	` '	3,182,489,668	3,277,490,200	3.0	3,407,206,098	4.0	3,665,500,835	7.6	3,902,797,967	6.5
Other RE Fixed Rate 258,831,924 238,046,093 3.7 3 217,186,459 8.8 366,116,184 68.6 237,512,275 701 falf pixed Rate RE Outstanding 1,880,918,182 2.6 2,137,714,760 7.4 2,127,26,283 34,1016 pixed Rate RE/Total Assets) 16.33 15.91 2.6 15.50 2.5 15.87 2.4 2,127,26,283 34,1016 pixed Rate RE/Total Loans) 25.55 25.07 -1.9 24.00 -4.3 23.61 -1.6 21.18 2.6 2.7 2.6 2.6 2.7 2.6 2.7 2.6 2.6 2.7 2.6 2.6 2.7 2.6 2.6 2.7 2.6 2.6 2.7 2.6 2.6 2.7 2.6 2.6 2.7 2.6 2.6 2.7 2.6 2.6 2.7 2.6 2.6 2.7 2.6 2.6 2.7 2.6 2.6 2.7 2.6 2.6 2.7 2.6										
Total Fixed Rate RE Outstanding										
%(Total Fixed Rate REFTotal Assets)				1						
\$\frac{1}{\\$\color{1}	<u> </u>			1						
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs) 677,089,816 684,199,113 -1.9 677,078,346 1.9 816,085,911 20.5 857,695,322 Other RE Adj Rate 625,388,686 674,344,810 7.8 740,409,940 9.6 711,700,164 3.9 917,875,756 750 140,140 14	,									
Chine RE Adj Rate 625,388,666 674,344,810 7.8 740,408,940 9.8 711,700,164 3.9 917,875,755 70tal Adj Rate RE Outstanding 1,302,458,381 1,336,543,923 2.8 1,417,467,286 5.9 1,527,786,075 7.8 1,775,571,685 1,775,571,685 1,302,458,381 1,336,543,923 2.8 1,417,467,286 5.9 1,527,786,075 7.8 1,775,571,685 1,775,571,685 1,775,571,685 1,302,458,381 1,336,543,923 2.8 1,417,467,286 5.9 1,527,786,075 7.8 1,775,571,685 1,775,571,	%(Total Fixed Rate RE/Total Loans)	25.55	25.07	-1.9	24.00	-4.3	23.61	-1.0	21.84	-7.5
Total Adj Rate RE Outstanding	First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	677,069,816	664,199,113	-1.9	677,078,346	1.9	816,085,911	20.5	857,695,926	5.1
Miscellaneous Reinformation: Custanding Interest Only & Payment Option First Mtg Loans 15,029,786 24,301,452 61.7 18,836,364 -22.5 22,909,125 21.6 20,061,704 20,001,	Other RE Adj Rate	625,388,565	674,344,810	7.8	740,408,940	9.8	711,700,164	-3.9	917,875,759	29.0
Outstanding Interest Only & Payment Option First Mtg Loans 15,029,786 24,301,452 15,606,470 18,894,406 21.1 38,701,224 104.8 64,980,276 67.9 78,092,299 70TAL Outstanding Interest Only & Payment Option First & Other RE 15,606,470 18,894,406 21.1 38,701,224 104.8 64,980,276 67.9 78,092,299 70TAL Outstanding Interest Only & Payment Option First & Other RE Loans 70TAL Outstanding Interest Only & Payment Option First & Other RE Loans / Total Assets) 0.27 0.35 33.1 0.45 26.5 0.65 0.65 0.65 0.65 0.77 0.75 0.7	Total Adj Rate RE Outstanding	1,302,458,381	1,338,543,923	2.8	1,417,487,286	5.9	1,527,786,075	7.8	1,775,571,685	16.2
Outstanding Interest Only & Payment Option Other RE / LOCS Loans										
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans 30,636,256 43,195,858 41.0 57,537,588 33.2 87,889,401 52.8 98,154,003		15,029,786	24,301,452	61.7	18,836,364	-22.5	22,909,125	21.6	20,061,704	-12.4
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans / Total Assets) 30,636,256 43,195,858 41.0 57,537,588 33.2 87,889,401 52.8 98,154,003 Assets) 0.27 0.35 33.1 0.45 2.65 0.65 45.6 0.77 (Interest Only & Payment Option First & Other RE Loans / Net Worth) 2.50 3.37 3.4.8 4.20 2.4.7 6.17 46.9 6.55 Outstanding Residential Construction (Excluding Commercial Purpose Loans) Purpose Loans) 1.2,619,570 2.924,382 11.6 2.944,159 0.7 3,569,841 21.3 6,388,825 Allowance for Loan Losses on all RE Loans 13,477,147 10,165,491 2.46 7,258,243 2.86 5,290,166 2.71 4,781,714 *REAL ESTATE LOANS - AMOUNT GRANTED: *Fixed Rate 15 years or less 201,212,194 261,636,459 30.0 296,488,041 13.3 212,978,050 -28.2 146,353,577 *Other Fixed Rate 5,633,014 10,104,532 79.4 4,149,878 58.9 7,375,384 7.77 9,547,996 *Balloon/Hybrid > 5 years 104,984,154 98,653,850 *Outstanding Residential Construction (Excluding Commercial Purpose Loans) *Total Fixed Rate First Mortgages 104,984,154 98,653,850 104,984,326 -16.2 88,137,477 16.0 114,902,910 30.4 89,396,206 *Total Balloon/Hybrid 5 years or less 125,298,295 104,984,326 -16.2 88,137,477 16.0 114,902,910 30.4 89,396,206 *Total Balloon/Hybrid First Mortgages 200,263,079 203,618,176 -11.6 151,726,089 -25.5 222,039,630 30.4 89,396,206 *Total Balloon/Hybrid First Mortgages 201,214,1522 18,619,299 -11.9 19,166,101 2.9 12,313,589 3-5.8 11,285,303 *Adjustable Rate First Migs > 1 year or less 21,141,522 18,619,299 -11.9 19,166,101 2.9 12,313,589 3-5.8 11,285,303 *Adjustable Rate First Migs > 1 year or less 21,141,522 18,619,299 -11.9 19,166,101 2.9 12,313,589 3-5.8 10,205,201 40 10,205,201 40 10,205,201 40 10,205,201 40 10,205,201 40 10,205,201 40 10,205,201 40 10,205,201 10,205,201 40 10,205,201 10,205,201 10,205,201 10,205,201 10,205,201 10,205,201 10,205,201 10,205,201 10,205,201 10,205,201 10,205,201 10,205,201 10,205,201 10,205,201 10,205,2	l	15 606 470	19 904 406	21.1	20 704 224	104.0	64 000 276	67.0	70,000,000	20.2
Other RE Loans 30,636,256 43,195,856 41.0 57,537,588 33.2 87,889,401 52.8 98,154,003 %(Interest Only & Payment Option First & Other RE Loans / Net 0.27 0.35 33.1 0.45 26.5 0.65 45.6 0.77 %(Interest Only & Payment Option First & Other RE Loans / Net 2.50 3.37 34.8 4.20 24.7 6.17 46.9 6.55 Outstanding Residential Construction (Excluding Commercial Purpose Loans) ¹ 2,619,570 2,924,382 11.6 2,944,159 0.7 3,569,841 21.3 6,388,825 Allowance for Loan Losses on all RE Loans 13,477,147 10,165,491 -24.6 7,258,243 -28.6 5,290,166 -27.1 4,781,714 * REAL ESTATE LOANS - AMOUNT GRANTED: **First Mortgages **Irist Mortgages ***		15,606,470	18,894,406	21.1	38,701,224	104.8	64,980,276	67.9	78,092,299	20.2
%(Interest Only & Payment Option First & Other RE Loans / Total Assets) 0.27 0.35 3.1 0.45 2.5 0.65 4.5 0.77 0.77 0.77 0.77 0.78 0.77 0.77 0.78 0.77 0.78 0.77 0.78 0.		30 636 256	43 195 858	41 0	57 537 588	33.2	87 889 401	52.8	98 154 003	11.7
Assets) O.27 O.35 33.1 O.45 26.5 O.65 45.6 O.70 %(Interest Only & Payment Option First & Other RE Loans / Net Worth) 2.50 3.37 34.8 4.20 24.7 6.17 46.9 6.55 Outstanding Residential Construction (Excluding Commercial Purpose Loans) 1 2,619,570 2,924,382 11.6 2,944,159 0.7 3,569,841 21.3 6,388,825 Allowance for Loan Losses on all RE Loans 13,477,147 10,165,491 -24.6 7,258,243 -28.6 5,290,166 -27.1 4,781,714 **REAL ESTATE LOANS - AMOUNT GRANTED: **First Mortgages **Fixed Rate > 15 years 1885 **Other Fixed Rate 5 15 years or less 201,212,194 261,636,459 30.0 296,488,041 13.3 212,978,050 -28.2 146,353,577 **Other Fixed Rate First Mortgages 591,936,405 1,005,817,521 69.9 1,146,277,308 14.0 996,921,335 -13.0 824,101,755 **Balloon/Hybrid 5 years or less 104,964,154 98,653,850 -6.0 63,588,612 -35.5 107,136,720 68.5 93,691,914 **Total Balloon/Hybrid First Mortgages 125,298,925 104,964,326 -16.2 88,137,477 -6.0 114,902,910 30.4 89,336,811 **Adjustable Rate First Mitgs 1 year or less 21,141,522 18,619,299 -11.9 19,166,101 2.9 12,313,589 -35.8 11,285,303 **Total Adjustable Rate First Mitgs 1 year or less 40,853,893 43,951,488 7.6 48,437,751 10.2 41,559,148 -14.2 32,050,736 **TOTAL FIRST MORTGAGE RE LOANS GRANTED 863,053,377 1,253,387,185 45.2 1,346,441,148 7.4 1,260,520,149 6.4 10,039,240,614 **Amounts are year-to-date while the related %change ratios are annualized.		00,000,200	10,100,000	11.0	01,001,000	00.2	07,000,101	02.0	00,101,000	11.7
Worth Custanding Residential Construction (Excluding Commercial Purpose Loans) Custanding Residential Construction (Excluding Commercial Purpose Construction (Excluding Commercial Purpose Construction (Custanding Commercial Purpo	1 '	0.27	0.35	33.1	0.45	26.5	0.65	45.6	0.70	7.2
Outstanding Residential Construction (Excluding Commercial Purpose Loans) ¹ 2,619,570 2,924,382 11.6 2,944,159 0.7 3,569,841 21.3 6,388,825 Allowance for Loan Losses on all RE Loans 13,477,147 10,165,491 -24.6 7,258,243 -28.6 5,290,166 -27.1 4,781,714 (7,781,714 10,165,491 -24.6 7,258,243 -28.6 5,290,166 -27.1 4,781,714 (7,781,714 10,165,491 -24.6 7,258,243 -28.6 5,290,166 -27.1 4,781,714 (7,781,714 10,165,491 -24.6 7,258,243 -28.6 5,290,166 -27.1 4,781,714 (7,781,714 10,165,491 -24.6 7,258,243 -28.6 5,290,166 -27.1 4,781,714 (7,781,714 10,165,491 -24.6 7,258,243 -28.6 5,290,166 -27.1 4,781,714 (7,781,714 10,165,491 -24.6 7,258,243 -28.6 5,290,166 -27.1 4,781,714 (7,781,714 10,165,491 -24.6 7,258,243 -28.6 5,290,166 -27.1 4,781,714 (7,781,714 10,165,491 -24.6 7,258,243 -28.6 5,290,166 -27.1 4,781,714 (7,781,714 10,165,491 -24.6 7,258,243 -28.6 5,290,166 -27.1 4,781,714 (7,781,714 10,165,491 -24.6 7,258,243 -28.6 5,290,166 -27.1 4,781,714 (7,781,714 10,165,491 -24.6 7,258,243 -28.6 5,290,166 -27.1 4,781,714 (7,781,714 10,165,491 -24.6 7,258,243 -28.6 5,290,166 -27.1 4,781,714 (7,781,714 10,165,491 -24.6 7,258,243 -28.6 5,290,166 -27.1 4,781,714 (7,781,714 10,165,491 -24.6 7,258,243 -28.6 5,290,166 -27.1 4,781,714 (7,781,714 10,165,491 -24.6 7,258,243 -28.6 5,290,166 -27.1 4,781,714 (7,781,714 11,165,491 -24.6 7,258,243 -28.6 5,290,166 -27.1 4,781,714 (7,781,714 11,165,491 -24.6 7,281,491,491 11,165,491 11,	%(Interest Only & Payment Option First & Other RE Loans / Net									
Purpose Loans 1 2,619,570 2,924,382 11.6 2,944,159 0.7 3,569,841 21.3 6,388,825 Allowance for Loan Losses on all RE Loans 13,477,147 10,165,491 -24.6 7,258,243 -28.6 5,290,166 -27.1 4,781,714 *REAL ESTATE LOANS - AMOUNT GRANTED:	,	2.50	3.37	34.8	4.20	24.7	6.17	46.9	6.55	6.1
Allowance for Loan Losses on all RE Loans	· · ·	-							<u> </u>	
*REAL ESTATE LOANS - AMOUNT GRANTED: *First Mortgages *Fixed Rate > 15 years 385,091,197 734,076,530 90.6 845,639,389 15.2 776,567,901 -8.2 668,200,191 *Fixed Rate 15 years or less 201,212,194 261,636,459 30.0 296,488,041 13.3 212,978,050 -28.2 146,353,577 *Other Fixed Rate 5,633,014 10,104,532 79.4 4,149,878 -58.9 7,375,384 77.7 9,547,990 *Total Fixed Rate First Mortgages 591,936,405 1,005,817,521 69.9 1,146,277,308 14.0 996,921,335 -13.0 824,101,756 *Balloon/Hybrid > 5 years 104,964,154 98,653,850 -6.0 63,588,612 -35.5 107,136,720 68.5 93,691,914 *Total Balloon/Hybrid First Mortgages 230,263,079 203,618,176 -11.6 151,726,089 -25.5 222,039,630 46.3 183,088,118 *Adjustable Rate First Mitgs 1 year or less 21,141,522 18,619,299 -11.9 19,166,101 2.9 12,313,589 -35.8 11,285,303 *Adjustable Rate First Mortgages 40,853,893 43,951,488 7.6 48,437,751 10.2 41,559,184 -14.2 32,050,738 *TOTAL FIRST MORTGAGE RE LOANS GRANTED 863,053,377 1,253,387,185 45.2 1,346,441,148 7.4 1,260,520,149 -6.4 1,039,240,614 *Amounts are year-to-date while the related %change ratios are annualized.								_		
* First Mortgages * Fixed Rate > 15 years * Steel Rate > 15 years 385,091,197 734,076,530 90.6 845,639,389 15.2 776,567,901 -8.2 668,200,191 * Fixed Rate 15 years or less 201,212,194 261,636,459 30.0 296,488,041 13.3 212,978,050 -28.2 146,353,577 * Other Fixed Rate 5,633,014 10,104,532 79.4 4,149,878 -58.9 7,375,384 77.7 9,547,990 * Total Fixed Rate First Mortgages 104,964,154 98,653,850 -6.0 63,588,612 -35.5 107,136,720 68.5 93,691,914 * Total Balloon/Hybrid First Mortgages 230,263,079 203,618,176 -11.6 151,726,089 -25.5 222,039,630 46.3 183,088,118 * Adjustable Rate First Mtgs 1 year or less 21,141,522 18,619,299 -11.9 19,166,101 2.9 12,313,589 -35.8 11,285,303 * Total Adjustable First Mortgages 40,853,893 43,951,488 7.6 48,437,751 10.2 41,559,184 -14.2 32,050,738 * TOTAL FIRST MORTGAGE RE LOANS GRANTED 863,053,377 1,253,387,185 45.2 1,346,441,148 7.4 1,260,520,149 -6.4 1,039,240,614 * Amounts are year-to-date while the related %change ratios are annualized.		13,477,147	10,165,491	-24.6	7,258,243	-28.6	5,290,166	-27.1	4,781,714	-9.6
* Fixed Rate > 15 years 385,091,197 734,076,530 90.6 845,639,389 15.2 776,567,901 -8.2 668,200,191 * Fixed Rate 15 years or less 201,212,194 261,636,459 30.0 296,488,041 13.3 212,978,050 -28.2 146,353,577 * Other Fixed Rate 5,633,014 10,104,532 79.4 4,149,878 -58.9 7,375,384 77.7 9,547,990 * Total Fixed Rate First Mortgages 591,936,405 1,005,817,521 69.9 1,146,277,308 14.0 996,921,335 -13.0 824,101,758 * Balloon/Hybrid > 5 years 104,964,154 98,653,850 -6.0 63,588,612 -35.5 107,136,720 68.5 93,691,914 * Balloon/Hybrid 5 years or less 125,298,925 104,964,326 -16.2 88,137,477 -16.0 114,902,910 30.4 89,396,204 * Total Balloon/Hybrid First Mortgages 230,263,079 203,618,176 -11.6 151,726,089 -25.5 222,039,630 46.3 183,088,118 * Adjustable Rate First Mtgs 1 year or less 21,141,522 18,619,299 -11.9 19,166,101 2.9 12,313,589 -35.8 11,285,303 * Adjustable Rate First Mortgages 40,853,893 43,951,488 7.6 48,437,751 10.2 41,559,184 -14.2 32,050,738 * TOTAL FIRST MORTGAGE RE LOANS GRANTED 863,053,377 1,253,387,185 45.2 1,346,441,148 7.4 1,260,520,149 -6.4 1,039,240,614 * Amounts are year-to-date while the related %change ratios are annualized.										
* Fixed Rate 15 years or less 201,212,194 261,636,459 30.0 296,488,041 13.3 212,978,050 -28.2 146,353,577 * Other Fixed Rate 5,633,014 10,104,532 79.4 4,149,878 -58.9 7,375,384 77.7 9,547,990 * Total Fixed Rate First Mortgages 591,936,405 1,005,817,521 69.9 1,146,277,308 14.0 996,921,335 -13.0 824,101,758 * Balloon/Hybrid > 5 years 104,964,154 98,653,850 -6.0 63,588,612 -35.5 107,136,720 68.5 93,691,914 * Balloon/Hybrid 5 years or less 125,298,925 104,964,326 -16.2 88,137,477 -16.0 114,902,910 30.4 89,396,204 * Total Balloon/Hybrid First Mortgages 230,263,079 203,618,176 -11.6 151,726,089 -25.5 222,039,630 46.3 183,088,118 * Adjustable Rate First Mtgs 1 year or less 21,141,522 18,619,299 -11.9 19,166,101 2.9 12,313,589 -35.8 11,285,303 * Adjustable Rate First Mtgs >1 year 19,712,371 25,332,189 28.5 29,271,650 15.6 29,245,595 -0.1 20,765,435 * Total Adjustable First Mortgages 40,853,893 43,951,488 7.6 48,437,751 10.2 41,559,184 -14.2 32,050,738 * TOTAL FIRST MORTGAGE RE LOANS GRANTED 863,053,377 1,253,387,185 45.2 1,346,441,148 7.4 1,260,520,149 -6.4 1,039,240,614 * Amounts are year-to-date while the related %change ratios are annualized.		385 001 107	734 076 530	90.6	845 630 380	15.2	776 567 001	-8.2	668 200 101	14.7
* Other Fixed Rate	-				· · ·					
* Total Fixed Rate First Mortgages 591,936,405 1,005,817,521 69.9 1,146,277,308 14.0 996,921,335 -13.0 824,101,758 * Balloon/Hybrid > 5 years 104,964,154 98,653,850 -6.0 63,588,612 -35.5 107,136,720 68.5 93,691,914 * Balloon/Hybrid 5 years or less 125,298,925 104,964,326 -16.2 88,137,477 -16.0 114,902,910 30.4 89,396,204 * Total Balloon/Hybrid First Mortgages 230,263,079 203,618,176 -11.6 151,726,089 -25.5 222,039,630 46.3 183,088,118 * Adjustable Rate First Mtgs 1 year or less 21,141,522 18,619,299 -11.9 19,166,101 2.9 12,313,589 -35.8 11,285,303 * Adjustable Rate First Mtgs >1 year 19,712,371 25,332,189 28.5 29,271,650 15.6 29,245,595 -0.1 20,765,435 * Total Adjustable First Mortgages 40,853,893 43,951,488 7.6 48,437,751 10.2 41,559,184 -14.2 32,050,738 * TOTAL FIRST MORTGAGE RE LOANS GRANTED 863,053,377 1,253,387,185 45.2 1,346,441,148 7.4 1,260,520,149 -6.4 1,039,240,614 * Amounts are year-to-date while the related %change ratios are annualized.	•									
* Balloon/Hybrid > 5 years										
* Balloon/Hybrid 5 years or less 125,298,925 104,964,326 -16.2 88,137,477 -16.0 114,902,910 30.4 89,396,204 * Total Balloon/Hybrid First Mortgages 230,263,079 203,618,176 -11.6 151,726,089 -25.5 222,039,630 46.3 183,088,118 * Adjustable Rate First Mtgs 1 year or less 21,141,522 18,619,299 -11.9 19,166,101 2.9 12,313,589 -35.8 11,285,303 * Adjustable Rate First Mtgs >1 year 19,712,371 25,332,189 28.5 29,271,650 15.6 29,245,595 -0.1 20,765,435 * Total Adjustable First Mortgages 40,853,893 43,951,488 7.6 48,437,751 10.2 41,559,184 -14.2 32,050,738 * TOTAL FIRST MORTGAGE RE LOANS GRANTED 863,053,377 1,253,387,185 45.2 1,346,441,148 7.4 1,260,520,149 -6.4 1,039,240,614 * Amounts are year-to-date while the related %change ratios are annualized.				1					93,691,914	
* Total Balloon/Hybrid First Mortgages 230,263,079 203,618,176 -11.6 151,726,089 -25.5 222,039,630 46.3 183,088,118 * Adjustable Rate First Mtgs 1 year or less 21,141,522 18,619,299 -11.9 19,166,101 2.9 12,313,589 -35.8 11,285,303 * Adjustable Rate First Mtgs >1 year 19,712,371 25,332,189 28.5 29,271,650 15.6 29,245,595 -0.1 20,765,435 * Total Adjustable First Mortgages 40,853,893 43,951,488 7.6 48,437,751 10.2 41,559,184 -14.2 32,050,738 * TOTAL FIRST MORTGAGE RE LOANS GRANTED 863,053,377 1,253,387,185 45.2 1,346,441,148 7.4 1,260,520,149 -6.4 1,039,240,614 * Amounts are year-to-date while the related %change ratios are annualized.	·			1					89,396,204	
* Adjustable Rate First Mtgs 1 year or less 21,141,522 18,619,299 -11.9 19,166,101 2.9 12,313,589 -35.8 11,285,303 * Adjustable Rate First Mtgs >1 year 19,712,371 25,332,189 28.5 29,271,650 15.6 29,245,595 -0.1 20,765,435 * Total Adjustable First Mortgages 40,853,893 43,951,488 7.6 48,437,751 10.2 41,559,184 -14.2 32,050,738 * TOTAL FIRST MORTGAGE RE LOANS GRANTED 863,053,377 1,253,387,185 45.2 1,346,441,148 7.4 1,260,520,149 -6.4 1,039,240,614 * Amounts are year-to-date while the related %change ratios are annualized.	• •								183,088,118	
* Adjustable Rate First Mtgs >1 year 19,712,371 25,332,189 28.5 29,271,650 15.6 29,245,595 -0.1 20,765,435 * Total Adjustable First Mortgages 40,853,893 43,951,488 7.6 48,437,751 10.2 41,559,184 -14.2 32,050,738 * TOTAL FIRST MORTGAGE RE LOANS GRANTED 863,053,377 1,253,387,185 45.2 1,346,441,148 7.4 1,260,520,149 -6.4 1,039,240,614 * Amounts are year-to-date while the related %change ratios are annualized.									11,285,303	+
* Total Adjustable First Mortgages 40,853,893 43,951,488 7.6 48,437,751 10.2 41,559,184 -14.2 32,050,738 * TOTAL FIRST MORTGAGE RE LOANS GRANTED 863,053,377 1,253,387,185 45.2 1,346,441,148 7.4 1,260,520,149 -6.4 1,039,240,614 * Amounts are year-to-date while the related %change ratios are annualized.	· · · · · · · · · · · · · · · · · · ·								20,765,435	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED 863,053,377 1,253,387,185 45.2 1,346,441,148 7.4 1,260,520,149 -6.4 1,039,240,614	* Total Adjustable First Mortgages								32,050,738	
* Amounts are year-to-date while the related %change ratios are annualized.									1,039,240,614	
# Means the number is too large to display in the cell	* Amounts are year-to-date while the related %change ratios are annualized.									
	# Means the number is too large to display in the cell									
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.	,	-	•	•	•	•	•	•		•

	Rea	Il Estate Loan Info	rmation 2						
Return to cover		For Charter :							
12/14/2018		Count of CU:							
CU Name: N/A		Asset Range :		otion * Door Croun.	All * Ctoto	IMO! * Tymo Include	ad. Fadas	ally Incomed State Cre	alit
Peer Group: N/A	Count of C	Criteria : CU in Peer Group :		ation " Peer Group:	Ali " State =	: 'MO' " Type Include	ea: Feaer	ally Insured State Cre	eait
	Count of C	o in Peer Group :	N/A						
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Sep-2018	% Chg
* OTHER REAL ESTATE (Granted)	Dec-2014	Dec-2013	76 City	Dec-2010	76 City	Dec-2017	78 City	Зер-2010	70 City
* Closed End Fixed Rate	61,081,674	71,914,031	17.7	38,196,102	-46.9	59,081,366	54.7	58,000,608	30.9
* Closed End Adjustable Rate	3,468,718	5,234,682		3,967,305	+	23,030,788	480.5	6,569,191	+
* Open End Adjustable Rate (HELOC)	184,445,136	181,857,849		239,187,719		295,132,430	23.4	196,631,760	
* Open End Fixed Rate and Other	2,401,025	1,967,325		3,759,872		3,492,157	-7.1	4,154,271	
* TOTAL OTHER REAL ESTATE GRANTED	251,396,553	260,973,887	3.8	285,110,998	+	380,736,741	33.5	265,355,830	
* TOTAL RE (FIRST AND OTHER) GRANTED	1,114,449,930	1,514,361,072	35.9	1,631,552,146		1,641,256,890	0.6	1,304,596,444	
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	23.05	31.01	34.5	30.12		26.56		26.13	+
RE LOANS SOLD/SERVICED									110
* First Mortgage R.E. Loans Sold	509,615,622	819,742,782	60.9	1,032,981,830	26.0	780,774,917	-24.4	566,045,309	-3.3
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	59.05	65.40		76.72	<u> </u>	61.94	-19.3	54.47	
AMT of Mortgage Servicing Rights	14,603,607	16,178,116		18,185,416		18,464,904	1.5	19,259,537	
Outstanding RE Loans Sold But Serviced	2,820,023,394	2,902,338,423		3,490,595,520		3,719,133,801	6.5	3,861,101,816	
% (Mortgage Servicing Rights / Net Worth)	1.19	1.26	 	1.33	 	1.30	-2.4	1.29	
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,260,117,270	1,263,412,349	0.3	1,335,394,097	5.7	1,460,631,759	9.4	1,510,782,026	3.4
R.E. Lns also Commercial Lns ¹	293,752,826	311,672,787	6.1	350,800,645	12.6	303,818,760	-13.4	356,288,744	17.3
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	49,226,763	42,030,186	-14.6	39,597,288	-5.8	33,070,119	-16.5	32,936,309	-0.4
TDR Other RE Loans	5,300,850	6,163,247	16.3	4,959,349	-19.5	4,601,826	-7.2	4,271,450	-7.2
Total TDR First and Other RE Loans	54,527,613	48,193,433	-11.6	44,556,637	-7.5	37,671,945	-15.5	37,207,759	-1.2
TDR RE Loans Also Reported as Commercial Loans ¹	5,890,554	4,843,314	-17.8	3,891,880	-19.6	1,747,245	-55.1	605,628	-65.3
REAL ESTATE LOAN DELINQUENCY									
R.E. LOANS DELINQUENT > =60 Days ¹									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	17,714,354	12,922,406	-27.1	11,888,991	-8.0	10,251,776	-13.8	10,839,460	5.7
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	7,467,450	6,273,910		5,909,700		4,447,062	-24.7	6,083,756	
Other R.E. Fixed Rate	2,194,685	1,242,366		703,403		3,461,834	392.2	1,085,211	
Other R.E. Adj. Rate	1,982,126	2,158,332		2,110,055		1,535,635	-27.2	3,165,520	
TOTAL DEL R.E. DELINQUENT >= 60 Days	29,358,615	22,597,014	-23.0	20,612,149	-8.8	19,696,307	-4.4	21,173,947	7.5
DELINQUENT 30 to 59 Days									
First Mortgage	40,436,090	36,134,704		34,018,806		36,379,341	6.9	23,987,084	
Other	6,254,520	5,804,649		5,963,374		7,186,854	20.5	6,136,748	
TOTAL DEL RE 30 to 59 Days	46,690,610	41,939,353		39,982,180		43,566,195	9.0	30,123,832	
TOTAL DEL R.E. LOANS >= 30 Days	76,049,225	64,536,367	-15.1	60,594,329	-6.1	63,262,502	4.4	51,297,779	-18.9
RE LOAN DELINQUENCY RATIOS			4= 0						20.0
% R.E. LOANS DQ >= 30 Days % R.E. LOANS DQ >= 60 Days	2.39	1.97	-17.6	1.78		1.73	-3.0	1.31	
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days	0.92	0.69	-25.3	0.60	-12.3	0.54	-11.2	0.54	1.0
TDR First Mortgage RE Loans Delinquent >= 60 Days	5 000 404	4 500 500	00.0	4 700 075	<i>-</i> - 0	4 000 000	40.0	0.004.000	40.0
TDR Other RE Loans Delinquent >= 60 Days	5,800,131	4,526,536		4,760,275		4,099,668	-13.9	3,361,283	
Total TDR First and Other RE Loans Delinquent >= 60 Days	353,987	548,707	55.0	401,489		567,301	41.3	1,753,105	
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR	6,154,118	5,075,243	-17.5	5,161,764	1.7	4,666,969	-9.6	5,114,388	9.6
1st and Other RE	11.29	10.53	-6.7	11.58	10.0	12.39	6.9	13.75	11.0
TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60						30	3.3		13
Days 12	412,501	274,905	-33.4	462,890	68.4	256,847	-44.5	0	-100.0
% TDR RE Lns also Reported as Commercial Loans Delinquent >= 60									
Days / Total TDR RE Lns also Reported as Commercial Loans 12									
	0.00	0.00	N/A	0.00	N/A	14.70	N/A	0.00	-100.0
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	3,686,478	1,764,788		1,572,935		936,499	-40.5	247,033	
* Total 1st Mortgage Lns Recovered	724,479	292,785		563,107	<u> </u>	675,834	20.0	61,597	+
* NET 1st MORTGAGE LN C/Os	2,961,999	1,472,003	-50.3	1,009,828	-31.4	260,665	-74.2	185,436	-5.1
** Net Charge Offs - 1st Mortgage Loans	0.40	2.22	50.0	2.2.	00.5	2.21	75.0	2.5	40.1
/ Avg 1st Mortgage Loans	0.13	0.06		0.04		0.01	-75.3	0.01	
* Total Other RE Lns Charged Off	3,894,850	1,809,433		1,412,473		1,135,361	-19.6	940,183	
* Total Other RE Lns Recovered	1,370,266	509,017	-62.9	415,150		574,514	38.4	363,518	
* NET OTHER RE LN C/Os	2,524,584	1,300,416		997,323		560,847	-43.8	576,665	
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.29	0.14	-50.8	0.11	-26.4	0.06	-48.3	0.07	25.0
* Amounts are year-to-date and the related % change ratios are annualized.	P=1X								
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or r	no annualizing)								
# Means the number is too large to display in the cell	commodate the result to a la	finition of commercial !	oone This -	liov change manager "	luotuotiona (m	m prior oveles			
Reporting requirements for loans were changed with September 2017 cycle to a				· · · · · · · · · · · · · · · · · · ·	เนษเนสแบทร์ ที่ใ	in prior cycles.			
The NCUA Board approved a regulatory/policy change in May 2012 revising the This policy change may result in a decline in delinquent loans reported as of June	. ,	nents for troubled debt	restructured	(IDK) loans.				40.5)El C
Faller straings may room in a accimic in acimiquent loans reported as of dulit								12. 8	RELoans 2

Return to cover	Commercial Loan Information For Charter : N/A								1
12/14/2018		Count of CU :							+
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A	0			Nation * Peer Gro	oup: All *	State = 'MO' * Ty	pe Includ	led: Federally Ins	ured
	Count of Ct	U in Peer Group :	N/A						+
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Sep-2018	% Chg
COMMERCIAL LOANS									
Commercial Loans to Members ¹³ Purchased Commercial Loans or Participations to	312,112,028	328,789,402	5.3	366,443,361	11.5	306,661,554	-16.3	361,089,246	17.7
Nonmembers 13	29,844,043	27,090,902	-9.2	35,096,410	29.6	34,810,350	-0.8	33,377,282	-4.1
Total Commercial Loans ¹³	341,956,071	355,880,304	+	401,539,771	12.8	341,471,904			
Unfunded Commitments 13	12,254,104	14,838,328	21.1	18,718,057	26.1	15,570,012	-16.8	36,639,123	135.3
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS 1	329,701,967	341,041,976		382,821,714	12.3	341,471,904	+	394,466,528	_
%(Total Commercial Loans / Total Assets)	2.86	2.80	-2.3	2.98	6.6	2.54	-15.0	2.81	10.9
NUMBER OF COMMERCIAL LOANS OUTSTANDING: 1 Number of Outstanding Commercial Loans to Members	1,870	2,092	11.9	2,325	11.1	1,199	-48.4	1,290	7.6
Number of Outstanding Purchased Commercial Loans or	1,010	2,002		2,020		.,	1011	.,200	1.10
Participation Interests to Nonmembers	159	135	-	135		125	-	145	
Total Number of Commercial Loans Outstanding REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	2,029	2,227	9.8	2,460	10.5	1,324	-46.2	1,435	8.4
Construction and Development	6,216,610	2,855,488	-54.1	13,684,819	379.2	13,407,167	-2.0	16,787,367	25.2
Farmland	1,358,024	1,270,958		947,887	-25.4	3,699,434		3,663,250	
Non-Farm Residential Property	113,578,531	125,279,942	+	132,272,305	5.6	N/A	-	N/A	
Multifamily Owner Occupied, Non-Farm, Non-Residential Property	N/A 80,667,492	N/A 77,327,560		N/A 91,676,422	18.6	36,080,883 141,102,188		41,009,683 156,737,346	
Non-Owner Occupied, Non-Farm, Non-Residential Property Non-Owner Occupied, Non-Farm, Non-Residential Property	103,435,158	113,997,183		124,957,636		141,102,188	-12.3		
Total Real Estate Secured Commercial Loans	305,255,815	320,731,131	5.1	363,539,069		303,818,759	-		_
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-									
MEMBERS) ¹ Loans to finance agricultural production and other loans to farmers	499,186	628,897	26.0	764,214	21.5	655,866	-14.2	892,194	36.0
Commercial and Industrial Loans	33,977,269	31,668,269	_	34,193,124		34,877,580		35,212,651	_
Unsecured Commercial Loans	855,551	1,122,205		922,317		1,371,089	-	1,234,453	
Unsecured Revolving Lines of Credit (Commercial Purpose)	1,368,250	1,729,802		2,121,047	22.6	748,610	_	· '	
Total Non-Real Estate Secured Commercial Loans	36,700,256	35,149,173	-4.2	38,000,702	8.1	37,653,145	-0.9	38,177,784	1.4
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE Number - Construction and Development	21	11	-47.6	26	136.4	23	-11.5	39	69.6
Number - Farmland	6	6		6		14		15	
Number - Non-Farm Residential Property	925	982	-	1,119	14.0	N/A		N/A	
Multifamily	N/A	N/A		N/A		128		139	
Number - Owner Occupied, Non-Farm, Non-Residential Property Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	214 271	212 295		234 307	10.4 4.1	312 289			
Total Number of Real Estate Secured Commercial Loans	1,437	1,506		1,692	12.4	766		833	
Number - Loans to finance agricultural production and other loans to farmers	26	23		21	-8.7	17			
Number - Commercial and Industrial Loans	291	381	30.9	463	21.5	439			
Number - Unsecured Commercial Loans Number - Unsecured Revolving Lines of	33	39	18.2	35	-10.3	43	22.9	40	-7.0
Credit (Commercial Purpose)	242	278	14.9	249	-10.4	59	-76.3	47	-20.3
Total Number of Non-Real Estate Secured Commercial Loans	592	721	21.8	768	6.5	558	-27.3	602	
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: 1									
* Member Commercial Loans Granted YTD * Purchased or Participation Interests to Nonmembers	85,340,460 6,432,500	80,852,852 3,932,072		91,637,561 6,180,946	13.3 57.2	95,183,300 6,599,551	3.9 6.8		
DELINQUENCY - COMMERCIAL LOANS ²	0,432,300	3,932,072	-30.9	0,180,940	31.2	0,399,331	0.8	2,409,221	-51.5
30 to 59 Days Delinquent	4,790,476	1,825,603	-61.9	4,213,129	130.8	3,200,996	-24.0	2,222,942	-30.6
60 to 179 Days Delinquent	1,567,977	692,023		773,843		2,290,001	195.9	726,342	
180 to 359 Days Delinquent > = 360 Days Delinquent	3,496,526 649,141	984,826 464,561	-71.8 -28.4	63,957 856,995	-93.5 84.5	16,918 312,344			-
Total Del Loans - All Types (>= 60 Days)	5,713,644	2,141,410		1,694,795		2,619,263			
COMMERCIAL LOAN DELINQUENCY RATIOS 1	0,1.10,0.1	_,,,,,,	02.0	1,001,100		_,0:0,_00	00	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
% Comm Lns > = 30 Days Delinquent	3.19	1.16		1.54	32.7	1.70		0.87	
% Comm Lns >= 60 Days Delinquent (Reportable delinquency)	1.73	0.63	-63.8	0.44	-29.5	0.77	73.3	0.31	-59.6
*Total Comm Lns Charge Offs	1,429,569	1,007,518	-29.5	540,702	-46.3	1,485,219	174.7	143,045	5 -87.2
*Total Comm Lns Recoveries	1,736,438	958,554		136,045		552,451	306.1	122,505	
AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in	. ,	,		, = 0		, 2.		,	
Comm Lns above) 1									
% Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
MISCELLANEOUS LOAN INFORMATION: 1	0.00	0.00	14//3	0.00	14//	0.00	14//1	0.00	1 1/7
Real Estate Loans also Reported as Commercial Loans ¹	293,752,826	311,672,787	6.1	350,800,645	12.6	303,818,760	-13.4	356,288,744	17.3
Agricultural Related Commercial Loans	1,857,210	1,899,855		1,712,101	-9.9	4,355,300	+		
Number of Outstanding Agricultural Related Loans Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding	32	29	-9.4	27	-6.9	31	14.8	38	3 22.6
Sommoroidi Esans and Fanticipations sold- Servicing Nights Netained- Outstanding	N/A	N/A		N/A		3,867,400		3,856,149	32.9
*Commercial Loans and Participations Sold -no servicing rights- YTD	1,579,414	868,277	-45.0	140,000	-83.9	0	-100.0	0	N/A
SBA Loans Outstanding	4,041,635	3,969,871	-1.8	3,804,539		3,929,808	+		_
Number of SBA Loans Outstanding Total Member Business Loans - (NMBLB)	19 312,112,028	19 328,789,402		20 366,443,361	5.3 11.5	24 376,096,064		18 412,499,824	_
%(NMBLB / Total Assets)	0.03						9,682.7	2.94	
70(11112227 101017 100010)						<u>·</u>			T
* Amounts are year-to-date and the related % change ratios are annualized.									
* Amounts are year-to-date and the related % change ratios are annualized. 1 Reporting requirements for loans were changed with September 2017 cycle to accommodate the reg				-	ons from p	rior cycles.			
* Amounts are year-to-date and the related % change ratios are annualized.				-	ions from p	rior cycles.			

	Inve	stments, Cash, & Cash	n Equivale	nts					
Return to cover		For Charter :							
12/14/2018		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				ation * Peer Group: A	All * State =	'MO' * Type Include	d: Federa	Ily Insured State Cred	lit Unior
	Count	of CU in Peer Group :						•	
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Sep-2018	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS	200 2011	200 2010	70 011.9		/c cg		, c cg		70 011
ASC 320 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	10,970,898	18,799,263	71.4	15,827,818	-15.8	22,110,901	39.7	12,492,038	-43.5
Held to Maturity 1-3 yrs	40,225,938	56,470,609	40.4	71,355,764	26.4	49,184,492		63,185,154	
Held to Maturity 3-5 yrs	54,274,442	25,070,650	-53.8	22,469,921	-10.4	29,610,711	31.8	39,958,206	
Held to Maturity 5-10 yrs	24,985,023	14,787,512	-40.8	8,968,307	-39.4	8,288,917	+	5,631,502	
Held to Maturity 3-10 yrs	24,965,025 N/A	14,767,512 N/A	-40.0	8,908,307 N/A	-39.4	0,286,917 N/A		5,631,502 N/A	
		0	-100.0	N/A	N/A	IN/A	N/A		
Held to Maturity > 10 yrs	4,232,803	, and the second				400 405 004		0	
TOTAL HELD TO MATURITY	134,689,104	115,128,034	-14.5	118,621,810	3.0	109,195,021	-7.9	121,266,900	11.1
Available for Cale + 1 vr	400 004 500	405 450 045	50.0	004 045 475	04.0	057 440 005	4.0	000 050 400	44-
Available for Sale < 1 yr	129,604,506		50.8	261,845,175		257,113,685	l	226,958,109	
Available for Sale 1-3 yrs	720,904,062	685,699,284	-4.9	601,525,640	-12.3	605,087,015		685,024,947	
Available for Sale 3-5 yrs	747,526,186	770,726,758	3.1	919,306,479	19.3	875,587,477		711,414,478	
Available for Sale 5-10 yrs	168,248,909	115,815,282	-31.2	143,662,262	24.0	106,340,830	-26.0	134,157,371	
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	24,316,793	18,027,410	-25.9	5,602,792	-68.9	1,191,876		1,353,349	13.5
TOTAL AVAILABLE FOR SALE	1,790,600,456	1,785,727,679	-0.3	1,931,942,348	8.2	1,845,320,883	-4.5	1,758,908,254	-4.7
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	21,159,784	20,002,670	-5.5	20,371,499	1.8	18,421,102	-9.6	0	-100.0
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	t	0	
TOTAL TRADING	21,159,784	20,002,670	-5.5	20,371,499	1.8	18,421,102	-9.6	0	-100.0
Other Investments < 1 yr	877,675,989	1,251,214,869	42.6	1,159,458,097	-7.3	1,061,188,136	-8.5	1,042,036,639	-1.8
Other Investments 1-3 yrs	399,635,329	331,907,106	-16.9	292,691,815		306,291,831		301,987,598	1
Other Investments 3-5 yrs	115,148,631	99,762,513	-13.4	96,153,920		84,686,534	+	72,959,096	
Other Investments 5-10 yrs	47,007,169	38,456,725	-18.2	10,138,433		9,435,955		7,130,796	
Other Investments 3-10 yrs	N/A	N/A	10.2	N/A		N/A		N/A	
Other Investments > 10 yrs	1,420,147	1,647,617	16.0	486,724	-70.5	1,701,262		2,199,406	
TOTAL Other Investments	1,440,887,265		19.6	1,558,928,989	-70.5	1,463,303,718	t	1,426,313,535	
TOTAL CAROL INVOCATIONS	1,770,007,200	1,122,300,000	13.0	1,000,020,000	3.5	1,700,000,710	-0.1	1,720,010,000	-2.0
MATURITIES:									
Total Investments < 1 yr	1,018,251,393	1,465,473,077	43.9	1,437,131,090	-1.9	1,340,412,722	-6.7	1,281,486,786	-4.4
Total Investments 1-3 yrs	1,160,765,329		-7.5	965,573,219		960,563,338		1,050,197,699	
Total Investments 3-5 yrs	916,949,259		-7.5	1,037,930,320	15.9	989,884,722		824,331,780	
·	261,400,885		-2.3		-3.1	142,486,804			1
Total Investments 5-10 yrs			-21.1	183,140,501	-3.1		 	146,919,669	
Total Investments 3-10 yrs	N/A	N/A	24.4	N/A	00.0	N/A	· · · · · · · · · · · · · · · · · · ·	N/A	
Total Investments > 10 yrs	29,969,743		-34.4	6,089,516		2,893,138		3,552,755	
Total	3,387,336,609	3,643,847,213	7.6	3,629,864,646	-0.4	3,436,240,724	-5.3	3,306,488,689	-3.8
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		Other Investment In	formatio	2					
Return to cover	<u> </u>	For Charter :							
12/14/2018		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * St	ate = 'MO' * Type Incl	uded: F	ederally Insured Stat	e Credit
	Count of	CU in Peer Group :	N/A						
	Dec-2014	Dec-2015	% Cha	Dec-2016	% Cha	Dec-2017	% Chg	Sep-2018	% Chg
INVESTMENT SUMMARY:			73 3 11 9		70 0119		,, ,,,	3 Sp 2010	77 5119
NCUA Guaranteed Notes (included in US Gov't Obligations)	26,131,997	17,258,983	-34.0	10,742,475	-37.8	2,569,535	-76.1	2,125,225	-17.3
Total FDIC-Issued Guaranteed Notes	0	0			N/A	0	N/A		,
All Other US Government Obligations	59,608,241	60,944,858	+		54.8		32.3		19.4
TOTAL U.S. GOVERNMENT OBLIGATIONS	85,740,238	78,203,841	-8.8	105,106,650	34.4	127,457,723	21.3	151,246,805	18.7
Agency/GSE Debt Instruments (not backed by mortgages)	074 440 457	700 004 454	40.0	747 700 074	4.5	000 004 500	40.0	F07 400 000	40.0
Agency/GSE Mortgage-Backed Securities	871,146,157 932,657,307	729,081,154 1,028,966,096			-1.5 14.8		-16.0 -1.8		-12.6 -6.4
TOTAL FEDERAL AGENCY SECURITIES	1,803,803,464	1,758,047,250			8.0		-7.2		
Securities Issued by States and Political Subdivision in the U.S.	9,193,306	9,342,933	+		-48.0		-45.0		-2.8
Privately Issued Mortgage-Related Securities	98	32			-100.0		N/A		N/A
Privately Issued Securities (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	1,300,361	940,680			-26.0	425,901	-38.8	·	-41.1
TOTAL OTHER MORTGAGE-BACKED SECURITIES	1,300,459	940,712	-27.7	695,874	-26.0	425,901	-38.8	250,865	-41.1
Mutual Funda	^-	~= · · = -					0.001		<u> </u>
Mutual Funds Common Trusts	28,381,953	27,137,987		,	-99.2				
Common Trusts TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	3,528,592			3,510,271	-0.4 -87.8		0.4 132.1		
Bank Issued FDIC-Guaranteed Bonds	31,910,545 0		+		-87.8 N/A	8,657,806 0	132.1 N/A	8,586,736 0	
MORTGAGE RELATED SECURITIES:	0	0	/ IN/A	0	11//	0	IN//A	0	IN/A
Collateralized Mortgage Obligations	329,226,367	405,298,265	23.1	456,348,742	12.6	457,469,685	0.2	320,727,941	-29.9
Commercial Mortgage Backed Securities	46,172,707	68,696,412			165.6		27.0		9.7
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 N/A	_	N/A		
Deposits/Shares per 703.10(a)	0	0			N/A	0	N/A		1
Market Value of Investments Purchased Under									
Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	3,390,724,445	3,647,364,271			-0.5	3,434,984,459	-5.4	, , ,	-3.8
Investment Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	10.005.200	NI/A	10 000 400	27.1	0	-100.0	0	NI/A
Cash on Deposit in Corporate Credit Unions	0 102,511,818	10,085,300 152,751,399	_		-9.1	0 125,494,471	-100.0		N/A -9.7
Cash on Deposit in Other Financial Institutions	455,851,976		+		-16.0		-3.4		
CUSO INFORMATION	100,001,070	7 1 1,000, 100	00.0	020,002,102	10.0	001,070,100	0.1	000, 100,200	
Value of Investments in CUSO	42,536,947	44,019,976	3.5	49,550,647	12.6	46,887,762	-5.4	49,602,102	5.8
CUSO loans	8,970,301	489,422			18.8		-48.4		2,600.0
Aggregate cash outlays in CUSO	23,694,789	23,809,389	0.5	23,730,960	-0.3	22,795,773	-3.9	22,956,277	0.7
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	2,330,265	2,430,200	4.3	0	-100.0	0	N/A	0	N/A
Outstanding Balance of Brokered CDs and Share Certificates Purchased	160 704 400	105 500 454	40.0	104 540 705	0.4	150 620 005	40.0	170 447 040	40.4
CREDIT UNION INVESTMENT PROGRAMS	163,791,429	185,526,154	13.3	181,543,795	-2.1	158,639,065	-12.6	179,417,340	13.1
Mortgage Processing	20	21	5.0	22	4.8	23	4.5	23	0.0
Approved Mortgage Seller	18	19					11.1	20	
Borrowing Repurchase Agreements	0	1	N/A		0.0		-100.0		N/A
Brokered Deposits (all deposits acquired through 3rd party)	3	4			-25.0		-33.3		50.0
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	1	2					0.0		
Deposits and Shares Meeting 703.10(a)	0				N/A	0	N/A		-
Brokered Certificates of Deposit (investments)	30				-5.7	32	-3.0		-3.1
Charitable Donation Accounts RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE	0	C	N/A	0	N/A	0	N/A	0	N/A
BENEFIT PLANS OR DEFERRED COMPENSATION PLANS									
Securities	27,533,268	24,477,304	-11.1	21,751,020	-11.1	18,965,463	-12.8	45,877,951	141.9
Other Investments	5,364,888		_		74.3		265.7		-3.6
Other Assets	78,631,485	108,514,410			16.9	, ,	-8.2		
Total Assets Used to Fund Employee Benefit Plans or Deferred							_		
Compensation Agreements	111,529,641	136,809,921	22.7	155,271,998	13.5	159,739,543	2.9	190,894,360	19.5
1/ Prior to March 31, 2014, this item included investments purchased for employe	ae hanefit/doforrad ass	nensation plans							
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	Supplemental Share			neet, & Borrowings					
<u>Return to cover</u> 12/14/2018	For Charter : N/A Count of CU : 99								
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Inclu	ıded: Fede	rally Insured State	Credit
	Count of	CU in Peer Group :	N/A						
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Sep-2018	% Ch
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): Accounts Held by Member Government Depositors	770 400	700 500	4.0	4 000 005	70.0	0.400.000	4.40.0	4 400 004	50
Accounts Held by Nonmember Government Depositors Accounts Held by Nonmember Government Depositors	779,429 1,832,149	788,500 1,955,200	1.2 6.7	1,393,985 1,729,535	76.8 -11.5	3,400,600 8,222,612	143.9 375.4	1,406,884 5,384,098	
Employee Benefit Member Shares	20,280,028	21,006,162	3.6		5.6	22,081,557	-0.5	33,403,091	
Employee Benefit Nonmember Shares	0	21,000,102	N/A	0	N/A	0	N/A	00,400,001	N//
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	18,983,575	22,568,930	18.9	26,265,171	16.4	29,762,725	13.3	33,448,272	12.
Dollar Amount of Share Certificates >= \$100,000	443,852,027	450,700,395	1.5	480,272,569	6.6	544,188,997	13.3	501,492,038	
Dollar Amount of IRA/Keogh >= \$100,000	314,817,700	309,151,688	-1.8	293,622,367	-5.0	276,532,323	-5.8	269,498,803	-2.
Dollar Amount of Share Drafts Swept to Regular Shares or									
Money Market Accounts Commercial Share Accounts	0	000,000,004	N/A	0	N/A	0	N/A	040 445 550	N//
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	165,889,680	203,968,221	23.0	210,176,031	3.0	308,237,597	46.7	342,445,558	
SAVING MATURITIES	13,148,967	6,183,580	-53.0	6,263,090	1.3	6,517,312	4.1	7,223,803	10.
< 1 year	8,770,279,400	9,436,412,014	7.6	9,969,904,623	5.7	10,327,540,539	3.6	10,809,359,364	4.
1 to 3 years	747,318,036	724,081,317	-3.1	671,100,197	-7.3	767,627,235	14.4	728,937,769	
> 3 years	398,461,118	350,756,600	-12.0		3.4	389,395,697	7.4	398,949,573	
Total Shares & Deposits	9,916,058,554	10,511,249,931	6.0		4.7	11,484,563,471	4.4	11,937,246,706	
INSURANCE COVERAGE OTHER THAN NCUSIF	-,-:-,,	-,-:,- 10,001	5.5	11,120,000,000		.,, ,		, ,	
Share/Deposit Insurance Other than NCUSIF	8	8	0.0	7	-12.5	7	0.0	7	0.
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	37,607,258	37,599,593	0.0	33,651,660	-10.5	32,548,467	-3.3	33,228,128	2.
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR									
COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	12,254,104	14,838,328	21.1	18,718,057	26.1	15,570,012	-16.8	36,639,123	135.
Miscellaneous Commercial Loan Unfunded Commitments (Included In									
Categories Above)	101.000	00.700	00.0	07.000	000.0	100.010	70.0	100.017	
Agricultural Related Commercial Loans Construction & Land Development	481,860 781,790	29,760 621,560		97,892 3,023,698	228.9 386.5	169,646 3,570,088	73.3	169,847	
Outstanding Letters of Credit	56,000	341,976	-20.5 510.7	92,000	-73.1	181,000	18.1 96.7	21,817,242 178,307	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL	56,000	341,976	310.7	92,000	-73.1	181,000	90.7	170,307	-1.
REMAINING LOANS (NON-COMMERCIAL)									
Revolving O/E Lines 1-4 Family	394,744,353	420,889,088	6.6	463,245,563	10.1	519,720,627	12.2	559,812,510	7.
Credit Card Line	992,241,726	936,065,206	-5.7	1,021,715,455	9.2	996,166,663	-2.5	1,052,020,312	5.
Unsecured Share Draft Lines of Credit	115,532,892	114,714,998	-0.7	115,169,956	0.4	118,574,917	3.0	112,497,835	-5.
Overdraft Protection Programs	237,648,280	252,476,221	6.2	265,179,159	5.0	284,026,006	7.1	303,842,908	
Residential Construction Loans-Excluding Commercial Purpose	1,260,038	1,028,671	-18.4	2,021,104	96.5	2,693,939	33.3	4,889,211	81.
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	57,698,155	62,228,479	7.9	25,771,454	-58.6	27,517,022	6.8	30,878,958	
Total Unfunded Commitments for Non-Commercial Loans	1,799,125,444	1,787,402,663	-0.7	1,893,102,691	5.9	1,948,699,174	2.9	2,063,941,734	
Total Unused Commitments %(Unused Commitments / Cash & ST Investments)	1,811,379,548	1,802,240,991	-0.5	1,911,820,748	6.1 7.3	1,964,269,186	2.7 8.3	2,100,580,857	
Unfunded Commitments Committed by Credit Union	157.81 1,810,216,023	1 802 240 001	-28.6 -0.4		6.1	130.89	2.7	145.88	
Unfunded Commitments Committed by Credit Union Unfunded Commitments Through Third Party	1,810,216,023	1,802,240,991	-100.0	1,911,748,778 71,970	N/A	1,963,730,475 538,711	648.5	2,100,153,507 427,350	
Loans Transferred with Recourse ¹	239,615,341	254,195,432	6.1	297,567,906	17.1	376,837,079	26.6	474,598,204	
Pending Bond Claims	426,299	607,516			103.8	1,150,733	-7.0	1,657,748	
Other Contingent Liabilities	884,846	1,134,868	28.3	21,693,808	1,811.6	22,140,378	2.1	22,809,222	
CREDIT AND BORROWING ARRANGEMENTS:	55.,5.0	.,.5.,000			,	,		,000,222	
Num FHLB Members	27	27	0.0	26	-3.7	27	3.8	27	0.
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,714,643,994	1,939,240,105	13.1	2,045,223,332	5.5	1,909,671,610	-6.6	1,885,517,500	-1.
Total Committed Credit Lines	365,899,287	377,231,079	3.1	441,213,776	17.0	55,894,849	-87.3	53,559,961	-4.
Total Credit Lines at Corporate Credit Unions	273,977,387	274,538,800	0.2	294,195,000	7.2	299,050,652	1.7	302,960,500	
Draws Against Lines of Credit BORROWINGS OUTSTANDING FROM CORPORATE	22,937,417	9,280,788	-59.5	45,242,176	387.5	206,089,643	355.5	238,005,879	15.
CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	8,179,546	0	-100.0	1,631,289	N/A	2,881,125	76.6	3,797,614	
Term Borrowings Outstanding from Corporate Cus	0	0	N/A	0	N/A	0	N/A	0	N/A
MISCELLANEOUS BORROWING INFORMATION:	1011001	4 004 === = ::		4.050.001.00	6		2.5	4 000 00= ===	_
Assets Pledged to Secure Borrowings	1,211,001,596	1,231,550,343	1.7	1,652,201,306	34.2	1,751,877,050	6.0	1,836,207,563	4.
Amount of Borrowings Subject to Early Repayment at Lenders Option	10,000,000	10,000,000	0.0	0	-100.0	0	N/A	^	N/A
Uninsured Secondary Capital ²	10,000,000	10,000,000	N/A	0	-100.0 N/A	0	N/A N/A	500,000	
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included tribe constitution and land development prior to 05/5 1/05.									DBS&Boi

	Miscella	neous Information, Pro	ograms,	Services					
Return to cover		For Charter :							
12/14/2018		Count of CU:	99						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: A	II * State	= 'MO' * Type Include	d: Federal	ly Insured State Cred	it Union
	Count	of CU in Peer Group :	N/A						
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Sep-2018	% Chg
MEMBERSHIP:									
Num Current Members	1,353,587	1,389,705	2.7	1,415,570	1.9	1,453,386	2.7	1,501,400	3.3
Num Potential Members	34,288,419	33,715,033	-1.7	37,227,328	10.4	33,190,253	-10.8	33,285,718	0.3
% Current Members to Potential Members	3.95	4.12	4.4	3.80	-7.7	4.38	15.2	4.51	3.0
* % Membership Growth	2.53	2.67	5.5	1.86	-30.2	2.67	43.5	4.40	64.9
Total Num Savings Accts	2,527,354	2,621,112	3.7	2,657,678	1.4	2,739,099	3.1	2,822,642	3.1
EMPLOYEES:									
Num Full-Time Employees	3,482	3,612	3.7	3,708	2.7	3,779	1.9	3,902	3.3
Num Part-Time Employees	439	422	-3.9		-8.8	352	-8.6	328	-6.8
BRANCHES:									
Num of CU Branches	315	313	-0.6	310	-1.0	321	3.5	320	-0.3
Num of CUs Reporting Shared Branches	30	30			0.0	30	0.0	31	3.3
Plan to add new branches or expand existing facilities	11	11	0.0		36.4	14	-6.7	11	-21.4
MISCELLANEOUS LOAN INFORMATION:	- 11	11	0.0	13	50.4	14	0.1	11	۲۱.٦
**Total Amount of Loans Granted YTD	3,298,350,353	3,799,506,715	15.2	4,156,782,511	9.4	4,392,465,382	5.7	3,750,417,334	13.8
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date	J,290,JJ0,JJ3	0,199,000,110	13.2	7,100,702,011	3.4	7,032,700,002	3.1	5,750,417,554	13.0
(FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS			. 471		. 4// (Ŭ	. 4/1		. 4// (
(Credit Programs):									
Commercial Loans	33	32	-3.0	32	0.0	32	0.0	32	0.0
Credit Builder	24	28			-3.6	27	0.0	26	-3.7
Debt Cancellation/Suspension	6	5			0.0	4	-20.0	5	25.0
Direct Financing Leases	0	0			N/A	0	N/A	0	N/A
Indirect Commercial Loans	9	9			-11.1	8	0.0	8	0.0
Indirect Consumer Loans	35	34			2.9	33	-5.7	32	-3.0
Indirect Mortgage Loans	10	9			0.0	8	-11.1	11	37.5
Interest Only or Payment Option 1st Mortgage Loans	10	11			0.0	11	0.0	11	0.0
Micro Business Loans						• • • • • • • • • • • • • • • • • • • •			
Micro Consumer Loans	11	13			-7.7	12	0.0	12	0.0
Overdraft Lines of Credit	14	14			-14.3	11	-8.3	11	0.0
	64	64			-7.8	57	-3.4	55	-3.5
Overdraft Protection	58	57			-3.5	52	-5.5	51	-1.9
Participation Loans	45	43			-7.0	39	-2.5	42	7.7
Pay Day Loans	15	15			0.0	16	6.7	16	0.0
Real Estate Loans	83	80			-2.5	74	-5.1	69	-6.8
Refund Anticipation Loans	2	2			0.0	2	0.0	2	0.0
Risk Based Loans	83	82			-2.4	76	-5.0	73	-3.9
Share Secured Credit Cards	31	30			3.3	29	-6.5	30	3.4
Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	86	82			-3.7	77	-2.5	76	
Commercial Share Accounts	45	44			-4.5	44	4.8	43	-2.3
Check Cashing	63	60			0.0	60	0.0	60	0.0
First Time Homebuyer Program	12	13			7.7	14	0.0	16	14.3
Health Savings Accounts	12	12	0.0	12	0.0	12	0.0	13	8.3
Individual Development Accounts	2	2	0.0	2	0.0	2	0.0	3	50.0
In-School Branches	1	1	0.0	1	0.0	1	0.0	1	0.0
Insurance/Investment Sales	36	36	0.0	36	0.0	35	-2.8	35	0.0
International Remittances	20	19			5.3	20	0.0	20	0.0
Low Cost Wire Transfers	83	81	-2.4		-4.9	75	-2.6	73	-2.7
**Number of International Remittances Originated YTD	3,825	3,922			2.2	4,162	3.8	3,373	8.1
MERGERS/ACQUISITIONS:		-,		,,,,,		,		-,	
Completed Merger/Acquisition Qualifying for									
Business Combo Acctng (FAS 141R)	5	7	40.0	10	42.9	13	30.0	13	0.0
Adjusted Retained Earnings Obtained through									
Business Combinations	2,378,003	6,119,825	157.4	15,567,369	154.4	17,042,824	9.5	17,831,812	4.6
Fixed Assets - Capital & Operating Leases	-	•							
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	23,176,926	27,327,327	17.9	28,683,342	5.0	33,195,608	15.7	29,978,168	-9.7
* 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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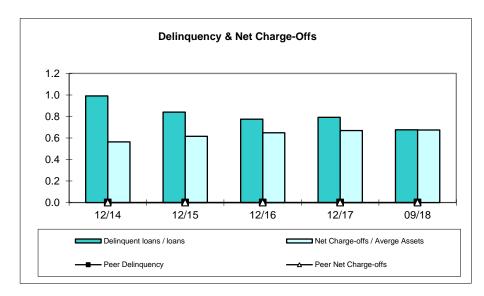
	Inform	nation Systems	& Techi	nology					
Return to cover		For Charter :							
12/14/2018		Count of CU:	99						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer G	Froup: All	* State = 'MO'	* Type I	ncluded: Feder	rally
	Count of CU in	Peer Group :	N/A						
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Sep-2018	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0		0.0	0	-100.0	0	
Vendor Supplied In-House System	61	59	-3.3		-5.1	54	-3.6		-5.6
Vendor On-Line Service Bureau	49	47	-4.1		-4.3	44	-2.2		
CU Developed In-House System	0	0	N/A		N/A	0	N/A	. 0	N/A
Other	5	5	0.0	5	0.0	5	0.0	5	0.0
Electronic Financial Services									
Home Banking Via Internet Website	89	85	-4.5		-3.5	81	-1.2		-
Audio Response/Phone Based	67	63	-6.0		-4.8	56	-6.7		
Automatic Teller Machine (ATM)	83	79	-4.8		-3.8	74	-2.6		
Kiosk	7	7	0.0		-14.3	5	-16.7	6	20.0
Mobile Banking	48	50	4.2	54	8.0	53	-1.9	55	3.8
Other	2	2	0.0	2	0.0	4	100.0	6	50.0
Services Offered Electronically									
Member Application	41	40	-2.4		2.5	42	2.4		
New Loan	48	49	2.1		-2.0	49	2.1	50	
Account Balance Inquiry	90	86	-4.4		-4.7	81	-1.2	78	-3.7
Share Draft Orders	66	62	-6.1		0.0	62	0.0		-1.6
New Share Account	26	25	-3.8		-4.0	25	4.2	26	
Loan Payments	82	80	-2.4	. 77	-3.8	75	-2.6	73	-2.7
Account Aggregation	16	17	6.3		0.0	17	0.0	18	5.9
Internet Access Services	28	28	0.0		14.3	33	3.1	32	
e-Statements	82	79	-3.7		-2.5	74	-3.9		
External Account Transfers	28	30	7.1		-3.3	31	6.9		
View Account History	90	86	-4.4	82	-4.7	81	-1.2	78	-3.7
Merchandise Purchase	6	6	0.0	6	0.0	6	0.0	4	-33.3
Merchant Processing Services	6	6	0.0		0.0	6	0.0	7	16.7
Remote Deposit Capture	19	25	31.6		8.0	35	29.6		-
Share Account Transfers	88	85	-3.4		-3.5	79	-3.7		-
Bill Payment	71	68	-4.2		-1.5	66	-1.5		
Download Account History	77	73	-5.2		-1.4	72	0.0		
Electronic Cash	5	4	-20.0			5	0.0		
Electronic Signature Authentication/Certification	13		15.4		13.3	25	47.1	32	
Mobile Payments	15	20	33.3	24	20.0	26	8.3	29	11.5
Type of World Wide Website Address									
Informational	11	12	9.1		-8.3	9	-18.2		
Interactive	3	3	0.0		-33.3	2	0.0		-50.0
Transactional	86	82	-4.7	+	-2.4	79	-1.3		-2.5
Number of Members That Use Transactional Website	567,151	601,278	6.0		9.6	730,252	10.8		
No Website, But Planning to Add in the Future	0	0	N/A	. 0	N/A	0	N/A	. 0	N/A
Type of Website Planned for Future									
Informational	0	0	N/A			0	N/A		
Interactive	0	0	N/A	+	N/A	0	N/A		
Transactional	0	0	N/A	. 0	N/A	0	N/A	. 0	N/A
Miscellaneous									
Internet Access	112	108	-3.6	103	-4.6	100	-2.9	97	-3.0
	į l			1				1	1

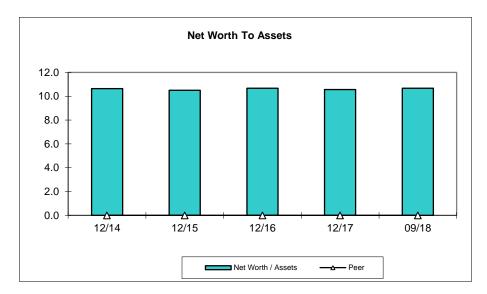
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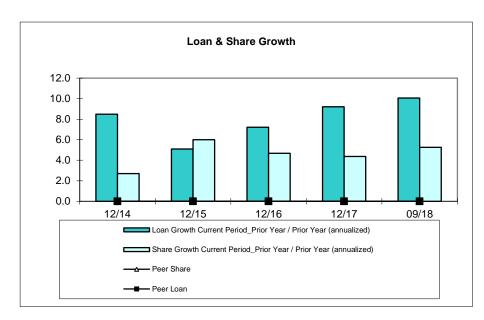
12/14/2018 CU Name: N/A Peer Group: N/A Graphs 1 For Charter: N/A Count of CU: 99 Asset Range: N/A

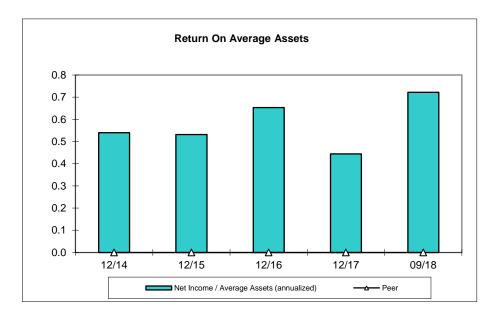
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

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

12/14/2018

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

