Cycle Date: September-2019
Run Date: 12/10/2019
Interval: Annual

		intervai:	Annuai
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 Count of CU :
 97

 Asset Range :
 N/A

 Peer Group Number :
 N/A

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

Count of CU in Peer Group: N/A

Charter-Region-SE-District:

Parameters:

N/A - N/A - N/A - N/A

Data prior to March 2019 is based on the former regional structure (Albany, Capital, Atlanta, Austin, Tempe, and ONES). March 2019 and afterward is based on the current regional structure (Eastern, Southern, Western, and ONES).

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	formatio	n					
Return to cover		For Charter :							
12/10/2019		Count of CU:	97						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	ed: Fede	rally Insured State Cr	edit
	Count	of CU in Peer Group :	N/A						
	Dec-2015		% Chg		% Chg		% Chg	•	% Chg
ASSETS:	<u>Amount</u>	<u>Amount</u>		<u>Amount</u>		<u>Amount</u>		<u>Amount</u>	↓
Cash & Equivalents	1,060,689,548			915,153,222			-7.3		
TOTAL INVESTMENTS	2,717,118,667	2,836,885,659					-7.2		
Loans Held for Sale	40,725,105	48,014,833	17.9	46,919,709	-2.3	34,568,595	-26.3	119,452,314	245.6
Real Estate Loans	3,277,490,200	, , ,		, , ,		, , ,	8.6	, , ,	
Unsecured Loans	775,218,409					, ,	4.1	896,457,581	
Other Loans	3,681,466,156						9.6		
TOTAL LOANS	7,734,174,765	8,291,583,083	7.2	9,055,891,340	9.2	9,839,933,888	8.7	10,330,195,697	5.0
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases)	(60,022,702)	(72.006.620)	6.0	(70.770.047)	0.0	(02.002.040)	2.0	(72.420.252)	-10.9
Land And Building	(68,932,793) 288,617,790	(73,086,629) 304,566,250				. , , ,	2.9 4.1	(73,130,253) 372,725,763	
Other Fixed Assets	53,890,730						6.6		
NCUSIF Deposit	97,978,129						4.4		
All Other Assets	266,185,670			361,134,605			-0.2		
TOTAL ASSETS	12,190,447,611	12,836,131,130					3.9		
LIABILITIES & CAPITAL:	12,130,447,011	12,030,131,130	0.5	13,400,430,233	4.5	10,000,010,400	5.5	14,557,555,151	0.0
Dividends Payable	12,300,571	12,616,088	2.6	12,810,880	1.5	14,436,129	12.7	15,052,835	4.3
Notes & Interest Payable	257,426,676						17.5		
Accounts Payable & Other Liabilities/3	158,905,364					, ,	-28.4		
Uninsured Secondary Capital and	100,000,001	100,210,001		220,100,210	20	10 1,000,010	20	100,010,001	10.2
Subordinated Debt Included in Net Worth ^{/4}	0	0	N/A	0	N/A	500,000	N/A	500,000	0.0
Share Drafts	1,969,457,422					,	7.1		
Regular shares	3,412,003,948						4.9		
All Other Shares & Deposits	5,129,788,561	5,206,795,097				, , ,	1.7		
TOTAL SHARES & DEPOSITS	10,511,249,931	11,003,587,915				, , ,	3.9		
TOTAL LIABILITIES 5	428,632,611	514,772,638	20.1	612,981,306	19.1	614,924,573	0.3	13,376,962,133	2,075.4
Regular Reserve	212,019,644	211,248,468	-0.4	211,447,356	0.1	211,149,463	-0.1	210,976,867	-0.1
Other Reserves	219,339,262	219,959,149	0.3	231,738,187	5.4	242,171,197	4.5	300,942,635	24.3
Undivided Earnings	819,206,163	886,562,960	8.2	925,767,919	4.4	998,862,875	7.9	1,068,651,516	7.0
TOTAL EQUITY	1,250,565,069	1,317,770,577	5.4	1,368,953,462	3.9	1,452,183,535	6.1	1,580,571,018	8.8
TOTAL LIABILITIES, SHARES, & EQUITY	12,190,447,611	12,836,131,130	5.3	13,466,498,239	4.9	13,995,516,458	3.9	14,957,533,151	6.9
INCOME & EXPENSE									
Loan Income*	354,621,240	372,151,892	4.9	401,339,528	7.8	450,307,958	12.2	372,009,099	
Investment Income*	40,993,621	49,944,927		, , , , , , , , , , , , , , , , , , , ,	-	, ,	19.1	57,838,162	
Other Income*	254,022,410					, ,	7.7	, ,	
Total Employee Compensation & Benefits*	241,284,892			, ,			9.8	, ,	
NCUSIF Premiums Expense *	46						N/A		
Total Other Operating Expenses*	243,605,349	, ,					9.4	, ,	
Non-operating Income & (Expense)*	806,637	6,556,729					150.4	19,198,318	
NCUSIF Stabilization Income*	N/A	N/A		N/A		N/A		N/A	
Provision for Loan/Lease Losses or Total Credit Loss Expense*	42 002 420	EE E7E 74E	20.0	CE 144 040	17.0	66 264 206	1.7	40 405 446	115
Cost of Funds*	43,892,129 58,699,398	55,575,715 62,265,528					33.2		
NET INCOME (LOSS) EXCLUDING STABILIZATION	30,099,390	02,203,320	0.1	04,390,304	3.7	00,040,030	33.2	89,014,315	37.9
EXPENSE & NCUSIF PREMIUM */1	62,962,140	81 700 136	29.9	58,048,061	-29.0	93,093,530	60.4	N/A	
Net Income (Loss)*	62,962,140						60.4		
TOTAL CU's	112		-		_		-3.9		
* Income/Expense items are year-to-date while the related %change	il .	107	7.3	103	-5.1	99	-5.5	31	-2.0
# Means the number is too large to display in the cell	and an annualized.								+
Prior to September 2010, this account was named Net Income (Los:) Refore NCLISIE Stabiliza	ation Evnense From Door	ember 201	0 forward NCUSIE Stabili	zation Inco	me if any is evoluded	1		+
Prior to September 2010, this account was named Net income (Loss Prior to September 2010, this account was named NCUSIF Stabiliza									+
and NCUSIF Premiums.									
³ March 2014 and forward includes "Non-Trading Derivative Liabilities									
⁴ December 2011 and forward includes "Subordinated Debt Included									
⁵ Prior to 3/31/19, Total Liabilities did not include Total Shares and De	posits.							1. Summary	Financial

		Ratio A	Analysis						
Return to cover		For Charter :							
12/10/2019		Count of CU:	97						
CU Name: N/A	1	Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Natio	n * Peer Grou	p: All * State =	'MO' * Type In	cluded: Fe	derally Insure	d State Credit
	Count of CU in	Peer Group :	N/A		Dec-2018			Sep-2019	
	Dec-2015	Dec-2016	Dec-2017	Dec-2018	PEER Avg	Percentile**	Sep-2019	PEER Avg	Percentile**
CAPITAL ADEQUACY	Dec-2015	Dec-2016	Dec-2017	Dec-2018	PEER AVG	Percentile	Sep-2019	PEER AVG	Percentile
Net Worth/Total Assets	10.51	10.67	10.57	10.84	N/A	N/A	10.75	N/A	N/A
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	10.75	N/A	N/A
Net Worth/Total AssetsIncluding Optional Total Assets Election (if used)	10.52	10.68	10.58	10.85	N/A	N/A	10.76	N/A	N/A
Total Delinquent Loans / Net Worth 3	5.07	4.69	5.04	5.11	N/A	N/A	4.25	N/A	N/A
Solvency Evaluation (Estimated)	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.46	5.34	5.61	5.41	N/A	N/A	4.62	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans 3	0.84	0.77	0.79	0.79	N/A	N/A	0.66	N/A	N/A
* Net Charge-Offs / Average Loans	0.62	0.65	0.67	0.68	N/A	N/A	0.69	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	103.05	100.36	98.85	98.02	N/A	N/A	100.37	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
Delinquent Loans / Assets ³ EARNINGS	0.53	0.50	0.53	0.55	N/A	N/A	0.46	N/A	N/A
* Return On Average Assets	0.53	0.65	0.44	0.68	N/A	N/A	0.83	N/A	N/A
* Return On Average Assets Excluding Stabilization									
Income/Expense & NCUSIF Premium ²	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	N/A	N/A	N/A
* Gross Income/Average Assets	5.48	5.60 4.64	5.58 4.63	5.94	N/A	N/A	6.07	N/A	N/A
* Yield on Average Loans ⁴ * Yield on Average Investments	4.70 1.17	1.37	1.55	4.77 1.97	N/A N/A	N/A N/A	4.88 2.31	N/A N/A	N/A N/A
* Fee & Other Op.Income / Avg. Assets	2.14	2.23	2.12	2.18	N/A N/A	N/A N/A	2.31	N/A N/A	N/A N/A
* Cost of Funds / Avg. Assets	0.50	0.50	0.49	0.63	N/A	N/A	0.82	N/A	N/A
* Net Margin / Avg. Assets	4.99	5.10	5.09	5.31	N/A	N/A	5.25	N/A	N/A
* Operating Exp./ Avg. Assets	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.37	0.44	0.50	0.48	N/A	N/A	0.39	N/A	N/A
* Net Interest Margin/Avg. Assets	2.84	2.88	2.98	3.13	N/A	N/A	3.14	N/A	N/A
Operating Exp./Gross Income	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets									
/ Total Assets 1	3.11	3.13	3.13	3.10	N/A	N/A	3.20	N/A	N/A
* Net Operating Exp. /Avg. Assets	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
Reg. Shares / Total Shares & Borrowings	31.71	32.74	33.21	33.41	N/A	N/A	32.44	N/A	N/A
Total Loans / Total Shares	73.58	75.35	78.85	82.49	N/A	N/A	81.13	N/A	N/A
Total Loans / Total Assets Cash + Short-Term Investments / Assets	63.44 13.12	64.60 12.32	67.25 11.14	70.31 10.05	N/A N/A	N/A N/A	69.06 12.32	N/A N/A	N/A N/A
Total Shares, Dep. & Borrs / Earning Assets	94.64	94.95	94.90	94.97	N/A	N/A	95.32	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	50.02	51.27	52.36	53.08	N/A	N/A	52.47	N/A	N/A
Borrowings / Total Shares & Net Worth	2.10	2.45	2.87	3.25	N/A	N/A	3.06	N/A	N/A
PRODUCTIVITY	2.10	2.10	2.07	0.20	1071	1471	0.00	1471	
Members / Potential Members	4.12	3.80	4.38	4.57	N/A	N/A	4.43	N/A	N/A
Borrowers / Members	47.07	48.75	49.50	49.45	N/A	N/A	49.46	N/A	N/A
Members / Full-Time Employees	363.51	362.92	367.36	364.55	N/A	N/A	362.20	N/A	N/A
Avg. Shares Per Member	\$7,564	\$7,773	\$7,905	\$7,911	N/A	N/A	\$8,317	N/A	N/A
Avg. Loan Balance	\$11,823	\$12,016	\$12,593	\$13,198	N/A	N/A	\$13,643	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$63,114	\$64,676	\$66,829	\$70,186	N/A	N/A	\$71,176	N/A	N/A
OTHER RATIOS				***		****		****	
* Net Worth Growth	4.58	6.82	3.97	6.61	N/A	N/A	7.91	N/A	N/A
* Market (Share) Growth	6.00	4.68	4.37	3.86	N/A	N/A	8.99	N/A	N/A
* Loan Growth	5.09 5.92	7.21 5.30	9.22 4.91	8.66 3.93	N/A N/A	N/A N/A	6.64 9.16	N/A N/A	N/A N/A
* Asset Growth * Investment Growth	7.27	-0.46	-5.00	-7.46	N/A N/A	N/A N/A	12.90	N/A N/A	N/A N/A
* Membership Growth	2.67	1.86	2.64	3.78	N/A	N/A	2.04	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December	er = 1 (or no ar	nualizina)	2.54	5.70	,//		2.07	,//	
**Percentile Rankings and Peer Average Ratios are produced once a quarter a Subsequent corrections to data after this date are not reflected in the Percent	after the data colle	ection is complet							
Subsequent corrections to data after this date are not reflected in the Percent Percentile Rankings show where the credit union stands in relation to its peers				,	data fas - " "	rodena III -			
Percentile Rankings show where the credit union stands in relation to its peers peer group are arranged in order from highest (100) to lowest (0) value. The p									
entire range of ratios. A high or low ranking does not imply good or bad perfor									
to the importance of the percentile rank to the credit union's financial performa					,				
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed a	ssets did not inclu	ude repossessed	l vehicles.						
² Prior to September 2010, this ratio was named Return on Assets Prior to NC	USIF Stabilization								
From December 2010 forward, NCUSIF Premium Expense is also excluded	from ROA.	· ·							
³ The NCUA Board approved a regulatory/policy change in May 2012 revising		eporting requirer	nents for troubled	debt restructure	d (TDR) loans.				
This policy change may result in a decline in delinquent loans reported as of									
Prior to September 2019, this ratio did not include Loans Held for Sale in the	denominator. Pri	or to June 2019,	the numerator m	ay or may not ha	ve included intere	est income on Lo	ans Held for	Sale.	2. Ratios

			Ratio Analysi	3	
Return to cover		For Charter :			
12/10/2019		Count of CU:	97		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A			Region: Natio	n * Peer Grou	p: All * State
	Count of CU in	Peer Group :	N/A		
	Dec-2015	Dec-2016	Dec-2017	Dec-2018	Sep-201
OTHER DELINQUENCY RATIOS 1	Dec-2015	Dec-2016	Dec-2017	Dec-2016	3ep-201
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.83	0.92	1.18	1.04	0.9
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00			0.00	0.0
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally	1.98			0.99	0.7
Guaranteed Student Loans	1.50	1.20	1.00	0.55	0.1
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.63	0.54	0.62	0.65	0.5
Jsed Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	1.07			0.85	0.6
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.94			0.79	0.6
eases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00			0.00	0.0
All Other Loans >= 60 Days / Total All Other Loans	#NAME?			#NAME?	#NAME
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not					
Secured by RE	14.30	12.66	18.75	18.26	19.3
ndirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.25			0.94	0.6
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.62			0.70	0.4
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans ²	1.16			#NAME?	#NAME
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans 2	0.63			#NAME?	#NAME
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not	0.00	0	mit dine.	## O UNIE :	#147 UNI
Secured by RE ²	76.57	76.97	#NAME?	#NAME?	#NAME
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.00			0.00	0.00
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	#NAME?		#NAME?	#NAME?	#NAME
REAL ESTATE LOAN DELINQUENCY 1			W (IVIL !		v uviL
Ist Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg	1	†	1		
Fixed and Hybrid/Balloon > 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st					
Mtg Adjustable Rate and Hybrid/Balloon < 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE					
Fixed/Hybrid/Balloon Loans	0.52	0.32	0.95	0.69	0.4
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.32	0.28	0.22	0.38	0.3
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int					
Only and Pmt Opt First & Other RE Loans	0.00			0.10	0.1
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	10.53	11.58	12.39	12.53	10.0
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns	F C0	11.89	44.70	0.00	0.0
also Reported as Commercial Loans	5.68		14.70	0.00	0.0
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	1.97	1.78		1.69	1.3
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.69	0.60	0.54	0.69	0.6
MISCELLANEOUS LOAN LOSS RATIOS	10.01			4 = 00	
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	18.81			15.29	13.8
Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.99		2.36	2.52	2.6
Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	0.02			0.38	21.7
Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.73			0.75	0.63
Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.09			0.03	0.00
Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.06			0.01	0.0
Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.14	0.11	0.06	0.08	-0.03
Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest	0.04	0.00	0.00	0.00	0.0
Only and Payment Option First & Other RE Loans	0.04			0.08	0.0
Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00			0.00	0.0
Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.30			0.97	0.8
Net Charge Offs - Participation Loans / Avg Participation Loans	#NAME?			#NAME?	#NAME
Net Charge Offs - Commercial Loans / Avg Commercial Loans 2	0.01	0.11	#NAME?	#NAME?	#NAME
SPECIALIZED LENDING RATIOS					
ndirect Loans Outstanding / Total Loans	19.86			25.15	24.7
Participation Loans Outstanding / Total Loans	3.00			2.44	2.4
Participation Loans Purchased YTD / Total Loans Granted YTD	2.46			1.09	1.9
Participation Loans Sold YTD / Total Assets	0.38			0.48	0.3
Total Commercial Loans / Total Assets 2	#NAME?	#NAME?	#NAME?	#NAME?	#NAME
oans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted					
YTD	#NAME?	#NAME?	#NAME?	#NAME?	#NAME
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed					
Student Loans	39.12	35.29	33.22	29.33	36.0
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	15.91			15.49	15.3
Total Fixed Rate Real Estate / Total Loans	25.07			22.03	22.2
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	31.01			26.96	30.4
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	65.40			59.02	58.8
nterest Only & Payment Option First & Other RE / Total Assets	0.35		0.65	0.74	0.7
	3.37	4.20	6.17	6.82	6.9
nterest Only & Payment Option First & Other RE / Net Worth	1	1			
nterest Only & Payment Option First & Other RE / Net Worth MISCELLANEOUS RATIOS		1.33	1.30	1.32	1.3
nterest Only & Payment Option First & Other RE / Net Worth MISCELLANEOUS RATIOS Mortgage Servicing Rights / Net Worth	1.26				#NAME
nterest Only & Payment Option First & Other RE / Net Worth MISCELLANEOUS RATIOS Mortgage Servicing Rights / Net Worth Jhused Commitments / Cash & ST Investments	#NAME?	#NAME?		#NAME?	
nterest Only & Payment Option First & Other RE / Net Worth MISCELLANEOUS RATIOS Mortgage Servicing Rights / Net Worth Jhused Commitments / Cash & ST Investments		#NAME?		#NAME? 21.86	21.5
nterest Only & Payment Option First & Other RE / Net Worth MISCELLANEOUS RATIOS Mortgage Servicing Rights / Net Worth Jnused Commitments / Cash & ST Investments Complex Assets / Total Assets	#NAME?	#NAME? 22.14	21.00		21.5 35.0
Interest Only & Payment Option First & Other RE / Net Worth MISCELLANEOUS RATIOS Mortgage Servicing Rights / Net Worth Jnused Commitments / Cash & ST Investments Complex Assets / Total Assets hort Term Liabilities / Total Shares and Deposits plus Borrowings	#NAME? 21.27	#NAME? 22.14	21.00	21.86	
Interest Only & Payment Option First & Other RE / Net Worth MISCELLANEOUS RATIOS Mortgage Servicing Rights / Net Worth Junused Commitments / Cash & ST Investments Complex Assets / Total Assets Short Term Liabilities / Total Shares and Deposits plus Borrowings Annualization factor: March = 4, June = 2; September = 4/3; December = 1 (or no annualizing) "Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.	#NAME? 21.27	#NAME? 22.14	21.00	21.86	
Interest Only & Payment Option First & Other RE / Net Worth MISCELLANEOUS RATIOS Mortgage Servicing Rights / Net Worth Jhused Commitments / Cash & ST Investments Complex Assets / Total Assets Short Term Liabilities / Total Shares and Deposits plus Borrowings Annualization factor: March = 4, June = 2; September = 4/3; December = 1 (or no annualizing) **Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.	#NAME? 21.27	#NAME? 22.14	21.00	21.86	
nterest Only & Payment Option First & Other RE / Net Worth MISCELLANEOUS RATIOS Mortgage Servicing Rights / Net Worth Jnused Commitments / Cash & ST Investments Complex Assets / Total Assets Short Term Liabilities / Total Shares and Deposits plus Borrowings Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)	#NAME? 21.27 38.12	#NAME? 22.14 37.44	21.00 35.21	21.86	

		Ass	ets						
Return to cover		For Charter :							
12/10/2019		Count of CU :							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group:	All * Stat	o = 'MO' * Type Includ	lad: Eadar	ally Incured State Cr	odit
recrotoup.	Count	of CU in Peer Group :		ration i cei oroup.	All Old	c = mo Type merae	cu. i cuci	any moured otate or	Cuit
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Sep-2019	% Chg
ASSETS									
CASH:									
Cash On Hand	133,961,002	144,057,014	7.5	160,323,342	11.3	155,332,550	-3.1	168,400,526	8.4
Cash On Deposit	897,110,859	764,193,146	-14.8	729,569,667	-4.5 -12.2	664,572,688	-8.9	955,180,225	43.7
Cash Equivalents TOTAL CASH & EQUIVALENTS	29,617,687 1,060,689,548	28,785,841 937,036,001	-2.8 -11.7	25,260,213 915,153,222	-12.2	28,107,746 848,012,984	11.3 -7.3	18,036,903 1,141,617,654	-35.8 34.6
TOTAL CASTI & EQUIVALENTS	1,000,003,340	937,030,001	-11.7	910,100,222	-2.5	040,012,904	-7.3	1,141,017,034	34.0
INVESTMENTS:									
Trading Securities	20,002,670	20,371,499		18,421,102	-9.6	0		64,537,744	N/A
Available for Sale Securities	1,785,727,679	1,931,942,348	8.2	1,845,320,883	-4.5	1,716,020,441	-7.0	1,680,802,736	-2.1
Held-to-Maturity Securities, net of Allowance for Credit Losses if ASC 326 has been adopted	115,128,034	118,621,810	3.0	109,195,021	-7.9	113,089,582	3.6	105,178,606	-7.0
Equity Securities	115,126,034 N/A	118,621,810 N/A	3.0	109,195,021 N/A	-7.9	113,089,582 N/A	3.0	105,178,606	
Trading Debt Securities	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities, net of ACL									
if ASC 326 adopted	N/A	N/A	0.0	N/A	45.7	N/A	40.0	440.040.000	
Deposits in Commercial Banks, S&Ls, Savings Banks Loans to, Deposits in, and Investments in Natural	624,084,317	581,335,263	-6.8	489,840,225	-15.7	425,947,396	-13.0	419,212,986	-1.6
Person Credit Unions ²	59,395,841	76,692,317	29.1	98,340,915	28.2	99,591,294	1.3	100,432,970	0.8
Total MCSD/Nonperpetual Contributed Capital and	00,000,011	70,002,017	20.1	00,010,010	20.2	00,001,201	1.0	100, 102,010	0.0
PIC/Perpetual Contributed Capital	16,987,247	16,976,442	-0.1	17,022,728	0.3	17,055,645	0.2	17,131,728	0.4
All Other Investments in Corporate Cus	811,990	1,113,804	37.2	1,717,669	54.2	2,362,081	37.5	8,109,101	243.3
All Other Investments ²	94,980,889	89,832,176	-5.4	101,552,301	13.0	113,318,415	11.6	119,225,716	
TOTAL INVESTMENTS	2,717,118,667	2,836,885,659	4.4	2,681,410,844	-5.5	2,487,384,854	-7.2	2,514,631,587	1.1
LOANS HELD FOR SALE	40,725,105	48,014,833	17.9	46,919,709	-2.3	34,568,595	-26.3	119.452.314	245.6
LOVING TIELD TON OVER	10,120,100	10,011,000		10,010,100	2.0	01,000,000	20.0	110,102,011	210.0
LOANS AND LEASES:									
Unsecured Credit Card Loans	435,434,150	448,618,775	3.0	455,285,499	1.5	467,669,848	2.7	466,311,530	
All Other Unsecured Loans/Lines of Credit	291,742,231	318,870,889	9.3	348,413,410	9.3	368,848,006	5.9	381,320,543	3.4
Payday Alternative Loans (PAL Loans) (FCUs only)	0	0		0		0	N/A	0	N/A
Non-Federally Guaranteed Student Loans New Vehicle Loans	48,042,028 974,855,129	51,259,345 1,065,647,781	6.7 9.3	54,608,683 1,219,829,664	6.5 14.5	56,816,727 1,408,827,755	4.0 15.5	48,825,508 1,419,054,222	-14.1 0.7
Used Vehicle Loans	2,336,105,459	2,603,766,552	11.5	2,873,782,483	10.4	3,100,604,358	7.9	3,270,439,212	5.5
Leases Receivable	0	1,862	N/A	0		0,100,001,000	N/A	0,270,100,212	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit ³	370,505,568	396,211,781	6.9	400,817,622	1.2	418,755,743	4.5	444,241,667	6.1
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family									
Residential Properties 3	2,365,099,297	2,449,610,699	3.6	2,312,434,635	-5.6	2,468,189,606	6.7	2,602,982,817	5.5
Total Loans/Lines of Credit Secured by Junior Lien 1-4 Family Residential Properties ³	912,390,903	957,595,399	5.0	566,939,762	-40.8	1,003,856,548	77.1	1,058,357,426	5.4
All Other Real Estate Loans/Lines of Credit ³	912,390,903 N/A	937,393,399 N/A	5.0	482,307,678	-40.8	134,544,471	-72.1	160,112,521	19.0
Commercial Loans/Lines of Credit Real Estate Secured 3	N/A	N/A		303,818,760		373,249,156	22.9	428,449,466	14.8
Commercial Loans/Lines of Credit Not Real Estate Secured ³	N/A	N/A		37,653,144		38,571,670	2.4	50,100,785	29.9
TOTAL LOANS & LEASES	7,734,174,765	8,291,583,083	7.2	9,055,891,340	9.2	9,839,933,888	8.7	10,330,195,697	5.0
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE									
FOR CREDIT LOSSES ON LOAN & LEASES)	(68,932,793)	(73,086,629)	6.0	(79,779,017)	9.2	(82,092,040)	2.9	(73,130,253)	-10.9
Foreclosed Real Estate	6,313,594	9,097,988	44.1	8,676,260	-4.6	8,904,388	2.6	9,485,207	6.5
Repossesed Autos Foreclosed and Repossessed Other Assets	2,097,080 570,622	3,042,271 830,458	45.1 45.5	2,457,656 646,321	-19.2 -22.2	2,252,427 606,612	-8.4 -6.1	2,794,024 91,650	24.0 -84.9
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	8,981,296	12,970,717	45.5	11,780,237	-22.2	11.763.427	-0.1	12,370,881	5.2
Land and Building	288,617,790	304,566,250	5.5	322,114,034	5.8	335,167,012	4.1	372,725,763	11.2
Other Fixed Assets	53,890,730	54,958,821	2.0	53,818,227	-2.1	57,381,070	6.6	59,355,122	3.4
NCUA Share Insurance Capitalization Deposit	97,978,129	103,094,489	5.2	109,835,275	6.5	114,716,810	4.4	114,805,399	0.1
Identifiable Intangible Assets	0	0		987,987	N/A	749,880	-24.1	556,928	-25.7
Goodwill	1,582,360	2,042,182		2,042,182		1,582,360	_	1,582,360	
TOTAL INTANGIBLE ASSETS	1,582,360 22,020,881	2,042,182 23,272,938		3,030,169 25,901,491	48.4 11.3	2,332,240 27,633,560	-23.0	2,139,288 27,848,786	
Accrued Interest on Loans Accrued Interest on Investments	7,187,629	7,149,781	5.7 -0.5	25,901,491 7,475,979		7,996,731	6.7 7.0	8,524,704	0.8 6.6
Non-Trading Derivative Assets	39,972	7,143,781		0		176,244	N/A	0,324,704	
All Other Assets	226,373,532	287,642,916		312,946,729	8.8	310,541,083	-0.8	326,996,209	5.3
TOTAL OTHER ASSETS	255,622,014	318,065,724	24.4	346,324,199	8.9	346,347,618	0.0	363,369,699	4.9
TOTAL ADDETO	10.100.110.11	10.000 101 100		10 100 100		10.00= =10 :=-		110======	
TOTAL ASSETS TOTAL CU's	12,190,447,611 112	12,836,131,130 107	5.3 -4.5	13,466,498,239 103	4.9 -3.7	13,995,516,458 99	3.9 -3.9	14,957,533,151 97	6.9 -2.0
# Means the number is too large to display in the cell	112	107	-4.5	103	-3.7	1 99	-3.9	97	-2.0
1 OTHER RE OWNED PRIOR TO 2004									
		THED INVESTMENTS DE	NOD TO 1	LINE 2006 FOR CHORT F	ODM EIL	-De			
LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CI	JS INCLUDED IN ALL O	I HEK INVESTIVIENTS PR		UNE 2000 FOR SHORT F					

Per Charter No.			Liabilities, Shares 8	Fauity						
19900099	Return to cover									
Column MA										
Part Group: NA										
UBBLITTES, STURES AND EQUITY Dec-2015 Dec-2016 No.					Nation * Peer Group:	All * Stat	e = 'MO' * Type Inclu	ided: Fed	erally Insured State Credit	Union
LIBBLITTES: SHARES AND EQUITY NA	·	Count o								
LIBBLITTES: SHARES AND EQUITY NA										
LIABLETIES: NA		Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Sep-2019	% Chg
Other Notes, Profession Notes, Inferent Payable, A 271 1132 203 1707 225 370 972 150 225 400 125 983 71 110 125 983 71 110	LIABILITIES, SHARES AND EQUITY									
Ditter Notes, Frommony Notes, Inverse Payable, & 247,313,398 322,017,070 22.5 370,972,155 22.5 423,411,988 14.1 415,346,980 1.9 Bortouring Requirement Content of the Co	LIABILITIES:									
Draws Appined Lines of Credit		N/A	N/A		N/A		N/A		N/A	
Enterwards Repurchase Termandroses	Other Notes, Promissory Notes, Interest Payable, &									
Subcondarded Debt O										
Uniteractive Secondary Capital and Subcondriance Delta Principation in the Worth** 0									-,,	
Subcontined betail included in New Worth 0		0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Tradig Derivative Liabilities 0 0 NA 0 NA 16,000 NA 14,282 25.1 Accounsed Dividends and Interest Payable 12,005,771 12,61688 26.1 12,810,880 1.5 14,498,192 12.7 15,052,255 4.3 Accounsed Devidends Classes on Off-Babrico Sheet Credit NA NA NA NA NA NA NA N			0	NI/A	0	NI/A	F00 000	NI/A	500,000	0.0
Accurate Physiche Other Labilities 158,905.954 18,045,647 12,016,088 15 14,456,129 12,7 15,052,858 4.3 Accounts Physiche Other Labilities 158,905.954 186,245,664 17,2 229,188,273 231 163,870,519 28,5 190,455,071 10 10 10 10 10 10 10		, and the second			•					
Accounter Psycheta & Cherr Liabilities 158,905,364 196,248,564 17.2 229,196,272 23,1 163,870,519 25,5 190,455,071 162 Allowance for Cent Classes on OH-Balance Sheet Credit N/A N/A		-								
Allowance for Cross Losses on OiF Balance Steel Cross N/A N/A N/A N/A N/A N/A O										
Start Star		158,905,364	186,248,364	17.2	229,198,273	23.1	103,870,519	-28.5	190,455,071	16.2
SHARES AND DEPOSITS Share Durits 1,969,457,422 2,094,747,630 6,4 2,269,797,210 8,4 2,431,507,210 7,1 2,638,470,281 8,5 8,5 8,702,045,188 8,5 3,937,743 8,4 1,319,68,081 1,4 2,772,170,285 3,4 Morey Mariet Shares 2,519,555,620 2,664,723,466 5,7 2,695,524,766 1,1 2,765,387,763 2,3 2,279,547,234 4,5 1,587,7439 1,003,889,088 1,276,524,189,74,939 1,003,889,088 1,276,524,189,74,939 1,003,889,088 1,276,524,189,74,939 1,003,889,088 1,276,524,189,74,939 1,003,889,088 1,276,524,189,74,939 1,003,889,088 1,276,524,189,74,939 1,003,889,088 1,276,524,189,74,939 1,003,889,088 1,276,524,189,189,189,189,189,189,189,189,189,189		N/A	N/A		N/A		N/A		n	
Share 1,969,467,422 2,094,778,503 6.4 2,248,797,210 7.1 2,688,470,281 8.5 8.347,245 8.4 2,481,697,210 7.1 2,688,470,281 8.5 8.347,245 8.4 2,481,697,210 7.1 2,688,470,281 8.5 8.347,245 8.347,245 8.357,245 8.347,245	1	14/7	14/74		11/7		11/73			
Share 1,969,467,422 2,094,778,503 6.4 2,248,797,210 7.1 2,688,470,281 8.5 8.347,245 8.4 2,481,697,210 7.1 2,688,470,281 8.5 8.347,245 8.4 2,481,697,210 7.1 2,688,470,281 8.5 8.347,245 8.347,245 8.357,245 8.347,245	SHARES AND DEPOSITS	<u> </u>								
Regular Shares		1,969.457.422	2,094.747.630	6.4	2,269.797.210	8.4	2,431.507.210	7.1	2,638.470.281	8.5
Money Market Shares										
Share Certificates									, , ,	
RANKEOH Accounts										
All Other Shares 32,074,972 35,948,000 121 39,509,264 9,9 42,968,890 8.7 58,488,994 96, 16,997,333 11,206,885 33,9 36,717,05 213,517,104 45,0 70,224,425 35,900, 30,90										
Non-Member Deposits 16,957,334 11,206,868 53.9 36,671,705 218.3 51,706,164 45.0 70,254,435 35.9 70TAL SHARES AND DEPOSITS 10,511,249,931 1,003,5879,15 4.7 11,484,583,471 4.4 11,928,483,50 3.9 12,723,3832 2.7 70TAL LABILITIES 428,832,811 514,772,838 20.1 612,981,306 19.1 614,924,573 0.3 13,376,962,133 2,075.4 2,07										
TOTAL LABRITES 4 428,632,611 514,772,638 20.1 10,514,726,538 20.1 10,514,726,538 20.1 10,514,726,538 20.1 10,514,726,538 20.1 10,514,726,538 20.1 10,514,726,538 20.1 10,514,726,538 20.1 10,514,726,538 20.1 10,514,726,538 20.1 10,514,726,538 20.1 10,514,726,538 20.1 10,514,726,538 20.1 10,514,726,538 20.1 10,514,726,538 20.1 10,514,726,538 20.1 10,514,726,538 20.1 20.1 20.2,576,7919 20.1 20.1,149,463 20.1 211,149,463 20.1 2										
TOTAL LIABILITIES 4										
EQUITY: Negular Reserves 819.206.163 886.562.960 8.2 925.767.919 4.4 998.862.875 7.9 1,046,077.702 4.7										
Undivided Earnings		120,002,011	011,112,000	20.1	0.2,00.,000	10.1	011,021,010	0.0	10,010,0002,100	2,010.1
Regular Reserves		819,206,163	886,562,960	8.2	925,767,919	4.4	998,862,875	7.9	1,046,077,702	4.7
Appropriation For Non-Conforming Investments (SGU Only) 1,136,101 0 -10,0 66,018 NA 50,795 -2.31 1,188,897 2,236,6 Other Reserves 243,829,924 256,366,145 5.1 269,821,767 5.2 288,422,581 6.9 304,564,583 5.6 Egulty Acquired in Merger 6,119,825 1,138,739,5866 128.3 1,188,480 1	·		211,248,468	-0.4		0.1		-0.1		
SSCU Only 1,136,101 0 100.0 66,018 NA 50,795 23.1 1,186,897 2,236.8	-				, ,					
Equity Acquired in Merger 6,119.825 13,973.856 128.3 15,002.815 7.4 17,259.153 15.0 20.435,232 18.4		1,136,101	0	-100.0	66,018	N/A	50,795	-23.1	1,186,897	2,236.6
Miscellaneous Equity	Other Reserves	243,829,924	256,366,145	5.1	269,821,767	5.2	288,422,581	6.9	304,564,583	5.6
Accumulated Unrealized GL on AFS Securities Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities 0 0 0 N/A 0 N	Equity Acquired in Merger	6,119,825	13,973,856	128.3	15,002,815	7.4	17,259,153	15.0	20,435,232	18.4
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities 0 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A Accumulated Unrealized G/L on Cash Flow Hedges 0 0 0 N/A 0 N/A 213,646 N/A -777,832 -464.1 Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities N/A	Miscellaneous Equity	1,188,480	1,188,480	0.0	1,188,480	0.0	1,188,831	0.0	1,170,106	-1.6
Committed Unrealized Grains (Losses) on Arral Debt Securities 0 0 N/A 0 N/A 0 N/A 213,646 N/A -777,832 -464.1		-6,680,526	-21,288,641	-218.7	-21,697,137	-1.9	-32,547,230	-50.0	See 41I	
Accumulated Unrealized G/L on Cash Flow Hedges 0 0 0 N/A 213,646 N/A -777,832 4-464.1 Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities N/A										
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities	,								-	
Debt Securities 5 N/A N/A N/A N/A N/A S,708,183 Other Comprehensive Income		0	0	N/A	0	N/A	213,646	N/A	-777,832	-464.1
Other Comprehensive Income -26,254,542 -30,280,691 -15.3 -32,643,756 -7.8 -32,416,579 0.7 -31,344,534 3.3 Net Income 0 N/A 0 N/A 0 N/A 22,573,814 N/A EQUITY TOTAL 1,250,565,069 1,317,770,577 5.4 1,368,953,462 3.9 1,452,183,535 6.1 1,580,571,018 8.8 TOTAL SHARES & EQUITY 11,761,815,000 12,321,358,492 4.8 12,853,516,933 4.3 13,380,591,885 4.1 14,312,964,950 7.0 TOTAL LIABILITIES, SHARES, & EQUITY 12,190,447,611 12,836,131,130 5.3 13,466,498,239 4.9 13,995,516,458 3.9 14,957,533,151 6.9 NCUA INSURED SAVINGS Uninsured Non-Member Deposits 492,759,231 495,140,679 0.5 524,340,657 5.9 456,184,808 -13.0 577,180,239 26.5 Uninsured Shares & Deposits 12,473,218 1,671,161 -32,4 7,960,219 376.3 1,870,245 -76.5 9,315,697 398.1 TOTAL Uninsured Shares & Deposits 10,016,017,482 10,506,776,075 4.9 10,952,262,595 4.2 11,470,353,297 4.7 12,145,897,996 5.9 100TAL IABILITIES, SHARES, & GOUNTY 12,190,447,611 12,836,131,130 13,466,498,239 14,913,995,516,458 13,995,516,458										
Net Income Note No										
EQUITY TOTAL 1,250,565,069 1,317,770,577 5.4 1,368,953,462 3.9 1,452,183,535 6.1 1,580,571,018 8.8 TOTAL SHARES & EQUITY 11,761,815,000 12,321,358,492 4.8 12,853,516,933 4.3 13,380,591,885 4.1 14,312,964,950 7.0 TOTAL LIABILITIES, SHARES, & EQUITY 12,190,447,611 12,836,131,130 5.3 13,466,498,239 4.9 13,995,516,458 3.9 14,957,533,151 6.9 NCUA INSURED SAVINGS Uninsured Shares 492,759,231 495,140,679 0.5 524,340,657 5.9 456,184,808 -13.0 577,180,239 26.5 Uninsured Non-Member Deposits 2,473,218 1,671,161 -32.4 7,960,219 376.3 1,870,245 -76.5 9,315,697 398.1 TOTAL NET WORTH 1,282,311,687 1,369,744,942 6.8 1,424,145,884 4.0 1,518,222,748 6.6 1,608,292,976 5.9 # Means the number is too large to display in the cell PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHs, AND NONMEMBER SHARES FOR SHORT FORM FILERS 4 Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.										
TOTAL SHARES & EQUITY 11,761,815,000 12,321,358,492 4.8 12,853,516,933 4.3 13,380,591,885 4.1 14,312,964,950 7.0 TOTAL LIABILITIES, SHARES, & EQUITY 12,190,447,611 12,836,131,130 5.3 13,466,498,239 4.9 13,995,516,458 3.9 14,957,533,151 6.9 NCUA INSURED SAVINGS 2 Uninsured Shares 492,759,231 495,140,679 0.5 524,340,657 5.9 456,184,808 -13.0 577,180,239 26.5 Uninsured Non-Member Deposits 2,473,218 1,671,161 -32.4 7,960,219 376.3 1,870,245 -76.5 9,315,697 398.1 Total Uninsured Shares & Deposits 495,232,449 496,811,840 0.3 532,300,876 7.1 458,055,053 -13.9 586,495,936 28.0 Insured Shares & Deposits 10,016,017,482 10,506,776,075 4.9 10,952,262,595 4.2 11,470,353,297 4.7 12,145,897,996 5.9 TOTAL NET WORTH 1,282,311,657 1,369,744,942 6.8 1,424,145,884 4.0 1,518,222,748 6.6 1,608,292,976 5.9 # Means the number is too large to display in the cell 1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHs, AND NONMEMBER SHARES FOR SHORT FORM FILERS 1 Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.									, ,	
TOTAL LIABILITIES, SHARES, & EQUITY 12,190,447,611 12,836,131,130 5.3 13,466,498,239 4.9 13,995,516,458 3.9 14,957,533,151 6.9 NCUA INSURED SAVINGS 2 Uninsured Shares 492,759,231 495,140,679 0.5 524,340,657 5.9 456,184,808 -13.0 577,180,239 26.5 Uninsured Non-Member Deposits 2,473,218 1,671,161 32.4 7,960,219 376.3 1,870,245 -76.5 9,315,697 398.1 Total Uninsured Shares & Deposits 495,232,449 496,811,840 0.3 532,300,876 7.1 458,055,053 -13.9 586,495,936 28.0 Insured Shares & Deposits 10,016,017,482 10,506,776,075 4.9 10,952,262,595 4.2 11,470,353,297 4.7 12,145,897,996 5.9 TOTAL NET WORTH 1,282,311,657 1,369,744,942 6.8 1,424,145,884 4.0 1,518,222,748 6.6 1,608,292,976 5.9 # Means the number is too large to display in the cell 1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHs, AND NONMEMBER SHARES FOR SHORT FORM FILERS 2 October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts. 3 December 2011 and forward includes "Subordinated Debt Included in Net Worth." 4 Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.	EQUITY TOTAL	1,250,565,069	1,317,770,577	5.4	1,368,953,462	3.9	1,452,183,535	6.1	1,580,571,018	8.8
TOTAL LIABILITIES, SHARES, & EQUITY 12,190,447,611 12,836,131,130 5.3 13,466,498,239 4.9 13,995,516,458 3.9 14,957,533,151 6.9 NCUA INSURED SAVINGS 2 Uninsured Shares 492,759,231 495,140,679 0.5 524,340,657 5.9 456,184,808 -13.0 577,180,239 26.5 Uninsured Non-Member Deposits 2,473,218 1,671,161 32.4 7,960,219 376.3 1,870,245 -76.5 9,315,697 398.1 Total Uninsured Shares & Deposits 495,232,449 496,811,840 0.3 532,300,876 7.1 458,055,053 -13.9 586,495,936 28.0 Insured Shares & Deposits 10,016,017,482 10,506,776,075 4.9 10,952,262,595 4.2 11,470,353,297 4.7 12,145,897,996 5.9 TOTAL NET WORTH 1,282,311,657 1,369,744,942 6.8 1,424,145,884 4.0 1,518,222,748 6.6 1,608,292,976 5.9 # Means the number is too large to display in the cell 1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHs, AND NONMEMBER SHARES FOR SHORT FORM FILERS 2 October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts. 3 December 2011 and forward includes "Subordinated Debt Included in Net Worth." 4 Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.	TOTAL QUARES & FOURTY	44 704 045 000	40 004 050 400	4.0	10.050.510.000	4.0	40,000,504,005	4.4	44.040.004.050	7.0
NCUA INSURED SAVINGS 2 Uninsured Shares 492,759,231 495,140,679 0.5 524,340,657 5.9 456,184,808 -13.0 577,180,239 26.5 Uninsured Non-Member Deposits 2,473,218 1,671,161 -32.4 7,960,219 376.3 1,870,245 -76.5 9,315,697 398.1 Total Uninsured Shares & Deposits 495,232,449 496,811,840 0.3 532,300,876 7.1 458,055,053 -13.9 586,495,936 28.0 Insured Shares & Deposits 10,016,017,482 10,506,776,075 4.9 10,952,262,595 4.2 11,470,353,297 4.7 12,145,897,996 5.9 TOTAL NET WORTH 1,282,311,657 1,369,744,942 6.8 1,424,145,884 4.0 1,518,222,748 6.6 1,608,292,976 5.9 # Means the number is too large to display in the cell 1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOHs, AND NONMEMBER SHARES FOR SHORT FORM FILERS 5 **October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts.** **Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.**	TOTAL SHARES & EQUITY	11,761,815,000	12,321,358,492	4.8	12,853,516,933	4.3	13,380,591,885	4.1	14,312,964,950	7.0
NCUA INSURED SAVINGS 2 Uninsured Shares 492,759,231 495,140,679 0.5 524,340,657 5.9 456,184,808 -13.0 577,180,239 26.5 Uninsured Non-Member Deposits 2,473,218 1,671,161 -32.4 7,960,219 376.3 1,870,245 -76.5 9,315,697 398.1 Total Uninsured Shares & Deposits 495,232,449 496,811,840 0.3 532,300,876 7.1 458,055,053 -13.9 586,495,936 28.0 Insured Shares & Deposits 10,016,017,482 10,506,776,075 4.9 10,952,262,595 4.2 11,470,353,297 4.7 12,145,897,996 5.9 TOTAL NET WORTH 1,282,311,657 1,369,744,942 6.8 1,424,145,884 4.0 1,518,222,748 6.6 1,608,292,976 5.9 # Means the number is too large to display in the cell 1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOHs, AND NONMEMBER SHARES FOR SHORT FORM FILERS 5 **October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts.** **Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.**	TOTAL LIADULTIES SUADES & FOLITY	40 400 447 044	40 000 404 400	F 2	42 400 400 220	4.0	42 00F F4C 4F0	2.0	44.057.522.454	0.0
Uninsured Shares 492,759,231 495,140,679 0.5 524,340,657 5.9 456,184,808 -13.0 577,180,239 26.5 Uninsured Non-Member Deposits 2,473,218 1,671,161 -32.4 7,960,219 376.3 1,870,245 -76.5 9,315,697 398.1 Total Uninsured Shares & Deposits 495,232,449 496,811,840 0.3 532,300,876 7.1 458,055,053 -13.9 586,495,936 28.0 TOTAL NET WORTH 1,282,311,657 1,369,744,942 6.8 1,424,145,884 4.0 1,518,222,748 6.6 1,608,292,976 5.9 # Means the number is too large to display in the cell PRIOR TO JUNE 2006, INCLUDED MONEY MIKT, SHARE CERTS, IRA/KEOGHs, AND NONMEMBER SHARES FOR SHORT FORM FILERS 0 Cotober 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts. Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.	TOTAL LIABILITIES, SHARES, & EQUITY	12,190,447,611	12,836,131,130	5.3	13,400,498,239	4.9	13,995,516,458	3.9	14,957,533,151	6.9
Uninsured Shares 492,759,231 495,140,679 0.5 524,340,657 5.9 456,184,808 -13.0 577,180,239 26.5 Uninsured Non-Member Deposits 2,473,218 1,671,161 -32.4 7,960,219 376.3 1,870,245 -76.5 9,315,697 398.1 Total Uninsured Shares & Deposits 495,232,449 496,811,840 0.3 532,300,876 7.1 458,055,053 -13.9 586,495,936 28.0 TOTAL NET WORTH 1,282,311,657 1,369,744,942 6.8 1,424,145,884 4.0 1,518,222,748 6.6 1,608,292,976 5.9 # Means the number is too large to display in the cell PRIOR TO JUNE 2006, INCLUDED MONEY MIKT, SHARE CERTS, IRA/KEOGHs, AND NONMEMBER SHARES FOR SHORT FORM FILERS 0 Cotober 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts. Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.	NCHA INSURED SAVINGS 2	 								
Uninsured Non-Member Deposits 2,473,218 1,671,161 -32.4 7,960,219 376.3 1,870,245 -76.5 9,315,697 398.1 Total Uninsured Shares & Deposits 495,232,449 496,811,840 0.3 532,300,876 7.1 458,055,053 -13.9 586,495,936 28.0 Insured Shares & Deposits 10,016,017,482 10,506,776,075 4.9 10,952,262,595 4.2 11,470,353,297 4.7 12,145,897,996 5.9 TOTAL NET WORTH 1,282,311,657 1,369,744,942 6.8 1,424,145,884 4.0 1,518,222,748 6.6 1,608,292,976 5.9 # Means the number is too large to display in the cell 1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHs, AND NONMEMBER SHARES FOR SHORT FORM FILERS Cotober 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts. * Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.		400 7E0 004	40E 140 670	0.5	E04 040 CE7	E 0	45C 104 000	12.0	F77 100 220	26.5
Total Uninsured Shares & Deposits 495,232,449 496,811,840 0.3 532,300,876 7.1 458,055,053 -13.9 586,495,936 28.0 Insured Shares & Deposits 10,016,017,482 10,506,776,075 4.9 10,952,262,595 4.2 11,470,353,297 4.7 12,145,897,996 5.9 TOTAL NET WORTH 1,282,311,657 1,369,744,942 6.8 1,424,145,884 4.0 1,518,222,748 6.6 1,608,292,976 5.9 # Means the number is too large to display in the cell 1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS 2 Cotober 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts. 3 December 2011 and forward includes "Subordinated Debt Included in Net Worth." 4 Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.										
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TOTAL NET WORTH 1,282,311,657 1,369,744,942 6.8 1,424,145,884 4.0 1,518,222,748 6.6 1,608,292,976 5.9 # Means the number is too large to display in the cell PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHs, AND NONMEMBER SHARES FOR SHORT FORM FILERS October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts. December 2011 and forward includes "Subordinated Debt Included in Net Worth." Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.										
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² October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts. ³ December 2011 and forward includes "Subordinated Debt Included in Net Worth." ⁴ Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.		OGHs. AND NONMEMBE	R SHARES FOR SHORT	FORM FII	ERS					
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth." ⁴ Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.										
⁴ Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.										
									5.1	iabShEquity

		Income Statem	ent						
Return to cover		For Charter :							
12/10/2019		Count of CU:	97						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	ded: Fede	rally Insured State C	redit
	Count of	of CU in Peer Group:	N/A						
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Sep-2019	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	355,125,600	373,410,833	5.1	401,814,363	7.6	450,775,175	12.2	372,207,911	10.1
Less Interest Refund	(504,360)	(1,258,941)	149.6		-62.3	(467,217)		(198,812)	
Income from Investments	42,250,777	48,166,843	14.0	. , ,	12.3	65,265,196		56,932,043	
Income from Trading	-1,257,156	1,778,084	241.4		-61.5	00,200,100		N/A	
Interest income on Securities held in a Trading account	N/A	N/A	2-111	N/A	01.0	N/A		906,119	
TOTAL INTEREST INCOME	395,614,861	422,096,819	6.7		8.1	515,573,154		429,847,261	
INTEREST EXPENSE:	333,014,001	422,030,013	0.7	730,113,027	0.1	313,373,134	10.0	723,047,201	11.2
Dividends	42,289,566	45,003,328	6.4	45,701,376	1.6	60,217,978	31.8	63,683,865	41.0
	11,086,794	10,657,026	-3.9		7.1	15,493,667	35.8	16,429,164	
Interest on Deposits									
Interest on Borrowed Money	5,323,038	6,605,174	24.1		13.3	10,333,393	38.1	8,901,286	
TOTAL INTEREST EXPENSE	58,699,398	62,265,528	6.1	64,596,504	3.7	86,045,038	33.2	89,014,315	37.9
PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT LOSS EXPENSE	40 000 400	FE E7E 74F	26.0	GE 444 040	47.0	66 064 000	4 7	40 405 440	445
NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS	43,892,129	55,575,715	26.6	65,144,046	17.2	66,264,306	1.7	42,495,116	-14.5
EXPENSE	202 022 224	204 255 576	3.8	226 270 074	7.3	262 262 910	11.3	298,337,830	9.5
NON-INTEREST INCOME:	293,023,334	304,255,576	3.8	326,379,074	1.3	363,263,810	11.3	290,331,830	9.5
	440 040 777	400.040.004	0.0	407.045.400	2.4	404.070.700	F 4	00 000 745	0.0
Fee Income	116,040,777	123,940,981	6.8		3.1	134,379,728		99,992,715	
Other Operating Income	137,981,633	154,918,028	12.3		-2.9	165,196,370		129,607,986	
Gain (Loss) on Investments	1,526,975	2,543,420	66.6	-540,993	-121.3	4,038,696	846.5	N/A	
Gain (Loss) on Equity Securities (DO NOT include Gain									
(Loss) on other securities)	N/A	N/A		N/A		N/A		1,860	
Gain (Loss) on Other Securities (DO NOT include	N 1/A	N1/A		N1/A		N1/A		0.004.400	
Gain or Loss on Equity Securities)	N/A	N/A		N/A		N/A		9,894,160	
Gain (Loss) on Non-Trading Derivatives	0	284	N/A	-32,859		334		0	
Gain (Loss) on Disposition of Assets	-1,258,635	198,265	115.8		-369.7	-3,297,718		1,859,980	
Gain from Bargain Purchase (Merger)	2,153,974	0			N/A	0		0	
Other Non-Oper Income/(Expense)	-1,615,677	3,814,760			-552.8	8,530,819		7,442,318	
NCUSIF Stabilization Income	0	0	N/A		N/A	0		0	
TOTAL NON-INTEREST INCOME	254,829,047	285,415,738	12.0	259,858,861	-9.0	308,848,229	18.9	248,799,019	7.4
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	241,284,892	252,268,431	4.6	264,309,396	4.8	290,288,984	9.8	225,617,738	3.6
Travel, Conference Expense	4,547,576	4,498,715	-1.1	4,638,548	3.1	5,473,314	18.0	4,120,035	0.4
Office Occupancy	34,259,271	34,699,011	1.3	36,216,580	4.4	38,964,145	7.6	30,841,041	5.5
Office Operation Expense	97,317,318	104,990,744	7.9	106,328,712	1.3	113,357,810	6.6	89,702,225	
Educational and Promotion	17,091,946	16,336,311	-4.4		13.9	20,259,834	8.8	18,833,925	
Loan Servicing Expense	36,254,997	38,722,741	6.8		-3.3	40,472,792		31,021,712	
Professional, Outside Service	33,567,117	34,546,711	2.9		9.0	43,243,927	14.9	34,307,069	
Member Insurance ¹	N/A	N/A	2.0	N/A	0.0	N/A		N/A	
Member Insurance - NCUSIF Premium ²	46	271	489.1	0	-100.0	1,300		3,728	
Member Insurance - Neosir Fremum Member Insurance - Temporary Corporate	40	2/1	4 09.1	U	-100.0	1,300	IN/A	3,720	202.4
CU Stabilization Fund ³	0	0	N/A	0	N/A	0	N/A	N/A	
								104,766	
Member Insurance - Other	152,699	176,686		-,-	1.7	131,972			
Operating Fees	1,590,929	1,608,177	1.1		3.5	1,723,365		1,429,329	
Misc Operating Expense	18,823,496	20,024,651	6.4		5.6	25,102,366		20,711,671	
TOTAL NON-INTEREST EXPENSE	484,890,287	507,872,449	4.7	528,189,874	4.0	579,019,809	9.6	456,693,239	5.2
NET INCOME (LOSS) EXCLUDING STABILIZATION									
EXPENSE AND NCUSIF PREMIUMS */4	62,962,140	81,799,136	29.9	, ,	-29.0	93,093,530		N/A	+
NET INCOME (LOSS)	62,962,094	81,798,865	29.9	58,048,061	-29.0	93,092,230	60.4	90,443,610	29.5
RESERVE TRANSFERS:									
Transfer to Regular Reserve	203,761	168,319	-17.4	186,662	10.9	939,340	403.2	269,398	-61.8
* All Income/Expense amounts are year-to-date while the related % change rat	ios are annualized.								
# Means the number is too large to display in the cell									
¹ From September 2009 to December 2010, this account includes NCUSIF Pre	mium Expense.								
² For December 2010 forward, this account includes only NCUSIF Premium Ex									
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization		he NCUSIF Premium Exp	ense. For	September 2009 and forw	ard,				
this account only includes only the Temporary Corporate CU Stabilization Exp				,	.,				
⁴ Prior to September 2010, this account was named Net Income (Loss) Before	· · · · · · · · · · · · · · · · · · ·	•	10 forward	d. NCUSIF Stabilization Inc	ome, if any	r. is excluded			6. IncExp
perior (2000) Belore				, , ,	,	,			

	1 .	Delinguent Loan Inf	ormation	1					
Return to cover		For Charter :	N/A						
12/10/2019		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group	o. All * S	ate = 'MO' * Type Ir	cluded:	Fodorally Incured S	tato
r eer Gloup.	Count of	CU in Peer Group :		Nation Feel Glou	J. All 3	ate = MO Type II	iciuueu.	ederally illisured S	late
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Sep-2019	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES 1									
Amount of Loans in Non-Accrual Status	N/A	N/A		N/A	40.0	N/A		32,535,154	04.5
30 to 59 Days Delinquent 60 to 179 Days Delinquent	118,410,492 49,789,259	114,313,762 49,018,434		128,932,520 54,066,920	12.8 10.3	117,049,704 61,384,395		91,887,071 49,903,951	-21.5 -18.7
180 to 359 Days Delinquent	11,058,544	9,844,679		13,194,080	34.0	10,319,086		12,669,966	22.8
> = 360 Days Delinquent	4,167,444	5,337,491		4,505,673	-15.6	5,844,932		5,801,670	-0.7
Total Del Loans - All Types (> = 60 Days)	65,015,247	64,200,604	-1.3	71,766,673	11.8	77,548,413	8.1	68,375,587	-11.8
% Delinquent Loans / Total Loans	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans	6,976,897	6,531,434	6.4	8,215,421	25.0	4.027.000	20.0	3.792.808	22.2
30 to 59 Days Delinquent 60 to 179 Days Delinquent	3,371,177	3,723,996		4,911,730	25.8 31.9	4,937,969 4,451,553		3,897,219	-23.2 -12.5
180 to 359 Days Delinquent	217,898	385,744		453,143	17.5	392,039		272,766	-30.4
> = 360 Days Delinquent	15,643	2,981		19,786	563.7	14,657		51,152	249.0
Total Del Credit Card Lns (> = 60 Days)	3,604,718	4,112,721	14.1	5,384,659	30.9	4,858,249	-9.8	4,221,137	-13.1
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.83	0.92	10.7	1.18	29.0	1.04	-12.2	0.91	-12.9
Payday Alternative Loans (PAL Loans) FCU Only									
30 to 59 Days Delinquent	0	0		0	N/A	0		0	
60 to 179 Days Delinquent 180 to 359 Days Delinquent	0	0		0	N/A N/A	0		0	
> = 360 Days Delinquent	0			0	N/A	0		0	
Total Del PAL Lns (> = 60 Days)	0	0		0	N/A	0		0	
%PAL Loans DQ >= 60 Days / Total PAL Loans	#NAME?	#NAME?		#NAME?	######	#NAME?		#NAME?	
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	1,294,133	526,705		623,289	18.3	721,294		482,198	-33.1
60 to 179 Days Delinquent	882,040	611,166		523,893	-14.3	539,953		372,312	-31.0
180 to 359 Days Delinquent > = 360 Days Delinquent	29,646 37,552	16,086 30,643		54,385 19,548	238.1 -36.2	1,680 18,338		0	-100.0 -100.0
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	949,238	657,895		597,826	-9.1	559,971		372,312	-33.5
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total	0.10,200	007,000	00.7	001,020	0.1	000,011	0.0	0.2,0.2	00.0
Non-Federally Guaranteed Student Loans	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
New Vehicle Loans									
30 to 59 Days Delinquent	16,932,181	14,414,851	-14.9	16,110,931	11.8	17,144,506		13,673,522	-20.2
60 to 179 Days Delinquent	5,122,826 777,991	4,697,164 756,553			36.5 23.8	7,710,929 1,164,607		6,518,903 691,048	-15.5 -40.7
180 to 359 Days Delinquent >= 360 Days Delinquent	209,410	269,700		230,330	-14.6	245,922		95,892	-40.7
Total Del New Vehicle Lns (> = 60 Days)	6,110,227	5,723,417		7,577,699	32.4	9,121,458		7,305,843	-19.9
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	#NAME?	#NAME?		#NAME?	######	#NAME?		#NAME?	######
Used Vehicle Loans									
30 to 59 Days Delinquent	43,190,103	43,757,951	1.3	51,920,810	18.7	45,905,226		38,878,474	-15.3
60 to 179 Days Delinquent	20,717,604	20,875,319		21,671,087	3.8	20,735,621	-4.3	18,232,543	-12.1
180 to 359 Days Delinquent > = 360 Days Delinquent	3,694,958 520,885	4,505,950 734,713		5,223,709 1,027,184	15.9 39.8	4,819,628 820,952		3,290,495 381,484	-31.7 -53.5
> = 360 Days Delinquent Total Del Used Vehicle Lns (> = 60 Days)	24,933,447	26,115,982		27,921,980	6.9	26,376,201		21,904,522	-17.0
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	#NAME?	#NAME?		#NAME?		#NAME?		#NAME?	
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used									
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
Leases Receivable									
30 to 59 Days Delinquent	0	0		0	N/A	0		0	N/A
60 to 179 Days Delinquent	0			0	N/A	0		0	
180 to 359 Days Delinquent	0	-		0	N/A	0		0	
> = 360 Days Delinquent Total Del Leases Receivable (> = 60 Days)	0	0		0	N/A N/A	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	0.00	0.00	,//	0.00	,//	0.00	,,,,	0.00	. 4//
30 to 59 Days Delinquent	8,077,825	9,100,641	12.7	8,495,874	-6.6	8,344,958	-1.8	6,820,999	-18.3
60 to 179 Days Delinquent	4,671,298	4,960,731	6.2	7,341,415	48.0	7,803,444	6.3	5,688,048	
180 to 359 Days Delinquent	1,577,354	1,240,462			96.0	924,518			-5.8
> = 360 Days Delinquent	571,951	777,247			4.9	502,060		539,175	7.4
Total Del All Other Loans (> = 60 Days)	6,820,603	6,978,440		10,588,202	51.7	9,230,022		7,098,081	-23.1
%All Other Loans >= 60 Days / Total All Other Loans # Means the number is too large to display in the cell	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
The NCUA Board approved a regulatory/policy change in May 2012 revising the delir	nguency reporting requ	irements for troubled of	leht restru	tured (TDR) loans. Thi	s policy of	ange may result in a	1		
decline in delinquent loans reported as of June 2012.	.,_sno, roporting requ				_ poncy 0	goa, roduk iii d			
² As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. I	Delinquent New/Used A	uto Loans are no long	er include	d in "All Other Loans"			7.	Delinquent Loan Info	rmation 1

		Delinquent Loan Inf	ormation	2					1 1
Return to cover		For Charter :		_					
12/10/2019		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Grou	ip: All * S	State = 'MO' * Type	Included	Federally Insured	State
	Count of	CU in Peer Group :	N/A						
DELINQUENT LOANS BY CATEGORY 1	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Sep-2019	% Chg
ALL REAL ESTATE LOANS									
30 to 59 Days Delinquent	41,939,353	39,982,180	-4.7	43,566,195	9.0	39,995,751	-8.2	28,239,070	-29.4
60 to 179 Days Delinquent	15,024,314	14,150,058	-5.8	13,207,936	-6.7	20,142,895	52.5	15,194,926	
180 to 359 Days Delinquent	4,760,697		-38.2	4,094,810	39.3	3,016,614	-26.3	7,544,799	
> = 360 Days Delinquent	2,812,003		25.3	2,393,561	-32.0	4,243,003	77.3	4,733,967	11.6
Total Del Real Estate Loans (> = 60 Days)	22,597,014	20,612,149	-8.8	19,696,307	-4.4	27,402,512	39.1	27,473,692	0.3
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans 1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years	#NAME?	#NAME?	######	#NAME?		#NAME?		#NAME?	
30 to 59 Days Delinquent	24,920,985	24,323,088	-2.4	21,722,723	-10.7	18,918,175	-12.9	11,495,526	-39.2
60 to 179 Days Delinquent	7,899,377	7,739,332	-2.0	6,224,895	-19.6	10,200,029	63.9	7,887,625	
180 to 359 Days Delinquent	2,537,309	1,359,605	-46.4	2,208,221	62.4	2,285,381	3.5	3,874,321	69.5
> = 360 Days Delinquent	2,485,720		12.2	1,818,660	-34.8	2,844,356	56.4	2,280,247	-19.8
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	12,922,406	11,888,991	-8.0	10,251,776	-13.8	15,329,766	49.5	14,042,193	-8.4
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years									
30 to 59 Days Delinquent	11,213,719	9,695,718	-13.5	14,656,618	51.2	13,752,148	-6.2	10,938,842	-20.5
60 to 179 Days Delinquent	4,505,391	4,398,770	-2.4	3,289,141	-25.2	5,586,531	69.8	3,937,046	-29.5
180 to 359 Days Delinquent	1,768,519	1,004,690	-43.2	1,028,961	2.4	285,171	-72.3	2,860,058	902.9
> = 360 Days Delinquent	0	506,240	N/A	128,960	-74.5	926,779	618.7	1,994,075	115.2
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	6,273,910	5,909,700	-5.8	4,447,062	-24.7	6,798,481	52.9	8,791,179	29.3
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5									
yrs	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
Other Real Estate Fixed Rate/Hybrid/Balloon									
30 to 59 Days Delinquent	2,740,465	3,173,860	15.8	3,013,392	-5.1	2,011,967	-33.2	1,600,472	-20.5
60 to 179 Days Delinquent	1,067,991	477,045	-55.3	2,622,741	449.8	1,222,044	-53.4	1,076,833	-11.9
180 to 359 Days Delinquent	132,231	164,137	24.1	510,509	211.0	83,489	-83.6	100,132	19.9
> = 360 Days Delinquent Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	42,144	62,221	47.6	328,584	428.1	365,590 1,671,123	11.3	192,417 1,369,382	-47.4
**Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other Real Estate Fixed/Hybrid/Balloon Loans Other RE Fixed/Hybrid/Balloon Loans	1,242,366	703,403	-43.4 -37.9	3,461,834	392.2 192.0	0.69	-51.7 -27.1	1,369,382	-18.1 -32.5
Other Real Estate Adjustable Rate	0.02	0.02	-51.5	0.33	132.0	0.03	-27.1	0.40	-02.0
30 to 59 Days Delinquent	3,064,184	2,789,514	-9.0	4,173,462	49.6	5,313,461	27.3	4,204,230	-20.9
60 to 179 Days Delinquent	1,551,555	1,534,911	-1.1	1,071,159	-30.2	3,134,291	192.6	2,293,422	-26.8
180 to 359 Days Delinquent	322,638	411,452	27.5	347,119	-15.6	362,573	4.5	710,288	95.9
> = 360 Days Delinquent	284,139	163,692	-42.4	117,357	-28.3	106,278	-9.4	267,228	151.4
Total Del Other RE Adj Rate Lns (> = 60 Days)	2,158,332	2,110,055	-2.2	1,535,635	-27.2	3,603,142	134.6	3,270,938	-9.2
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other									
RE Adjustable Rate Loans	0.32	0.28	-11.0	0.22	-24.3	0.38	76.1	0.32	-14.9
COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED 2									
Member Commercial Loans Secured By RE									
30 to 59 Days Delinquent	1,615,162	3,873,510	139.8	2,903,581	-25.0	3,466,825	19.4	2,540,664	-26.7
60 to 179 Days Delinquent	637,751	667,289	4.6	2,172,901	225.6	3,580,664	64.8	1,609,543	
180 to 359 Days Delinquent	840,038		-100.0	0	N/A	449,549	N/A	2,958,859	
> = 360 Days Delinquent	0	462,890	N/A	0	-100.0	19,977	N/A	246,946	
Total Del Member Commercial Loans Secured by RE (> = 60 Days) %Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total	1,477,789	1,130,179	-23.5	2,172,901	92.3	4,050,190	86.4	4,815,348	18.9
Member Commercial Loans Secured by RE	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
Member Commercial Loans NOT Secured By RE		000.040	04.4	007.445	40.4	107.751	57.0	000.045	50.4
30 to 59 Days Delinquent	210,441 54,272	339,619 106,554	61.4 96.3	297,415 117,100	-12.4 9.9	127,751 152,122	-57.0 29.9	203,615 166,499	59.4 9.5
60 to 179 Days Delinquent 180 to 359 Days Delinquent	54,272 144,788	106,554 63,957	-55.8	117,100	-73.5	152,122	-100.0	166,499 5,425	9.5 N/A
> = 360 Days Delinquent	464,561	394,105	-15.2	312,344	-73.5	227,924	-27.0	159,684	
Total Del Member Commercial Loans NOT Secured By RE(> = 60 Days)	663,621	564,616	-14.9	446,362	-20.7	380.046	-14.9	331,608	-12.7
%Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total	000,021	304,010	17.3	440,302	20.5	300,040	17.5	331,008	12.1
Member Commercial Loans NOT Secured By RE	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
NonMember Commercial Loans Secured By RE	#INCHALL:	#INCHIE!		#INCSIVIL!		#INCHIE!		#IN/SIVIE!	
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	46,423	N/A
60 to 179 Days Delinquent	0		N/A	0		0		0	N/A
180 to 359 Days Delinquent	0		N/A	0		0		0	
> = 360 Days Delinquent	0		N/A	0		0	N/A	133,594	
Total Del NonMember Commercial Lns Secured by RE (>= 60 Days)	0		N/A	0		0		133,594	N/A
%NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total									
NonMember Commercial Loans Secured by RE	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
NonMember Commercial Loans NOT Secured By RE	· · · · · · · · · · · · · · · · · · ·								
30 to 59 Days Delinquent	0		N/A	0	N/A	0	N/A	0	
60 to 179 Days Delinquent	0		N/A	0		0		0	
180 to 359 Days Delinquent	0		N/A	0				0	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured	0	0	N/A	0	N/A	0	N/A	0	N/A
%NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days /									
Total NonMember Commercial Loans NOT Secured by RE	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
# Means the number is too large to display in the cell		L		L					
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency rep	orting requirements for	or troubled debt restruct	red (TDR)) loans.					
This policy change may result in a decline in delinquent loans reported as of June 2012.									-
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the	regulatory definition	of commercial loans. Th	is policy ch	nange may cause fluctu	ations fron	prior cycles.	8.	Delinquent Loan Info	rmation 2

Loar	Losses, Bankrupto	cy Information, and T	roubled	Debt Restructured L	oans				
Return to cover		For Charter :	N/A						
12/10/2019		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		: Nation * Peer Group	. All * C4	eto – 'MO' * Typo Ino	ludadı E	adorally Incured Stat	o Crodit
reel Gloup. N/A	Count o	f CU in Peer Group :		. Nation Feet Group	. All St	ate = WO Type IIIC	luueu. F	ederally illsured Stat	e Creuit
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Sep-2019	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	57,153,894	62,312,755	9.0	69,195,377	11.0	75,781,423	9.5	61,946,487	9.0
* Total Loans Recovered	10,724,809		-3.1		7.5		5.4	9,801,673	
* NET CHARGE OFFS (\$\$)	46,429,085	51,921,930	11.8		11.8		10.3		
**%Net Charge-Offs / Average Loans	0.62	0.65	5.3		3.2		1.3		
Total Del Loans & *Net Charge-Offs 1	111,444,332	116,122,534	4.2		11.8		9.1	120,520,401	-14.9
Combined Delinquency and Net Charge Off Ratio 1	1.46	1.42	-2.3	1.46	2.8	1.47	0.3	1.35	-7.8
LOAN LOSS SUMMARY BY LOAN TYPE * Unsecured Credit Card Lns Charged Off	10,500,067	11,409,647	8.7	12,725,096	11.5	13.677.740	7.5	10,998,398	7.2
* Unsecured Credit Card Lns Recovered	1,914,327	2,085,644	8.9	, .,	-0.4	-,-,	-0.8		
* NET UNSECURED CREDIT CARD C/Os	8,585,740	9,324,003	8.6		14.2		9.1	9,263,601	6.3
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.99	2.11	5.8		11.7		6.9	2.64	
* Non-Federally Guaranteed Student Loans Charged Off	11,370	12,473	9.7		156.6		578.1	8,636,211	5,206.3
* Non-Federally Guaranteed Student Loans Recovered	658	1,500	128.0	3,374	124.9	6,899	104.5	6,535	26.3
* Net Non-Federally Guaranteed Student Loans C/Os	10,712	10,973	2.4	28,629	160.9	210,108	633.9	8,629,676	5,376.3
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-									
Federally Guaranteed Student Loans * Total Lat Martage PE Loan // OCc Charged Off	0.02	0.02	-4.3		144.7		597.3	21.78	
* Total 1st Mortgage RE Loan/LOCs Charged Off * Total 1st Mortgage RE Loans/LOCs Recovered	1,764,788		-10.9		-40.5		-67.3	325,506	
* NET 1st MORTGAGE RE LOANS/LOCs Recovered	292,785 1,472,003	563,107 1,009,828	92.3		20.0 -74.2		-90.0 -8.4	18,306 307,200	
** Net Charge Offs - 1st Mortgage RE Loans/LOCs	1,472,003	1,009,020	-31.4	200,003	-14.2	230,014	-0.4	307,200	71.5
/ Avg 1st Mortgage RE Loans/LOCs	0.06	0.04	-33.5	0.01	-75.3	0.01	-14.2	0.01	60.9
* Total Other RE Loans/LOCs Charged Off	1,809,433	1,412,473	-21.9		-19.6		35.7	404,822	-65.0
* Total Other RE Loans/LOCs Recovered	509,017	415,150	-18.4	574,514	38.4	596,991	3.9	717,441	60.2
* NET OTHER RE LOANS/LOCs C/Os	1,300,416	997,323	-23.3	560,847	-43.8	943,362	68.2		
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.14	0.11	-26.4		-48.3		50.9	-0.03	
* Total Real Estate Loans Charged Off	3,574,221	2,985,408	-16.5		-30.6		-10.9	730,328	
* Total Real Estate Lns Recovered	801,802	978,257	22.0		27.8		-46.8		
* NET Total Real Estate Loan C/Os	2,772,419	2,007,151	-27.6		-59.1		43.9		
** Net Charge Offs - Total RE Loans / Avg Total RE Loans * Total TDR 1st & Other Real Estate Lns Charged Off	0.09 348,593	0.06 236,040	-30.0 -32.3		-61.3 19.0		-61.0	0.00 127,526	
* Total TDR 1st & Other Real Estate Lns Recovered	84,492	41,025	-51.4		-90.5		-94.4	1,374	
*NET TDR Real Estate C/Os	264,101	195,015	-26.2		42.1		-60.6	126,152	
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	#NAME?	#NAME?						#NAME?	
* Total Leases Receivable Charged Off	0	0	N/A	. 0	N/A	. 0	N/A	0	N/A
* Total Leases Receivable Recovered	0	0	N/A	. 0	N/A	. 0	N/A	0	N/A
* NET LEASES RECEIVABLE C/Os	0		N/A			. 0	N/A	0	
**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/A
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD Number of Members Who Filed Chapter 13 YTD	2,012	1,994	-0.9		6.9		-13.5	1,514	
Number of Members Who Filed Chapter 13 11D Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1,495	2,229	49.1 -50.0	2,496	12.0 100.0		-46.3 1,100.0	1,188	-11.3 -83.3
Total Number of Members Who Filed Bankruptcy YTD	3,509		20.4		9.6		-30.7	2,706	
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	37,901,600	40,907,653	7.9		25.1		-21.7	29,605,765	
* All Loans Charged Off due to Bankruptcy YTD	10,747,954	10,875,279	1.2		7.6		-0.9		-1.5
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	18.81	17.45	-7.2		-3.1		-9.5		
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	6,793,830	6,127,308	-9.8		-24.0		30.5	5,788,219	
Number of Real Estate Loans Foreclosed YTD	77	53	-31.2	51	-3.8	67	31.4	46	-31.3
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING									ļ
TDR First Mortgage RE Loans	42,030,186	, ,	-5.8				-0.9		
TDR Other RE Loans	6,163,247	4,959,349	-19.5		-7.2		3.2	5,239,725	
Total TDR First and Other RE Loans	48,193,433	44,556,637	-7.5				-0.4	35,003,299	
TDR RE Loans Also Reported as Commercial Loans ² TDR Consumer Loans (Not Secured by RE)	4,843,314		-19.6						
TDR Consumer Loans (Not Secured by RE) TDR Commercial Loans (Not Secured by RE) ²	11,124,412 840,273		13.5 -29.8				28.9 -43.1		
Total TDR First RE, Other RE, Consumer, and Commercial Loans	60,158,118		-29.8		-23.8		-43.1 7.5	159,684 55,724,695	
Total TDR Loans to Total Loans	#NAME?							#NAME?	
Total TDR Loans to Net Worth	#NAME?	#NAME?						#NAME?	
TDR portion of Allowance for Loan and Lease Losses	2,935,781		-19.8		-32.2		-28.4	991,243	
# Means the number is too large to display in the cell									
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annu	ualizing)								
		ı		1	1	1	1	t	
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinq This policy change may result in a decline in delinquent loans reported as of June 2012		ments for troubled debt re	structured	(TDR) loans.					

	Ir	direct and Participation	on Lendi	ng					
Return to cover		For Charter :							
12/10/2019		Count of CU:							
CU Name: N/A		Asset Range :		N. C	A11 + O1 -	IMOLAT			124
Peer Group: N/A	0			Nation * Peer Group:	All ^ Sta	te = 'MO' ^ Type Inclu	aea: Fea	erally insured State C	realt
	Count	of CU in Peer Group :	N/A						
	Dec-2015	Dec-2016	% Chg	Dec-2017	0/ Cha	Dec-2018	0/ Cha	Sep-2019	0/ Cha
INDIRECT LOANS OUTSTANDING	Dec-2015	Dec-2016	% City	Dec-2017	% City	Dec-2016	% City	Sep-2019	% CIIÇ
Indirect Loans - Point of Sale Arrangement	1,012,810,964	1,125,064,400	11.1	1,198,767,390	6.6	1,456,242,598	21.5	1,468,973,036	0.9
Indirect Loans - Outsourced Lending Relationship	523,334,971	632,540,482	20.9	920,406,947	45.5			1,086,655,574	
Total Outstanding Indirect Loans	1,536,145,935		14.4	2,119,174,337			16.8	2,555,628,610	
%Indirect Loans Outstanding / Total Loans	19.86			23.40					
DELINQUENCY - INDIRECT LENDING 1	19.00	21.20	0.7	25.40	10.4	20.10	7.5	24.14	-1.0
30 to 59 Days Delinquent	43,527,603	41,159,624	-5.4	45,799,234	11.3	41,643,058	-9.1	34,109,745	-18.
60 to 179 Days Delinquent	16.152.195		1.8	18,483,881	12.4	19,299,796		14,992,465	
180 to 359 Days Delinquent	2,756,912			4,218,971	36.4	3,453,915		2,315,003	
> = 360 Days Delinquent	355,395		24.0	685,179	55.5		+	179,597	-68.7
Total Del Indirect Lns (>= 60 Days)	19,264,502	19,970,995	3.7	23,388,031	17.1	23,327,045		17,487,065	
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.25			23,366,031				0.68	
LOAN LOSSES - INDIRECT LENDING	1.23	1.14	-3.4	1.10	-2.9	0.34	-14.0	0.00	-21.
* Indirect Loans Charged Off	21,365,148	21,863,602	2.3	23,018,417	5.3	25,615,797	11.3	18,983,307	-1.2
* Indirect Loans Recovered	2,019,024	2,431,942	20.5	2,880,065	18.4	3,262,446		2,591,861	5.9
* NET INDIRECT LOAN C/Os	19,346,124	19,431,660	0.4	20,138,352	3.6		11.0	16,391,446	
***Net Charge Offs - Indirect Loans / Avg Indirect Loans	19,346,124			20,138,352			-6.3	0.87	
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased	1.30	1.10	-9.3	1.04	-11.9	0.97	-0.3	0.67	-10.1
+ CU Portion of Part. Lns Interests Retained):									
Consumer	32,480,946	46,017,164	41.7	48,443,845	5.3	41,693,507	-13.9	57,530,967	38.0
Non-Federally Guaranteed Student Loans	20,525,907		-0.5	21,422,417	4.9			11,776,230	
Real Estate	14,179,942		37.4	55,500,331	184.8		1	68,737,650	
Commercial Loans (excluding C&D) ²	24,082,881	23,070,816		46,045,836			+	58,590,755	+
Commercial Construction & Development ²	1.307.124	3,733,828		3,356,179	-10.1	5.923.111		3,155,265	
Loan Pools	121,121,072	-,,-	-12.0	80,623,655	-24.3	-,,	1	50,810,186	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	231,904,048		4.3	255,392,263	5.6			250,601,053	
%Participation Loans Outstanding / Total Loans	231,904,046		-2.7	255,392,263	-3.3			250,601,053	
* Participation Loans Purchased YTD	93,368,978		-24.1	86,586,864	22.2			76,083,254	_
%Participation Loans Purchased YTD	93,300,970	70,073,971	-24.1	00,300,004	22.2	52,120,000	-39.0	70,003,254	94.0
/ Total Loans Granted YTD	2.46	1.71	-30.6	1.97	15.6	1.09	-44.7	1.95	78.5
PARTICIPATION LOANS SOLD:	2.10		00.0	1.01	10.0	1.00		1100	70.0
Participation Loan Interests Sold AND/OR Serviced									
(Participants' Balance Outstanding)	72,320,532	58,461,732	-19.2	80,673,753	38.0	114,187,481	41.5	122,878,867	7.6
Participation Loan Interests - Amount Retained (Outstanding)	26,973,775			29,138,868	12.8		17.9	30,977,192	
* Participation Loans Sold YTD	45,856,246	17,167,306	-62.6	45,399,323	164.5	66,569,875	46.6	41,162,901	-17.6
** %Participation Loans Sold YTD / Total Assets	0.38	0.13	-64.4	0.34	152.1	0.48	41.1	0.37	-22.9
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	60,000	5,094,732	8,391.2	0	-100.0	1,190,986	N/A	9,221,499	932.4
*Loans Purchased in Full from Other Sources YTD	5,142	725,321	######	434,600	-40.1	2,132,494	390.7	5,194,263	224.8
%Loans Purchased From Financial Institutions & Other									
Sources YTD / Loans Granted YTD	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING 1									
30 to 59 Days Delinquent	1,166,949	1,286,592	10.3	1,008,549	-21.6	1,456,278	44.4	853,171	-41.4
60 to 179 Days Delinquent	1,105,963	972,575	-12.1	1,098,460	12.9	1,351,924	23.1	929,041	-31.3
180 to 359 Days Delinquent	101,916	124,639	22.3	227,729	82.7	135,849		27,361	-79.9
> = 360 Days Delinquent	238,252	233,730	-1.9	244,193	4.5	189,915	-22.2	175,935	-7.4
Total Del Participation Lns (>= 60 Days)	1,446,131	1,330,944	-8.0	1,570,382	18.0	1,677,688	6.8	1,132,337	-32.5
%Participation Loans Delinquent >= 60 Days / Total Participation									
Loans	0.62	0.55	-11.8	0.61	11.7	0.70	13.4	0.45	-35.2
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	597,530		8.6	1,993,059		3,992,270	+	841,952	
* Participation Loans Recovered	123,647			75,877	-30.2	83,637		147,581	
* NET PARTICIPATION LOAN C/Os	473,883	540,092	14.0	1,917,182	255.0	3,908,633	103.9	694,371	-76.3
**%Net Charge Offs - Participation Loans									
/ Avg Participation Loans	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
*Amounts are year-to-date while the related %change ratios are annualized.							1		ļ
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (c	r no annualizing)						1		1
# Means the number is too large to display in the cell							1		1
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the state of the NCUA Board approved a regulatory policy change in May 2012 revising the NCUA Board approved a regulatory policy change in May 2012 revising the NCUA Board approved a regulatory policy change in May 2012 revising the NCUA Board approved a regulatory policy change in May 2012 revising the NCUA Board approved a regulatory policy change in May 2012 revising the NCUA Board approved a regulatory policy change in May 2012 revising the NCUA Board approved a regulatory policy change in May 2012 revising the NCUA Board approved a regulatory policy change in May 2012 revising the NCUA Board approved a regulatory policy change in May 2012 revising the NCUA Board approved a regulatory policy change in May 2012 revising the NCUA Board approved a regulatory policy change in May 2012 revising the NCUA Board approved a regulatory policy change in May 2012 revising the NCUA Board approved a regulatory policy policy change in May 2012 revising the NCUA Board approved a regulatory policy p	e delinquency reporting re	equirements for troubled de	ebt restruct	tured (TDR) loans.					
This policy change may result in a decline in delinquent loans reported as of J									

		Real Estate Loan Info	rmation	1					
Return to cover		For Charter :	N/A						
12/10/2019		Count of CU:	97						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ed: Fede	rally Insured State Cre	edit
	Count	of CU in Peer Group :	N/A						
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Sep-2019	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	776,805,744				26.0	1,064,157,871	-2.3	1,159,485,579	
Fixed Rate 15 years or less	670,321,253	638,489,890			-20.3	614,043,782	20.6	548,181,624	
Other Fixed Rate	29,330,628	-, - ,			22.6	41,008,336	25.3	38,009,658	
Total Fixed Rate First Mortgages	1,476,457,625	,,,			6.6	1,719,209,989	5.4	1,745,676,861	1.5
Balloon/Hybrid > 5 years	224,442,559			140,602,966	-42.1	205,596,947	46.2	262,025,306	
Balloon/Hybrid 5 years or less	484,674,546	484,874,720	0.0	469,559,446	-3.2	494,192,797	5.2	557,151,194	
Total Balloon/Hybrid First Mortgages	709,117,105	727,601,918	2.6	610,162,412	-16.1	699,789,744	14.7	819,176,500	17.1
Adjustable Rate First Mtgs 1 year or less	61,617,455	53,837,935	-12.6	53,920,727	0.2	47,821,869	-11.3	44,017,697	-8.0
Adjustable Rate First Mtgs >1 year	117,907,112	138,365,691	17.4	292,605,738	111.5	322,180,486	10.1	334,648,869	3.9
Total Adjustable First Mortgages	179,524,567	192,203,626	7.1	346,526,465	80.3	370,002,355	6.8	378,666,566	2.3
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,365,099,297	2,449,610,699	3.6	2,587,684,487	5.6	2,789,002,088	7.8	2,943,519,927	5.5
Other Real Estate Loans									
Closed End Fixed Rate	223,338,564	205,118,153	-8.2	354,391,943	72.8	232,309,983	-34.4	286,487,470	23.3
Closed End Adjustable Rate	8,183,053	25,260,323	208.7	53,831,801	113.1	30,878,827	-42.6	22,690,686	-26.5
Open End Adjustable Rate (HELOC)	666,161,757	715,148,617	7.4	657,868,363	-8.0	917,458,474	39.5	989,191,045	
Open End Fixed Rate	14,707,529	12,068,306	-17.9	11,724,241	-2.9	10,190,409	-13.1	8,013,102	-21.4
TOTAL OTHER REAL ESTATE OUTSTANDING	912,390,903	957,595,399	5.0	1,077,816,348	12.6	1,190,837,693	10.5	1,306,382,303	9.7
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,277,490,200	3,407,206,098	4.0	3,665,500,835	7.6	3,979,839,781	8.6	4,249,902,230	6.8
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,700,900,184	1,772,532,353	4.2	1,771,598,576	-0.1	1,924,806,936	8.6	2,007,702,167	4.3
Other RE Fixed Rate	238,046,093	217,186,459	-8.8	366,116,184	68.6	242,500,392	-33.8	294,500,572	21.4
Total Fixed Rate RE Outstanding	1,938,946,277	1,989,718,812	2.6	2,137,714,760	7.4	2,167,307,328	1.4	2,302,202,739	6.2
%(Total Fixed Rate RE/Total Assets)	15.91	15.50	-2.5	15.87	2.4	15.49	-2.4	15.39	-0.6
%(Total Fixed Rate RE/Total Loans)	25.07	24.00	-4.3	23.61	-1.6	22.03	-6.7	22.29	1.2
·									
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	664,199,113	677,078,346	1.9	816,085,911	20.5	864,195,152	5.9	935,817,760	8.3
Other RE Adj Rate	674,344,810	740,408,940	9.8	711,700,164	-3.9	948,337,301	33.2	1,011,881,731	6.7
Total Adj Rate RE Outstanding	1,338,543,923	1,417,487,286			7.8	1,812,532,453	18.6	1,947,699,491	7.5
·	, , ,	, , , , , , ,		7- 77		,- , ,		,- ,, -	
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	24,301,452	18,836,364	-22.5	22,909,125	21.6	19,864,349	-13.3	24,248,038	22.1
Outstanding Interest Only & Payment Option Other RE									
/ LOCs Loans	18,894,406	38,701,224	104.8	64,980,276	67.9	83,729,126	28.9	87,536,737	4.5
TOTAL Outstanding Interest Only & Payment Option First &									
Other RE Loans	43,195,858	57,537,588	33.2	87,889,401	52.8	103,593,475	17.9	111,784,775	7.9
%(Interest Only & Payment Option First & Other RE Loans / Total									
Assets)	0.35	0.45	26.5	0.65	45.6	0.74	13.4	0.75	1.0
%(Interest Only & Payment Option First & Other RE Loans / Net									
Worth)	3.37	4.20	24.7	6.17	46.9	6.82	10.6	6.95	1.9
Outstanding Residential Construction (Excluding Commercial			_						_
Purpose Loans) 1	2,924,382	2,944,159	0.7	3,569,841	21.3	6,697,127	87.6	7,285,921	8.8
Allowance for Loan Losses or Allowance for Credit Losses on	10 105 101	7.050.040	00.0	5 000 400	07.4	4.050.004	40.5	0.000.507	7.0
all RE Loans	10,165,491	7,258,243	-28.6	5,290,166	-27.1	4,259,864	-19.5	3,922,567	-7.9
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	734,076,530				-8.2	875,899,554	12.8	835,743,776	
* Fixed Rate 15 years or less	261,636,459				-28.2	191,460,237	-10.1	174,086,974	
* Other Fixed Rate	10,104,532				77.7	13,060,244		8,688,910	
* Total Fixed Rate First Mortgages	1,005,817,521					1,080,420,035		1,018,519,660	
* Balloon/Hybrid > 5 years	98,653,850				68.5	122,474,189	14.3	101,011,146	
* Balloon/Hybrid 5 years or less	104,964,326				30.4	116,481,241	1.4	118,917,981	
* Total Balloon/Hybrid First Mortgages	203,618,176				46.3	238,955,430	7.6	219,929,127	
* Adjustable Rate First Mtgs 1 year or less	18,619,299				-35.8	14,208,310		7,820,441	
* Adjustable Rate First Mtgs >1 year	25,332,189				-0.1	28,115,426	-3.9	22,644,789	
* Total Adjustable First Mortgages	43,951,488				-14.2	42,323,736	1.8	30,465,230	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,253,387,185	1,346,441,148	7.4	1,260,520,149	-6.4	1,361,699,201	8.0	1,268,914,017	24.2
* 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 regula	atory definition of commerc	cial loans.	This policy change may ca	use fluctua	tions from prior cycles.		11. R	ELoans 1

		Real Estate Loan Info	rmation 2	2					
Return to cover		For Charter :							
12/10/2019		Count of CU:							
CU Name: N/A		Asset Range :		Nation * Peer Group:	A II + O1 -	. IMOL * Town In also			
Peer Group: N/A	Count	Criteria : of CU in Peer Group :		Nation * Peer Group:	All - Stat	e = 'MO' * Type Includ	iea: Fea	erally insured State C	realt
	Count	or CO in Peer Group :	N/A						
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Sep-2019	% Ch
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	71,914,031	38,196,102	-46.9	59,081,366	54.7	81,144,731	37.3		
* Closed End Adjustable Rate	5,234,682	3,967,305		23,030,788	480.5	8,210,297	-64.4		
* Open End Adjustable Rate (HELOC)	181,857,849		31.5	295,132,430	23.4	262,377,754	-11.1	185,475,754	
* Open End Fixed Rate and Other	1,967,325 260,973,887	3,759,872 285,110,998	91.1	3,492,157 380,736,741	-7.1	5,280,772	51.2		
* TOTAL OTHER REAL ESTATE GRANTED * TOTAL RE (FIRST AND OTHER) GRANTED	1,514,361,072	1,631,552,146		1,641,256,890	33.5 0.6	357,013,554 1,718,712,755	-6.2 4.7	1,530,051,168	+
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	31.01	30.12	-2.9	26.56	-11.8	26.96	1.5		
RE LOANS SOLD/SERVICED	01.01	30.12	-2.5	20.30	-11.0	20.30	1.5	30.43	13.
* First Mortgage R.E. Loans Sold	819,742,782	1,032,981,830	26.0	780,774,917	-24.4	803.633.183	2.9	746,601,679	23.
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	65.40	76.72		61.94	-19.3	59.02	-4.7	58.84	
AMT of Mortgage Servicing Rights	16,178,116			18,464,904	1.5	20,031,234	8.5		
Outstanding RE Loans Sold But Serviced	2,902,338,423	3,490,595,520	20.3	3,719,133,801	6.5	3,934,360,190	5.8		
% (Mortgage Servicing Rights / Net Worth)	1.26	1.33	5.2	1.30	-2.3	1.32	1.8	1.37	3.
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,263,412,349	1,335,394,097	5.7	1,460,631,759	9.4	1,490,384,537	2.0		
R.E. Lns also Commercial Lns ¹	311,672,787	350,800,645	12.6	303,818,760	-13.4	373,249,156	22.9	428,449,466	14.
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	0			0	N/A	0		0	
Proprietary Reverse Mortgage Products	0			0	N/A	0		0	_
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	42,030,186	39,597,288	-5.8	33,070,119	-16.5	32,760,812	-0.9		
TDR Other RE Loans	6,163,247	4,959,349	-19.5	4,601,826	-7.2	4,748,110	3.2		
Total TDR First and Other RE Loans	48,193,433	44,556,637	-7.5	37,671,945	-15.5	37,508,922	-0.4		
TDR RE Loans Also Reported as Commercial Loans ¹ REAL ESTATE LOAN DELINQUENCY	4,843,314	3,891,880	-19.6	1,747,245	-55.1	622,232	-64.4	2,923,595	369.9
R.E. LOANS DELINQUENT > =60 Days 1									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	12,922,406	11,888,991	-8.0	10,251,776	-13.8	15,329,766	49.5	14.042.193	-8.4
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	6,273,910	, ,	-5.8	4,447,062	-24.7	6,798,481	52.9	8,791,179	
Other R.E. Fixed Rate	1,242,366	703,403	-43.4	3,461,834	392.2	1,671,123	-51.7	1,369,382	
Other R.E. Adj. Rate	2,158,332	2,110,055	-2.2	1,535,635	-27.2	3,603,142	134.6		
TOTAL DEL R.E. DELINQUENT >= 60 Days	22,597,014	20,612,149		19,696,307	-4.4	27,402,512	39.1	27,473,692	
DELINQUENT 30 to 59 Days									
First Mortgage	36,134,704	34,018,806	-5.9	36,379,341	6.9	32,670,323	-10.2	22,434,368	-31.3
Other	5,804,649	5,963,374	2.7	7,186,854	20.5	7,325,428	1.9	5,804,702	-20.8
TOTAL DEL RE 30 to 59 Days	41,939,353	39,982,180		43,566,195	9.0	39,995,751	-8.2		
TOTAL DEL R.E. LOANS >= 30 Days	64,536,367	60,594,329	-6.1	63,262,502	4.4	67,398,263	6.5	55,712,762	-17.3
RE LOAN DELINQUENCY RATIOS									
% R.E. LOANS DQ >= 30 Days	1.97	1.78		1.73	-3.0	1.69	-1.9		_
% R.E. LOANS DQ >= 60 Days	0.69	0.60	-12.3	0.54	-11.2	0.69	28.1	0.65	-6.
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days TDR First Mortgage RE Loans Delinquent >= 60 Days	4 FOC FOC	4,760,275	F 0	4 000 000	42.0	2 674 472	-10.4	2.040.252	-29.0
TDR Other RE Loans Delinquent >= 60 Days	4,526,536 548,707	4,760,275	5.2 -26.8	4,099,668 567,301	-13.9 41.3	3,674,172	-10.4 80.9		
Total TDR First and Other RE Loans Delinquent >= 60 Days	5,075,243	5,161,764	-26.8 1.7	4,666,969	-9.6	1,026,282 4,700,454	0.7	3,528,688	
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR	5,075,243	3,101,704	1.7	4,000,909	-9.6	4,700,454	0.7	3,320,000	-24.3
1st and Other RE	10.53	11.58	10.0	12.39	6.9	12.53	1.2	10.08	-19.6
TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60									
Days 12	274,905	462,890	68.4	256,847	-44.5	0	-100.0	0	N//
% TDR RE Lns also Reported as Commercial Loans Delinquent >=							1		
60 Days / Total TDR RE Lns also Reported as Commercial Loans 12		4, 00	400 -	4,			400.0		
DEAL ESTATE LOANS/LOC CHARGE OFFE AND DECOVERIES	5.68	11.89	109.5	14.70	23.6	0.00	-100.0	0.00	N//
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: * Total 1st Martage Line Charged Off	1,764,788	1,572,935	-10.9	936,499	-40.5	306,579	-67.3	325,506	41.6
* Total 1st Mortgage Lns Charged Off * Total 1st Mortgage Lns Recovered	1,764,788		92.3	936,499 675,834	-40.5 20.0	67,765	-90.0		
* NET 1st MORTGAGE LN C/Os	1,472,003	1,009,828		260,665	-74.2	238,814			
** Net Charge Offs - 1st Mortgage Loans	1,712,003	1,000,020	51.4	200,000	77.2	200,014	0.4	507,200	71.
/ Avg 1st Mortgage Loans	0.06	0.04	-33.5	0.01	-75.3	0.01	-14.2	0.01	60.
* Total Other RE Lns Charged Off	1,809,433	1,412,473	-21.9	1,135,361	-19.6	1,540,353	35.7	404,822	
* Total Other RE Lns Recovered	509,017	415,150		574,514	38.4	596,991	3.9		
* NET OTHER RE LN C/Os	1,300,416	997,323		560,847	-43.8	943,362	68.2	-312,619	-144.
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.14	0.11	-26.4	0.06	-48.3	0.08	50.9	-0.03	-140.
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (c	r no annualizing)								
# Means the number is too large to display in the cell		L	L	<u>L </u>		L			1
Reporting requirements for loans were changed with September 2017 cycle to					use fluctu	ations from prior cycles.		T	
² The NCUA Board approved a regulatory/policy change in May 2012 revising t		requirements for troubled	debt restru	ctured (TDR) loans.					
This policy change may result in a decline in delinquent loans reported as of J	une 2012.							12. F	RELoans

	C	ommercial Loan I		on					
Return to cover		For Charter :							
12/10/2019 CU Name: N/A		Count of CU : Asset Range :							
Peer Group: N/A				Nation * Peer Gro	up: All *	State = 'MO' * Typ	e Include	d: Federally Insur	ed State
·	Count of C	U in Peer Group :							
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Sep-2019	% Chg
COMMERCIAL LOANS	Dec-2015	Dec-2016	% Crig	Dec-2017	% City	Dec-2018	% City	Sep-2019	% Crig
Commercial Loans to Members 13	328,789,402	366,443,361	11.5	306,661,554	-16.3	366,954,467	19.7	420,292,311	14.5
Purchased Commercial Loans or Participations to									
Nonmembers 13	27,090,902	35,096,410		34,810,350	-0.8	44,866,359	28.9	58,257,940	29.8
Total Commercial Loans 13	355,880,304	401,539,771	12.8	341,471,904	-15.0	411,820,826	20.6	478,550,251	16.2
Unfunded Commitments 13 TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS 1	14,838,328 341,041,976	18,718,057 382,821,714	26.1 12.3	15,570,012 341,471,904	-16.8 -10.8		186.4 20.6	51,401,516 478,550,251	15.3 16.2
%(Total Commercial Loans / Total Assets)	#NAME?	#NAME?		#NAME?		#NAME?	######	#NAME?	
NUMBER OF COMMERCIAL LOANS OUTSTANDING: 1	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	mount.		#10 WILL:		nio une.		#10 WIL.	
Number of Outstanding Commercial Loans to Members	2,092	2,325	11.1	1,199	-48.4	1,349	12.5	1,563	15.9
Number of Outstanding Purchased Commercial Loans or	405	405		405		450	00.0	400	40.0
Participation Interests to Nonmembers Total Number of Commercial Loans Outstanding	135 2,227	135 2,460		125 1,324	-7.4 -46.2	150 1,499	20.0 13.2	132 1,695	-12.0 13.1
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	L,LLT	2,100	10.0	1,021	10.2	1,100	10.2	1,000	10.1
Construction and Development	2,855,488	13,684,819	379.2	13,407,167	-2.0	19,850,643	48.1	29,464,920	48.4
Farmland	1,270,958	947,887	-25.4	3,699,434	290.3	3,526,752	-4.7	3,670,895	4.1
Non-Farm Residential Property Multifamily	125,279,942	132,272,305	5.6			N/A	40.0	N/A	70.0
Owner Occupied, Non-Farm, Non-Residential Property	N/A 77,327,560	N/A 91,676,422	18.6	36,080,883 141,102,188	53.9	43,026,581 158,717,763	19.3 12.5	74,021,491 160,778,250	72.0 1.3
Non-Owner Occupied, Non-Farm, Non-Residential Property	113,997,183	124,957,636		109,529,087	-12.3	148,127,417	35.2	160,778,250	8.4
Total Real Estate Secured Commercial Loans	320,731,131	363,539,069			-16.4		22.9	428,449,466	14.8
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-									
MEMBERS) 1	620 227	764,214	21.5	655,866	-14.2	782,581	19.3	797,654	1.0
Loans to finance agricultural production and other loans to farmers Commercial and Industrial Loans	628,897 31,668,269	34,193,124			2.0	35,710,941	2.4	47,425,172	1.9 32.8
Unsecured Commercial Loans	1,122,205	922,317		1,371,089	48.7	1,138,169	-17.0	1,377,632	21.0
Unsecured Revolving Lines of Credit (Commercial Purpose)	1,729,802	2,121,047	22.6	748,610	-64.7	939,979	25.6	500,327	-46.8
Total Non-Real Estate Secured Commercial Loans	35,149,173	38,000,702	8.1	37,653,145	-0.9	38,571,670	2.4	50,100,785	29.9
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE 1									
Number - Construction and Development Number - Farmland	11 6	26		23 14	-11.5 133.3	43 14	87.0 0.0	52 14	20.9
Number - Non-Farm Residential Property	982	1,119			133.3	N/A	0.0	N/A	0.0
Multifamily	N/A	N/A		128		138	7.8	187	35.5
Number - Owner Occupied, Non-Farm, Non-Residential Property	212	234		312	33.3	367	17.6	377	2.7
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	295	307		289	-5.9	302	4.5	295	-2.3
Total Number of Real Estate Secured Commercial Loans Number - Loans to finance agricultural production and other loans to farmers	1,506	1,692		766	-54.7	864	12.8	925	7.1
Number - Commercial and Industrial Loans	23 381	21 463	-8.7 21.5	17 439	-19.0 -5.2	21 531	23.5 21.0	22 658	4.8 23.9
Number - Unsecured Commercial Loans	39	35		43	22.9	38	-11.6	38	0.0
Number - Unsecured Revolving Lines of									
Credit (Commercial Purpose)	278 721	249 768		59	-76.3	45	-23.7	52 770	15.6
Total Number of Non-Real Estate Secured Commercial Loans AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: 1	721	768	6.5	558	-27.3	635	13.8	770	21.3
* Member Commercial Loans Granted YTD	80,852,852	91,637,561	13.3	95,183,300	3.9	143,632,008	50.9	104,255,782	-3.2
* Purchased or Participation Interests to Nonmembers	3,932,072	6,180,946	57.2	6,599,551	6.8	14,495,319	119.6	21,471,738	97.5
DELINQUENCY - COMMERCIAL LOANS ²									
30 to 59 Days Delinquent	1,825,603	4,213,129			-24.0		12.3	2,790,702	-22.4
60 to 179 Days Delinquent 180 to 359 Days Delinquent	692,023 984,826	773,843 63,957	11.8 -93.5	2,290,001 16,918	195.9 -73.5	3,732,786 449,549	63.0 2,557.2	1,776,042 2,964,284	-52.4 559.4
> = 360 Days Delinquent	464,561	856,995	84.5	312,344	-63.6	247,901	-20.6	540,224	117.9
Total Del Loans - All Types (>= 60 Days)	2,141,410	1,694,795		2,619,263	54.5	4,430,236	69.1	5,280,550	19.2
COMMERCIAL LOAN DELINQUENCY RATIOS 1									
% Comm Lns > = 30 Days Delinquent	1.16	1.54	32.7	#NAME?	######	#NAME?	######	#NAME?	
% Comm Lns >= 60 Days Delinquent (Reportable delinquency)	0.63	0.44	-29.5	#NAME?	######	#NAME?	######	#NAME?	######
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: 1 *Total Comm Lns Charge Offs	1,007,518	540,702	-46.3	1,485,219	174.7	326,085	-78.0	208,240	-14.9
*Total Comm Lns Recoveries	958,554	136,045	-85.8	552,451	306.1	209,235	-62.1	43,728	-72.1
AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in	555,554	100,040	00.0	552,751	200.1	200,200	UL. 1	10,120	7.2.1
Comm Lns above) 1									
% Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	0.00	0.00	N/A	#NAME?	######	#NAME?	######	#NAME?	######
MISCELLANEOUS LOAN INFORMATION: 1	0.00	0.00	IN/A	#INAIVIE ?	********	#INAIVIE ?	******	#INAIVIE ?	***************************************
Real Estate Loans also Reported as Commercial Loans ¹	311,672,787	350,800,645	12.6	303,818,760	-13.4	373,249,156	22.9	428,449,466	14.8
Agricultural Related Commercial Loans	1,899,855	1,712,101			154.4		-1.1	4,468,549	3.7
Number of Outstanding Agricultural Related Loans	29	27	-6.9	31	14.8	35	12.9	36	2.9
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding	N/A	N/A		3,867,400		5,630,693	45.6	5,735,644	1.9
*Commercial Loans and Participations Sold -no servicing rights- YTD	868,277	140,000		3,867,400	-100.0	5,630,693		5,735,644	1.9 N/A
Commercial SBA Loans Outstanding	3,969,871	3,804,539		3,929,808	3.3	3,484,194	-11.3	4,256,401	22.2
Number of Commercial SBA Loans Outstanding	19	20	5.3	24	20.0	18	-25.0	24	33.3
Total Member Business Loans - (NMBLB)	328,789,402	366,443,361		376,096,064	2.6		14.8	479,545,927	11.1
%(NMBLB / Total Assets) * Amounts are year-to-date and the related % change ratios are annualized.	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
 * Amounts are year-to-date and the related % change ratios are annualized. Reporting requirements for loans were changed with September 2017 cycle to accommodate the reg 	aulatory definition of a	nommercial loone. This	nolicy cho	nne may cause flucture	ations from	prior cycles		1	\vdash
Reporting requirements for loans were changed with September 2017 cycle to accommodate the req. The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report.					mono num	рног сустов.			\vdash
This policy change may result in a decline in delinquent loans reported as of June 2012.	J								
³ Prior to September 2017, Member business loans were reported including unfunded commitments.	_								13. MBLs

	Invo	stments, Cash, & Cas	h Equiva	lante					
Return to cover	inve	For Charter :		ients					
12/10/2019		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	ed: Fede	rally Insured State Cr	edit
	Count	of CU in Peer Group :	N/A						
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Sep-2019	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS								•	
ASC 320 CLASS. OF INVESTMENTS									
Held to Maturity < 1 yr	18,799,263	15,827,818	-15.8	22,110,901	39.7	10,789,292	-51.2	9,103,503	-15.6
Held to Maturity 1-3 yrs	56,470,609	71,355,764		49,184,492	-31.1	52,620,938	7.0	84,978,773	61.5
Held to Maturity 3-5 yrs	25,070,650	22,469,921		29,610,711	31.8	44,084,252	48.9	6,668,677	-84.9
Held to Maturity 5-10 yrs	14,787,512	8,968,307		8,288,917	-7.6	5,457,112	-34.2	4,427,653	-18.9
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A	21/2	N/A	100.0
Held to Maturity > 10 yrs	115,128,034			0	N/A -7.9	137,988	N/A	0	-100.0
TOTAL HELD TO MATURITY Allowance for Credit Losses on Held to Maturity Securities	115,128,034	118,621,810	3.0	109,195,021	-7.9	113,089,582	3.6	105,178,606	-7.0
(if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Available for Sale < 1 yr	195,458,945	261,845,175	34.0	257,113,685	-1.8	259,726,344	1.0	386,259,333	48.7
Available for Sale 1-3 yrs	685,699,284	601,525,640		605,087,015	0.6	643,520,817	6.4	737,905,904	14.7
Available for Sale 3-5 yrs	770,726,758	919,306,479	19.3	875,587,477	-4.8	679,422,831	-22.4	438,442,767	-35.5
Available for Sale 5-10 yrs	115,815,282	143,662,262		106,340,830	-26.0	129,139,920	21.4	116,163,025	-10.0
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	18,027,410	5,602,792		1,191,876	-78.7	4,210,529	253.3	2,031,707	-51.7
TOTAL AVAILABLE FOR SALE	1,785,727,679	1,931,942,348	8.2	1,845,320,883	-4.5	1,716,020,441	-7.0	1,680,802,736	-2.1
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
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	20,002,670	20,371,499	1.8	18,421,102	-9.6	0	-100.0	64,537,744	N/A
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0		0	N/A	0	N/A	0	N/A
TOTAL TRADING	20,002,670	20,371,499	1.8	18,421,102	-9.6	0	-100.0	64,537,744	N/A
Equity Securities <= 1 Year	N/A	N/A		N/A		N/A		0	
Equity Securities > 1-3 Years	N/A	N/A		N/A		N/A		0	
Equity Securities > 3-5 Years	N/A	N/A		N/A		N/A		0	
Equity Securities > 5-10 Years	N/A	N/A		N/A		N/A		0	
Equity Securities > 10 Years	N/A	N/A		N/A		N/A		0	
TOTAL EQUITY SECURITIES	N/A	N/A		N/A		N/A		0	
Trading Debt Securities <= 1 Year	N/A	N/A		N/A		N/A		0	
Trading Debt Securities > 1-3 Years	N/A	N/A		N/A		N/A		0	
Trading Debt Securities > 3-5 Years	N/A	N/A		N/A		N/A		0	
Trading Debt Securities > 5-10 Years	N/A	N/A		N/A		N/A		0	
Trading Debt Securities > 10 Years	N/A N/A	N/A N/A		N/A N/A		N/A		0	
TOTAL TRADING DEBT SECURITIES	IN/A	IN/A	1	IN/A		N/A		U	
Available-for-Sale Debt Securities <= 1 Year	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities > 1-3 Years	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities > 3-5 Years	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities > 5-10 Years	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities > 10 Years	N/A	N/A		N/A		N/A		0	
AVAILABLE-FOR-SALE-DEBT SECURITIES	N/A	N/A	1	N/A		N/A		0	
Held-to-Maturity Debt Securities <= 1 Year	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities > 1-3 Years	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities > 3-5 Years	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities > 5-10 Years	N/A	N/A		N/A		N/A N/A		0	
Held-to-Maturity Debt Securities > 10 Years TOTAL HELD-TO-MATURITY DEBT SECURITIES	N/A N/A	N/A N/A		N/A N/A		N/A N/A		0	
Allowance for Credit Losses on Held to Maturity	14/7	1975	1	1975		14/7		0	
Debt Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Investments < 1 yr	1,251,214,869	1,159,458,097	-7.3	1,061,188,136	-8.5	981,244,214	-7.5	1,279,444,445	30.4
Other Investments 1-3 yrs	331,907,106	292,691,815		306,291,831	4.6	295,692,087	-3.5	296,190,005	0.2
Other Investments 3-5 yrs	99,762,513	96,153,920		84,686,534	-11.9	66,111,841	-21.9	55,949,578	-15.4
Other Investments 5-10 yrs	38,456,725				-6.9	5,711,579	-39.5	3,375,103	-40.9
Other Investments 3-10 yrs	N/A	N/A		N/A	040.5	N/A		N/A	
Other Investments > 10 yrs TOTAL Other Investments	1,647,617 1,722,988,830	486,724 1,558,928,989		1,701,262 1,463,303,718	249.5 -6.1	2,195,544 1,350,955,265	29.1 -7.7	2,370,498 1,637,329,629	8.0 21.2
IO IVE ONICI IIIAESIIIICIIIS	1,122,900,830	1,550,920,989	-9.5	1,400,000,718	-0.1	1,550,955,265	-1.1	1,037,329,629	21.2
					7			·	
MATURITIES:				40		4.05 :			
Total Investments < 1 yr	1,465,473,077	1,437,131,090		1,340,412,722	-6.7	1,251,759,850	-6.6	1,674,807,281	33.8
Total Investments < 1 yr Total Investments 1-3 yrs	1,074,076,999	965,573,219	-10.1	960,563,338	-0.5	991,833,842	3.3	1,119,074,682	12.8
Total Investments < 1 yr Total Investments 1-3 yrs Total Investments 3-5 yrs	1,074,076,999 895,559,921	965,573,219 1,037,930,320	-10.1 15.9	960,563,338 989,884,722	-0.5 -4.6	991,833,842 789,618,924	3.3 -20.2	1,119,074,682 501,061,022	12.8 -36.5
Total Investments <1 yr Total Investments 1-3 yrs Total Investments 3-5 yrs Total Investments 5-10 yrs	1,074,076,999 895,559,921 189,062,189	965,573,219 1,037,930,320 183,140,501	-10.1 15.9 -3.1	960,563,338 989,884,722 142,486,804	-0.5	991,833,842 789,618,924 140,308,611	3.3	1,119,074,682 501,061,022 188,503,525	12.8
Total Investments <1 yr Total Investments 1-3 yrs Total Investments 3-5 yrs Total Investments 5-10 yrs Total Investments 3-10 yrs	1,074,076,999 895,559,921 189,062,189 N/A	965,573,219 1,037,930,320 183,140,501 N/A	-10.1 15.9 -3.1	960,563,338 989,884,722 142,486,804 N/A	-0.5 -4.6 -22.2	991,833,842 789,618,924 140,308,611 N/A	3.3 -20.2 -1.5	1,119,074,682 501,061,022 188,503,525 N/A	12.8 -36.5 34.3
Total Investments <1 yr Total Investments 1-3 yrs Total Investments 3-5 yrs Total Investments 5-10 yrs	1,074,076,999 895,559,921 189,062,189	965,573,219 1,037,930,320 183,140,501	-10.1 15.9 -3.1 -69.0	960,563,338 989,884,722 142,486,804 N/A 2,893,138	-0.5 -4.6	991,833,842 789,618,924 140,308,611	3.3 -20.2	1,119,074,682 501,061,022 188,503,525	12.8 -36.5
Total Investments - 1 yr Total Investments 1-3 yrs Total Investments 3-5 yrs Total Investments 5-10 yrs Total Investments 3-10 yrs Total Investments 3-10 yrs	1,074,076,999 895,559,921 189,062,189 N/A 19,675,027	965,573,219 1,037,930,320 183,140,501 N/A 6,089,516	-10.1 15.9 -3.1 -69.0	960,563,338 989,884,722 142,486,804 N/A 2,893,138	-0.5 -4.6 -22.2 -52.5	991,833,842 789,618,924 140,308,611 N/A 6,544,061	3.3 -20.2 -1.5 126.2	1,119,074,682 501,061,022 188,503,525 N/A 4,402,205	12.8 -36.5 34.3 -32.7

		Other Investment In	formation						
Return to cover		For Charter :	N/A						
12/10/2019		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group	· All * Sta	 ate = 'MO' * Tyne Incl	uded: Fe	derally Insured State	Credit
Total Group. 1474	Count o	f CU in Peer Group :	_	racion i coi Group		ite = ine Type ine	uucu. i c	deruny moured class	Orcuit
		•							
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Sep-2019	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations) Total FDIC-Issued Guaranteed Notes	17,258,983	10,742,475		2,569,535	-76.1 N/A	2,031,060		1,757,947	-13.4 N/A
All Other US Government Obligations	0 60,944,858	-		124,888,188	32.3	153,072,110		165,678,466	
TOTAL U.S. GOVERNMENT OBLIGATIONS	78,203,841	105,106,650		127,457,723	21.3	155,103,170	21.7	167,436,413	
	,,,	,,		,,		100,100,110		101,100,110	
Agency/GSE Debt Instruments (not backed by mortgages)	729,081,154	717,788,374	-1.5	603,224,562	-16.0	521,607,988	-13.5	526,776,011	1.0
Agency/GSE Mortgage-Backed Securities	1,028,966,096			1,159,135,770				1,016,691,659	
TOTAL FEDERAL AGENCY SECURITIES	1,758,047,250			1,762,360,332	-7.2	1,562,428,330	-11.3	1,543,467,670	
Securities Issued by States and Political Subdivision in the U.S.	9,342,933	, ,		2,673,051	-45.0	2,629,491	-1.6	2,097,336	
Privately Issued Mortgage-Related Securities Privately Issued Securities (FCUs only)	32			0		0		0	N/A N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	940,680	-	,	425,901	-38.8	246,402	-42.1	122,633	-50.2
TOTAL OTHER MORTGAGE-BACKED SECURITIES	940,712			425,901	-38.8	246,402	-42.1	122,633	
	,			,					
Mutual Funds	27,137,987	220,171	-99.2	5,133,614		4,858,599	-5.4	4,912,163	1.1
Common Trusts	3,524,702			3,524,192	0.4	3,433,659	-2.6	3,507,754	2.2
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	30,662,689			8,657,806		8,292,258		8,419,917	1.5
Bank Issued FDIC-Guaranteed Bonds MORTGAGE RELATED SECURITIES:	0	0	N/A	0	N/A	0	N/A	0	N/A
Collateralized Mortgage Obligations	405,298,265	456,348,742	12.6	457,469,685	0.2	302,498,237	-33.9	337,186,477	11.5
Commercial Mortgage Backed Securities	68,696,412			231,697,664	27.0	248,863,099	7.4	228,807,545	
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options									
or Complex Coupon Formulas Non-Mortgage Related Securities With Maturities > 3 Yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0			0		0		0	
Deposits/Shares per 703.10(a)	0			0		0		0	
Market Value of Investments Purchased Under									
Investment Pilot Program (703.19)	0	0		0	N/A	0		0	N/A
Fair Value of Total Investments Investment Repurchase Agreements	3,647,364,271	3,630,295,808		3,434,984,459 0	-5.4 N/A	3,177,831,215 0		3,488,242,080	9.8 N/A
Borrowing Repurchase Agreements Placed in Investments	U	0	IN/A	U	IN/A	U	IN/A	U	IN/A
for Positive Arbitrage	10,085,300	12,820,488	27.1	0	-100.0	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	152,751,399			125,494,471	-9.6	109,190,803		134,719,789	
Cash on Deposit in Other Financial Institutions	744,359,460	625,332,102	-16.0	604,075,196	-3.4	555,381,885	-8.1	378,187,134	-31.9
CUSO INFORMATION	44.040.070	40.550.047	40.0	40.007.700		44.500.004		45.000.007	40.7
Value of Investments in CUSO CUSO loans	44,019,976 489,422		12.6 18.8	46,887,762 300,000	-5.4 -48.4	41,502,091 9,999,994	-11.5 3,233.3	45,929,267 5,712,431	10.7 -42.9
Aggregate cash outlays in CUSO	23,809,389	23,730,960		22,795,773	-3.9	22,593,065	-0.9	31,199,599	
- 99-9	20,000,000	20,100,000	0.0	22,100,110	0.0	22,000,000	0.0	01,100,000	00
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	2,430,200	0	-100.0	0	N/A	1,281,748	N/A	1,309,584	2.2
Outstanding Balance of Brokered CDs and Share									
Certificates Purchased	185,526,154	181,543,795	-2.1	158,639,065	-12.6	156,482,012	-1.4	174,848,891	11.7
CREDIT UNION INVESTMENT PROGRAMS Mortgage Processing	21	20	4.0	22	4 5	22	4.2	04	4.5
Approved Mortgage Seller	19			23 20		22		21	
Borrowing Repurchase Agreements	1					1	-	1	
Brokered Deposits (all deposits acquired through 3rd party)	4	3	-25.0	2		4	100.0	4	
Investment Pilot Program	0			0		0		0	
Investments Not Authorized by FCU Act (SCU only)	2			2		2		2	
Deposits and Shares Meeting 703.10(a)	0			0		0		0	
Brokered Certificates of Deposit (investments) Charitable Donation Accounts	35 0			32		31		34	
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE	0	0	IN/A	0	IN/A	0	IN/A	0	IN/A
BENEFIT PLANS OR DEFERRED COMPENSATION PLANS									
Securities	24,477,304	21,751,020		18,965,463	-12.8	41,774,971	120.3	65,112,350	
Other Investments	3,818,207			24,340,965		6,181,718			
Other Assets Total Assets Used to Fund Employee Benefit Plans or Deferred	108,514,410	126,865,370	16.9	116,433,115	-8.2	141,546,506	21.6	148,429,126	4.9
Compensation Agreements	136,809,921	155,271,998	13.5	159,739,543	2.9	189,503,195	18.6	221,879,719	17.1
, y	. 30,000,021	. 30,2. 1,000		. 30,, 00,040	2.0	. 30,000,100			
1/ Prior to March 31, 2014, this item included investments purchased for employe	ee benefit/deferred com	pensation plans.							
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	Sunniamental Shar	re Information, Off Ba	olongo Si	noot & Borrowings					_
Return to cover	Supplemental Shai	For Charter :		leet, & Borrowings					-
12/10/2019		Count of CU :							
CU Name: N/A		Asset Range :							†
Peer Group: N/A				Nation * Peer Group	: All * Sta	ate = 'MO' * Type Inclu	ided: Fed	derally Insured State	Credit
	Count o	f CU in Peer Group :	N/A						
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Sep-2019	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	788,500	1,393,985	76.8				-58.5	1,423,194	
Accounts Held by Nonmember Government Depositors	1,955,200	1,729,535	-11.5	8,222,612	375.4	1,914,394	-76.7	5,968,646	211.8
Employee Benefit Member Shares	21,006,162	22,191,319	5.6	22,081,557	-0.5	34,627,568	56.8	27,008,002	-22.0
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	22,568,930	26,265,171	16.4	29,762,725	13.3	33,458,629	12.4	37,173,063	11.1
Dollar Amount of Share Certificates >= \$100,000	450,700,395	480,272,569	6.6	544,188,997	13.3	531,588,965	-2.3	657,912,102	23.8
Dollar Amount of IRA/Keogh >= \$100,000	309,151,688	293,622,367	-5.0	276,532,323	-5.8	266,674,751	-3.6	322,209,854	20.8
Dollar Amount of Share Drafts Swept to Regular Shares or							Ī		
Money Market Accounts	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Share Accounts	203,968,221	210,176,031	3.0	308,237,597	46.7	352,975,706	14.5	469,417,741	33.0
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	6,183,580	6,263,090	1.3	6,517,312	4.1	7,649,812	17.4	7,533,686	-1.5
SAVING MATURITIES									
< 1 year	9,436,412,014	9,969,904,623	5.7	10,327,540,539	3.6	10,787,724,381	4.5	11,435,677,319	6.0
1 to 3 years	724,081,317	671,100,197	-7.3				-3.8		
> 3 years	350,756,600	362,583,095	3.4		7.4		3.3		
Total Shares & Deposits	10,511,249,931	11,003,587,915	4.7		4.4		3.9		_
INSURANCE COVERAGE OTHER THAN NCUSIF							ī		1
Share/Deposit Insurance Other than NCUSIF	8	7	-12.5	7	0.0	7	0.0	9	28.6
Dollar Amount of Shares/Deposits Covered by Additional/Alternate	37,599,593	33,651,660	-10.5		-3.3		4.6		
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR	,,,,,,,	,,		. ,,		. , ,		, , , , , ,	
COMMERCIAL LOANS						!	l		
Total Unfunded Commitments for Commercial Loans	14.838.328	18,718,057	26.1	15,570,012	-16.8	44,595,368	186.4	51,401,516	15.3
Miscellaneous Commercial Loan Unfunded Commitments (Included In	,,,,,,,,,	,,		,,		,,		0.1,10.1,010	1
Categories Above)						!	ı		
Agricultural Related Commercial Loans	29,760	97,892	228.9	169,646	73.3	59,899	-64.7	235,397	293.0
Construction & Land Development	621,560	3,023,698					765.2	33,373,273	
Outstanding Letters of Credit	341,976	92,000		181,000			166.3	325,500	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL	011,010	02,000		101,000		102,010	100.0	020,000	1 02.0
REMAINING LOANS (NON-COMMERCIAL)						!	l		
Revolving O/E Lines 1-4 Family	420,889,088	463,245,563	10.1	519,720,627	12.2	569,937,011	9.7	601,395,453	5.5
Credit Card Line	936,065,206	1,021,715,455	9.2		-2.5		5.1	1,087,107,753	
Unsecured Share Draft Lines of Credit	114,714,998	115,169,956	0.4		3.0		-6.0		
Overdraft Protection Programs	252,476,221	265,179,159	5.0				7.7		_
Residential Construction Loans-Excluding Commercial Purpose	1,028,671	2,021,104	96.5		33.3		77.8	7,398,773	
Federally Insured Home Equity Conversion Mortgages (HECM)	1,020,071							0	
Proprietary Reverse Mortgage Products	0							0	
Other Unused Commitments	62,228,479	25,771,454					7.4	27,320,604	
Total Unfunded Commitments for Non-Commercial Loans	1,787,402,663	1,893,102,691	5.9				6.1	2,159,976,503	
Total Unused Commitments	1,802,240,991	1,911,820,748	6.1	1,964,269,186	2.7		7.6	2,211,378,019	
%(Unused Commitments / Cash & ST Investments)	#NAME?	#NAME?					######	#NAME?	
Unfunded Commitments Committed by Credit Union	1,802,240,991	1,911,748,778	6.1		2.7		7.6		
Unfunded Commitments Through Third Party	0	71,970			648.5		-20.9	1,169,763	_
Loans Transferred with Recourse 1	254,195,432	297,567,906		376,837,079			36.4	601,155,765	
Pending Bond Claims	607,516	1,237,869					-72.2	218,053	
Other Contingent Liabilities	1,134,868	21,693,808	1,811.6	22,140,378	2.1	15,923,424	-28.1	8,234,457	-48.3
CREDIT AND BORROWING ARRANGEMENTS:							L		
Num FHLB Members	27	26	-3.7	27	3.8	27	0.0	27	0.0
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,939,240,105	2,045,223,332	5.5	1,909,671,610	-6.6	1,960,730,193	2.7	2,099,557,832	7.1
Total Committed Credit Lines	377,231,079	441,213,776	17.0	55,894,849	-87.3	53,914,250	-3.5	79,760,199	47.9
Total Credit Lines at Corporate Credit Unions	274,538,800	294,195,000			1.7				
Draws Against Lines of Credit	9,280,788								
BORROWINGS OUTSTANDING FROM CORPORATE									
CREDIT UNIONS							<u></u> _		
Line of Credit Outstanding from Corporate Cus	0	1,631,289	N/A	2,881,125	76.6	8,782,576	204.8	357,478	-95.9
Term Borrowings Outstanding from Corporate Cus	0	0	N/A		N/A		N/A	2,000,000	N/A
MISCELLANEOUS BORROWING INFORMATION:							<u>-</u>	,,,,,,,,	T
Assets Pledged to Secure Borrowings	1,231,550,343	1,652,201,306	34.2	1,751,877,050	6.0	1,856,055,172	5.9	2,077,109,875	11.9
Amount of Borrowings Subject to Early Repayment at	, . , ,	,,,		, , , , , , , , , , , , , , , , , , , ,		,,,		,. , .,,,	
Lenders Option	10,000,000	0	-100.0	0	N/A	0	N/A	0	N/A
	0							500,000	_
Uninsured Secondary Capital ²									
Uninsured Secondary Capital ² # Means the number is too large to display in the cell	Ĭ								
Uninsured Secondary Capital * # Means the number is too large to display in the cell 1 Included MBL construction and land development prior to 03/31/09.									-

	Miscella	neous Information, P	rograms,	Services					
Return to cover		For Charter :							
12/10/2019		Count of CU:	97						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Sta	te = 'MO' * Type Inclu	ded: Fede	rally Insured State C	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Sep-2019	% Chg
MEMBERSHIP:									
Num Current Members	1,389,705	1,415,570	1.9	1,452,892	2.6	1,507,778	3.8	1,530,850	1.5
Num Potential Members	33,715,033	37,227,328	10.4	33,190,253	-10.8	33,019,377	-0.5	34,554,595	4.6
% Current Members to Potential Members	4.12	3.80	-7.7	4.38	15.1	4.57	4.3	4.43	-3.0
* % Membership Growth	2.67	1.86	-30.2	2.64	41.7	3.78	43.3	2.04	-46.0
Total Num Savings Accts	2,621,112	2,657,678	1.4	2,739,099	3.1	2,837,355	3.6	2,871,006	1.2
EMPLOYEES:									
Num Full-Time Employees	3,612	3,708	2.7	3,779	1.9	3,966	4.9	4,074	2.7
Num Part-Time Employees	422	385			-8.6	340	-3.4	305	-10.3
BRANCHES:		-							
Num of CU Branches	313	310	-1.0	321	3.5	322	0.3	323	0.3
Num of CUs Reporting Shared Branches	30				0.0	31	3.3	29	
Plan to add new branches or expand existing facilities	11			14	-6.7	15		15	
MISCELLANEOUS LOAN INFORMATION:		13	30.4	14	-0.1	13	7.1	13	0.0
**Total Amount of Loans Granted YTD	3,799,506,715	4,156,782,511	9.4	4,392,465,382	5.7	4,782,698,439	8.9	3,910,351,063	9.0
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date	3,199,500,715	4,100,70∠,511	9.4	4,382,400,382	5.7	4,102,090,439	0.9	3,510,351,063	9.0
(FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS	0		14/74	U	14//1	0	111/71	0	11//4
(Credit Programs):									
Commercial Loans	32	32	0.0	32	0.0	32	0.0	33	3.1
Credit Builder	28				0.0	26		26	
Debt Cancellation/Suspension	5				-20.0	5		5	
Direct Financing Leases	0			0	N/A	0		0	
Indirect Commercial Loans	9			8	0.0	8		8	
Indirect Consumer Loans	34				-5.7	32	-3.0	32	
Indirect Mortgage Loans							-		
0 0	9			8	-11.1	11	37.5	11	
Interest Only or Payment Option 1st Mortgage Loans Micro Business Loans	11				0.0	11	0.0	11	0.0
	13			12	0.0	12	0.0	12	
Micro Consumer Loans	14			11	-8.3	11	0.0	11	
Overdraft Lines of Credit	64	59		57	-3.4	55	-3.5	53	
Overdraft Protection	57			52	-5.5	51	-1.9	50	
Participation Loans	43			39	-2.5	44	12.8	44	
Pay Day Loans	15				6.7	16		16	
Real Estate Loans	80				-5.1	69	-6.8	67	-2.9
Refund Anticipation Loans	2				0.0	2		2	
Risk Based Loans	82			76	-5.0	73	-3.9	71	
Share Secured Credit Cards	30			29	-6.5	30	3.4	30	
Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	82			77	-2.5	77	0.0	76	
Commercial Share Accounts	44				4.8	43	-2.3	43	
Check Cashing	60				0.0	61	1.7	61	0.0
First Time Homebuyer Program	13			14	0.0	16		16	
Health Savings Accounts	12			12	0.0	13	8.3	13	
Individual Development Accounts	2	2	0.0	2	0.0	3	50.0	3	
In-School Branches	1	1	0.0	1	0.0	1	0.0	1	0.0
Insurance/Investment Sales	36	36	0.0	35	-2.8	35	0.0	35	0.0
International Remittances	19				0.0	20	0.0	20	
Low Cost Wire Transfers	81	77			-2.6	73	-2.7	72	-1.4
**Number of International Remittances Originated YTD	3,922	1.000		4,162	3.8	4,461	7.2	3,113	
MERGERS/ACQUISITIONS:	- 7-	,,,,,,							
Completed Merger/Acquisition Qualifying for			1						
Business Combo Acctng (FAS 141R)	7	10	42.9	13	30.0	13	0.0	14	7.7
Adjusted Retained Earnings Obtained through			1						
Business Combinations	6,119,825	15,567,369	154.4	17,042,824	9.5	19,237,034	12.9	22,413,113	16.5
Fixed Assets - Capital & Operating Leases	-, -,	.,,		,. ,		., . ,==.		, -,	
Aggregate of Future Capital and Operating Lease Pmts									
on Fixed Assets (not discounted to PV)	27,327,327	28,683,342	5.0	33,195,608	15.7	29,249,548	-11.9	34,440,201	17.7
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or r				,,,,,,,		., .,,		, .,	
** Amount is year-to-date and the related % change ratio is annualized.									
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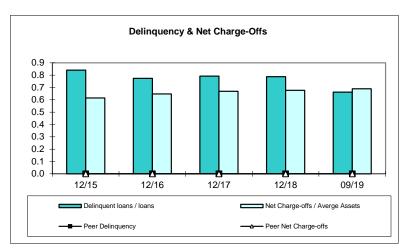
D. () () () () ()	Inform	nation System		nology					
<u>Return to cover</u> 12/10/2019		For Charter :							
		Count of CU:	-						
CU Name: N/A	,	Asset Range :		Nation + Door	0	II + Ctata IM	OI * T	lasted to	denelle.
Peer Group: N/A	0			Nation * Peer	Group: A	ii " State = 'W	O' I ype	inciuaea: Fe	derally
	Count of CU in	Peer Group :	N/A						
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Sep-2019	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1				0	N/A	0	N/A
Vendor Supplied In-House System	59			54	-3.6	51	-5.6	49	-3.9
Vendor On-Line Service Bureau	47	45			-2.2	43	-2.3	44	2.3
CU Developed In-House System	0				N/A	0	N/A	0	N/A
Other	5	5	0.0	5	0.0	5	0.0	4	-20.0
Electronic Financial Services									
Home Banking Via Internet Website	85				-1.2	78	-3.7	77	-1.3
Audio Response/Phone Based	63		_	56	-6.7	56	0.0	55	-1.8
Automatic Teller Machine (ATM)	79	76	-3.8	74	-2.6	74	0.0	74	0.0
Kiosk	7	6	-14.3	5	-16.7	6	20.0	7	16.7
Mobile Banking	50	54	8.0	53	-1.9	55	3.8	58	5.5
Other	2	2	0.0	4	100.0	6	50.0	6	0.0
Services Offered Electronically									
Member Application	40	41	2.5	42	2.4	42	0.0	40	-4.8
New Loan	49	48	-2.0	49	2.1	50	2.0	49	-2.0
Account Balance Inquiry	86			81	-1.2	78	-3.7	78	0.0
Share Draft Orders	62				0.0	60	-3.2	59	-1.7
New Share Account	25				4.2	26	4.0	26	0.0
Loan Payments	80				-2.6	73	-2.7	71	-2.7
Account Aggregation	17	17			0.0	18	5.9	17	-5.6
Internet Access Services	28			33	3.1	32	-3.0	33	3.1
e-Statements	79	77		74	-3.9	73	-1.4	71	-2.7
External Account Transfers	30				6.9	35	12.9	35	0.0
View Account History	86		-	81	-1.2	78	-3.7	77	-1.3
Merchandise Purchase	6				0.0	4	-33.3	3	-25.0
Merchant Processing Services	6				0.0	7	16.7	9	28.6
Remote Deposit Capture	25				29.6	41	17.1	46	12.2
Share Account Transfers	85				-3.7	76	-3.8	75	-1.3
Bill Payment					-1.5	63	-3.6 -4.5		0.0
Download Account History	68				0.0	69	-4.5 -4.2	63 67	
	73								-2.9
Electronic Cash		_			0.0	5	0.0	5	0.0
Electronic Signature Authentication/Certification	15			25	47.1	32	28.0	32	0.0
Mobile Payments	20	24	20.0	26	8.3	31	19.2	32	3.2
Type of World Wide Website Address	40	4.4	0.0		40.0		44.4		0.0
Informational	12				-18.2	8	-11.1	8	0.0
Interactive	3				0.0	1	-50.0	1	0.0
Transactional	82			_	-1.3	77	-2.5	75	-2.6
Number of Members That Use Transactional Website	601,278			, -	10.8	800,402	9.6	849,925	6.2
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	0	N/A
Interactive	0			0	N/A	0	N/A	0	N/A
Transactional	0	0	N/A	0	N/A	0	N/A	0	N/A
Miscellaneous									
Internet Access	108	103	-4.6	100	-2.9	97	-3.0	95	-2.1
]					18.IS&T

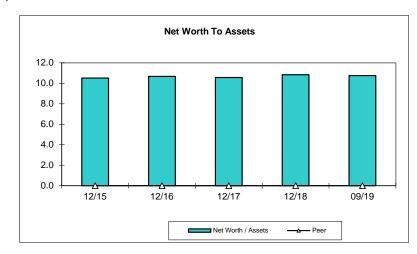
Return to cover

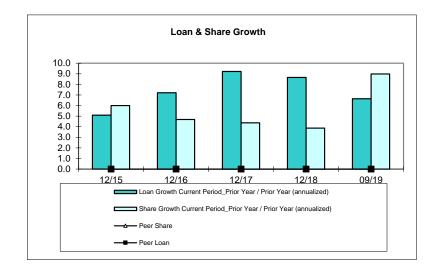
12/10/2019 CU Name: N/A Peer Group: N/A Graphs 1 For Charter: N/A Count of CU: 97 Asset Range: N/A

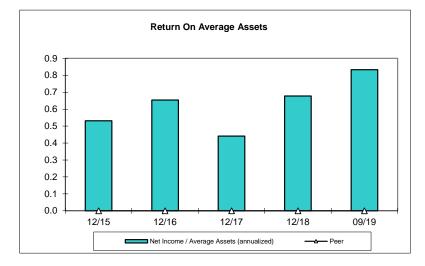
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A









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

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12/10/2019
CU Name: N/A
Peer Group: N/A

Graphs 2 For Charter : N/A Count of CU : 97 Asset Range : N/A

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

Count of CU in Peer Group: N/A

