

Cycle Date: June-2022
Run Date: 09/26/2022
Interval: Annual
Validated

Page Click on links below to jump to FPR contents

- 1 [Summary Financial Information](#)
- 2 [Key Ratios](#)
- 3 [Supplemental Ratios](#)
- 4 [Historical Ratios](#)
- 5 [Assets](#)
- 6 [Liabilities, Shares & Equity](#)
- 7 [Income Statement](#)
- 8 [Loans](#)
- 9 [Delinquent Loan Information 1](#)
- 10 [Delinquent Loan Information 2](#)
- 11 [Delinquent Real Estate Loans](#)
- 12 [Delinquent Commercial Loans 1](#)
- 13 [Delinquent Commercial Loans 2](#)
- 14 [Loan Losses](#)
- 15 [Indirect & Participation Lending](#)
- 16 [Real Estate Loan Information 1](#)
- 17 [Commercial Loan Information](#)
- 18 [Investments 1](#)
- 19 [Investments 2](#)
- 20 [Other Investment Information](#)
- 21 [Liquidity 1](#)
- 22 [Liquidity 2](#)
- 23 [Shares and Membership](#)
- 24 [Supplemental Information](#)

[Graphs 1](#) (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)

[Graphs 2](#) (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

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

Count of CU : 91
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

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

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range.
Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

Summary Financial Information									
Return to cover									
09/26/2022									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Other Deposits¹	858,012,984	1,150,566,834	34.1	2,315,065,382	101.2	2,942,101,722	27.1	2,938,943,550	-0.1
Total Investments	2,487,384,854	2,486,342,544	0.0	3,480,297,690	40.0	4,206,570,711	20.9	4,199,214,778	-0.2
Loans Held for Sale	34,568,595	73,318,768	112.1	103,031,142	40.5	223,975,538	117.4	39,321,740	-82.4
Total Loans	9,839,933,888	10,522,514,296	6.9	11,375,479,018	8.1	12,016,169,703	5.6	13,048,290,692	8.6
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases)	(82,092,040)	(74,050,628)	-9.8	(89,824,348)	21.3	(85,170,802)	-5.2	(86,574,260)	1.6
Land And Building	335,167,012	374,101,319	11.6	383,745,884	2.6	402,353,325	4.8	410,085,541	1.9
Other Fixed Assets	57,381,070	63,506,315	10.7	69,564,187	9.5	67,975,350	-2.3	68,430,197	0.7
NCUSIF Deposit	114,716,810	120,763,133	5.3	141,228,983	16.9	162,174,271	14.8	167,544,357	3.3
All Other Assets	350,443,285	391,113,434	11.6	495,473,774	26.7	478,488,223	-3.4	588,646,079	23.0
TOTAL ASSETS	13,995,516,458	15,108,176,015	8.0	18,274,061,712	21.0	20,414,638,041	11.7	21,373,902,674	4.7
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ²	164,536,519	190,878,521	16.0	305,777,786	60.2	254,571,036	-16.7	271,935,332	6.8
Accrued Dividends & Interest Payable on Shares & Deposits	14,436,129	17,572,909	21.7	16,752,124	-4.7	15,431,309	-7.9	10,142,355	-34.3
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowings Notes & Interest Payable	435,951,925	432,644,879	-0.8	445,037,247	2.9	326,031,042	-26.7	832,244,683	155.3
Total Shares & Deposits	11,928,408,350	12,865,382,478	7.9	15,776,560,009	22.6	17,965,612,286	13.9	18,573,881,485	3.4
TOTAL LIABILITIES³	12,543,332,923	13,506,478,787	7.7	16,544,127,166	22.5	18,561,645,673	12.2	19,688,203,855	6.1
Undivided Earnings	1,210,012,338	1,304,916,742	7.8	1,401,640,886	7.4	1,532,519,201	9.3	1,522,324,303	-0.7
Other Reserves	242,171,197	296,780,486	22.5	328,293,660	10.6	320,473,167	-2.4	163,374,516	-49.0
TOTAL EQUITY	1,452,183,535	1,601,697,228	10.3	1,729,934,546	8.0	1,852,992,368	7.1	1,685,698,819	-9.0
TOTAL LIABILITIES, SHARES, & EQUITY	13,995,516,458	15,108,176,015	8.0	18,274,061,712	21.0	20,414,638,041	11.7	21,373,902,674	4.7
INCOME & EXPENSE									
Interest Income*	515,573,154	579,096,723	12.3	585,941,577	1.2	573,190,755	-2.2	304,956,237	6.4
Interest Expense*	86,045,038	121,095,816	40.7	108,386,669	-10.5	83,500,674	-23.0	38,236,951	-8.4
Net Interest Income*	429,528,116	458,000,907	6.6	477,554,908	4.3	489,690,081	2.5	266,719,286	8.9
Provision for Loan/Lease Losses or Total Credit Loss Expense*	66,264,306	57,973,227	-12.5	59,161,317	2.0	24,475,595	-58.6	15,196,208	24.2
Non-Interest Income*	308,848,229	338,890,945	9.7	372,394,135	9.9	418,711,807	12.4	173,578,015	-17.1
Non-Interest Expense*	579,019,809	619,563,308	7.0	669,789,478	8.1	719,972,810	7.5	374,960,505	4.2
NET INCOME (LOSS)*	93,092,230	119,355,317	28.2	120,998,248	1.4	163,953,483	35.5	50,140,588	-38.8
TOTAL CU's	99	97	-2.0	94	-3.1	91	-3.2	91	0.0
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
# Means the number is too large to display in the cell									
¹ Prior to March 2022, Time and Other Deposits were included in Investments									
² Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
³ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									

		Key Ratios ⁵								
Return to cover		For Charter :		N/A						
09/26/2022		Count of CU :		91						
CU Name: N/A		Asset Range :		N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *								
		Count of CU in Peer Group :		N/A						
				Dec-2021		Jun-2022				
		Dec-2018	Dec-2019	Dec-2020	Dec-2021	PEER Avg.**	Percentile**	Jun-2022	PEER Avg.**	Percentile**
CAPITAL ADEQUACY RATIOS										
Net Worth / Total Assets ⁵	10.84	10.85	9.65	9.45	N/A	N/A	9.27	N/A	N/A	
Net Worth / PCA Opt. Total Assets (if applies)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL ⁵	11.37	11.29	10.09	9.83	N/A	N/A	9.64	N/A	N/A	
Risk-Based Capital Ratio	N/A	N/A	N/A	N/A	N/A	N/A	59.37	N/A	N/A	
GAAP Equity / Total Assets	10.38	10.60	9.47	9.08	N/A	N/A	7.89	N/A	N/A	
Loss Coverage	16.06	15.13	10.91	9.10	N/A	N/A	9.40	N/A	N/A	
ASSET QUALITY RATIOS										
Delinquent Loans / Total Loans	0.79	0.68	0.51	0.45	N/A	N/A	0.42	N/A	N/A	
Delinquent Loans / Net Worth	5.11	4.36	3.28	2.78	N/A	N/A	2.76	N/A	N/A	
Rolling 12 Month Net Charge Offs / Average Loans ²	0.68	0.66	0.40	0.25	N/A	N/A	0.23	N/A	N/A	
Delinquent Loans + Net Charge-Offs / Average Loans	1.50	1.36	0.93	0.71	N/A	N/A	0.67	N/A	N/A	
Other Non-Performing Assets / Total Assets	0.08	0.09	0.07	0.02	N/A	N/A	0.02	N/A	N/A	
MANAGEMENT RATIOS										
Net Worth Growth ¹	6.61	8.05	7.53	9.43	N/A	N/A	5.39	N/A	N/A	
Share Growth ¹	3.86	7.85	22.63	13.88	N/A	N/A	6.77	N/A	N/A	
Loan Growth ¹	8.66	6.94	8.11	5.63	N/A	N/A	17.18	N/A	N/A	
Asset Growth ¹	3.93	7.95	20.95	11.71	N/A	N/A	9.40	N/A	N/A	
Investment Growth ¹	-7.46	8.86	60.02	24.72	N/A	N/A	-0.82	N/A	N/A	
Membership Growth ¹	3.78	1.77	2.49	1.35	N/A	N/A	3.51	N/A	N/A	
EARNINGS RATIOS										
Net Income / Average Assets (ROAA) ¹	0.68	0.82	0.72	0.85	N/A	N/A	0.48	N/A	N/A	
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.67	0.68	0.66	0.77	N/A	N/A	0.71	N/A	N/A	
Non-Interest Expense / Average Assets ¹	4.22	4.26	4.01	3.72	N/A	N/A	3.59	N/A	N/A	
PLLL or Credit Loss Expense / Average Assets ¹	0.48	0.40	0.35	0.13	N/A	N/A	0.15	N/A	N/A	
ASSET LIABILITY MANAGEMENT RATIOS⁷										
Est. NEV Tool Post Shock Ratio ⁴	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A	
Est. NEV Tool Post Shock Sensitivity ⁴	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A	
Total Loans / Total Assets	70.31	69.65	62.25	58.86	N/A	N/A	61.05	N/A	N/A	
Cash + Short-Term Investments / Assets ³	10.13	12.57	18.23	17.89	N/A	N/A	14.27	N/A	N/A	
¹ Exam date ratios are annualized.										
² Exam Date Ratio is based on Net Charge Offs over the last 12 months										
³ This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.										
⁴ Applicable for credit unions under \$500 million.										
⁵ For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.										
⁶ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.										
⁷ Beginning April 1, 2022, Asset Liability Management Ratios are used to evaluate Liquidity and Sensitivity.										
										2. Key Ratios

	Supplemental Ratios**				
Return to cover	For Charter : N/A				
09/26/2022	Count of CU : 91				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All *				
	Count of CU in Peer Group : N/A				
	Dec-2018	Dec-2019	Dec-2020	Dec-2021	Jun-2022
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	105.86	103.54	155.17	158.73	158.03
REAL ESTATE LOAN DELINQUENCY ¹					
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	1.69	1.63	0.94	1.00	0.70
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.69	0.59	0.40	0.41	0.29
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	25.15	24.16	23.15	23.65	25.44
Participation Loans Outstanding / Total Loans	2.44	2.94	3.59	4.98	5.68
Participation Loans Purchased YTD / Total Loans Granted YTD	1.09	2.48	2.58	4.31	5.06
Participation Loans Sold YTD / Total Assets *	0.48	0.49	0.37	0.19	0.57
Total Commercial Loans / Total Assets ²	2.94	3.49	3.45	3.57	3.93
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.07	0.33	0.29	0.81	1.67
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	15.49	16.00	18.18	16.69	15.06
Total Fixed Rate Real Estate / Total Loans	22.03	22.97	29.20	28.36	24.67
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	26.96	32.66	46.17	37.89	22.40
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	59.02	61.51	63.26	65.60	75.62
Interest Only & Payment Option First & Other RE / Total Assets	0.74	0.74	0.57	0.61	0.19
Interest Only & Payment Option First & Other RE / Net Worth	6.82	6.84	5.90	6.43	2.00
MISCELLANEOUS RATIOS					
Mortgage Servicing Assets / Net Worth	1.32	1.46	2.46	2.87	3.80
Unused Commitments / Cash & ST Investments	149.11	117.53	76.61	73.54	95.39
Short Term Liabilities / Total Shares and Deposits plus Borrowings	35.30	35.70	34.67	33.91	35.22
# Means the number is too large to display in the cell					
* 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.					
¹ Beginning with March 2022, Commercial real estate loans are no longer reported with the non-commercial real estate loans.					
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.					
					3. Supplemental Ratios

		Historical Ratios ³								
Return to cover		For Charter : N/A								
09/26/2022		Count of CU : 91								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A				Dec-2021		Jun-2022		
		Dec-2018	Dec-2019	Dec-2020	Dec-2021	PEER Avg	Percentile**	Jun-2022	PEER Avg	Percentile**
CAPITAL ADEQUACY										
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	N/A	0	0	0	N/A	N/A	1	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) ²	N/A	10.85	9.65	9.45	N/A	N/A	9.27	N/A	N/A	
Solvency Evaluation (Estimated)	112.18	112.46	110.99	110.33	N/A	N/A	109.09	N/A	N/A	
Classified Assets (Estimated) / Net Worth	5.41	4.52	5.10	4.41	N/A	N/A	4.37	N/A	N/A	
ASSET QUALITY										
Net Charge-Offs / Average Loans*	0.68	0.66	0.40	0.25	N/A	N/A	0.22	N/A	N/A	
Fair (Market) HTM Invest Value/Book Value HTM Invest.	98.02	100.67	101.59	99.90	N/A	N/A	92.15	N/A	N/A	
Accum Unreal G/L On AFS/Cost Of AFS	-1.86	0.21	1.16	-1.03	N/A	N/A	-6.79	N/A	N/A	
Delinquent Loans / Assets	0.55	0.47	0.32	0.26	N/A	N/A	0.26	N/A	N/A	
EARNINGS										
Gross Income/Average Assets*	5.94	6.13	5.67	5.03	N/A	N/A	4.79	N/A	N/A	
Yield on Average Loans * ¹	4.77	4.91	4.70	4.42	N/A	N/A	4.25	N/A	N/A	
Yield on Average Investments*	1.97	2.31	1.49	0.79	N/A	N/A	1.04	N/A	N/A	
Fee & Other Op.Income / Avg. Assets *	2.18	2.15	2.16	2.07	N/A	N/A	1.87	N/A	N/A	
Cost of Funds / Avg. Assets*	0.63	0.83	0.65	0.43	N/A	N/A	0.37	N/A	N/A	
Net Margin / Avg. Assets*	5.31	5.29	5.02	4.60	N/A	N/A	4.42	N/A	N/A	
Net Interest Margin/Avg. Assets*	3.13	3.15	2.86	2.53	N/A	N/A	2.55	N/A	N/A	
Non-Interest Expense/Gross Income	71.03	69.49	70.80	73.94	N/A	N/A	74.97	N/A	N/A	
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	3.10	3.21	2.73	2.49	N/A	N/A	2.26	N/A	N/A	
Net Operating Exp. /Avg. Assets*	3.24	3.33	3.32	3.07	N/A	N/A	2.97	N/A	N/A	
ASSET / LIABILITY MANAGEMENT										
Net Long-Term Assets / Total Assets	28.38	27.57	28.24	33.24	N/A	N/A	32.33	N/A	N/A	
Reg. Shares / Total Shares & Borrowings	33.41	31.99	33.95	36.26	N/A	N/A	36.29	N/A	N/A	
Total Loans / Total Shares	82.49	81.79	72.10	66.88	N/A	N/A	70.25	N/A	N/A	
Total Shares, Dep. & Borrs / Earning Assets	94.97	95.10	95.90	96.67	N/A	N/A	97.38	N/A	N/A	
Reg Shares + Share Drafts / Total Shares & Borrs	53.08	51.91	55.93	59.08	N/A	N/A	58.39	N/A	N/A	
Borrowings / Ttotal Shares & Net Worth	3.25	2.99	2.54	1.65	N/A	N/A	4.05	N/A	N/A	
PRODUCTIVITY										
Members / Potential Members	4.57	4.44	4.49	4.49	N/A	N/A	4.37	N/A	N/A	
Borrowers / Members	49.45	49.95	64.94	146.57	N/A	N/A	185.20	N/A	N/A	
Members / Full-Time Empl.	364.55	360.32	359.26	368.35	N/A	N/A	362.59	N/A	N/A	
Avg. Shares Per Member	\$7,911	\$8,384	\$10,032	\$11,272	N/A	N/A	\$11,452	N/A	N/A	
Avg. Loan Balance	\$13,198	\$13,729	\$11,138	\$5,144	N/A	N/A	\$4,344	N/A	N/A	
Salary And Benefits / Full-Time Empl.*	\$70,186	\$71,965	\$76,694	\$83,849	N/A	N/A	\$83,561	N/A	N/A	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										
^{1/} Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.										
^{2/} For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.										
^{3/} The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.										
										4. Historical Ratios

Return to cover		Assets								
09/26/2022		For Charter : N/A								
CU Name: N/A		Count of CU : 91								
Peer Group: N/A		Asset Range : N/A								
		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
		Count of CU in Peer Group : N/A								
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
ASSETS										
CASH AND DEPOSITS										
Cash On Hand		165,332,550	175,050,031	5.9	255,759,769	46.1	239,887,867	-6.2	254,981,312	6.3
Cash On Deposit										
Cash on Deposit in Corporate Credit Unions		109,190,803	156,891,558	43.7	377,611,421	140.7	384,032,662	1.7	254,064,567	-33.8
Cash on Deposit in a Federal Reserve Bank		N/A	407,143,384		1,103,216,693	171.0	1,837,007,643	66.5	1,412,234,015	-23.1
Cash on Deposit in Other Financial Institutions		555,381,885	386,712,285	-30.4	536,953,877	38.9	388,651,377	-27.6	335,346,813	-13.7
Total Cash on Deposit		664,572,688	950,747,227	43.1	2,017,781,991	112.2	2,609,691,682	29.3	2,001,645,395	-23.3
Time and Other Deposits ⁴		556,008,517	564,160,483	1.5	670,306,142	18.8	665,259,948	-0.8	682,316,843	2.6
TOTAL CASH AND DEPOSITS		1,385,913,755	1,689,957,741	21.9	2,943,847,902	74.2	3,514,839,497	19.4	2,938,943,550	-16.4
INVESTMENT SECURITIES										
Equity Securities		N/A	0		29,126,327	N/A	115,070,502	295.1	193,611,380	68.3
Trading Debt Securities		N/A	0		77,823,105	N/A	86,878,088	11.6	0	-100.0
Available-for-Sale Debt Securities		N/A	0		2,460,987,213	N/A	3,127,880,404	27.1	3,451,907,949	10.4
Held-to-Maturity Debt Securities		N/A	0		149,746,599	N/A	159,523,399	6.5	425,169,667	166.5
Allowance for Credit Losses on Investment Securities		N/A	0		0	N/A	0	N/A	0	N/A
TOTAL INVESTMENT SECURITIES		N/A	0		2,717,683,244	N/A	3,489,352,393	28.4	4,070,688,996	16.7
OTHER INVESTMENTS										
Nonperpetual Contributed Capital		1,711,796	1,684,996	-1.6	1,684,996	0.0	1,877,296	11.4	1,338,896	-28.7
Perpetual Contributed Capital		15,343,849	15,419,832	0.5	15,419,984	0.0	16,651,937	8.0	16,285,178	-2.2
All Other Investments ²		113,318,415	129,396,209	14.2	116,726,946	-9.8	125,951,310	7.9	110,901,708	-11.9
TOTAL OTHER INVESTMENTS		130,374,060	146,501,037	12.4	133,831,926	-8.6	144,480,543	8.0	128,525,782	-11.0
LOANS HELD FOR SALE		34,568,595	73,318,768	112.1	103,031,142	40.5	223,975,538	117.4	39,321,740	-82.4
LOANS AND LEASES										
Consumer Loans (Non-Residential, Non-Commercial)		5,821,522,437	6,082,348,892	4.5	6,267,862,650	3.1	6,719,937,946	7.2	7,388,780,774	10.0
1- to 4-Family Residential Property Loans/Lines of Credit ³		3,472,046,154	3,753,071,202	8.1	4,398,425,065	17.2	4,483,255,176	1.9	4,725,661,447	5.4
All Other (Non-Commercial) Real Estate Loans/Lines of Credit ³		134,544,471	159,124,770	18.3	78,256,660	-50.8	83,391,886	6.6	94,523,987	13.3
Commercial Loans/Lines of Credit Real Estate Secured ³		373,249,156	472,301,677	26.5	570,845,943	20.9	660,476,163	15.7	747,937,744	13.2
Commercial Loans/Lines of Credit Not Real Estate Secured ³		38,571,670	55,667,755	44.3	60,088,700	7.9	69,108,532	15.0	91,386,740	32.2
TOTAL LOANS & LEASES		9,839,933,888	10,522,514,296	6.9	11,375,479,018	8.1	12,016,169,703	5.6	13,048,290,692	8.6
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN & LEASES)		(82,092,040)	(74,050,628)	-9.8	(89,824,348)	21.3	(85,170,802)	-5.2	(86,574,260)	1.6
OTHER ASSETS										
Foreclosed and Repossessed Assets ¹		11,763,427	12,974,591	10.3	12,551,638	-3.3	4,058,135	-67.7	4,499,460	10.9
Land and Building		335,167,012	374,101,319	11.6	383,745,884	2.6	402,353,325	4.8	410,085,541	1.9
Other Fixed Assets		57,381,070	63,506,315	10.7	69,564,187	9.5	67,975,350	-2.3	68,430,197	0.7
NCUA Share Insurance Capitalization Deposit		114,716,810	120,763,133	5.3	141,228,983	16.9	162,174,271	14.8	167,544,357	3.3
All Other Assets		338,679,858	378,138,843	11.7	482,922,136	27.7	474,430,088	-1.8	584,146,619	23.1
TOTAL OTHER ASSETS		857,708,177	949,484,201	10.7	1,090,012,828	14.8	1,110,991,169	1.9	1,234,706,174	11.1
TOTAL ASSETS		13,995,516,458	15,108,176,015	8.0	18,274,061,712	21.0	20,414,638,041	11.7	21,373,902,674	4.7
TOTAL CU's		99	97	-2.0	94	-3.1	91	-3.2	91	0.0
# Means the number is too large to display in the cell										
¹ Other Real Estate Owned prior to 2004										
² Prior to March 2022, Loans to, deposits in, and investments in natural person credit unions are included in All Other Investments prior to March 2022 and forward, loans to natural person credit unions are included in Loans and deposits and investments in natural person credit unions are included in Cash and Other Deposits.										
³ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.										
⁴ Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks, S&Ls, savings banks, Loans to and investments in natural person credit unions, and All other investments in coporate credit unions.										
5. Assets										

	Liabilities, Shares & Equity								
Return to cover									
09/26/2022									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ³	164,536,519	190,878,521	16.0	305,777,786	60.2	254,571,036	-16.7	271,935,332	6.8
Accrued Dividends and Interest Payable	14436129	17572909	21.7	16752124	-4.7	15431309	-7.9	10142355	-34.3
Other Borrowings	435,951,925	432,644,879	-0.8	445,037,247	2.9	326,031,042	-26.7	832,244,683	155.3
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	N/A	0		0	N/A	0	N/A	0	N/A
SHARES AND DEPOSITS									
Share Drafts	2,431,507,210	2,649,925,821	9.0	3,565,896,436	34.6	4,175,177,724	17.1	4,287,041,544	2.7
Regular Shares	4,131,668,081	4,253,585,211	3.0	5,507,377,896	29.5	6,633,007,154	20.4	7,043,293,778	6.2
Money Market Shares	2,756,387,263	2,950,187,599	7.0	3,719,331,051	26.1	4,392,012,123	18.1	4,534,539,436	3.2
Share Certificates	1,700,306,318	2,043,957,007	20.2	1,979,879,721	-3.1	1,764,830,876	-10.9	1,665,822,368	-5.6
IRA/KEOGH Accounts	813,876,434	838,072,010	3.0	866,138,550	3.3	863,467,134	-0.3	861,730,514	-0.2
All Other Shares ¹	42,956,880	50,707,289	18.0	62,857,321	24.0	66,203,904	5.3	78,374,612	18.4
Non-Member Deposits	51,706,164	78,947,541	52.7	75,079,034	-4.9	70,913,371	-5.5	103,079,233	45.4
TOTAL SHARES AND DEPOSITS	11,928,408,350	12,865,382,478	7.9	15,776,560,009	22.6	17,965,612,286	13.9	18,573,881,485	3.4
TOTAL LIABILITIES⁴	12,543,332,923	13,506,478,787	7.7	16,544,127,166	22.5	18,561,645,673	12.2	19,688,203,855	6.1
EQUITY:									
Undivided Earnings ⁶	1,210,012,338	1,304,916,742	7.8	1,401,640,886	7.4	1,532,519,201	9.3	1,515,115,736	-1.1
Other Reserves	288,422,581	312,528,626	8.4	339,125,714	8.5	369,606,630	9.0	429,916,661	16.3
Appropriation For Non-Conforming Investments (SCU Only)	50,795	50,795	0.0	50,795	0.0	50,795	0.0	17,975	-64.6
Equity Acquired in Merger	17,259,153	20,435,233	18.4	20,687,868	1.2	23,283,740	12.5	24,358,797	4.6
Noncontrolling Interest in Consolidated Subsidiaries	1,188,831	1,180,460	-0.7	1,420,931	20.4	1,188,488	-16.4	0	-100.0
Accumulated Unrealized G/L on Cash Flow Hedges	213,646	-571,964	-367.7	-1,132,233	-98.0	85,091	107.5	2,103,498	2,372.1
Accumulated Unrealized G/L on AFS Securities	-32,547,230	N/A		N/A		N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	-11,271	N/A	0	100.0
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities ⁵	N/A	3,399,942		28,247,830	730.8	-32,459,619	-214.9	-251,536,362	-674.9
Other Comprehensive Income	-32,416,579	-40,242,606	-24.1	-60,107,245	-49.4	-41,270,687	31.3	-41,486,053	-0.5
Net Income	0	0	N/A	0	N/A	0	N/A	7,208,567	N/A
EQUITY TOTAL	1,452,183,535	1,601,697,228	10.3	1,729,934,546	8.0	1,852,992,368	7.1	1,685,698,819	-9.0
TOTAL LIABILITIES, SHARES, & EQUITY	13,995,516,458	15,108,176,015	8.0	18,274,061,712	21.0	20,414,638,041	11.7	21,373,902,674	4.7
TOTAL NET WORTH	1,518,222,748	1,640,409,277	8.0	1,763,983,145	7.5	1,930,294,501	9.4	1,982,351,872	2.7
# 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									
³ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and Non-Trading Derivative Liabilities"									
⁴ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
⁵ Includes accumulated unrealized gains / losses on AFS securities and AFS debt securities.									
⁶ Regular Reserves have been included in Undivided Earnings for periods prior to 3/31/22.									
								6. LiabShEquity	

		Income Statement*								
Return to cover		For Charter : N/A								
09/26/2022		Count of CU : 91								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
		Count of CU in Peer Group : N/A								
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
INTEREST INCOME YEAR-TO-DATE										
Interest on Loans		450,775,175	502,842,540	11.6	519,517,351	3.3	524,200,894	0.9	269,321,682	2.8
Less Interest Refund		(467,217)	(547,749)	17.2	(454,466)	-17.0	(457,041)	0.6	(125,276)	-45.2
Income from Investments		65,265,196	74,915,789	14.8	54,634,098	-27.1	49,446,902	-9.5	35,758,571	44.6
Other Interest Income ¹		0	1,886,143	N/A	12,244,594	549.2	N/A		1,260	
TOTAL INTEREST INCOME		515,573,154	579,096,723	12.3	585,941,577	1.2	573,190,755	-2.2	304,956,237	6.4
INTEREST EXPENSE YEAR-TO-DATE										
Dividends		60,217,978	86,474,939	43.6	77,041,198	-10.9	58,724,890	-23.8	26,962,921	-8.2
Interest on Deposits		15,493,667	22,756,506	46.9	20,470,017	-10.0	15,085,898	-26.3	6,608,200	-12.4
Interest on Borrowed Money		10,333,393	11,864,371	14.8	10,875,454	-8.3	9,689,886	-10.9	4,665,830	-3.7
TOTAL INTEREST EXPENSE		86,045,038	121,095,816	40.7	108,386,669	-10.5	83,500,674	-23.0	38,236,951	-8.4
NET INTEREST INCOME		429,528,116	458,000,907	6.6	477,554,908	4.3	489,690,081	2.5	266,719,286	8.9
Provision for Loan & Lease Losses or Total Credit Loss Expense		66,264,306	57,973,227	-12.5	59,161,317	2.0	24,475,595	-58.6	15,196,208	24.2
NON-INTEREST INCOME YEAR-TO-DATE										
Fee Income		134,379,728	135,042,523	0.5	115,954,272	-14.1	125,327,010	8.1	64,529,677	3.0
Other Income		165,196,370	177,458,000	7.4	244,168,705	37.6	275,223,812	12.7	130,645,360	-5.1
Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and Trading Debt Securities)		N/A	1,860		220,311	11,744.7	11,333,102	5,044.1	-24,916,113	-539.7
Gain (Loss) on all other Investments or other Hedged items (not Equity or Trading Debt Securities)		N/A	12,622,918		4,015,688	-68.2	3,253,244	-19.0	92,994	-94.3
Gain (Loss) on Derivatives		334	5,849,973	#####	6,564,646	12.2	723,489	-89.0	-1,063,725	-394.1
Gain (Loss) on Disposition of Fixed Assets		-3,297,718	1,800,200	154.6	-538,302	-129.9	-869,182	-61.5	117,014	126.9
Gain (Loss) on Sales of Loans and Leases		N/A	N/A		N/A		N/A		1,899,270	
Gain (Loss) on Sales of Other Real Estate Owned		N/A	N/A		N/A		N/A		18,256	
Gain from Bargain Purchase (Merger)		0	0	N/A	0	N/A	145,618	N/A	0	-100.0
Other Non-interest Income		12,569,515	6,115,471	-51.3	2,008,815	-67.2	3,574,714	78.0	2,255,282	26.2
TOTAL NON-INTEREST INCOME		308,848,229	338,890,945	9.7	372,394,135	9.9	418,711,807	12.4	173,578,015	-17.1
NON-INTEREST EXPENSE YEAR-TO-DATE										
Employee Compensation & Benefits		290,288,984	306,462,354	5.6	335,727,716	9.5	362,815,194	8.1	186,883,473	3.0
Travel, Conference Expense		5,473,314	5,769,374	5.4	4,445,052	-23.0	4,289,370	-3.5	2,429,957	13.3
Office Occupancy		38,994,024	41,372,126	6.1	43,330,443	4.7	45,588,061	5.2	23,018,629	1.0
Office Operation Expense		113,327,931	120,725,503	6.5	127,630,490	5.7	134,328,113	5.2	69,976,282	4.2
Educational and Promotion		20,259,834	26,559,082	31.1	27,709,105	4.3	32,725,062	18.1	17,644,215	7.8
Loan Servicing Expense		40,472,792	41,551,900	2.7	47,572,883	14.5	53,055,913	11.5	27,255,286	2.7
Professional, Outside Service		43,243,927	47,027,923	8.8	51,792,528	10.1	56,759,534	9.6	31,033,783	9.4
Member Insurance		133,272	144,485	8.4	162,612	12.5	93,113	-42.7	89,317	91.8
Operating Fees		1,723,365	1,919,248	11.4	1,904,075	-0.8	1,863,283	-2.1	918,557	-1.4
Miscellaneous Non-Interest Expense		25,102,366	28,031,313	11.7	29,514,574	5.3	28,455,167	-3.6	15,711,006	10.4
TOTAL NON-INTEREST EXPENSE		579,019,809	619,563,308	7.0	669,789,478	8.1	719,972,810	7.5	374,960,505	4.2
NET INCOME (LOSS)		93,092,230	119,355,317	28.2	120,998,248	1.4	163,953,483	35.5	50,140,588	-38.8
# Means the number is too large to display in the cell										
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
¹ For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to 12/31/20, this includes Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities.										
									7.IncExp	

Delinquent Loan Information										
Return to cover	For Charter :		N/A							
09/26/2022	Count of CU :		91							
CU Name: N/A	Asset Range :		N/A							
Peer Group: N/A	Criteria :		Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally							
Count of CU in Peer Group :			N/A							
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg	
DELINQUENCY SUMMARY - ALL LOAN TYPES										
30 to 59 Days Delinquent	117,049,704	124,061,856	6.0	84,157,272	-32.2	88,612,277	5.3	89,093,854	0.5	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		23,561,645		
90 to 179 Days Delinquent ¹	61,384,395	54,830,599	-10.7	45,224,957	-17.5	42,729,157	-5.5	20,369,833	-52.3	
180 to 359 Days Delinquent	10,319,086	11,247,026	9.0	7,652,710	-32.0	5,934,970	-22.4	7,330,643	23.5	
> = 360 Days Delinquent	5,844,932	5,439,618	-6.9	5,011,554	-7.9	4,992,483	-0.4	3,521,933	-29.5	
Total Delinquent Loans - All Types (> = 60 Days)	77,548,413	71,517,243	-7.8	57,889,221	-19.1	53,656,610	-7.3	54,784,054	2.1	
% Delinquent Loans / Total Loans	0.79	0.68	-13.8	0.51	-25.1	0.45	-12.3	0.42	-6.0	
Amount of Loans in Non-Accrual Status	N/A	80,572,848		31,816,809	-60.5	30,275,991	-4.8	27,973,733	-7.6	
COMMERCIAL LOAN DELINQUENCY RATIOS¹										
% Comm Lns > = 30 Days Delinquent	2	2	-18.7	1	-37.2	1	23.6	1	-32.1	
% Comm Lns > = 60 Days Delinquent	1	1	-35.2	0	-78.6	1	357.8	1	-21.4	
DELINQUENT LOANS BY CATEGORY:										
Unsecured Credit Card Loans										
30 to 59 Days Delinquent	4,937,969	4,452,833	-9.8	3,293,500	-26.0	3,297,298	0.1	6,687,479	102.8	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		1,602,305		
90 to 179 Days Delinquent ¹	4,451,553	4,396,823	-1.2	3,334,923	-24.2	2,791,513	-16.3	2,089,235	-25.2	
180 to 359 Days Delinquent	392,039	300,278	-23.4	151,295	-49.6	39,554	-73.9	92,057	132.7	
> = 360 Days Delinquent	14,657	88,309	502.5	91,674	3.8	58,533	-36.2	48,633	-16.9	
Total Delinquent Credit Card Lns (> = 60 Days)	4,858,249	4,785,410	-1.5	3,577,892	-25.2	2,889,600	-19.2	3,832,230	32.6	
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	1.04	1.01	-2.7	0.83	-17.6	0.70	-16.0	0.93	32.4	
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		0		
90 to 179 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total PAL I and II Loans Delinquent > = 60 Days	0	0	N/A	0	N/A	0	N/A	0	N/A	
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
Non-Federally Guaranteed Student Loans										
30 to 59 Days Delinquent	721,294	345,615	-52.1	320,685	-7.2	498,091	55.3	549,623	10.3	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		83,752		
90 to 179 Days Delinquent ¹	539,953	352,621	-34.7	404,847	14.8	50,543	-87.5	20,997	-58.5	
180 to 359 Days Delinquent	1,680	10,145	503.9	0	-100.0	1,434	N/A	11,268	685.8	
> = 360 Days Delinquent	18,338	0	-100.0	0	N/A	0	N/A	0	N/A	
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	559,971	362,766	-35.2	404,847	11.6	51,977	-87.2	116,017	123.2	
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-Federally Guaranteed Student Loans %	0.99	0.76	-23.2	0.89	18.1	0.12	-86.1	0.28	124.3	
# Means the number is too large to display in the cell										
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.										

Delinquent Loan Information (continued)									
Return to cover		For Charter :	N/A						
09/26/2022		Count of CU :	91						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
		Count of CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
DELINQUENT LOANS BY CATEGORY (continued)									
All Other Unsecured Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		3,076,486	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		1,162,842	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		1,471,102	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		201,605	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		83,208	
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A		N/A		N/A		2,918,757	
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other Unsecured Loans/Lines of Credit %	0	0	N/A	0	N/A	0	N/A	1	N/A
New Vehicle Loans									
30 to 59 Days Delinquent	17,144,506	16,255,880	-5.2	10,768,591	-33.8	9,790,168	-9.1	11,369,627	16.1
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		2,255,875	
90 to 179 Days Delinquent ¹	7,710,929	6,903,799	-10.5	5,367,942	-22.2	4,370,772	-18.6	1,783,499	-59.2
180 to 359 Days Delinquent	1,164,607	744,085	-36.1	612,624	-17.7	625,186	2.1	660,862	5.7
> = 360 Days Delinquent	245,922	124,105	-49.5	162,067	30.6	217,598	34.3	64,159	-70.5
Total Del New Vehicle Lns (> = 60 Days)	9,121,458	7,771,989	-14.8	6,142,633	-21.0	5,213,556	-15.1	4,764,395	-8.6
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	1	1	-16.0	0	-18.7	0	-17.2	0	-20.2
Used Vehicle Loans									
30 to 59 Days Delinquent	45,905,226	46,596,833	1.5	34,582,296	-25.8	35,273,953	2.0	41,325,951	17.2
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		10,923,523	
90 to 179 Days Delinquent ¹	20,735,621	21,111,749	1.8	17,601,113	-16.6	15,777,789	-10.4	8,038,564	-49.1
180 to 359 Days Delinquent	4,819,628	3,214,353	-33.3	2,828,918	-12.0	2,072,999	-26.7	3,139,939	51.5
> = 360 Days Delinquent	820,952	359,953	-56.2	561,285	55.9	206,197	-63.3	303,415	47.1
Total Del Used Vehicle Lns (> = 60 Days)	26,376,201	24,686,055	-6.4	20,991,316	-15.0	18,056,985	-14.0	22,405,441	24.1
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	1	1	-12.3	1	-19.1	0	-23.9	1	11.9
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans %	1	1	-13.0	1	-18.6	0	-22.0	0	4.4
Leases Receivable									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0	0	N/A	0	N/A	0	N/A	0	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		3,773,565	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		632,508	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		739,415	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		709,375	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		62,774	
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A		N/A		N/A		2,144,072	
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A		N/A		N/A		0	
Outstanding balances of loans affected by bankruptcy claims	40,087,290	38,299,780	-4.5	27,104,262	-29.2	18,359,436	-32.3	59,582,440	224.5
Outstanding Troubled Debt Restructured loans	57,173,400	55,497,697	-2.9	50,764,058	-8.5	37,124,070	-26.9	37,922,457	2.2
# Means the number is too large to display in the cell									
1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
								10. Delinquent Loans (con't)	

Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans ¹									
Return to cover			For Charter :	N/A					
09/26/2022			Count of CU :	91					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally					
			Count of CU in Peer Group :	N/A					
			Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg
								Jun-2022	% Chg
DELINQUENT REAL ESTATE LOANS BY CATEGORY									
Secured by a 1st Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinquent		N/A	N/A		N/A		N/A	15,309,161	
60 to 89 Days Delinquent ¹		N/A	N/A		N/A		N/A	4,207,034	
90 to 179 Days Delinquent ¹		N/A	N/A		N/A		N/A	2,904,093	
180 to 359 Days Delinquent		N/A	N/A		N/A		N/A	1,801,721	
> = 360 Days Delinquent		N/A	N/A		N/A		N/A	1,618,572	
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent > = 60 Days		N/A	N/A		N/A		N/A	10,531,420	
1- to 4-Family Residential Property Secured by a 1st Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a 1st Lien loans %		N/A	N/A		N/A		N/A	0	
Secured by Junior Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinquent		N/A	N/A		N/A		N/A	3,438,920	
60 to 89 Days Delinquent ¹		N/A	N/A		N/A		N/A	823,922	
90 to 179 Days Delinquent ¹		N/A	N/A		N/A		N/A	991,692	
180 to 359 Days Delinquent		N/A	N/A		N/A		N/A	515,136	
> = 360 Days Delinquent		N/A	N/A		N/A		N/A	945,420	
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days		N/A	N/A		N/A		N/A	3,276,170	
1- to 4-Family Residential Property Secured by a Junior Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a Junior Lien loans %		N/A	N/A		N/A		N/A	0	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent		N/A	N/A		N/A		N/A	1,048,710	
60 to 89 Days Delinquent ¹		N/A	N/A		N/A		N/A	63,546	
90 to 179 Days Delinquent ¹		N/A	N/A		N/A		N/A	62,910	
180 to 359 Days Delinquent		N/A	N/A		N/A		N/A	174,767	
> = 360 Days Delinquent		N/A	N/A		N/A		N/A	0	
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days		N/A	N/A		N/A		N/A	301,223	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60 Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %		N/A	N/A		N/A		N/A	0	
# Means the number is too large to display in the cell									
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
									11. Delinquent RE Loans

	Delinquent Commercial Loans								
Return to cover									
09/26/2022									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured								
	Count of CU in Peer Group: N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY									
Construction and Development Loans									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		0	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		395,752	
Total Construction and Development loans delinquent > = 60 Days	N/A	N/A		N/A		N/A		395,752	
Construction and Development loans >= 60 Days / Total Construction and Development loans %	N/A	N/A		N/A		N/A		0	
Secured by Farmland									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		0	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total loans Secured by Farmland delinquent > = 60 Days	N/A	N/A		N/A		N/A		0	
Loans Secured by Farmland >= 60 Days Del / Total loans Secured by Farmland %	N/A	N/A		N/A		N/A		0	
Secured by Multifamily									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		0	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		1,224,465	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total loans Secured by Multifamily delinquent > = 60 Days	N/A	N/A		N/A		N/A		1,224,465	
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	N/A	N/A		N/A		N/A		1	
Secured by Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		1,999,332	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		39,803	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A		N/A		N/A		39,803	
Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		N/A		N/A		0	
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		0	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		99,960	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		634,882	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A		N/A		N/A		734,842	
# Means the number is too large to display in the cell									
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									

		Delinquent Commercial Loans								
Return to cover		For Charter : N/A								
09/26/2022		Count of CU : 91								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
		Count of CU in Peer Group : N/A								
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)										
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)										
Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property %		N/A	N/A		N/A		N/A		0	
Loans to finance agricultural production and other loans to farmers										
30 to 59 Days Delinquent		N/A	N/A		N/A		N/A		0	
60 to 89 Days Delinquent ¹		N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent ¹		N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent		N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent		N/A	N/A		N/A		N/A		0	
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days		N/A	N/A		N/A		N/A		0	
Loans to finance agricultural production and other loans to farmers delinquent >= 60 Days / Total Loans to finance agricultural production and other loans to farmers %		N/A	N/A		N/A		N/A		0	
Commercial and Industrial Loans										
30 to 59 Days Delinquent		N/A	N/A		N/A		N/A		151,810	
60 to 89 Days Delinquent ¹		N/A	N/A		N/A		N/A		173,098	
90 to 179 Days Delinquent ¹		N/A	N/A		N/A		N/A		809,527	
180 to 359 Days Delinquent		N/A	N/A		N/A		N/A		21,497	
> = 360 Days Delinquent		N/A	N/A		N/A		N/A		0	
Total Commercial and Industrial Loans delinquent > = 60 Days		N/A	N/A		N/A		N/A		1,004,122	
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %		N/A	N/A		N/A		N/A		1	
Unsecured Commercial Loans										
30 to 59 Days Delinquent		N/A	N/A		N/A		N/A		363,190	
60 to 89 Days Delinquent ¹		N/A	N/A		N/A		N/A		308,815	
90 to 179 Days Delinquent ¹		N/A	N/A		N/A		N/A		784,114	
180 to 359 Days Delinquent		N/A	N/A		N/A		N/A		2,416	
> = 360 Days Delinquent		N/A	N/A		N/A		N/A		0	
Total Unsecured Commercial Loans delinquent > = 60 Days		N/A	N/A		N/A		N/A		1,095,345	
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %		N/A	N/A		N/A		N/A		144	
Unsecured Revolving Lines of Credit for Commercial Purposes										
30 to 59 Days Delinquent		N/A	N/A		N/A		N/A		0	
60 to 89 Days Delinquent ¹		N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent ¹		N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent		N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent		N/A	N/A		N/A		N/A		0	
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days		N/A	N/A		N/A		N/A		0	
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %		N/A	N/A		N/A		N/A		0	
* Amounts are year-to-date and the related % change ratios are annualized.										
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.										

	Loan Losses								
Return to cover									
09/26/2022									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
Total Loans Charged Off Year-to-Date*	75,781,423	80,104,803	5.7	58,226,703	-27.3	45,087,971	-22.6	21,828,880	-3.2
Total Loans Recovered Year-to-Date*	11,763,659	12,868,486	9.4	14,543,545	13.0	16,201,707	11.4	8,124,859	0.3
NET CHARGE OFFS (\$\$)*	64,017,764	67,236,317	5.0	43,683,158	-35.0	28,886,264	-33.9	13,704,021	-5.1
Net Charge-Offs / Average Loans %**	0.68	0.66	-2.5	0.40	-39.6	0.25	-38.1	0.22	-11.4
Total Delinquent Loans & Year-to-Date Net Charge-Offs	141,566,177	138,753,560	-2.0	101,572,379	-26.8	82,542,874	-18.7	68,488,075	-17.0
Combined Delinquency and Net Charge Off Ratio	1.47	1.34	-8.6	0.91	-32.3	0.69	-23.6	0.64	-7.9
LOAN LOSS SUMMARY BY LOAN TYPE									
Unsecured Credit Card Lns Charged Off*	13,677,740	14,947,985	9.3	11,877,492	-20.5	9,624,588	-19.0	4,975,486	3.4
Unsecured Credit Card Lns Recovered*	2,060,757	2,392,491	16.1	2,383,215	-0.4	2,835,208	19.0	1,534,912	8.3
Unsecured Credit Card Net Charge Offs*	11,616,983	12,555,494	8.1	9,494,277	-24.4	6,789,380	-28.5	3,440,574	1.4
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	2.52	2.67	6.0	2.10	-21.2	1.61	-23.4	1.66	3.3
PALs I and PALs II Charged Off (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Recovered (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans Charged Off*	217,007	8,799,744	3,955.1	375,349	-95.7	211,444	-43.7	85,236	-19.4
Non-Federally Guaranteed Student Loans Recovered*	6,899	17,200.00	149.3	47,181.00	174.3	22,932.00	-51.4	18,865.00	64.5
Non-Federally Guaranteed Student Loans Net Charge Offs*	210,108	8,782,544	4,080.0	328,168	-96.3	188,512	-42.6	66,371	-29.6
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed Student Loans**	0.38	16.77	4,346.6	0.70	-95.8	0.43	-38.5	0.32	-26.5
All Other Unsecured Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		N/A		5,852,561	
All Other Unsecured Loans/Lines of Credit Recovered*	N/A	N/A		N/A		N/A		1,762,849.00	
All Other Unsecured Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		N/A		4,089,712	
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured Loans/Lines of Credit**	N/A	N/A		N/A		N/A		2.09	
New Vehicle Loans Charged Off*	7,544,274	7,955,351	5.4	6,371,873	-19.9	4,059,937	-36.3	1,904,296	-6.2
New Vehicle Loans Recovered*	699,003	931,432.00	33.3	1,385,947.00	48.8	1,223,734.00	-11.7	849,967.00	38.9
New Vehicle Loans Net Charge Offs*	6,845,271	7,023,919	2.6	4,985,926	-29.0	2,836,203	-43.1	1,054,329	-25.7
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.52	0.50	-4.9	0.35	-28.5	0.20	-43.0	0.14	-31.5
Used Vehicle Loans Charged Off*	29,055,443	25,907,804	-10.8	20,980,950	-19.0	14,039,702	-33.1	7,738,400	10.2
Used Vehicle Loans Recovered*	3,740,200	3,951,751.00	5.7	5,533,158.00	40.0	5,580,408.00	0.9	3,193,975.00	14.5
Used Vehicle Loans Net Charge Offs*	25,315,243	21,956,053	-13.3	15,447,792	-29.6	8,459,294	-45.2	4,544,425	7.4
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.85	0.69	-19.2	0.46	-33.6	0.23	-49.8	0.22	-4.0
Leases Receivable Charged Off*	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Recovered*	0	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Leases Receivable Net Charge Offs*	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Net Charge Offs / Avg Leases Receivable**	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		N/A		709,922	
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		N/A		N/A		415,146.00	
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		N/A		294,776.00	
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other Secured Non-Real Estate Loans/Lines of Credit**	N/A	N/A		N/A		N/A		0.11	
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES:									
Total Comm Lns Charge-Offs*	326,085	233,092	-28.5	632,056	171.2	189,535	-70.0	150,105	58.4
Total Comm Lns Recoveries*	209,235	44,328	-78.8	16,478	-62.8	26,016	57.9	5,864	-54.9
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								14. Loan Loss	

	Indirect and Participation Lending								
Return to cover									
09/26/2022									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * Reporting State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group: N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
INDIRECT LOANS OUTSTANDING									
New and Used Vehicle Indirect Loans	N/A	N/A		N/A		N/A		3,066,011,270	
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		N/A		N/A		74,772,033	
Commercial Indirect Loans	N/A	N/A		N/A		N/A		10,122,701	
All Other Indirect Loans	N/A	N/A		N/A		N/A		169,134,893	
Total Outstanding Indirect Loans	2,474,281,167	2,542,337,567	2.8	2,633,574,100	3.6	2,842,084,821	7.9	3,320,040,897	16.8
Indirect Loans Outstanding / Total Loans %	25.15	24.16	-3.9	23.15	-4.2	23.65	2.2	25.44	7.6
DELINQUENT INDIRECT LOANS									
Total Delinquent Indirect Lns (>= 60 Days)	23,327,045	20,208,644	-13.4	19,125,928	-5.4	16,943,484	-11.4	19,927,714	17.6
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.94	0.79	-15.7	0.73	-8.6	0.60	-17.9	0.60	0.7
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*	25,615,797	25,132,757	-1.9	18,670,660	-25.7	12,376,940	-33.7	6,828,786	10.3
Indirect Loans Recovered*	3,262,446	3,655,981	12.1	4,274,716	16.9	4,501,775	5.3	3,023,498	34.3
Indirect Loans Net Charge Offs*	22,353,351	21,476,776	-3.9	14,395,944	-33.0	7,875,165	-45.3	3,805,288	-3.4
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.97	0.86	-12.0	0.56	-35.0	0.29	-48.3	0.25	-14.1
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23									
LOANS PURCHASED									
Loans Purchased from Other Financial Institutions*	1,190,986	10,926,841	817.5	8,341,675	-23.7	23,835,683	185.7	37,000,345	210.5
Loans Purchased from Other Sources*	2,132,494	6,797,872	218.8	12,496,701	83.8	37,633,629	201.1	28,400,044	50.9
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.07	0.33	369.0	0.29	-11.4	0.81	180.7	1.67	105.8
LOANS SOLD Year-to-date									
Loans Sold	0	0	N/A	0	N/A	27,213,731	N/A	69,299,158	154.6
First mortgage loans sold on the secondary market	803,633,183	1,157,198,144	44.0	2,149,578,745	85.8	1,938,111,817	-9.8	738,396,531	-61.9
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	513,855,555	669,043,347	30.2	438,665,377	-34.4	338,714,388	-22.8	173,935,814	-48.6
Real Estate Loans Sold with Servicing Retained	N/A	N/A		N/A		N/A		629,898,507	
All Other Loans Sold with Servicing Retained	N/A	N/A		N/A		N/A		0	
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED	3,934,360,190	4,254,913,097	8.1	4,555,414,053	7.1	4,752,192,282	4.3	4,997,949,596	5.2
LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):									
Consumer	41,693,507	65,286,465	56.6	98,832,555	51.4	222,526,784	125.2	N/A	
Vehicle - Non-commercial	N/A	N/A		N/A		N/A		422,740,272	
Non-Federally Guaranteed Student Loans	24,191,510	11,101,152	-54.1	9,317,744	-16.1	7,458,224	-20.0	8,788,534	17.8
1- to 4-Family Residential Property	69,952,650	83,764,252	19.7	94,563,174	12.9	78,339,957	-17.2	112,540,942	43.7
Commercial Loans (excluding Construction & Development)	46,318,812	72,572,545	56.7	84,951,534	17.1	97,226,567	14.4	141,202,181	45.2
Commercial Construction & Development	5,923,111	4,183,187	-29.4	15,108,866	261.2	28,415,750	88.1	39,990,429	40.7
All Other Participation Loans	52,417,556	72,452,098	38.2	97,892,380	35.1	157,011,142	60.4	16,482,829	-89.5
TOTAL PARTICIPATIONS LOANS OUTSTANDING	240,497,146	309,359,699	28.6	408,036,232	31.9	597,933,099	46.5	741,745,187	24.1
Participation Loans Outstanding / Total Loans %	2.44	2.94	20.3	3.59	22.0	4.98	38.7	5.68	14.2
LOAN PARTICIPATIONS PURCHASED									
Participation Loans Purchased*	52,128,086	134,686,404	158.4	186,016,431	38.1	326,578,487	75.6	198,395,381	21.5
Participation Loans Purchased YTD / Total Loans Granted YTD %	1.09	2.48	127.2	2.58	4.1	4.31	67.0	5.06	17.5
LOAN PARTICIPATIONS SOLD									
Participation Loans Sold YTD*	66,569,875	74,360,468	11.7	67,125,330	-9.7	38,669,155	-42.4	61,362,112	217.4
%Participation Loans Sold YTD / Total Assets**	0.48	0.49	3.5	0.37	-25.4	0.19	-48.4	0.57	203.1
DELINQUENT- PARTICIPATION LOANS									
Delinquent Participation Loans Purchased Under 701.22	1,677,688	1,124,885	-33.0	1,851,949	64.6	446,186	-75.9	607,278	36.1
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		N/A		N/A		0	
Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %	N/A	N/A		N/A		N/A		0.10	
LOAN LOSSES - PARTICIPATION LOANS									
Participation Loans Charged Off*	3,992,270	983,393	-75.4	1,036,524	5.4	831,561	-19.8	841,372	102.4
Participation Loans Recovered*	83,637	157,924	88.8	158,059	0.1	386,037	144.2	531,520	175.4
Participation Loan Net Charge Offs *	3,908,633	825,469	-78.9	878,465	6.4	445,524	-49.3	309,852	39.1
Participation Loans Net Charge Offs / Avg Participation Loans % **	1.58	0.30	-81.0	0.24	-18.4	0.09	-63.8	0.11	21.0
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									

1- to 4-Family Residential Property and All Other (Non-Commercial) Real Estate Loans										
Return to cover										
09/26/2022										
CU Name: N/A										
Peer Group: N/A										
		Count of CU in Peer Group:		N/A						
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
1- to 4-Family Residential Property Loans										
Secured by 1st Lien										
Fixed Rate > 15 years	N/A	N/A			N/A		N/A		1,797,954,669	
Fixed Rate 15 years or less	N/A	N/A			N/A		N/A		964,618,189	
Balloon/Hybrid > 5 years	N/A	N/A			N/A		N/A		226,892,942	
Balloon/Hybrid 5 years or less	N/A	N/A			N/A		N/A		241,544,804	
Adjustable Rate	N/A	N/A			N/A		N/A		347,391,700	
Total Secured by 1st Lien	N/A	N/A			N/A		N/A		3,578,402,304	
Secured by Junior Lien										
Closed-End Fixed Rate	N/A	N/A			N/A		N/A		150,213,426	
Closed-End Adjustable Rate	N/A	N/A			N/A		N/A		21,262,599	
Open-End Fixed Rate	N/A	N/A			N/A		N/A		23,368,691	
Open-End Adjustable Rate	N/A	N/A			N/A		N/A		952,414,424	
Total Secured by Junior Lien	N/A	N/A			N/A		N/A		1,147,259,140	
All Other (Non-Commercial) Real Estate										
Closed-End Fixed Rate	N/A	N/A			N/A		N/A		47,125,251	
Closed-End Adjustable Rate	N/A	N/A			N/A		N/A		25,450,246	
Open-End Fixed Rate	N/A	N/A			N/A		N/A		9,117,465	
Open-End Adjustable Rate	N/A	N/A			N/A		N/A		12,831,024	
Total All Other (Non-Commercial) Real Estate	N/A	N/A			N/A		N/A		94,523,986	
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate	N/A	N/A			N/A		N/A		4,820,185,430	
1- to 4-Family Residential Property Loans Granted YTD										
Secured by 1st Lien Granted YTD										
Fixed Rate > 15 Years*	N/A	N/A			N/A		N/A		567,340,242	
Fixed Rate 15 Years or less*	N/A	N/A			N/A		N/A		157,084,192	
Balloon/Hybrid > 5 Years*	N/A	N/A			N/A		N/A		59,812,545	
Balloon/Hybrid 5 Years or less*	N/A	N/A			N/A		N/A		60,207,495	
Adjustable Rate*	N/A	N/A			N/A		N/A		131,987,835	
Total Secured by 1st Lien Granted YTD*	N/A	N/A			N/A		N/A		976,432,309	
Secured by Junior Lien Granted YTD										
Closed-End Fixed Rate*	N/A	N/A			N/A		N/A		52,425,556	
Closed-End Adjustable Rate*	N/A	N/A			N/A		N/A		1,740,396	
Open-End Fixed Rate*	N/A	N/A			N/A		N/A		3,698,452	
Open-End Adjustable Rate*	N/A	N/A			N/A		N/A		214,312,421	
Total Secured by Junior Lien Granted YTD*	N/A	N/A			N/A		N/A		272,176,825	
All Other (Non-Commercial) Real Estate Granted YTD										
Closed-End Fixed Rate*	N/A	N/A			N/A		N/A		35,066,423	
Closed-End Adjustable Rate*	N/A	N/A			N/A		N/A		6,838,845	
Open-End Fixed Rate*	N/A	N/A			N/A		N/A		2,625,688	
Open-End Adjustable Rate*	N/A	N/A			N/A		N/A		16,276,156	
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A			N/A		N/A		60,807,112	
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A			N/A		N/A		1,309,416,246	
Outstanding 1- to 4-Family Residential Construction Loan	6,697,127	7,186,692	7.3		13,322,068	85.4	14,912,956	11.9	30,373,330	103.7
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	N/A	N/A			N/A		N/A		1,507,207,743	
Outstanding Interest Only & Payment Option First Mortgage Loans	19,864,349	26,149,653	31.6		19,458,963	-25.6	27,724,665	42.5	39,711,602	43.2
Interest Only & Payment Option First Mortgages / Total Assets %	0.74	0.74	0.3		0.57	-23.4	0.61	6.8	0.19	-69.4
Interest Only & Payment Option First Mortgages / Net Worth %	6.82	6.84	0.2		5.90	-13.8	6.43	9.0	2.00	-68.8
* Amounts are year-to-date while the related %change ratios are annualized.										
# Means the number is too large to display in the cell										

	Commercial Loan Information									
Return to cover										
09/26/2022										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally									
	Count of CU in Peer Group : N/A									
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg	
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)										
Construction and Development	19,850,643	29,506,613	48.6	51,106,543	73.2	77,712,858	52.1	90,623,749	16.6	
Secured by Farmland	3,526,752	4,144,261	17.5	12,728,425	207.1	16,789,096	31.9	16,739,991	-0.3	
Secured by Multifamily	43,026,581	80,426,400	86.9	115,270,496	43.3	154,846,464	34.3	184,485,972	19.1	
Owner Occupied, Non-Farm, Non-Residential Property	158,717,763	178,143,579	12.2	180,550,429	1.4	177,552,851	-1.7	199,315,309	12.3	
Non-Owner Occupied, Non-Farm, Non-Residential Property	148,127,417	180,080,824	21.6	211,190,050	17.3	233,574,894	10.6	256,772,723	9.9	
Total Real Estate Secured Commercial Loans	373,249,156	472,301,677	26.5	570,845,943	20.9	660,476,163	15.7	747,937,744	13.2	
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)										
Loans to finance agricultural production and other loans to farmers	782,581	862,670	10.2	889,673	3.1	248,055	-72.1	158,413	-36.1	
Commercial and Industrial Loans	35,710,941	53,273,192	49.2	56,634,781	6.3	66,895,058	18.1	89,430,248	33.7	
Unsecured Commercial Loans	1,138,169	1,093,495	-3.9	2,265,744	107.2	1,063,201	-53.1	761,074	-28.4	
Unsecured Revolving Lines of Credit (Commercial Purpose)	939,979	438,398	-53.4	298,502	-31.9	902,218	202.2	1,037,005	14.9	
Total Non-Real Estate Secured Commercial Loans	38,571,670	55,667,755	44.3	60,088,700	7.9	69,108,532	15.0	91,386,740	32.2	
TOTAL COMMERCIAL LOANS:										
Commercial Loans to Members	366,954,467	474,471,166	29.3	538,121,400	13.4	610,344,727	13.4	697,355,865	14.3	
Purchased Commercial Loans or Participations to Nonmembers	44,866,359	53,498,266	19.2	92,813,243	73.5	119,239,968	28.5	141,968,619	19.1	
Total Commercial Loans	411,820,826	527,969,432	28.2	630,934,643	19.5	729,584,695	15.6	839,324,484	15.0	
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE										
Construction and Development	43	52	20.9	54	3.8	83	53.7	80	-3.6	
Farmland	14	16	14.3	35	118.8	47	34.3	44	-6.4	
Secured by Multifamily	138	187	35.5	249	33.2	314	26.1	289	-8.0	
Owner Occupied, Non-Farm, Non-Residential Property	367	395	7.6	430	8.9	421	-2.1	456	8.3	
Non-Owner Occupied, Non-Farm, Non-Residential Property	302	314	4.0	363	15.6	376	3.6	408	8.5	
Total Number of Real Estate Secured Commercial Loans	864	964	11.6	1,131	17.3	1,241	9.7	1,277	2.9	
Loans to finance agricultural production and other loans to farmers	21	24	14.3	25	4.2	7	-72.0	4	-42.9	
Commercial and Industrial Loans	531	672	26.6	664	-1.2	757	14.0	848	12.0	
Unsecured Commercial Loans	38	38	0.0	78	105.3	22	-71.8	15	-31.8	
Unsecured Revolving Lines of Credit (Commercial Purpose)	45	51	13.3	54	5.9	54	0.0	65	20.4	
Total Number of Non-Real Estate Secured Commercial Loans	635	785	23.6	821	4.6	840	2.3	932	11.0	
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING										
Number of Outstanding Commercial Loans to Members	1,349	1,640	21.6	1,802	9.9	1,863	3.4	2,013	8.1	
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	150	109	-27.3	150	37.6	218	45.3	196	-10.1	
Total Number of Commercial Loans Outstanding	1,499	1,749	16.7	1,952	11.6	2,081	6.6	2,209	6.2	
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS	411,820,826	527,969,432	28.2	630,934,643	19.5	729,584,695	15.6	839,324,484	15.0	
(Total Commercial Loans / Total Assets)%	2.94	3.49	18.8	3.45	-1.2	3.57	3.5	3.93	9.9	
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED										
Member Commercial Loans Granted YTD*	143,632,008	217,359,822	51.3	184,883,315	-14.9	186,547,309	0.9	149,401,748	60.2	
Purchased or Participation Interests to Nonmembers*	14,495,319	25,887,143	78.6	39,110,853	51.1	46,813,541	19.7	39,494,589	68.7	
MISCELLANEOUS LOAN INFORMATION										
Agricultural Related Commercial Loans Outstanding Balance	4,309,333	5,006,931	16.2	13,618,098	172.0	17,037,151	25.1	16,898,404	-0.8	
Outstanding Agricultural Related Loans - Number	35	40	14.3	60	50.0	54	-10.0	48	-11.1	
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*	5,630,693	12,386,299	120.0	14,823,977	19.7	15,838,863	6.8	34,648,592	337.5	
Commercial Loans and Participations Sold -no servicing rights- YTD	0	1,600,000	N/A	16,425	-99.0	0	-100.0	1,277,378	N/A	
Total Member Business Loans - (NMBLB)										
(NMBLB / Total Assets)%	3.09	3.58	16.2	3.41	-4.8	3.30	-3.3	3.65	10.7	

* Amounts are year-to-date and the related % change ratios are annualized.

17. Commercial Loans

	Investments								
Return to cover									
09/26/2022									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
INVESTMENT SECURITIES									
EQUITY SECURITIES									
Common Stock	N/A	N/A		N/A		N/A		3,001,431	
Registered Investment Companies	N/A	N/A		N/A		N/A		146,752,497	
Other Equities	N/A	N/A		N/A		N/A		43,857,452	
TOTAL EQUITY SECURITIES	N/A	-		29,126,327	N/A	115,070,502	295.1	193,611,380	68.3
TRADING DEBT SECURITIES									
US Government Obligations	N/A	N/A		N/A		N/A		-	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		-	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		-	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		-	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		-	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		-	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		-	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		-	
All Other Trading Debt Securities	N/A	N/A		N/A		N/A		-	
TOTAL TRADING DEBT SECURITIES	N/A	N/A		N/A		N/A		-	
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	N/A		N/A		N/A		171,751,576	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		1,364,877,680	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		2,038,419,866	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		-	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		111,051	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		-	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		32,805,344	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		67,072,834	
All Other Available-for-Sale Debt Securities at Amortized Cost	N/A	N/A		N/A		N/A		16,265,246	
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		N/A		N/A		3,691,303,597	
AFS DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		N/A		N/A		167,362,226	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		1,294,019,490	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		1,881,566,914	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		-	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		1,161,789	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		-	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		28,656,458	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		64,584,077	
All Other Available-for-Sale Debt Securities at Fair Value	N/A	N/A		N/A		N/A		14,554,747	
TOTAL AFS DEBT SECURITIES AT FAIR VALUE	N/A	N/A		N/A		N/A		3,451,905,701	
# Means the number is too large to display in the cell								18. Investments	

		Investments								
Return to cover		For Charter :		N/A						
09/26/2022		Count of CU :		91						
CU Name: N/A		Asset Range :		N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
		Count of CU in Peer Group :		N/A						
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
INVESTMENT SECURITIES (continued)										
HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST										
US Government Obligations		N/A	N/A		N/A		N/A		22,987,381	
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A		N/A		N/A		95,656,675	
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A		N/A		N/A		265,587,512	
Federal Agency Securities - Non-Guaranteed		N/A	N/A		N/A		N/A		15,095,902	
Non-Federal Agency Asset-Backed Securities - Senior Tranches		N/A	N/A		N/A		N/A		0	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		N/A	N/A		N/A		N/A		0	
Securities Issued by States and Political Subdivisions in the U.S.		N/A	N/A		N/A		N/A		1,052,759	
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A		N/A		N/A		19,793,872	
All Other HTM Debt Securities at Amortized Cost		N/A	N/A		N/A		N/A		4,995,566	
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST		N/A	N/A		N/A		N/A		425,169,667	
HTM DEBT SECURITIES AT FAIR VALUE										
US Government Obligations		N/A	N/A		N/A		N/A		22,860,310	
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A		N/A		N/A		88,919,453	
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A		N/A		N/A		240,293,292	
Federal Agency Securities - Non-Guaranteed		N/A	N/A		N/A		N/A		14,781,376	
Non-Federal Agency Asset-Backed Securities - Senior Tranches		N/A	N/A		N/A		N/A		0	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		N/A	N/A		N/A		N/A		0	
Securities Issued by States and Political Subdivisions in the U.S.		N/A	N/A		N/A		N/A		844,778	
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A		N/A		N/A		19,074,580	
All Other HTM Debt Securities at Amortized Cost		N/A	N/A		N/A		N/A		5,000,000	
TOTAL HTM DEBT SECURITIES AT FAIR VALUE		N/A	N/A		N/A		N/A		391,773,789	
Allowance for Credit Losses on HTM Debt Securities (if ASC 326 has been adopted)		N/A	0		0	N/A	0	N/A	0	N/A
OTHER INVESTMENTS										
Nonperpetual Capital Account		1,711,796	1,684,996	-1.6	1,684,996	0.0	1,877,296	11.4	1,338,896	-28.7
Perpetual Contributed Capital		15,343,849	15,419,832	0.5	15,419,984	0.0	16,651,937	8.0	16,285,178	-2.2
All other investments		113,318,415	129,396,209	14.2	116,726,946	-9.8	125,951,310	7.9	110,901,708	-11.9
TOTAL OTHER INVESTMENTS		130,374,060	146,501,037	12.4	133,831,926	-8.6	144,480,543	8.0	128,525,782	-11.0
DEPOSITS										
Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions		N/A	N/A		N/A		N/A		679,725,237	
INVESTMENT MATURITY DISTRIBUTION										
Total Investments < 1 yr		559,079,416	747,803,905	33.8	1,015,565,594	35.8	710,411,717	-30.0	793,139,837	11.6
Total Investments 1-3 yrs		991,833,842	1,004,559,431	1.3	1,368,588,062	36.2	1,159,803,934	-15.3	1,654,264,639	42.6
Total Investments 3-5 yrs		789,618,924	528,472,823	-33.1	588,594,297	11.4	1,355,515,637	130.3	1,394,207,977	2.9
Total Investments 5-10 yrs		140,308,611	201,027,254	43.3	490,880,306	144.2	929,488,890	89.4	981,567,924	5.6
Total Investments > 10 yrs		6,544,061	4,479,131	-31.6	16,669,431	272.2	51,350,533	208.1	55,759,638	8.6
TOTAL INVESTMENTS		2,487,384,854	2,486,342,544	0.0	3,480,297,690	40.0	4,206,570,711	20.9	4,878,940,015	16.0
# Means the number is too large to display in the cell									19. Investments (con't)	

	Other Investment Information								
Return to cover									
09/26/2022									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured								
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
Investments - Memoranda									
Non-Conforming Investments (State Credit Unions ONLY) ^{1/}	1,281,748	1,319,011	2.9	0	-100.0	1,394,577	N/A	0	-100.0
Outstanding balance of brokered certificates of deposit and share certificates	156,482,012	204,814,345	30.9	266,788,142	30.3	239,280,996	-10.3	289,674,928	21.1
Realized Investment Gains (Losses)									
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		N/A		N/A		-167,915	
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		N/A		N/A		-235,694	
Realized Gain (Losses) on all other investments	N/A	N/A		N/A		N/A		386,979	
Total Gain (Loss) on Investments	N/A	N/A		N/A		N/A		-16,630	
Other-Than-Temporary Impairment (OTTI)									
Total OTTI Losses	-11,164	0	100.0	0	N/A	0	N/A	0	N/A
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0	N/A	0	N/A	0	N/A
OTTI Losses Recognized in Earnings	-11,164	0	100.0	0	N/A	0	N/A	0	N/A
Derivatives Hedge									
Gain (Loss) associated with the Hedged Item in a Fair Value Derivatives Hedge	0	0	N/A	0	N/A	0	N/A	0	N/A
Assets used to fund employee benefit or deferred compensation plans									
Recorded Value of Securities	41,774,971	68,423,348	63.8	82,802,327	21.0	20,461,337	-75.3	99,694,423	387.2
Recorded Value of Other Investments	6,181,718	5,718,824	-7.5	6,027,103	5.4	4,486,182	-25.6	9,710,104	116.4
Collateral Assignment Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		N/A		N/A		2,011,882	
Cash Surrender Value	N/A	N/A		N/A		N/A		12,428,506	
Recorded Value	14,668,277	17,046,815	16.2	22,448,168	31.7	27,447,920	22.3	30,197,349	10.0
Endorsement Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		N/A		N/A		0	
Cash Surrender Value	N/A	N/A		N/A		N/A		49,842	
Recorded Value	3,073,905	2,933,729	-4.6	3,002,612	2.3	3,167,840	5.5	3,323,692	4.9
Other Insurance	101,841,798	97,428,804	-4.3	108,449,268	11.3	110,806,424	2.2	101,011,084	-8.8
Other Non-insurance	21,962,526	23,939,063	9.0	34,794,931	45.3	40,231,075	15.6	32,606,200	-19.0
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	189,503,195	215,490,583	13.7	257,524,409	19.5	206,600,778	-19.8	276,542,852	33.9
Charitable Donation Accounts	0	0	N/A	0	N/A	0	N/A	527,135	N/A
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	22	21	-4.5	21	0.0	22	4.8	23	4.5
Approved Mortgage Seller	20	20	0.0	21	5.0	22	4.8	22	0.0
Borrowing Repurchase Agreements	1	1	0.0	1	0.0	0	-100.0	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	4	4	0.0	4	0.0	3	-25.0	4	33.3
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	2	2	0.0	2	0.0	0	-100.0	0	N/A
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	31	33	6.5	36	9.1	34	-5.6	35	2.9
^{1/} Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
# Means the number is too large to display in the cell									

LIQUIDITY - COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES									
Return to cover		For Charter :	N/A						
09/26/2022		Count of CU :	91						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
		Count of CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	44,595,368	69,804,507	56.5	70,550,038	1.1	86,547,683	22.7	90,292,287	4.3
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)									
Revolving Open-End Lines Secured by 1- to 4-Family Residential Properties	569,937,011	608,674,310	6.8	712,287,165	17.0	823,862,814	15.7	917,613,319	11.4
Credit Card Line	1,046,762,663	1,084,385,763	3.6	1,235,977,636	14.0	1,252,523,042	1.3	1,359,571,314	8.5
Unsecured Share Draft LOC	111,464,089	116,609,429	4.6	130,087,698	11.6	138,314,678	6.3	142,656,484	3.1
Unused Overdraft Protection Programs	305,875,289	320,384,567	4.7	333,552,184	4.1	346,317,816	3.8	361,634,502	4.4
Other Unfunded Commitments	34,338,292	31,359,685	-8.7	69,195,692	120.7	38,384,983	-44.5	37,411,744	-2.5
Total Unfunded Commitments for Non Commercial Loans	2,068,377,344	2,161,413,754	4.5	2,481,100,375	14.8	2,599,403,333	4.8	2,818,887,363	8.4
TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES	2,112,972,712	2,231,218,261	5.6	2,551,650,413	14.4	2,685,951,016	5.3	2,909,179,650	8.3
OFF-BALANCE SHEET EXPOSURES									
Unconditionally Cancelable Unfunded Commitments for All loan Types	N/A	N/A		N/A		N/A		69,829,149	
Conditionally Cancelable Unfunded Commitments	N/A	N/A		N/A		N/A		2,041,138,794	
Loans transferred with limited recourse	N/A	N/A		N/A		N/A		0	
Loans Transferred under the FHLB MPF program	N/A	N/A		N/A		N/A		419,313,339	
Financial Standby Letters of Credit	N/A	N/A		N/A		N/A		0	
Forward Agreements that are not derivative contracts	N/A	N/A		N/A		N/A		0	
Sold Credit Protection	N/A	N/A		N/A		N/A		0	
Off-Balance Sheet Securitization Exposures	N/A	N/A		N/A		N/A		0	
Securities Borrowing or Lending transactions	N/A	N/A		N/A		N/A		0	
Off-Balance Sheet exposure of repurchase transactions	N/A	N/A		N/A		N/A		0	
All other off-balance sheet exposures	N/A	N/A		N/A		N/A		25,778,761.00	
Loans Transferred with Recourse	513,855,555	669,043,347	30.2	438,665,377	-34.4	338,714,388	-22.8	173,935,814	-48.6
Other Contingent Liabilities	15,923,424	9,296,398	-41.6	9,617,507	3.5	10,695,769	11.2	461,186,551	4,211.9
# Means the number is too large to display in the cell								21. LIQ - Comm and OBS	

LIQUIDITY - CONTINGENT LIABILITIES AND SOURCES OF FUNDS										
Return to cover			For Charter : N/A							
09/26/2022			Count of CU : 91							
CU Name: N/A			Asset Range : N/A							
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
			Count of CU in Peer Group : N/A							
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg	
BORROWING ARRANGEMENTS										
Line Of Credit Limit										
Corporate Credit Unions	310,341,000	314,963,300	1.5	324,348,000	3.0	345,301,100	6.5	350,644,500	1.5	
Natural Person Credit Unions	6,000,000	0	-100.0	0	N/A	0	N/A	0	N/A	
Federal Home Loan Bank	N/A	N/A		N/A		N/A		1,817,128,763		
Other Sources	1,644,389,193	1,857,749,768	13.0	2,287,558,704	23.1	2,612,961,144	14.2	221,450,736	-91.5	
Total Line of Credit Limit	1,960,730,193	2,172,713,068	10.8	2,611,906,704	20.2	2,958,262,244	13.3	2,389,223,999	-19.2	
Draws Against Line of Credit										
Corporate Credit Unions	8,782,576	1,322,305	-84.9	0	-100.0	0	N/A	8,010,935	N/A	
Natural Person Credit Unions	782,789	0	-100.0	0	N/A	0	N/A	0	N/A	
Federal Home Loan Bank	39,190,000	9,965,665	-74.6	0	-100.0	0	N/A	535,821,835	N/A	
Other Sources	3,900,934	3,879,333	-0.6	4,690,940	20.9	500,000	-89.3	500,000	0.0	
Total Draws Against Lines of Credit	52,656,299	15,167,303	-71.2	4,690,940	-69.1	500,000	-89.3	544,332,770	#####	
Outstanding Term & Other Borrowings										
Corporate Credit Unions	0	2,000,000	N/A	0	-100.0	0	N/A	0	N/A	
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	0	N/A	
Federal Home Loan Bank	376,443,300	403,989,230	7.3	436,113,848	8.0	322,233,391	-26.1	350,165,377	8.7	
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A	
Federal Reserve Bank	5,000	0	-100.0	0	N/A	0	N/A	0	N/A	
Paycheck Protection Program Lending Facility	N/A	N/A		0		0	N/A	0	N/A	
Other Sources	255,105	231,773	-9.1	402,813	73.8	182,967	-54.6	2,170,302	1,086.2	
Total Outstanding Term & Other Borrowings	376,703,405	406,221,003	7.8	436,516,661	7.5	322,416,358	-26.1	352,335,679	9.3	
Assets Pledged to Secure all Outstanding Borrowings	1,856,055,172	2,157,510,276	16.2	2,433,802,339	12.8	2,657,799,923	9.2	2,023,944,083	-23.8	
Amount of Borrowings Callable by Lender	0	0	N/A	129,849,637	N/A	0	-100.0	5,000,000	N/A	
Borrowing Capacity Not Reported in Borrowing Arrangements	N/A	N/A		N/A		N/A		332,868,167		
Number of FHLB Members	27	27	0.0	29	7.4	29	0.0	29	0.0	
BORROWING MATURITY DISTRIBUTION										
< 1 Year	140,094,630	80,426,244	-42.6	98,379,490	22.3	142,330,980	44.7	644,046,895	352.5	
1 - 3 Years	78,773,205	159,314,747	102.2	206,767,830	29.8	99,334,261	-52.0	92,648,911	-6.7	
> 3 Years	217,584,090	193,403,888	-11.1	140,389,927	-27.4	86,765,801	-38.2	95,548,877	10.1	
Total	436,451,925	433,144,879	-0.8	445,537,247	2.9	328,431,042	-26.3	832,244,683	153.4	
# Means the number is too large to display in the cell							22. LIQ - Cont Liab and Sources			

Share and Membership Information									
Return to cover									
09/26/2022									
CU Name: N/A									
Peer Group: N/A									
Criteria : Region: Nation * Peer Group: All * Reporting_ State = 'MO' * Type Included: Federally Insured State									
Count of CU in Peer Group : N/A									
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
MEMBERSHIP:									
Number of Current Members	1,507,778	1,534,442	1.8	1,572,681	2.5	1,593,862	1.3	1,621,867	1.8
Number of Potential Members	33,019,377	34,552,290	4.6	35,026,197	1.4	35,515,189	1.4	37,100,678	4.5
% Current Members to Potential Members	4.57	4.44	-2.7	4.49	1.1	4.49	0.0	4.37	-2.6
% Membership Growth*	3.78	1.77	-53.2	2.49	40.9	1.35	-46.0	3.51	421.8
Total Number of Share/Deposit Accounts	2,837,355	2,880,122	1.5	2,996,342	4.0	3,072,066	2.5	3,109,941	1.2
SHARES/DEPOSITS MATURITY DISTRIBUTION									
< 1 year	10,787,724,381	11,570,744,577	7.3	14,599,106,951	26.2	16,869,348,026	15.6	17,520,196,320	3.9
1 to 3 years	738,512,658	800,378,746	8.4	704,892,724	-11.9	742,171,095	5.3	809,333,334	9.0
> 3 years	402,171,311	494,259,155	22.9	472,560,334	-4.4	354,093,165	-25.1	244,351,831	-31.0
TOTAL SHARES/DEPOSITS	11,928,408,350	12,865,382,478	7.9	15,776,560,009	22.6	17,965,612,286	13.9	18,573,881,485	3.4
NCUA INSURED SAVINGS									
Uninsured Member Shares	456,184,808	583,479,989	27.9	909,231,337	55.8	1,211,911,757	33.3	862,374,739	-28.8
Uninsured NonMember Deposits	1,870,245	5,526,355	195.5	5,927,271	7.3	3,735,707	-37.0	13,914,657	272.5
Total Uninsured Shares & Deposits	458,055,053	589,006,344	28.6	915,158,608	55.4	1,215,647,464	32.8	876,289,396	-27.9
Insured Shares & Deposits	11,470,353,297	12,276,376,134	7.0	14,861,401,401	21.1	16,749,964,822	12.7	17,697,592,089	5.7
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	1,409,589	4,608,075	226.9	1,978,037	-57.1	958,903	-51.5	960,447	0.2
Accounts Held by Nonmember Public Units	1,914,394	2,086,039	9.0	2,481,798	19.0	1,843,302	-25.7	4,475,459	142.8
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Dollar Amount of Share Certificates >= \$100,000	531,588,965	716,791,374	34.8	746,667,042	4.2	660,653,864	-11.5	640,955,237	-3.0
Dollar Amount of IRA/Keogh >= \$100,000	266,674,751	325,883,457	22.2	320,108,811	-1.8	332,167,692	3.8	339,642,447	2.3
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	0	N/A	10,233,686	N/A
Dollar Amount of Commercial Deposit Accounts	352,975,706	451,649,775	28.0	744,454,794	64.8	1,024,185,883	37.6	1,057,612,065	3.3
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	7,649,812	7,564,096	-1.1	5,541,977	-26.7	6,838,319	23.4	8,206,755	20.0
INSURANCE COVERAGE OTHER THAN NCUSIF									
Share/Deposit Insurance Other than NCUSIF	7	9	28.6	9	0.0	9	0.0	9	0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	34,045,218	45,839,568	34.6	62,366,616	36.1	69,029,806	10.7	73,893,825	7.0
# Means the number is too large to display in the cell									
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								23. Shares and Membership	

Supplemental Information									
Return to cover									
09/26/2022									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union								
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
GRANTS									
Amount of Grants Awarded to your credit union, YTD	1,022,186	269,729	-74	1,721,657	538	6,002,686	249	3,320,000	-45
Amount of Grants Received by your credit union, YTD	3,532,076	209,702	-94	816,900	290	3,843,873	371	1,338,819	-65
EMPLOYEES:									
Number of Full-Time Employees	3,966	4,115	4	4,243	3	4,209	-1	4,356	3
Number of Part-Time Employees	340	287	-16	269	-6	236	-12	234	-1
BRANCHES:									
Number of CU Branches	322	324	1	318	-2	319	0	317	-1
Number of CUs Reporting Shared Branches	31	29	-6	29	0	27	-7	27	0
Plan to add new branches or expand existing facilities	15	19	27	17	-11	13	-24	11	-15
CUSO INFORMATION									
Value of Investments in CUSO	41,502,091	45,619,404	10	57,360,408	26	60,676,057	6	61,272,577	1
CUSO Loans	9,999,994	6,936,811	-31	3,584,109	-48	3,580,772	0	4,079,028	14
Aggregate Cash Outlays in CUSO	22,593,065	31,501,582	39	31,321,987	-1	32,662,205	4	33,929,552	4
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):									
International Remittances	20	20	0	21	5	23	10	24	4
Number of International Remittances Originated YTD	4,461	4,250	-5	3,800	-11	4,546	20	2,539	-44
Low Cost Wire Transfers	73	72	-1	70	-3	67	-4	68	1
MERGERS/ACQUISITIONS:									
Adjusted Retained Earnings Obtained through Business Combinations	19,237,034	22,413,114	17	22,665,750	1	25,717,875	13	26,792,933	4
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	0	0	N/A	0	N/A	0	N/A	0	N/A
Vendor Supplied In-House System	51	48	-6	42	-13	45	7	45	0
Vendor On-Line Service Bureau	43	45	5	48	7	46	-4	46	0
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
Services Offered Electronically									
Member Application	42	43	2	43	0	44	2	44	0
New Loan	50	49	-2	50	2	50	0	50	0
New Share Account	26	27	4	29	7	30	3	32	7
Loan Payments	73	72	-1	72	0	71	-1	71	0
Account Aggregation	18	17	-6	16	-6	14	-13	14	0
e-Statements	73	71	-3	70	-1	69	-1	69	0
External Account Transfers	35	35	0	37	6	39	5	39	0
Merchant Processing Services	7	9	29	8	-11	8	0	8	0
Remote Deposit Capture	41	46	12	50	9	52	4	53	2
Bill Payment	63	63	0	63	0	60	-5	61	2
Download Account History	69	67	-3	66	-1	65	-2	66	2
Electronic Signature Authentication/Certification	32	34	6	35	3	39	11	40	3
Mobile Payments	31	34	10	38	12	40	5	41	3
Type(s) of services offered:									
Informational Website	N/A	N/A		N/A		52		57	10
Mobile Application	N/A	N/A		N/A		46		52	13
Online Banking	N/A	N/A		N/A		50		56	12

Means the number is too large to display in the cell

24. Supplemental Info

[Return to cover](#)

09/26/2022

CU Name: N/A

Peer Group: N/A

Graphs 1

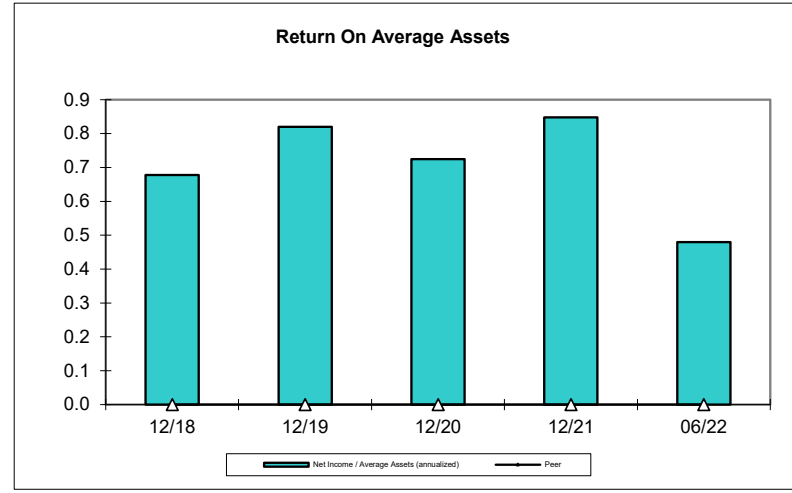
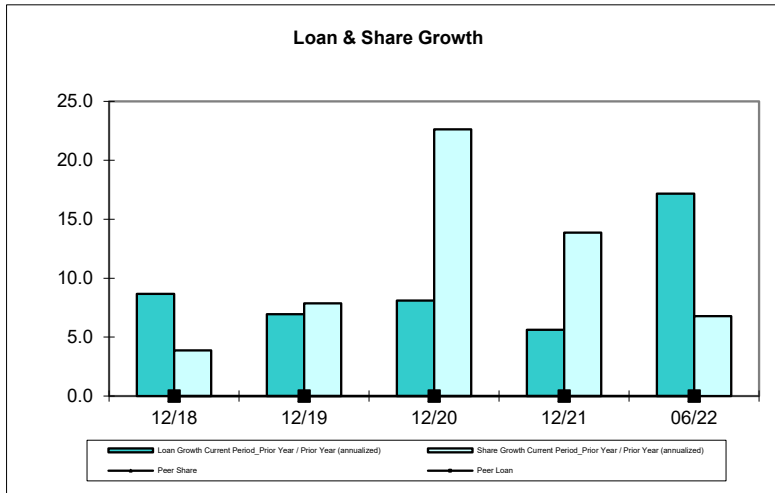
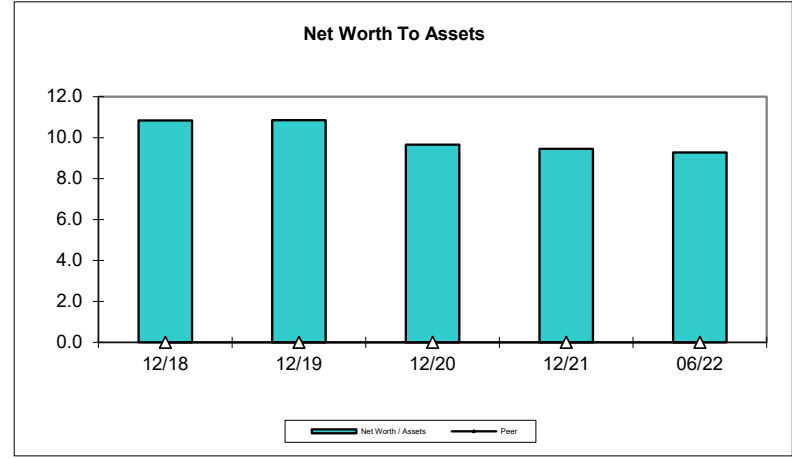
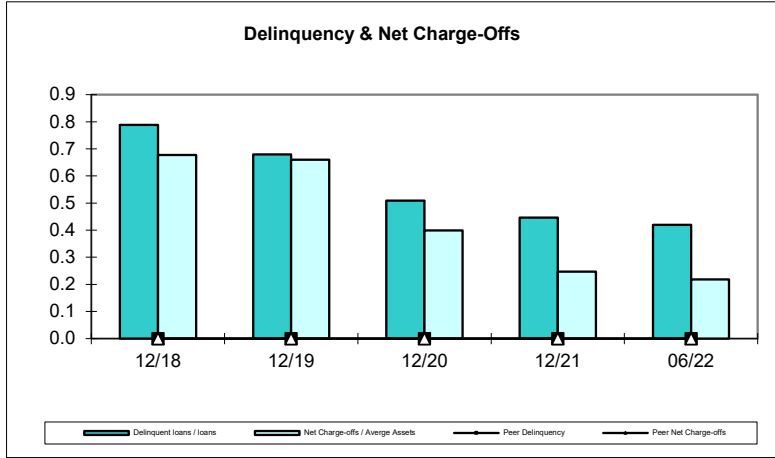
For Charter : N/A

Count of CU : 91

Asset Range : N/A

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

Count of CU in Peer Group : N/A



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

[Return to cover](#)

09/26/2022

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 91

Asset Range : N/A

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

Count of CU in Peer Group : N/A

