

Cycle Date: September-2022
 Run Date: 01/03/2023
 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, Purchased or Sold
16	Participation Loans
17	Real Estate (Non-Commercial) Loans
18	Real Estate (Non-Commercial) Loan Losses
19	Commercial Loans
20	Commercial Loan Losses
21	Investments 1
22	Investments 2
23	Investment Maturity
24	Other Investment Information
25	Liquidity - Unfunded Commitments and Off-Balance Sheet Exposures
26	Liquidity - Borrowing Arrangements
27	Shares and Membership
28	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.

	Supplemental Ratios**				
Return to cover	For Charter : N/A				
01/03/2023	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	Sep-2022
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	105.86	103.54	155.17	158.73	131.57
ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	1.69	1.63	0.94	1.00	0.63
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.69	0.59	0.40	0.41	0.36
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	25.15	24.16	23.15	23.65	27.26
Participation Loans Outstanding / Total Loans	2.44	2.94	3.59	4.98	5.29
Participation Loans Purchased YTD / Total Loans Granted YTD	1.09	2.48	2.58	4.31	4.29
Participation Loans Sold YTD / Total Assets *	0.48	0.49	0.37	0.19	0.49
Total Commercial Loans / Total Assets	2.94	3.49	3.45	3.57	4.05
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.07	0.33	0.29	0.81	1.76
REAL ESTATE LENDING RATIOS					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	N/A	N/A	N/A	N/A	15.59
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	N/A	N/A	N/A	N/A	23.75
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	N/A	N/A	N/A	N/A	21.63
1- to 4-Family RE Loans secured by First Lien Sold YTD/ 1- to 4-Family RE Loans secured by First Lien Granted YTD	N/A	N/A	N/A	N/A	64.09
MISCELLANEOUS RATIOS					
Mortgage Servicing Assets / Net Worth	1.32	1.46	2.46	2.87	3.93
Unused Commitments / Cash & ST Investments	149.11	117.53	76.61	73.54	126.63
Short Term Liabilities / Total Shares and Deposits plus Borrowings	35.30	35.70	34.67	33.91	33.59
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* 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.					
					3. Supplemental Ratios

	Historical Ratios ³								
Return to cover	For Charter : N/A								
01/03/2023	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-2021		Sep-2022		
	Dec-2018	Dec-2019	Dec-2020	Dec-2021	PEER Avg	Percentile**	Sep-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	3	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	9.52	N/A	N/A
Solvency Evaluation (Estimated)	112.18	112.46	110.99	110.33	N/A	N/A	108.70	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.41	4.52	5.10	4.41	N/A	N/A	4.46	N/A	N/A
ASSET QUALITY									
Net Charge-Offs / Average Loans*	0.68	0.66	0.40	0.25	N/A	N/A	0.24	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	87.79	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	-9.21	N/A	N/A
Delinquent Loans / Assets	0.55	0.47	0.32	0.26	N/A	N/A	0.32	N/A	N/A
EARNINGS									
Gross Income/Average Assets*	5.94	6.13	5.67	5.03	N/A	N/A	4.98	N/A	N/A
Yield on Average Loans * ¹	4.77	4.91	4.70	4.42	N/A	N/A	4.31	N/A	N/A
Yield on Average Investments*	1.97	2.31	1.49	0.79	N/A	N/A	1.36	N/A	N/A
Fee & Other Op.Income / Avg. Assets *	2.18	2.15	2.16	2.07	N/A	N/A	1.86	N/A	N/A
Cost of Funds / Avg. Assets*	0.63	0.83	0.65	0.43	N/A	N/A	0.42	N/A	N/A
Net Margin / Avg. Assets*	5.31	5.29	5.02	4.60	N/A	N/A	4.56	N/A	N/A
Net Interest Margin/Avg. Assets*	3.13	3.15	2.86	2.53	N/A	N/A	2.70	N/A	N/A
Non-Interest Expense/Gross Income	71.03	69.49	70.80	73.94	N/A	N/A	73.66	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	3.10	3.21	2.73	2.49	N/A	N/A	2.32	N/A	N/A
Net Operating Exp. /Avg. Assets*	3.24	3.33	3.32	3.07	N/A	N/A	3.03	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	32.92	N/A	N/A
Reg. Shares / Total Shares & Borrowings	33.41	31.99	33.95	36.26	N/A	N/A	36.19	N/A	N/A
Total Loans / Total Shares	82.49	81.79	72.10	66.88	N/A	N/A	74.18	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	94.97	95.10	95.90	96.67	N/A	N/A	97.51	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	53.08	51.91	55.93	59.08	N/A	N/A	59.23	N/A	N/A
Borrowings / Total Shares & Net Worth	3.25	2.99	2.54	1.65	N/A	N/A	2.51	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	4.57	4.44	4.49	4.49	N/A	N/A	4.40	N/A	N/A
Borrowers / Members	49.45	49.95	64.94	146.57	N/A	N/A	195.05	N/A	N/A
Members / Full-Time Empl.	364.55	360.32	359.26	368.35	N/A	N/A	361.28	N/A	N/A
Avg. Shares Per Member	\$7,911	\$8,384	\$10,032	\$11,272	N/A	N/A	\$11,443	N/A	N/A
Avg. Loan Balance	\$13,198	\$13,729	\$11,138	\$5,144	N/A	N/A	\$4,352	N/A	N/A
Salary And Benefits / Full-Time Empl.*	\$70,186	\$71,965	\$76,694	\$83,849	N/A	N/A	\$83,683	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

	Assets									
Return to cover										
01/03/2023										
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	Sep-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	237,224,745	-1.1	
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	283,483,286	-26.2	
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	582,508,282	-68.3	
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	329,874,876	-15.1	
Total Cash on Deposit	664,572,688	950,747,227	43.1	2,017,781,991	112.2	2,609,691,682	29.3	1,195,866,444	-54.2	
Time and Other Deposits ⁴	556,008,517	564,160,483	1.5	670,306,142	18.8	665,259,948	-0.8	614,265,249	-7.7	
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	2,047,356,438	-41.8	
INVESTMENT SECURITIES										
Equity Securities	N/A	0		29,126,327	N/A	115,070,502	295.1	195,999,186	70.3	
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	3,312,462,118	5.9	
Held-to-Maturity Debt Securities	N/A	0		149,746,599	N/A	159,523,399	6.5	420,216,795	163.4	
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	3,928,678,099	12.6	
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	15,828,471	-4.9	
All Other Investments ²	113,318,415	129,396,209	14.2	116,726,946	-9.8	125,951,310	7.9	98,629,546	-21.7	
TOTAL OTHER INVESTMENTS	130,374,060	146,501,037	12.4	133,831,926	-8.6	144,480,543	8.0	115,796,913	-19.9	
LOANS HELD FOR SALE	34,568,595	73,318,768	112.1	103,031,142	40.5	223,975,538	117.4	35,656,772	-84.1	
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	7,944,969,512	18.2	
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	5,010,916,227	11.8	
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	90,547,307	8.6	
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	746,229,421	13.0	
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	111,411,238	61.2	
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	13,904,073,705	15.7	
(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	(89,973,614)	5.6	
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	4,941,292	21.8	
Land and Building	335,167,012	374,101,319	11.6	383,745,884	2.6	402,353,325	4.8	419,633,648	4.3	
Other Fixed Assets	57,381,070	63,506,315	10.7	69,564,187	9.5	67,975,350	-2.3	67,428,971	-0.8	
NCUA Share Insurance Capitalization Deposit	114,716,810	120,763,133	5.3	141,228,983	16.9	162,174,271	14.8	172,937,822	6.6	
All Other Assets	338,679,858	378,138,843	11.7	482,922,136	27.7	474,430,088	-1.8	578,176,266	21.9	
TOTAL OTHER ASSETS	857,708,177	949,484,201	10.7	1,090,012,828	14.8	1,110,991,169	1.9	1,243,117,999	11.9	
TOTAL ASSETS	13,995,516,458	15,108,176,015	8.0	18,274,061,712	21.0	20,414,638,041	11.7	21,184,706,312	3.8	
TOTAL CU's	99	97	-2.0	94	-3.1	91	-3.2	91	0.0	
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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. 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 corporate credit unions.										
										5. Assets

	Liabilities, Shares & Equity								
Return to cover									
01/03/2023									
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	Sep-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	278,762,965	9.5
Accrued Dividends and Interest Payable	14436129	17572909	21.7	16752124	-4.7	15431309	-7.9	12731164	-17.5
Other Borrowings	435,951,925	432,644,879	-0.8	445,037,247	2.9	326,031,042	-26.7	520,634,553	59.7
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	4,439,957,164	6.3
Regular Shares	4,131,668,081	4,253,585,211	3.0	5,507,377,896	29.5	6,633,007,154	20.4	6,971,544,993	5.1
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	4,438,507,550	1.1
Share Certificates	1,700,306,318	2,043,957,007	20.2	1,979,879,721	-3.1	1,764,830,876	-10.9	1,825,690,085	3.4
IRA/KEOGH Accounts	813,876,434	838,072,010	3.0	866,138,550	3.3	863,467,134	-0.3	852,885,082	-1.2
All Other Shares ¹	42,956,880	50,707,289	18.0	62,857,321	24.0	66,203,904	5.3	83,044,511	25.4
Non-Member Deposits	51,706,164	78,947,541	52.7	75,079,034	-4.9	70,913,371	-5.5	133,247,519	87.9
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	18,744,876,904	4.3
TOTAL LIABILITIES⁴	12,543,332,923	13,506,478,787	7.7	16,544,127,166	22.5	18,561,645,673	12.2	19,557,005,586	5.4
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	1,537,626,288	0.3
Other Reserves	288,422,581	312,528,626	8.4	339,125,714	8.5	369,606,630	9.0	439,497,450	18.9
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	24,352,616	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	2,905,486	3,314.6
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	-13,064,967	-115,816.7
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	-336,032,721	-935.2
Other Comprehensive Income	-32,416,579	-40,242,606	-24.1	-60,107,245	-49.4	-41,270,687	31.3	-37,691,422	8.7
Net Income	0	0	N/A	0	N/A	0	N/A	10,090,021	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	1,627,700,726	-12.2
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	21,184,706,312	3.8
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	2,017,318,486	4.5
# 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

Delinquent Loan Information										
Return to cover										
01/03/2023		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							
		Count of CU in Peer Group :	N/A							
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-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	94,177,499	6.3
60 to 89 Days Delinquent ¹		N/A	N/A		N/A		N/A		27,859,411	
90 to 179 Days Delinquent ¹		61,384,395	54,830,599	-10.7	45,224,957	-17.5	42,729,157	-5.5	27,986,878	-34.5
180 to 359 Days Delinquent		10,319,086	11,247,026	9.0	7,652,710	-32.0	5,934,970	-22.4	9,218,253	55.3
> = 360 Days Delinquent		5,844,932	5,439,618	-6.9	5,011,554	-7.9	4,992,483	-0.4	3,321,856	-33.5
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	68,386,398	27.5
% Delinquent Loans / Total Loans		0.79	0.68	-13.8	0.51	-25.1	0.45	-12.3	0.49	10.1
Amount of Loans in Non-Accrual Status		N/A	80,572,848		31,816,809	-60.5	30,275,991	-4.8	37,826,558	24.9
COMMERCIAL LOAN DELINQUENCY RATIOS¹										
% Comm Lns > = 30 Days Delinquent		2	2	-18.7	1	-37.2	1	23.6	1	-7.6
% Comm Lns > = 60 Days Delinquent		1	1	-35.2	0	-78.6	1	357.8	1	47.5
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	7,629,022	131.4
60 to 89 Days Delinquent ¹		N/A	N/A		N/A		N/A		2,115,203	
90 to 179 Days Delinquent ¹		4,451,553	4,396,823	-1.2	3,334,923	-24.2	2,791,513	-16.3	2,068,803	-25.9
180 to 359 Days Delinquent		392,039	300,278	-23.4	151,295	-49.6	39,554	-73.9	241,617	510.9
> = 360 Days Delinquent		14,657	88,309	502.5	91,674	3.8	58,533	-36.2	31,690	-45.9
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	4,457,313	54.3
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %		1.04	1.01	-2.7	0.83	-17.6	0.70	-16.0	1.02	46.4
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	501,436	0.7
60 to 89 Days Delinquent ¹		N/A	N/A		N/A		N/A		64,556	
90 to 179 Days Delinquent ¹		539,953	352,621	-34.7	404,847	14.8	50,543	-87.5	80,740	59.7
180 to 359 Days Delinquent		1,680	10,145	503.9	0	-100.0	1,434	N/A	0	-100.0
> = 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	145,296	179.5
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	0.34	172.3
# 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.										
									9. Delinquent Loans	

Delinquent Loan Information (continued)									
Return to cover	For Charter : N/A								
01/03/2023	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	Sep-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		3,874,156	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		1,554,162	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		1,738,197	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		173,002	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		34,460	
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A		N/A		N/A		3,499,821	
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other Unsecured Loans/Lines of Credit %	N/A	N/A		N/A		N/A		0.87	
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	12,792,776	30.7
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		2,708,676	
90 to 179 Days Delinquent ¹	7,710,929	6,903,799	-10.5	5,367,942	-22.2	4,370,772	-18.6	2,234,498	-48.9
180 to 359 Days Delinquent	1,164,607	744,085	-36.1	612,624	-17.7	625,186	2.1	703,496	12.5
> = 360 Days Delinquent	245,922	124,105	-49.5	162,067	30.6	217,598	34.3	63,591	-70.8
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	5,710,261	9.5
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.65	0.54	-16.0	0.44	-18.7	0.37	-17.2	0.31	-15.8
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	49,541,176	40.4
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		12,855,030	
90 to 179 Days Delinquent ¹	20,735,621	21,111,749	1.8	17,601,113	-16.6	15,777,789	-10.4	11,768,480	-25.4
180 to 359 Days Delinquent	4,819,628	3,214,353	-33.3	2,828,918	-12.0	2,072,999	-26.7	3,560,281	71.7
> = 360 Days Delinquent	820,952	359,953	-56.2	561,285	55.9	206,197	-63.3	454,091	120.2
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	28,637,882	58.6
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.85	0.75	-12.3	0.60	-19.1	0.46	-23.9	0.62	34.5
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans %	0.79	0.69	-13.0	0.56	-18.6	0.43	-22.0	0.53	21.8
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%	0.00	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									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		3,008,052	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		936,583	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		1,225,422	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		641,324	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		11,432	
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A		N/A		N/A		2,814,761	
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A		N/A		N/A		0.49	
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	60,167,316	227.7
Outstanding Troubled Debt Restructured loans	57,173,400	55,497,697	-2.9	50,764,058	-8.5	37,124,070	-26.9	34,595,544	-6.8
# 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									
01/03/2023			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						
			Count of CU in Peer Group : N/A						
			Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg
								Sep-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	11,106,256
60 to 89 Days Delinquent ¹			N/A	N/A		N/A		N/A	4,873,787
90 to 179 Days Delinquent ¹			N/A	N/A		N/A		N/A	3,237,985
180 to 359 Days Delinquent			N/A	N/A		N/A		N/A	1,134,402
> = 360 Days Delinquent			N/A	N/A		N/A		N/A	1,397,995
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent > = 60 Days			N/A	N/A		N/A		N/A	10,644,169
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	0.28
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	3,788,440
60 to 89 Days Delinquent ¹			N/A	N/A		N/A		N/A	883,320
90 to 179 Days Delinquent ¹			N/A	N/A		N/A		N/A	1,266,109
180 to 359 Days Delinquent			N/A	N/A		N/A		N/A	533,215
> = 360 Days Delinquent			N/A	N/A		N/A		N/A	872,291
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days			N/A	N/A		N/A		N/A	3,554,935
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	0.28
All Other (Non-Commercial) Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent			N/A	N/A		N/A		N/A	813,835
60 to 89 Days Delinquent ¹			N/A	N/A		N/A		N/A	101,175
90 to 179 Days Delinquent ¹			N/A	N/A		N/A		N/A	1,051
180 to 359 Days Delinquent			N/A	N/A		N/A		N/A	196,896
> = 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	299,122
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	0.33
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days			N/A	N/A		N/A		N/A	14,498,226.00
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days / Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial)			N/A	N/A		N/A		N/A	0.28
# 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	For Charter : N/A								
01/03/2023	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	Sep-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		1,387,200	
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		1,782,952	
Construction and Development loans >= 60 Days / Total Construction and Development loans %	N/A	N/A		N/A		N/A		1.86	
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		0.00	
Secured by Multifamily									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		114,633	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		166,200	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		1,224,466	
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		1,390,666	
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	N/A	N/A		N/A		N/A		0.75	
Secured by Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		226,293	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		38,910	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		2,293,793	
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		2,332,703	
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		1.19	
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		0	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		99,960	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		634,882	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		48,241	
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A		N/A		N/A		783,083	
# 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									
01/03/2023									
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	Sep-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		0.31	
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		0.00	
Commercial and Industrial Loans									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		148,571	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		31,845	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		91,283	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		980,500	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		12,313	
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	N/A		N/A		N/A		1,115,941	
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	N/A	N/A		N/A		N/A		1.05	
Unsecured Commercial Loans									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		603,125	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		142,764	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		651,734	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		418,638	
> = 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		1,213,136	
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	N/A	N/A		N/A		N/A		161.93	
Unsecured Revolving Lines of Credit for Commercial Purposes									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		29,728	
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		4,357	
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		4,357	
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		0.10	
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	N/A	N/A		N/A		N/A		8,622,838	
Total Commercial Loans to Members and Non-Members delinquent >= 60 days / Total Commercial Loans to Members and Non-Members %	N/A	N/A		N/A		N/A		1.01	
* 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	For Charter : N/A								
01/03/2023	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	Sep-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	36,003,381	6.5
Total Loans Recovered Year-to-Date*	11,763,659	12,868,486	9.4	14,543,545	13.0	16,201,707	11.4	12,277,742	1.0
NET CHARGE OFFS (\$\$)*	64,017,764	67,236,317	5.0	43,683,158	-35.0	28,886,264	-33.9	23,725,639	9.5
Net Charge-Offs / Average Loans %**	0.68	0.66	-2.5	0.40	-39.6	0.25	-38.1	0.24	-1.2
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	92,112,037	11.6
Combined Delinquency and Net Charge Off Ratio	1.47	1.34	-8.6	0.91	-32.3	0.69	-23.6	0.74	6.1
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	7,635,636	5.8
Unsecured Credit Card Lns Recovered*	2,060,757	2,392,491	16.1	2,383,215	-0.4	2,835,208	19.0	2,339,204	10.0
Unsecured Credit Card Net Charge Offs*	11,616,983	12,555,494	8.1	9,494,277	-24.4	6,789,380	-28.5	5,296,432	4.0
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	103,023	-35.0
Non-Federally Guaranteed Student Loans Recovered*	6,899	17,200	149.3	47,181	174.3	22,932	-51.4	28,003	62.8
Non-Federally Guaranteed Student Loans Net Charge Offs*	210,108	8,782,544	4,080.0	328,168	-96.3	188,512	-42.6	75,020	-46.9
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	0.18	-59.1
All Other Unsecured Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		N/A		9,993,355	
All Other Unsecured Loans/Lines of Credit Recovered*	N/A	N/A		N/A		N/A		2,725,781	
All Other Unsecured Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		N/A		7,267,574	
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		2.43	
New Vehicle Loans Charged Off*	7,544,274	7,955,351	5.4	6,371,873	-19.9	4,059,937	-36.3	2,664,767	-12.5
New Vehicle Loans Recovered*	699,003	931,432	33.3	1,385,947	48.8	1,223,734	-11.7	1,251,180	36.3
New Vehicle Loans Net Charge Offs*	6,845,271	7,023,919	2.6	4,985,926	-29.0	2,836,203	-43.1	1,413,587	-33.5
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.52	0.50	-4.9	0.35	-28.5	0.20	-43.0	0.12	-42.9
Used Vehicle Loans Charged Off*	29,055,443	25,907,804	-10.8	20,980,950	-19.0	14,039,702	-33.1	12,746,150	21.0
Used Vehicle Loans Recovered*	3,740,200	3,951,751	5.7	5,533,158	40.0	5,580,408	0.9	4,774,984	14.1
Used Vehicle Loans Net Charge Offs*	25,315,243	21,956,053	-13.3	15,447,792	-29.6	8,459,294	-45.2	7,971,166	25.6
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.85	0.69	-19.2	0.46	-33.6	0.23	-49.8	0.25	8.7
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**	0.75	0.63	-16.2	0.43	-32.1	0.22	-48.1	0.21	-4.4
Leases Receivable Charged Off*	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Recovered*	0	0	N/A	0	N/A	0	N/A	0	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		1,120,450	
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		N/A		N/A		584,259	
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		N/A		536,191	
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		0.13	
FORECLOSED AND REPOSSESSED ASSETS									
Commercial	N/A	N/A		N/A		N/A		682,560	
Real Estate - Non-Commercial	N/A	N/A		N/A		N/A		1,523,590	
Vehicle - Non-Commercial	N/A	N/A		N/A		N/A		2,661,647	
Other - Non-Commercial	N/A	N/A		N/A		N/A		73,495	
Total Foreclosed and Repossessed Assets	11,763,427	12,974,591	10.3	12,551,638	-3.3	4,058,135	-67.7	4,941,292	21.8
*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)									

	Indirect, Purchased or Sold								
Return to cover	For Charter : N/A								
01/03/2023	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								
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
INDIRECT LOANS OUTSTANDING									
New and Used Vehicle Indirect Loans	N/A	N/A		N/A		N/A		3,495,229,914	
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		N/A		N/A		79,304,283	
Commercial Indirect Loans	N/A	N/A		N/A		N/A		28,606,599	
All Other Indirect Loans	N/A	N/A		N/A		N/A		187,429,005	
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	3,790,569,801	33.4
Indirect Loans Outstanding / Total Loans %	25.15	24.16	-3.9	23.15	-4.2	23.65	2.2	27.26	15.3
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	30,078,600	77.5
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.94	0.79	-15.7	0.73	-8.6	0.60	-17.9	0.79	33.1
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	10,948,190	17.9
Indirect Loans Recovered*	3,262,446	3,655,981	12.1	4,274,716	16.9	4,501,775	5.3	4,364,642	29.3
Indirect Loans Net Charge Offs*	22,353,351	21,476,776	-3.9	14,395,944	-33.0	7,875,165	-45.3	6,583,548	11.5
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.97	0.86	-12.0	0.56	-35.0	0.29	-48.3	0.26	-8.0
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23									
LOANS PURCHASED YEAR-TO-DATE									
Loans Purchased from Other Financial Institutions*	1,190,986	10,926,841	817.5	8,341,675	-23.7	23,835,683	185.7	64,620,134	261.5
Loans Purchased from Other Sources*	2,132,494	6,797,872	218.8	12,496,701	83.8	37,633,629	201.1	40,269,429	42.7
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	1.76	116.8
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		N/A		N/A		0	
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial Loans Purchased Under 701.23%	N/A	N/A		N/A		N/A		0	
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Whole or Partial Loans Purchased Under 701.23 Charged Off*	N/A	N/A		N/A		N/A		0	
Whole or Partial Loans Purchased Under 701.23 Recovered*	N/A	N/A		N/A		N/A		0	
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	N/A	N/A		N/A		N/A		0	
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs / Avg Whole or Partial Loans	N/A	N/A		N/A		N/A		N/A	
LOANS SOLD Year-to-date									
Loans Sold	0	0	N/A	0	N/A	27,213,731	N/A	105,887,359	289.1
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	909,062,270	-53.1
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	198,122,302	-41.5
Real Estate Loans Sold with Servicing Retained	N/A	N/A		N/A		N/A		760,499,343	
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	5,011,776,459	5.5
* 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)									
								15. Indirect, Purchased or Sold	

		Participation Loans								
Return to cover		For Charter : N/A								
01/03/2023		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								
		Count of CU in Peer Group : N/A								
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
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		434,207,846	
Non-Federally Guaranteed Student Loans		24,191,510	11,101,152	-54.1	9,317,744	-16.1	7,458,224	-20.0	7,755,913	4.0
1- to 4-Family Residential Property		69,952,650	83,764,252	19.7	94,563,174	12.9	78,339,957	-17.2	106,240,897	35.6
Commercial Loans (excluding Construction & Development)		46,318,812	72,572,545	56.7	84,951,534	17.1	97,226,567	14.4	136,584,129	40.5
Commercial Construction & Development		5,923,111	4,183,187	-29.4	15,108,866	261.2	28,415,750	88.1	34,080,651	19.9
All Other Participation Loans		52,417,556	72,452,098	38.2	97,892,380	35.1	157,011,142	60.4	16,385,819	-89.6
TOTAL PARTICIPATION LOANS OUTSTANDING		240,497,146	309,359,699	28.6	408,036,232	31.9	597,933,099	46.5	735,255,255	23.0
Participation Loans Outstanding / Total Loans %		2.44	2.94	20.3	3.59	22.0	4.98	38.7	5.29	6.3
LOAN PARTICIPATIONS PURCHASED										
Participation Loans Purchased*		52,128,086	134,686,404	158.4	186,016,431	38.1	326,578,487	75.6	256,047,536	4.5
Participation Loans Purchased YTD / Total Loans Granted YTD %		1.09	2.48	127.2	2.58	4.1	4.31	67.0	4.29	-0.4
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	77,195,006	166.2
%Participation Loans Sold YTD / Total Assets**		0.48	0.49	3.5	0.37	-25.4	0.19	-48.4	0.49	156.5
DELINQUENT- PARTICIPATION LOANS (Purchased + Retained):										
Delinquent Participation Loans Purchased Under 701.22		1,677,688	1,124,885	-33.0	1,851,949	64.6	446,186	-75.9	932,129	108.9
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %		N/A	N/A		N/A		N/A		0.13	
LOAN LOSSES - PARTICIPATION LOANS										
Participation Loans Charged Off*		3,992,270	983,393	-75.4	1,036,524	5.4	831,561	-19.8	1,333,265	113.8
Participation Loans Recovered*		83,637	157,924	88.8	158,059	0.1	386,037	144.2	803,513	177.5
Participation Loan Net Charge Offs *		3,908,633	825,469	-78.9	878,465	6.4	445,524	-49.3	529,752	58.5
Participation Loans Net Charge Offs / Avg Participation Loans % **		1.58	0.30	-81.0	0.24	-18.4	0.09	-63.8	0.11	19.6
* 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)										
									16. Participation Loans	

1- to 4-Family Residential Property and All Other (Non-Commercial) Real Estate Loans									
Return to cover									
01/03/2023			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	Sep-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		1,815,531,313	
Fixed Rate 15 years or less	N/A	N/A		N/A		N/A		945,993,997	
Balloon/Hybrid > 5 years	N/A	N/A		N/A		N/A		314,472,606	
Balloon/Hybrid 5 years or less	N/A	N/A		N/A		N/A		290,265,454	
Adjustable Rate	N/A	N/A		N/A		N/A		384,642,248	
Total Secured by 1st Lien	N/A	N/A		N/A		N/A		3,750,905,618	
Secured by Junior Lien									
Closed-End Fixed Rate	N/A	N/A		N/A		N/A		176,863,028	
Closed-End Adjustable Rate	N/A	N/A		N/A		N/A		21,012,483	
Open-End Fixed Rate	N/A	N/A		N/A		N/A		5,314,335	
Open-End Adjustable Rate	N/A	N/A		N/A		N/A		1,056,820,751	
Total Secured by Junior Lien	N/A	N/A		N/A		N/A		1,260,010,597	
All Other (Non-Commercial) Real Estate									
Closed-End Fixed Rate	N/A	N/A		N/A		N/A		42,387,499	
Closed-End Adjustable Rate	N/A	N/A		N/A		N/A		28,023,317	
Open-End Fixed Rate	N/A	N/A		N/A		N/A		2,283,713	
Open-End Adjustable Rate	N/A	N/A		N/A		N/A		17,852,779	
Total All Other (Non-Commercial) Real Estate	N/A	N/A		N/A		N/A		90,547,308	
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate	N/A	N/A		N/A		N/A		5,101,463,523	
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		807,479,805	
Fixed Rate 15 Years or less*	N/A	N/A		N/A		N/A		205,116,486	
Balloon/Hybrid > 5 Years*	N/A	N/A		N/A		N/A		158,056,992	
Balloon/Hybrid 5 Years or less*	N/A	N/A		N/A		N/A		126,670,730	
Adjustable Rate*	N/A	N/A		N/A		N/A		121,066,586	
Total Secured by 1st Lien Granted YTD*	N/A	N/A		N/A		N/A		1,418,390,599	
Secured by Junior Lien Granted YTD									
Closed-End Fixed Rate*	N/A	N/A		N/A		N/A		90,112,612	
Closed-End Adjustable Rate*	N/A	N/A		N/A		N/A		20,553,968	
Open-End Fixed Rate*	N/A	N/A		N/A		N/A		2,199,799	
Open-End Adjustable Rate*	N/A	N/A		N/A		N/A		418,576,458	
Total Secured by Junior Lien Granted YTD*	N/A	N/A		N/A		N/A		531,442,837	
All Other (Non-Commercial) Real Estate Granted YTD									
Closed-End Fixed Rate*	N/A	N/A		N/A		N/A		26,701,505	
Closed-End Adjustable Rate*	N/A	N/A		N/A		N/A		10,181,820	
Open-End Fixed Rate*	N/A	N/A		N/A		N/A		1,378,567	
Open-End Adjustable Rate*	N/A	N/A		N/A		N/A		26,738,446	
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		N/A		N/A		65,000,338	
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		2,014,833,774	
Outstanding 1- to 4-Family Residential Construction Loans	6,697,127	7,186,692	7.3	13,322,068	85.4	14,912,956	11.9	21,598,483	44.8
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	N/A	N/A		N/A		N/A		1,667,781,864	
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	44,570,982	60.8
Interest Only & Payment Option First Mortgages / Total Assets %	0.74	0.74	0.3	0.57	-23.4	0.61	6.8	0.21	-65.4
Interest Only & Payment Option First Mortgages / Net Worth %	6.82	6.84	0.2	5.90	-13.8	6.43	9.0	2.21	-65.6
* Amounts are year-to-date while the related %change ratios are annualized.									
									17. RE Loans

	Real Estate (Non-Commercial) Loan Losses								
Return to cover		For Charter : N/A							
01/03/2023		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	Sep-2022	% Chg
LOAN LOSS SUMMARY BY LOAN TYPE									
First Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		N/A		N/A		27,914	
First Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		N/A		N/A		20,927	
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		N/A		N/A		6,987	
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg First Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		N/A		N/A		0.00	
Junior Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		N/A		N/A		100,487	
Junior Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		N/A		N/A		251,780	
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		N/A		N/A		-151,293	
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg Junior Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		N/A		N/A		-0.02	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		N/A		40,382	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		N/A		N/A		20,707	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		N/A		19,675	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit**	N/A	N/A		N/A		N/A		0.03	
Total 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loan Net Charge Offs / Avg 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loans**	N/A	N/A		N/A		N/A		N/A	
*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)									
									18. RE Loan Losses

	Commercial Loan Information									
Return to cover										
01/03/2023										
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	Sep-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	95,628,426	23.1	
Secured by Farmland	3,526,752	4,144,261	17.5	12,728,425	207.1	16,789,096	31.9	16,023,595	-4.6	
Secured by Multifamily	43,026,581	80,426,400	86.9	115,270,496	43.3	154,846,464	34.3	185,037,235	19.5	
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	196,683,484	10.8	
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	252,856,681	8.3	
Total Real Estate Secured Commercial Loans	373,249,156	472,301,677	26.5	570,845,943	20.9	660,476,163	15.7	746,229,421	13.0	
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	245,332	-1.1	
Commercial and Industrial Loans	35,710,941	53,273,192	49.2	56,634,781	6.3	66,895,058	18.1	105,975,467	58.4	
Unsecured Commercial Loans	1,138,169	1,093,495	-3.9	2,265,744	107.2	1,063,201	-53.1	749,187	-29.5	
Unsecured Revolving Lines of Credit (Commercial Purpose)	939,979	438,398	-53.4	298,502	-31.9	902,218	202.2	4,441,252	392.3	
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	111,411,238	61.2	
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	709,982,774	16.3	
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	147,657,885	23.8	
Total Commercial Loans	411,820,826	527,969,432	28.2	630,934,643	19.5	729,584,695	15.6	857,640,659	17.6	
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE										
Construction and Development	43	52	20.9	54	3.8	83	53.7	73	-12.0	
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	314	0.0	
Owner Occupied, Non-Farm, Non-Residential Property	367	395	7.6	430	8.9	421	-2.1	443	5.2	
Non-Owner Occupied, Non-Farm, Non-Residential Property	302	314	4.0	363	15.6	376	3.6	390	3.7	
Total Number of Real Estate Secured Commercial Loans	864	964	11.6	1,131	17.3	1,241	9.7	1,264	1.9	
Loans to finance agricultural production and other loans to farmers	21	24	14.3	25	4.2	7	-72.0	5	-28.6	
Commercial and Industrial Loans	531	672	26.6	664	-1.2	757	14.0	900	18.9	
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	64	18.5	
Total Number of Non-Real Estate Secured Commercial Loans	635	785	23.6	821	4.6	840	2.3	984	17.1	
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	2,054	10.3	
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	150	109	-27.3	150	37.6	218	45.3	194	-11.0	
Total Number of Commercial Loans Outstanding	1,499	1,749	16.7	1,952	11.6	2,081	6.6	2,248	8.0	
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS	411,820,826	527,969,432	28.2	630,934,643	19.5	729,584,695	15.6	857,640,659	17.6	
(Total Commercial Loans / Total Assets)%	2.94	3.49	18.8	3.45	-1.2	3.57	3.5	4.05	13.3	
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	221,106,368	58.0	
Purchased or Participation Interests to Nonmembers*	14,495,319	25,887,143	78.6	39,110,853	51.1	46,813,541	19.7	38,491,899	9.6	
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	16,268,927	-4.5	
Outstanding Agricultural Related Loans - Number	35	40	14.3	60	50.0	54	-10.0	49	-9.3	
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	32,492,477	173.5	
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	3.70	12.0	
* Amounts are year-to-date and the related % change ratios are annualized.										
19. Commercial Loans										

		Commercial Loan Losses								
Return to cover		For Charter :		N/A						
01/03/2023		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	Sep-2022	% Chg
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES:										
Commercial Loans/Lines of Credit Real Estate Secured Charge-Offs*		146,475	0	-100	511,016	N/A	19,811	-96.1	71,821	383.37
Commercial Loans/Lines of Credit Real Estate Secured Recoveries*		65,376	30,800	-52.888	2,950	-90.422	0	-100.0	19,500	N/A
Commercial Loans/Lines of Credit Real Estate Secured Net Charge Offs*		81,099	(30,800)	-137.98	508,066	1749.6	19,811	-96.1	52,321	252.13
Commercial Loans/Lines of Credit Real Estate Secured Net Charge Offs / Avg Commercial Loans/Lines of Credit Real Estate Secured**		0.02	-0.01	-130.41	0.10	1437.1	0.00	-96.7	0.01	208.23
Commercial Loans/Lines of Credit Not Real Estate Secured Charge-Offs*		179,610	233,092	29.777	121,040	-48.072	169,724	40.2	1,499,396	1077.9
Commercial Loans/Lines of Credit Not Real Estate Secured Recoveries*		143,859	13,528	-90.596	13,528	0	26,016	92.3	261,417	1239.8
Commercial Loans/Lines of Credit Not Real Estate Secured Net Charge Offs*		35,751	219,564	514.15	107,512	-51.034	143,708	33.7	1,237,979	1048.6
Commercial Loans/Lines of Credit Not Real Estate Secured Net Charge Offs / Avg Commercial Loans/Lines of Credit Not Real Estate Secured**		0.09	0.47	396.75	0.19	-60.136	0.22	19.8	1.83	722.05
Total Commercial Loans/Lines of Credit Charge-Offs*		326,085	233,092	-28.518	632,056	171.16	189,535	-70.0	1,571,217	1005.3
Total Commercial Loans/Lines of Credit Recoveries*		209,235	44,328	-78.814	16,478	-62.827	26,016	57.9	280,917	1339.7
Total Commercial Loans/Lines of Credit Net Charge Offs*		116,850	188,764	61.544	615,578	226.11	163,519	-73.4	1,290,300	952.11
Total Commercial Loans/Lines of Credit Net Charge Offs / Average Commercial Loans/Lines of Credit**		0.03	0.04	29.486	0.11	164.45	0.02	-77.4	0.22	801.84
*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)										
										20. Commercial Loan Losses

	Investments								
Return to cover									
01/03/2023									
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	Sep-2022	% Chg
INVESTMENT SECURITIES									
EQUITY SECURITIES									
Common Stock	N/A	N/A		N/A		N/A		2,831,536	
Registered Investment Companies	N/A	N/A		N/A		N/A		162,809,123	
Other Equities	N/A	N/A		N/A		N/A		30,358,527	
TOTAL EQUITY SECURITIES	N/A	0		29,126,327	N/A	115,070,502	295.1	195,999,186	70.3
TRADING DEBT SECURITIES									
US Government Obligations	N/A	N/A		N/A		N/A		0	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		0	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		0	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		0	
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		0	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		0	
All Other Trading Debt Securities	N/A	N/A		N/A		N/A		0	
TOTAL TRADING DEBT SECURITIES	N/A	N/A		N/A		N/A		0	
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	N/A		N/A		N/A		171,528,393	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		1,374,509,529	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		1,982,235,329	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		0	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		146,390	
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		32,513,112	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		67,323,167	
All Other Available-for-Sale Debt Securities at Amortized Cost	N/A	N/A		N/A		N/A		17,486,755	
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		N/A		N/A		3,645,742,675	
AFS DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		N/A		N/A		166,524,400	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		1,267,605,384	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		1,770,245,857	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		0	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		1,043,155	
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		27,931,860	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		63,889,793	
All Other Available-for-Sale Debt Securities at Fair Value	N/A	N/A		N/A		N/A		15,243,986	
TOTAL AFS DEBT SECURITIES AT FAIR VALUE	N/A	N/A		N/A		N/A		3,312,484,435	
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	Investments								
Return to cover									
01/03/2023									
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	Sep-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		22,343,932	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		96,230,368	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		259,983,753	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		15,083,292	
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		1,050,473	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		20,528,748	
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		N/A		4,996,229	
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		N/A		N/A		420,216,795	
HTM DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		N/A		N/A		22,204,228	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		86,362,768	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		220,698,771	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		14,340,557	
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		823,958	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		19,467,443	
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		368,897,725	
Allowance for Credit Losses on Investment Securities (if ASC 326 has been adopted)	N/A	0		0	N/A	0	N/A	0	N/A
TOTAL INVESTMENT SECURITIES	N/A	98,204,197		2,717,683,244	2,667.4	3,489,352,393	28.4	3,928,678,099	12.6
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	15,828,471	-4.9
All other investments	113,318,415	129,396,209	14.2	116,726,946	-9.8	125,951,310	7.9	98,629,546	-21.7
TOTAL OTHER INVESTMENTS	130,374,060	146,501,037	12.4	133,831,926	-8.6	144,480,543	8.0	115,796,913	-19.9
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		613,565,283	
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	Investment Maturity								
Return to cover	For Charter : N/A								
01/03/2023	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	Sep-2022	% Chg
TIME DEPOSITS MATURITY DISTRIBUTION									
Total Time Deposits < 1 yr	N/A	N/A		N/A		N/A		287,349,298	
Total Time Deposits 1-3 yrs	N/A	N/A		N/A		N/A		240,056,785	
Total Time Deposits 3-5 yrs	N/A	N/A		N/A		N/A		82,358,200	
Total Time Deposits 5-10 yrs	N/A	N/A		N/A		N/A		3,801,000	
Total Time Deposits > 10 yrs	N/A	N/A		N/A		N/A		0	
TOTAL TIME DEPOSITS	N/A	N/A		N/A		N/A		613,565,283	
EQUITY SECURITIES MATURITY DISTRIBUTION									
Total Equity Securities < 1 yr	N/A	0		2,165,247	N/A	15,339,613	608.4	6,977,676	-54.5
Total Equity Securities 1-3 yrs	N/A	0		2,231,680	N/A	1,447,334	-35.1	1,194,795	-17.4
Total Equity Securities 3-5 yrs	N/A	0		0	N/A	0	N/A	0	N/A
Total Equity Securities 5-10 yrs	N/A	0		24,729,400	N/A	98,283,555	297.4	184,995,179	88.2
Total Equity Securities > 10 yrs	N/A	0		0	N/A	0	N/A	2,831,536	N/A
TOTAL EQUITY SECURITIES	N/A	0		0	N/A	0	N/A	195,999,186	N/A
TRADING DEBT SECURITIES MATURITY DISTRIBUTION									
Total Trading Debt Securities < 1 yr	N/A	0		0	N/A	66,881	N/A	0	-100.0
Total Trading Debt Securities 1-3 yrs	N/A	0		0	N/A	0	N/A	0	N/A
Total Trading Debt Securities 3-5 yrs	N/A	0		0	N/A	0	N/A	0	N/A
Total Trading Debt Securities 5-10 yrs	N/A	0		77,823,105	N/A	86,528,562	11.2	0	-100.0
Total Trading Debt Securities > 10 yrs	N/A	0		0	N/A	282,645	N/A	0	-100.0
TOTAL TRADING DEBT SECURITIES	N/A	0		0	N/A	0	N/A	0	N/A
AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION									
Total Available-for-Sale Debt Securities < 1 yr	N/A	0		570,401,425	N/A	355,536,115	-37.7	483,935,692	36.1
Total Available-for-Sale Debt Securities 1-3 yrs	N/A	0		1,006,353,571	N/A	796,017,013	-20.9	1,033,700,895	29.9
Total Available-for-Sale Debt Securities 3-5 yrs	N/A	0		492,226,056	N/A	1,204,634,478	144.7	1,096,855,860	-8.9
Total Available-for-Sale Debt Securities 5-10 yrs	N/A	0		379,577,787	N/A	726,549,656	91.4	689,813,950	-5.1
Total Available-for-Sale Debt Securities > 10 yrs	N/A	0		12,428,374	N/A	45,143,142	263.2	8,155,721	-81.9
TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES	N/A	0		0	N/A	0	N/A	3,312,462,118	N/A
HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION									
Total Held-to-Maturity Debt Securities < 1 yr	N/A	0		31,592,716	N/A	14,287,206	-54.8	28,348,440	98.4
Total Held-to-Maturity Debt Securities 1-3 yrs	N/A	0		94,646,756	N/A	88,339,949	-6.7	97,564,352	10.4
Total Held-to-Maturity Debt Securities 3-5 yrs	N/A	0		20,182,920	N/A	45,842,390	127.1	77,344,940	68.7
Total Held-to-Maturity Debt Securities 5-10 yrs	N/A	0		2,348,120	N/A	7,850,677	234.3	212,854,765	2,611.3
Total Held-to-Maturity Debt Securities > 10 yrs	N/A	0		976,087	N/A	3,203,177	228.2	4,104,298	28.1
TOTAL HELD-TO-MATURITY DEBT SECURITIES	N/A	0		0	N/A	0	N/A	420,216,795	N/A
OTHER INVESTMENTS MATURITY DISTRIBUTION									
Total Other Investments < 1 yr	42,162,831	46,400,928	10.1	49,420,699	6.5	60,961,545	23.4	30,578,236	-49.8
Total Other Investments 1-3 yrs	77,284,770	90,458,156	17.0	74,125,699	-18.1	73,658,346	-0.6	73,579,608	-0.1
Total Other Investments 3-5 yrs	6,500,336	4,740,885	-27.1	5,116,664	7.9	4,150,643	-18.9	5,117,654	23.3
Total Other Investments 5-10 yrs	2,330,579	1,871,638	-19.7	1,903,894	1.7	2,988,440	57.0	2,830,114	-5.3
Total Other Investments > 10 yrs	2,095,544	3,029,430	44.6	3,264,970	7.8	2,721,569	-16.6	3,691,301	35.6
TOTAL OTHER INVESTMENTS	130,374,060	146,501,037	12.4	133,831,926	-8.6	144,480,543	8.0	115,796,913	-19.9
TOTAL 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	837,189,342	17.8
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	1,446,096,435	24.7
Total Investments 3-5 yrs	789,618,924	528,472,823	-33.1	588,594,297	11.4	1,355,515,637	130.3	1,261,676,654	-6.9
Total Investments 5-10 yrs	140,308,611	201,027,254	43.3	490,880,306	144.2	929,488,890	89.4	1,094,295,008	17.7
Total Investments > 10 yrs	6,544,061	4,479,131	-31.6	16,669,431	272.2	51,350,533	208.1	18,782,856	-63.4
TOTAL INVESTMENT MATURITY DISTRIBUTION	2,487,384,854	2,486,342,544	0.0	3,480,297,690	40.0	4,206,570,711	20.9	4,658,040,295	10.7
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23. Investment Maturity									

	Other Investment Information								
Return to cover									
01/03/2023									
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	Sep-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	293,487,663	22.7
Realized Investment Gains (Losses)									
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		N/A		N/A		-245,167	
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		N/A		N/A		-357,440	
Realized Gain (Losses) on all other investments	N/A	N/A		N/A		N/A		305,917	
Total Gain (Loss) on Investments	N/A	N/A		N/A		N/A		-296,690	
Other-Than-Temporary Impairment (OTTI)									
Total OTTI Losses	-11,164	0	100.0	0	N/A	0	N/A	2,767	N/A
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0	N/A	0	N/A	-805	N/A
OTTI Losses Recognized in Earnings	-11,164	0	100.0	0	N/A	0	N/A	3,572	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	118,306,664	478.2
Recorded Value of Other Investments	6,181,718	5,718,824	-7.5	6,027,103	5.4	4,486,182	-25.6	8,314,795	85.3
Collateral Assignment Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		N/A		N/A		869,218	
Cash Surrender Value	N/A	N/A		N/A		N/A		9,252,199	
Recorded Value	14,668,277	17,046,815	16.2	22,448,168	31.7	27,447,920	22.3	28,164,523	2.6
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		47,546	
Recorded Value	3,073,905	2,933,729	-4.6	3,002,612	2.3	3,167,840	5.5	3,298,847	4.1
Other Insurance	101,841,798	97,428,804	-4.3	108,449,268	11.3	110,806,424	2.2	116,708,913	5.3
Other Non-insurance	21,962,526	23,939,063	9.0	34,794,931	45.3	40,231,075	15.6	27,687,869	-31.2
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	302,481,611	46.4
Charitable Donation Accounts	0	0	N/A	0	N/A	0	N/A	530,661	N/A
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	22	21	-4.5	21	0.0	22	4.8	24	9.1
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	36	5.9
¹ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
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LIQUIDITY - COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES									
Return to cover	For Charter : N/A								
01/03/2023	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	Sep-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	102,801,527	18.8
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	870,916,871	5.7
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	1,370,119,358	9.4
Unsecured Share Draft LOC	111,464,089	116,609,429	4.6	130,087,698	11.6	138,314,678	6.3	131,635,322	-4.8
Unused Overdraft Protection Programs	305,875,289	320,384,567	4.7	333,552,184	4.1	346,317,816	3.8	361,203,213	4.3
Other Unfunded Commitments	34,338,292	31,359,685	-8.7	69,195,692	120.7	38,384,983	-44.5	38,186,935	-0.5
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	2,772,061,699	6.6
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	2,874,863,226	7.0
OFF-BALANCE SHEET EXPOSURES									
Unconditionally Cancelable Unfunded Commitments for All loan Types	N/A	N/A		N/A		N/A		69,084,172	
Conditionally Cancelable Unfunded Commitments	N/A	N/A		N/A		N/A		2,054,718,677	
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		422,283,341	
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		26,553,818	
Loans Transferred with Recourse	513,855,555	669,043,347	30.2	438,665,377	-34.4	338,714,388	-22.8	198,122,302	-41.5
Other Contingent Liabilities	15,923,424	9,296,398	-41.6	9,617,507	3.5	10,695,769	11.2	12,707,025	18.8
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LIQUIDITY - BORROWING ARRANGEMENTS CONTINGENT LIABILITIES AND SOURCES OF FUNDS

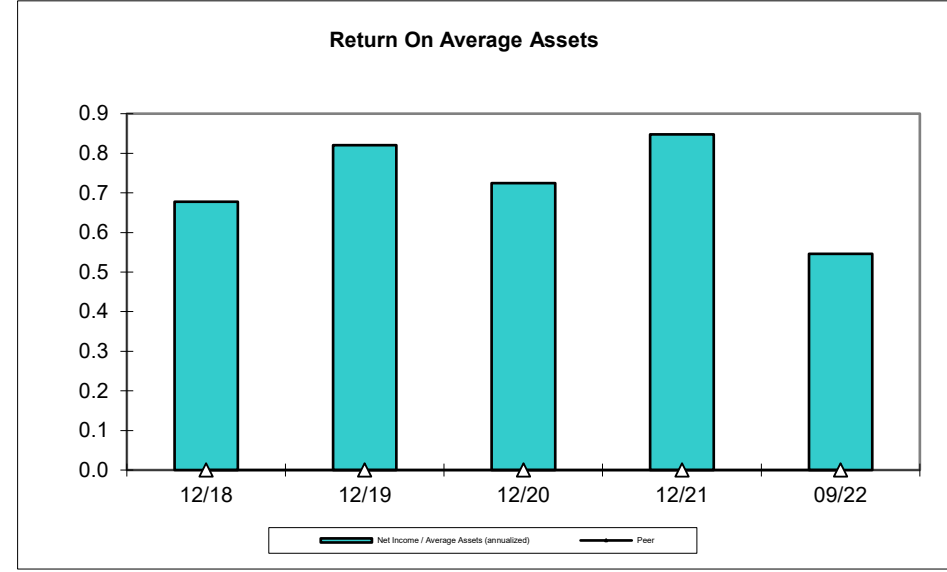
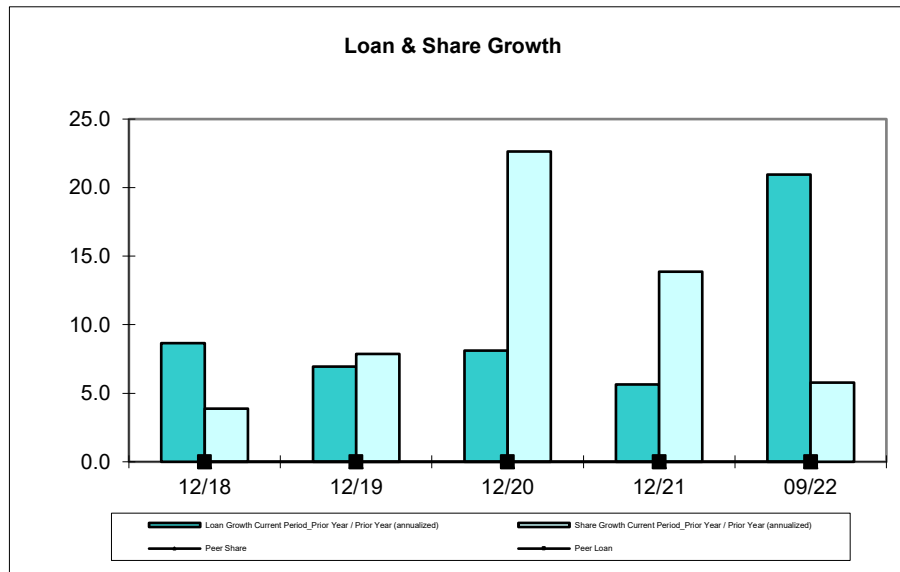
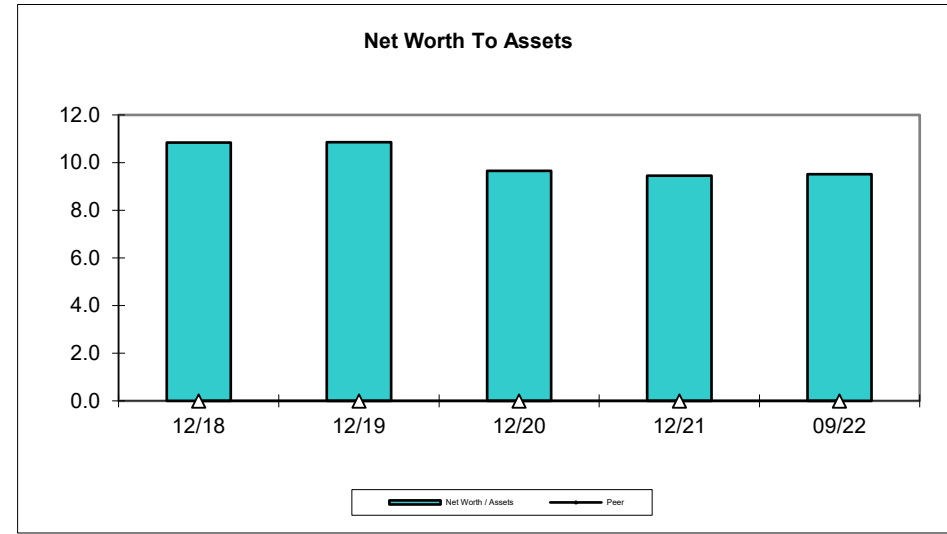
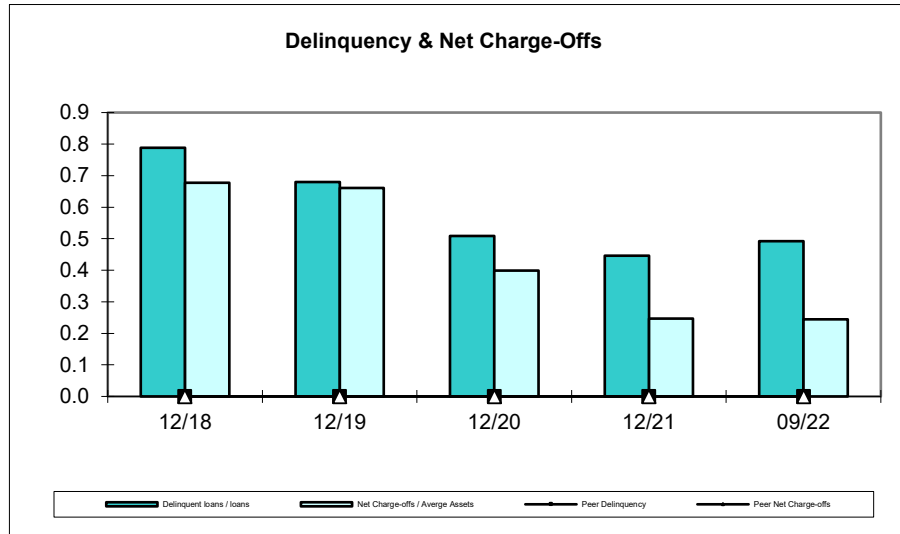
Return to cover										
01/03/2023			For Charter : N/A							
CU Name: N/A			Count of CU : 91							
Peer Group: N/A			Asset Range : N/A							
			Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
			Count of CU in Peer Group : N/A							
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-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	358,929,800	3.9	
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		1,528,710,683		
Other Sources	1,644,389,193	1,857,749,768	13.0	2,287,558,704	23.1	2,612,961,144	14.2	202,654,520	-92.2	
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	2,090,295,003	-29.3	
Draws Against Line of Credit										
Corporate Credit Unions	8,782,576	1,322,305	-84.9	0	-100.0	0	N/A	3,993,933	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	123,933,480	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	128,427,413	25,585.5	
Outstanding Term & Other Borrowings										
Corporate Credit Unions	0	2,000,000	N/A	0	-100.0	0	N/A	150,000	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	464,312,189	44.1	
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	2,163,897	1,082.7	
Total Outstanding Term & Other Borrowings	376,703,405	406,221,003	7.8	436,516,661	7.5	322,416,358	-26.1	466,626,086	44.7	
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	2,223,296,999	-16.3	
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		307,781,019		
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	300,539,921	111.2	
1 - 3 Years	78,773,205	159,314,747	102.2	206,767,830	29.8	99,334,261	-52.0	107,644,485	8.4	
> 3 Years	217,584,090	193,403,888	-11.1	140,389,927	-27.4	86,765,801	-38.2	112,450,147	29.6	
Total	436,451,925	433,144,879	-0.8	445,537,247	2.9	328,431,042	-26.3	520,634,553	58.5	
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								26. LIQ-Borrowing Arrangements		

Share and Membership Information									
Return to cover									
01/03/2023	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	Sep-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	1,638,053	2.8
Number of Potential Members	33,019,377	34,552,290	4.6	35,026,197	1.4	35,515,189	1.4	37,209,646	4.8
% Current Members to Potential Members	4.57	4.44	-2.7	4.49	1.1	4.49	0.0	4.40	-1.9
% Membership Growth*	3.78	1.77	-53.2	2.49	40.9	1.35	-46.0	3.70	266.0
Total Number of Share/Deposit Accounts	2,837,355	2,880,122	1.5	2,996,342	4.0	3,072,066	2.5	3,137,456	2.1
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	17,581,494,328	4.2
1 to 3 years	738,512,658	800,378,746	8.4	704,892,724	-11.9	742,171,095	5.3	944,172,953	27.2
> 3 years	402,171,311	494,259,155	22.9	472,560,334	-4.4	354,093,165	-25.1	219,209,623	-38.1
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	18,744,876,904	4.3
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	858,136,696	-29.2
Uninsured NonMember Deposits	1,870,245	5,526,355	195.5	5,927,271	7.3	3,735,707	-37.0	23,646,418	533.0
Total Uninsured Shares & Deposits	458,055,053	589,006,344	28.6	915,158,608	55.4	1,215,647,464	32.8	881,783,114	-27.5
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	17,863,093,790	6.6
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	958,714	0.0
Accounts Held by Nonmember Public Units	1,914,394	2,086,039	9.0	2,481,798	19.0	1,843,302	-25.7	16,192,789	778.5
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	803,448,694	21.6
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	316,520,937	-4.7
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	0	N/A	10,206,169	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	1,002,237,290	-2.1
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	7,394,644	8.1
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	73,058,097	5.8
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
									27. Shares and Membership

	Supplemental Information									
Return to cover										
01/03/2023										
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	Sep-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	34,739,970	479	
Amount of Grants Received by your credit union, YTD	3,532,076	209,702	-94	816,900	290	3,843,873	371	1,416,262	-63	
EMPLOYEES:										
Number of Full-Time Employees	3,966	4,115	4	4,243	3	4,209	-1	4,405	5	
Number of Part-Time Employees	340	287	-16	269	-6	236	-12	258	9	
BRANCHES:										
Number of CU Branches	322	324	1	318	-2	319	0	315	-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	14	8	
CUSO INFORMATION										
Value of Investments in CUSO	41,502,091	45,619,404	10	57,360,408	26	60,676,057	6	59,457,373	-2	
CUSO Loans	9,999,994	6,936,811	-31	3,584,109	-48	3,580,772	0	4,661,005	30	
Aggregate Cash Outlays in CUSO	22,593,065	31,501,582	39	31,321,987	-1	32,662,205	4	38,466,260	18	
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	3,684	-19	
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	26,786,752	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	44	-2	
Vendor On-Line Service Bureau	43	45	5	48	7	46	-4	47	2	
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A	
Services Offered Electronically										
Account Aggregation	18	17	-6	16	-6	14	-13	14	0	
Bill Payment	63	63	0	63	0	60	-5	61	2	
Download Account History	69	67	-3	66	-1	65	-2	67	3	
Electronic Signature Authentication/Certification	32	34	6	35	3	39	11	40	3	
e-Statements	73	71	-3	70	-1	69	-1	70	1	
External Account Transfers	35	35	0	37	6	39	5	40	3	
Loan Payments	73	72	-1	72	0	71	-1	72	1	
Member Application	42	43	2	43	0	44	2	46	5	
Merchant Processing Services	7	9	29	8	-11	8	0	8	0	
Mobile Payments	31	34	10	38	12	40	5	41	3	
New Loan	50	49	-2	50	2	50	0	51	2	
New Share Account	26	27	4	29	7	30	3	32	7	
Remote Deposit Capture	41	46	12	50	9	52	4	55	6	
Type(s) of services offered:										
Informational Website	N/A	N/A		N/A		52		71	37	
Mobile Application	N/A	N/A		N/A		46		61	33	
Online Banking	N/A	N/A		N/A		50		72	44	
# Means the number is too large to display in the cell										28. Supplemental Info

[Return to cover](#)
 01/03/2023
 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](#)

01/03/2023

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

