Cycle Date: December-2023
Run Date: 05/30/2024
Interval: Annual

Validated

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

 Count of CU :
 88

 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.

		Cummon, Einensiel In	formation	_					
Datum to cover		Summary Financial In		n					
Return to cover		For Charter : Count of CU :							
05/30/2024 CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: /	All * Pana	rting State = 'MO' * T	vno Includ	od: Fodorally Incured	Stato
reer Group. N/A	Count	of CU in Peer Group :		Nation Feet Group. 7	-iii itepu	Tung_State - MO T	ype meluu	eu. I euclany msureu	State
	Count	or co in reer Group.	11//						
	Dec-2019		% Chg		% Chg		% Chg	Dec-2023	% Chg
ASSETS:	<u>Amount</u>	<u>Amount</u>		<u>Amount</u>		<u>Amount</u>		<u>Amount</u>	
Cash & Other Deposits ¹	1,150,566,834	2,315,065,382			27.1	1,536,640,977	-47.8	1,683,376,768	9.5
Total Investments	2,486,342,544	3,480,297,690			20.9	3,994,475,913		3,340,106,057	-16.4
Loans Held for Sale	73,318,768					14,949,299		40,623,673	171.7
<u>Total Loans</u>	10,522,514,296	11,375,479,018	8.1	12,016,169,703	5.6	14,616,864,103	21.6	15,252,447,821	4.3
(Allowance for Loan & Lease Losses or Allowance for Credit	(74,050,628)	(89,824,348)	21.3	(85,170,802)	-5.2	(96,289,391)	13.1	(139,288,464)	44.7
Losses on Loans & Leases)	(74,030,020)	(09,024,040)	21.3	(03,170,002)	-5.2	(90,209,391)	13.1	(139,200,404)	44.7
Land And Building	374,101,319	383,745,884	2.6	402,353,325	4.8	423,767,548	5.3	422,840,487	-0.2
Other Fixed Assets	63,506,315	69,564,187	9.5	67,975,350	-2.3	69,810,464	2.7	66,879,252	-4.2
NCUSIF Deposit	120,763,133	141,228,983	16.9	162,174,271	14.8	176,747,046	9.0	171,278,588	-3.1
All Other Assets	391,113,434	495,473,774	26.7	478,488,223	-3.4	634,553,035	32.6	605,189,290	-4.6
TOTAL ASSETS	15,108,176,015	18,274,061,712	21.0	20,414,638,041	11.7	21,371,518,994	4.7	21,443,453,472	0.3
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other	400.0=0.=0.4								
Liabilities ²	190,878,521	305,777,786	60.2	254,571,036	-16.7	327,360,564	28.6	339,234,866	3.6
Accrued Dividends & Interest Payable on Shares & Deposits	17,572,909	16,752,124	-4.7	15,431,309	-7.9	15,508,657	0.5	25,736,631	66.0
Allowance for Credit Losses on Off-Balance Sheet Credit	0	0	N/A	0	N/A	0	N/A	354,692	N/A
Exposures								·	
Borrowings Notes & Interest Payable	432,644,879				-26.7	816,077,551	150.3	1,238,183,308	51.7
Total Shares & Deposits	12,865,382,478					18,524,043,473		18,012,427,098	-2.8
TOTAL LIABILITIES ³	13,506,478,787		_					19,615,936,595	-0.3
Undivided Earnings	1,304,916,742							1,905,721,931	3.3
Other Reserves	296,780,486				-2.4	-156,771,931		-78,205,054	50.1
TOTAL EQUITY	1,601,697,228	1,729,934,546	8.0	1,852,992,368	7.1	1,688,528,749	-8.9	1,827,516,877	8.2
TOTAL LIABILITIES, SHARES, & EQUITY	15,108,176,015	18,274,061,712	21.0	20,414,638,041	11.7	21,371,518,994	4.7	21,443,453,472	0.3
INCOME & EXPENSE									
Interest Income*	579,096,723	585,941,577	1.2	573,190,755	-2.2	688,148,577	20.1	930,867,886	35.3
Interest Expense*	121,095,816	108,386,669	-10.5	83,500,674	-23.0	106,961,205	28.1	292,363,476	173.3
Net Interest Income*	458,000,907	477,554,908	4.3	489,690,081	2.5	581,187,372	18.7	638,504,410	9.9
Provision for Loan/Lease Losses or Total Credit Loss	E7 070 007	E0 464 047	2.0	04 475 505	E0.0	4E 22E 2E0	05.0	06 244 240	00.5
Expense*	57,973,227	59,161,317	2.0	24,475,595	-58.6	45,335,250	85.2	86,344,218	90.5
Non-Interest Income*	338,890,945	372,394,135	9.9	418,711,807	12.4	357,087,680	-14.7	371,010,829	3.9
Non-Interest Expense*	619,563,308	669,789,478	8.1	719,972,920	7.5	767,958,798	6.7	807,221,308	5.1
NET INCOME (LOSS)*	119,355,317	120,998,248	1.4	163,953,373	35.5	124,981,004	-23.8	115,949,713	-7.2
TOTAL CU's	97	94	-3.1	91	-3.2	90	-1.1	88	-2.2
* Income/Expense items are year-to-date while the related %change ratio	s 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 Investm	ents								
² Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and		Liabilities"							
³ Prior to 3/31/19, Total Liabilities did not include Total Shares and Depos									
								1. Summary	Financial

		Key R	lotios ⁵						
Return to cover		For Charter :							
		Count of CU:							
05/30/2024 CU Name: N/A									
Peer Group: N/A		Asset Range :		│ r Group: All * Reportin	a Stata - 'MO	* Type Includ	adı Eadarallı İngurad	State Credit II	nion (EISCII)
reel Gloup. IVA	Count	of CU in Peer Group :		Group. All Reportin	g_State - IVIO	rype iliciuu	ed. Federally illsured	State Credit U	ilioli (Fi3CO)
	Count	or co in Feer Group.	IV/A		Dec-2022			Dec-2023	
					200 2022			200 2020	
	Dec-2019	Dec-2020	Dec-2021	Dec-2022	PEER Avg.**	Percentile**	Dec-2023	PEER Avg.**	Percentile**
CAPITAL ADEQUACY RATIOS					3			3	
Net Worth/Total Assets for Prompt Corrective Action ⁶	10.87	9.68	9.46	9.62	N/A	N/A	9.93	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL	11.29	10.09	9.83			N/A	10.50		N/A
Risk-Based Capital Ratio	N/A	N/A	N/A			N/A			N/A
GAAP Equity / Total Assets	10.60	9.47	9.08			N/A	8.52		N/A
Loss Coverage	15.13	10.91	9.10			N/A	15.49		N/A
Loss Goverage	10.10	10.91	3.10	12.00	IN/A	11/74	10.43	IN/A	14/74
ASSET QUALITY RATIOS									
Delinguent Loans / Total Loans	0.68	0.51	0.45	0.53	N/A	N/A	0.78	N/A	N/A
Delinquent Loans / Total Loans Delinquent Loans / Net Worth	4.36	3.28	2.78			N/A N/A	5.61	N/A	N/A
·	0.66					N/A N/A			N/A N/A
Rolling 12 Month Net Charge Offs / Average Loans ²							0.45		
Delinquent Loans + Net Charge-Offs / Average Loans	1.36		0.71	0.84	N/A	N/A	1.25		N/A
Other Non-Performing Assets / Total Assets	0.09	0.07	0.02	0.03	N/A	N/A	0.04	N/A	N/A
MANAGEMENT RATIOS									
Net Worth Growth ¹	8.05	7.53	9.43	6.47	N/A	N/A	3.44	N/A	N/A
Share Growth ¹	7.85	22.63	13.88	3.11	N/A	N/A	-2.76	N/A	N/A
Loan Growth ¹	6.94	8.11	5.63	21.64	N/A	N/A	4.35	N/A	N/A
Asset Growth ¹	7.95	20.95	11.71	4.69	N/A	N/A	0.34		N/A
Investment Growth ¹	8.86		24.72			N/A	-9.48		N/A
Membership Growth ¹	1.77	2.49	1.35			N/A	0.85		N/A
THOMESON POTONIA									
EARNINGS RATIOS									
Net Income / Average Assets (ROAA) ¹	0.82	0.72	0.85	0.60	N/A	N/A	0.54	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.68	0.66	0.77	0.70	N/A	N/A	0.49	N/A	N/A
Non-Interest Expense / Average Assets ¹	4.26	4.01	3.72	3.68	N/A	N/A	3.77	N/A	N/A
PLLL or Credit Loss Expense / Average Assets ¹	0.40	0.35	0.13	0.22	N/A	N/A	0.40	N/A	N/A
LIQUIDITY									
Total Loans / Total Assets	69.65	62.25	58.86	68.39	N/A	N/A	71.13	N/A	N/A
Cash + Short-Term Investments / Assets ³	12.57	18.23	17.89		N/A	N/A	9.65		N/A
Cash + Short-Term Investments / Assets	12.57	16.23	17.09	0.71	IN/A	IN/A	9.03	IN/A	IN/A
SENSITIVITY TO MARKET RISK									
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
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 ins	tructions. Thus, the maturity	y distribution could be base	ed on the repricing interva	l and not the actual matur	ity of the investm	ent.			
⁴ Applicable for credit unions under \$500 million.					-				
⁵ The FPR was recently reorganized resulting in some ratios being relocated by	out not deleted. The ratio vou	ı are looking for may be or	n the Historical Ratios tab.						
⁶ The net worth ratio is calculated according to NCUA regulations part 702. The					r Facility and the	CFCL Transition	n Provision, as applicable	The calculation	may be found

⁶ The net worth ratio is calculated according to NCUA regulations part 702. This ratio considers optional assets elections, SBA PPP loans pledged as collateral to the FRB PPP Lending Facility, and the CECL Transition Provision, as applicable. The calculation may be found on Schedule G of the Call Report, see Account 998.

		Supplemer	tal Ratios**		
Return to cover		For Charter :	N/A		
05/30/2024		Count of CU:	88		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A		Criteria :	Region: Nation * Peer	Group: All * Reporting_	State = 'MO' *
	Count of C	CU in Peer Group :	N/A		
	Dec-2019	Dec-2020	Dec-2021	Dec-2022	Dec-2023
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	103.54	155.17	158.73	124.46	116.73
ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	1.63	0.94	1.00	0.88	1.31
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.59	0.40	0.41	0.29	0.54
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	24.16	23.15	23.65	28.99	30.21
Participation Loans Outstanding / Total Loans	2.94	3.59	4.98	5.08	4.25
Participation Loans Purchased YTD / Total Loans Granted YTD	2.48	2.58	4.31	4.60	2.09
Participation Loans Sold YTD / Total Assets *	0.49	0.37	0.19	0.41	0.15
Total Commercial Loans / Total Assets	3.49	3.45	3.57	4.21	4.12
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.33	0.29	0.81	1.34	1.03
REAL ESTATE LENDING RATIOS					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	N/A	N/A	N/A	15.94	15.88
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	N/A	N/A	N/A	23.31	22.32
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	N/A	N/A	N/A	20.85	17.09
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	54.67	49.21
MISCELLANEOUS RATIOS					
Mortgage Servicing Assets / Net Worth	1.46	2.46	2.87	3.79	3.45
Unused Commitments / Cash & ST Investments	117.53	76.61	73.54	161.16	149.88
Short Term Liabilities / Total Shares and Deposits plus Borrowings	35.70	34.67	33.91	33.95	40.08
# 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.					
				3. Supplemental Ratios	

Historical Ratios ³											
Return to cover		For Charter :									
05/30/2024		Count of CU:									
CU Name: N/A		Asset Range :	N/A								
Peer Group: N/A			Region: Nation * Peer G	roup: All * Reporting	g_State = 'MO'	* Type Inclu	ded: Federally Insure	d State Credit	Union		
	Count	of CU in Peer Group :		<u> </u>	Dec-2023						
					Dec-2022						
	Dec-2019	Dec-2020	Dec-2021	Dec-2022	PEER Avg I	Percentile**	Dec-2023	PEER Avg	Percentile**		
CAPITAL ADEQUACY											
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	0	0	0	11	N/A	N/A	67	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 CECL Transition Provision ⁴	10.85	9.65	9.45	9.62	N/A	N/A	9.82	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/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) ²	10.85	9.65	9.45	9.61	N/A	N/A	N/A	N/A	N/A		
Solvency Evaluation (Estimated)	112.46	110.99	110.33	109.13	N/A	N/A	110.17	N/A	N/A		
Classified Assets (Estimated) / Net Worth	4.52	5.10	4.41	4.69	N/A	N/A	6.55	N/A	N/A		
ASSET QUALITY											
Net Charge-Offs / Average Loans*	0.66	0.40	0.25	0.26	N/A	N/A	0.45	N/A	N/A		
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.67	101.59	99.90	87.60	N/A	N/A	88.15	N/A	N/A		
Accum Unreal G/L On AFS/Cost Of AFS	0.21	1.16	-1.03	-9.15	N/A	N/A	-8.44	N/A	N/A		
Delinquent Loans / Assets	0.47	0.32	0.26	0.36	N/A	N/A	0.56	N/A	N/A		
<u>EARNINGS</u>											
Gross Income/Average Assets*	6.13	5.67	5.03	5.08	N/A	N/A	6.01	N/A	N/A		
Yield on Average Loans * 1	4.91	4.70	4.42	4.39	N/A	N/A	5.21	N/A	N/A		
Yield on Average Investments*	2.31	1.49	0.79	1.61	N/A	N/A	3.04	N/A	N/A		
Fee & Other Op.Income / Avg. Assets*	2.15	2.16	2.07	1.79	N/A	N/A	1.66	N/A	N/A		
Cost of Funds / Avg. Assets*	0.83	0.65	0.43	0.51	N/A	N/A	1.37	N/A	N/A		
Net Margin / Avg. Assets*	5.29	5.02	4.60	4.57	N/A	N/A	4.64	N/A	N/A		
Net Interest Margin/Avg. Assets*	3.15	2.86	2.53	2.78	N/A	N/A	2.98	N/A	N/A		
Non-Interest Expense /Gross Income	69.49	70.80	73.94	72.32	N/A	N/A	62.78	N/A	N/A		
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	3.21	2.73	2.49	2.34	N/A	N/A	2.32	N/A	N/A		
Net Operating Exp. /Avg. Assets*	3.33	3.32	3.07	3.02	N/A	N/A	3.12	N/A	N/A		
ASSET / LIABILITY MANAGEMENT											
Net Long-Term Assets / Total Assets	27.57	28.24	33.24	31.80	N/A	N/A	28.72	N/A	N/A		
Reg. Shares / Total Shares & Borrowings	31.99	33.95	36.26	34.66	N/A	N/A	30.45	N/A	N/A		
Total Loans / Total Shares	81.79	72.10	66.88	78.91	N/A	N/A	84.68	N/A	N/A		
Total Shares, Dep. & Borrs / Earning Assets	95.10	95.90	96.67	97.37	N/A	N/A	96.25	N/A	N/A		
Reg Shares + Share Drafts / Total Shares & Borrs	51.91	55.93	59.08	56.99	N/A	N/A	51.75	N/A	N/A		
Borrowings / Total Shares & Net Worth	2.99	2.54		3.97	N/A	N/A	6.15	N/A			
PRODUCTIVITY											
Members / Potential Members	4.44	4.49	4.49	4.45	N/A	N/A	4.76	N/A	N/A		
Borrowers / Members	49.95	64.94		201.68	N/A	N/A	193.77	N/A	N/A		
Members / Full-Time Empl.	360.32	359.26		368.34	N/A	N/A	374.13	N/A	N/A		
Avg. Shares Per Member	\$8,384	\$10,032		\$11,202	N/A	N/A	\$10,801	N/A	N/A		
Avg. Loan Balance	\$13,729	\$11,138		\$4,383	N/A	N/A	\$4,720	N/A			
Salary And Benefits / Full-Time Empl.*	\$71,965	\$76,694		\$84,802	N/A	N/A	\$88,065	N/A			
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing					<u> </u>	<u>"</u>					

^{*} Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)

4. Historical Ratios

^{**}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.

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 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. For periods after December 2022, the CECL Transition Provision is not included in either Net Worth or Assets.

		Asse	ets						
Return to cover		For Charter :							
05/30/2024		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Incl	uded: Federally Insur	ed
	Count of	CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
ASSETS									
CASH AND DEPOSITS									
Cash On Hand	175,050,031	255,759,769	46.1	239,887,867	-6.2	285,342,191	18.9	275,745,727	-3.4
Cash On Deposit									
Cash on Deposit in Corporate Credit Unions	156,891,558	377,611,421	140.7	384,032,662	1.7	173,850,356	-54.7	218,676,609	25.8
Cash on Deposit in a Federal Reserve Bank	407,143,384	1,103,216,693	171.0	1,837,007,643	66.5	335,073,334	-81.8	578,951,903	72.8
Cash on Deposit in Other Financial Institutions	386,712,285	536,953,877	38.9	388,651,377	-27.6	181,692,118	-53.3	159,138,735	-12.4
Total Cash on Deposit	950,747,227	2,017,781,991	112.2	2,609,691,682	29.3	690,615,808	-73.5	956,767,247	38.5
Time and Other Deposits ⁴	564,160,483	670,306,142	18.8	665,259,948	-0.8	560,682,978	-15.7	450,863,794	-19.6
TOTAL CASH AND DEPOSITS	1,689,957,741	2,943,847,902	74.2	3,514,839,497	19.4	1,536,640,977	-56.3	1,683,376,768	9.5
INVESTMENT SECURITIES									
Equity Securities	0	29,126,327	N/A	115,070,502	295.1	203,975,827	77.3	165,992,908	-18.6
Trading Debt Securities	0	77,823,105	N/A	86,878,088	11.6	0	-100.0	0	N/A
Available-for-Sale Debt Securities	0	2,460,987,213	N/A	3,127,880,404	27.1	3,262,394,999	4.3	2,703,089,375	-17.1
Held-to-Maturity Debt Securities	0	149,746,599	N/A	159,523,399	6.5	401,189,174		344,469,380	-14.1
Allowance for Credit Losses on HTM Debt Securities	0	0	N/A			0	N/A	0	N/A
TOTAL INVESTMENT SECURITIES	0	2,717,683,244	N/A		28.4	3,867,560,000		3,213,551,663	-16.9
OTHER INVESTMENTS		_,, , , ,		2,100,000,000		2,221,223,222		5,2 15,551,555	
Nonperpetual Contributed Capital	1,684,996	1,684,996	0.0	1,877,296	11.4	1,334,396	-28.9	1,182,396	-11.4
Perpetual Contributed Capital	15,419,832	15,419,984	0.0		8.0	16,656,258		17,100,505	2.7
All Other Investments ²	129,396,209	116,726,946	-9.8			108,925,259		108,271,493	-0.6
TOTAL OTHER INVESTMENTS	146,501,037	133,831,926	-8.6		8.0	126,915,913		126,554,394	-0.3
LOANS HELD FOR SALE	73,318,768	103,031,142	40.5	, ,		14,949,299		40,623,673	171.7
LOANS AND LEASES	70,010,700	100,001,112	10.0	220,010,000	117.1	11,010,200	00.0	10,020,010	
Consumer Loans (Non-Residential, Non-Commercial)	6,082,348,892	6,267,862,650	3.1	6,719,937,946	7.2	8,341,176,345	24.1	8,454,595,873	1.4
1- to 4-Family Residential Property Loans/Lines of Credit ³	3,753,071,202	4,398,425,065	17.2		1.9	5,307,522,860		5,875,095,312	10.7
All Other (Non-Commercial) Real Estate Loans/Lines of Credit ³	159,124,770	78,256,660				69,167,974		38,958,323	
Commercial Loans/Lines of Credit Real Estate Secured ³	472,301,677	570,845,943	20.9		15.7	773,107,121	17.1	752,280,837	-2.7
Commercial Loans/Lines of Credit Not Real Estate Secured Commercial Loans/Lines of Credit Not Real Estate Secured 3	55,667,755	60,088,700	7.9		15.7	125,889,803		131,517,477	4.5
TOTAL LOANS & LEASES	10,522,514,296	11,375,479,018			5.6	14,616,864,103		15,252,447,821	4.3
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR	10,522,514,290	11,373,479,010	0.1	12,010,109,703	5.0	14,010,004,103	21.0	13,232,447,621	4.3
CREDIT LOSSES ON LOAN & LEASES)	(74,050,628)	(89,824,348)	21.3	(85,170,802)	-5.2	(96,289,391)	13.1	(139,288,464)	44.7
OTHER ASSETS									
Foreclosed and Repossessed Assets ¹	12,974,591	12,551,638	-3.3	4,058,135	-67.7	5,513,439	35.9	8,027,557	45.6
Land and Building	374,101,319	383,745,884	2.6		4.8	423,767,548		422,840,487	-0.2
Other Fixed Assets	63,506,315	69,564,187	9.5		-2.3	69,810,464		66,879,252	-4.2
NCUA Share Insurance Capitalization Deposit									-3.1
Intangible Assets	120,763,133 2,074,050	141,228,983 1,825,754	16.9 -12.0		14.8 -13.3	176,747,046 79,528,188		171,278,588 76,586,986	
-									-3.7
Other Assets	376,064,793	481,096,382	27.9		-1.7	549,511,408		520,574,747	-5.3
TOTAL ASSETS	949,484,201	1,090,012,828	14.8		1.9	1,304,878,093		1,266,187,617	-3.0
TOTAL CUID	15,108,176,015	18,274,061,712			11.7	21,371,518,994		21,443,453,472	0.3
TOTAL CU's	97	94	-3.1	91	-3.2	90	-1.1	88	-2.2
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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.

5. Assets

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.

		Liabilities, Shares &	Fauity						
Return to cover		For Charter :							
05/30/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				ation * Peer Group: A	II * Repo	rting_State = 'MO' * Ty	pe Inclu	ded: Federally Insured	State
	Count	of CU in Peer Group :	N/A		•	<u> </u>	-		
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES									
Accounts Payable, Accrued Interest on Borrowings, & Other	190,878,521	305,777,786	60.2	254,571,036	-16.7	327,360,564	28.6	339,234,866	3.6
Liabilities ³	190,070,321	303,777,700	00.2	234,37 1,030	-10.7	327,300,304	20.0	339,234,000	3.0
Accrued Dividends and Interest Payable	17572909	16752124	-4.7	15431309	-7.9	15508657	0.5	25736631	66.0
Other Borrowings	432,644,879	445,037,247	2.9	326,031,042	-26.7	816,077,551	150.3	1,238,183,308	51.7
Allowance for Credit Losses on Off-Balance Sheet Credit	0	0	N/A	0	N/A	0	N/A	354,692	N/A
Exposures	U	U	IN/A	U	IN/A	U	IN/A	354,092	IN/A
SHARES AND DEPOSITS									
Share Drafts	2,649,925,821	3,565,896,436	34.6	4,175,177,724	17.1	4,319,251,165	3.5	4,099,939,626	-5.1
Regular Shares	4,253,585,211	5,507,377,896	29.5	6,633,007,154	20.4	6,703,613,857	1.1	5,862,509,169	-12.5
Money Market Shares	2,950,187,599	3,719,331,051	26.1	4,392,012,123	18.1	4,265,574,326	-2.9	3,800,227,795	-10.9
Share Certificates	2,043,957,007	1,979,879,721	-3.1	1,764,830,876	-10.9	2,204,967,595	24.9	3,198,436,780	45.1
IRA/KEOGH Accounts	838,072,010	866,138,550	3.3	863,467,134	-0.3	841,739,368	-2.5	845,492,384	0.4
All Other Shares ¹	50,707,289	62,857,321	24.0	66,203,904	5.3	69,538,561	5.0	69,986,321	0.6
Non-Member Deposits	78,947,541	75,079,034	-4.9	70,913,371	-5.5	119,358,601	68.3	135,835,019	13.8
TOTAL SHARES AND DEPOSITS	12,865,382,478	15,776,560,009	22.6	17,965,612,286	13.9	18,524,043,473	3.1	18,012,427,098	-2.8
TOTAL LIABILITIES⁴	13,506,478,787	16,544,127,166	22.5	18,561,645,673	12.2	19,682,990,245	6.0	19,615,936,595	-0.3
EQUITY:									
Undivided Earnings ⁶	1,304,916,742	1,401,640,886	7.4	1,532,519,201	9.3	1,845,300,680	20.4	1,905,721,931	3.3
Other Reserves	312,528,626	339,125,714	8.5	369,606,630	9.0	179,165,641	-51.5		-4.0
Appropriation For Non-Conforming Investments (SCU Only)	50,795	50,795	0.0	50,795	0.0	22,255	-56.2	, ,	-19.2
Equity Acquired in Merger	20,435,233	20,687,868	1.2	23,283,740	12.5	24,899,919	6.9	· ·	-6.4
Noncontrolling Interest in Consolidated Subsidiaries	1,180,460	1,420,931	20.4	1,188,488	-16.4	0	-100.0		N/A
Accumulated Unrealized G/L on Cash Flow Hedges	-571,964	-1,132,233	-98.0	85,091	107.5	2,814,254		, ,	-16.1
Accumulated Unrealized G/L on AFS Securities	N/A	N/A		N/A		N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on			NI/A		NI/A		400.0		N1/A
HTM Debt Securities	0	0	N/A	-11,271	N/A	0	100.0	0	N/A
Accumulated Unrealized Gains (Losses) on Available for Sale	3,399,942	28,247,830	730.8	-32,459,619	-214.9	-328,514,068	-912.1	-249,012,629	24.2
Debt Securities ⁵	3,399,942	20,247,030	730.0	-32,439,019	-214.9	-320,314,000	-912.1	-249,012,029	24.2
Other Comprehensive Income	-40,242,606	-60,107,245	-49.4	-41,270,687	31.3	-35,159,932	14.8	-34,964,577	0.6
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A
EQUITY TOTAL	1,601,697,228	1,729,934,546	8.0	1,852,992,368	7.1	1,688,528,749	-8.9		8.2
TOTAL LIABILITIES, SHARES, & EQUITY	15,108,176,015	18,274,061,712	21.0	20,414,638,041	11.7	21,371,518,994	4.7	21,443,453,472	0.3
TOTAL NET WORTH	1,640,409,277	1,763,983,145	7.5	1,930,294,501	9.4	2,055,122,632	6.5	2,125,859,887	3.4
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOO	SHs, AND NONMEMBER	SHARES FOR SHORT FO	RM FILERS						
³ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "N	on-Trading Derivative Liab	pilities"							
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 de									
⁶ Regular Reserves have been included in Undivided Earnings for periods prior	to 3/31/22.							6. LiabShEquity	

		Income Stateme	nt*						
Return to cover		For Charter :							
05/30/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repor	ting_State = 'MO' * T	ype Includ	ed: Federally Insure	d State
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
INTEREST INCOME YEAR-TO-DATE									
Interest on Loans	502,842,540	519,517,351	3.3	524,200,894	0.9	590,675,504	12.7	779,442,827	32.0
Less Interest Refund	(547,749)	(454,466)	-17.0	(457,041)	0.6	(530,908)	16.2	(570,963)	7.5
Income from Investments	74,915,789	54,634,098	-27.1	49,446,902	-9.5	97,997,783	98.2	151,987,927	55.1
Other Interest Income ¹	1,886,143	12,244,594	549.2	N/A		6,198		8,095	30.6
TOTAL INTEREST INCOME	579,096,723	585,941,577	1.2	573,190,755	-2.2	688,148,577	20.1	930,867,886	35.3
INTEREST EXPENSE YEAR-TO-DATE									
Dividends	86,474,939	77,041,198	-10.9	58,724,890	-23.8	69,535,957	18.4	167,411,561	140.8
Interest on Deposits	22,756,506	20,470,017	-10.0	15,085,898	-26.3	16,208,541	7.4	48,667,450	200.3
Interest on Borrowed Money	11,864,371	10,875,454	-8.3	9,689,886	-10.9	21,216,707	119.0	76,284,465	259.5
TOTAL INTEREST EXPENSE	121,095,816	108,386,669	-10.5	83,500,674	-23.0	106,961,205	28.1	292,363,476	173.3
NET INTEREST INCOME	458,000,907			489,690,081	2.5	581,187,372	18.7	638,504,410	
Drawinian faul can 8 Lacca Lacca au Tatal Cradit Laca Evinanca									
Provision for Loan & Lease Losses or Total Credit Loss Expense	57,973,227	59,161,317	2.0	24,475,595	-58.6	45,335,250	85.2	86,344,218	90.5
NON-INTEREST INCOME YEAR-TO-DATE									
Fee Income	135,042,523	115,954,272	-14.1	125,301,941	8.1	136,748,234	9.1	138,609,094	1.4
Other Income	177,458,000	244,168,705	37.6	275,248,881	12.7	236,945,307	-13.9	216,227,667	-8.7
Gain (Loss) on Equity and Trading Debt Securities (includes									
changes in fair value and realized gains/losses from Equity and									
Trading Debt Securities)	1,860	220,311	######	11,333,102	5,044.1	-27,164,116	-339.7	19,255,009	170.9
Gain (Loss) on all other Investments or other Hedged items (not									
Equity or Trading Debt Securities)	12,622,918			3,253,244	-19.0	110,277	-96.6	-7,626,023	+ -
Gain (Loss) on Derivatives	5,849,973			723,489	-89.0	-1,264,612	-274.8	-124,097	+
Gain (Loss) on Disposition of Fixed Assets	1,800,200			-869,182	-61.5	-251,302	71.1	-703,732	+
Gain (Loss) on Sales of Loans and Leases	N/A			N/A		6,942,510		232,769	+
Gain (Loss) on Sales of Other Real Estate Owned	N/A			N/A		-6,773		-72,831	
Gain from Bargain Purchase (Merger)	0		N/A	145,618	N/A	0	-100.0	0	N/A
Other Non-interest Income	6,115,471			3,574,714		5,028,155	40.7	5,212,973	
TOTAL NON-INTEREST INCOME	338,890,945	372,394,135	9.9	418,711,807	12.4	357,087,680	-14.7	371,010,829	3.9
NON-INTEREST EXPENSE YEAR-TO-DATE									
Employee Compensation & Benefits	306,462,354			362,815,194		380,718,100	4.9	392,551,781	+
Travel, Conference Expense	5,769,374	4,445,052		4,289,370		6,624,710	54.4	7,804,879	+
Office Occupancy	41,372,126			45,588,061	5.2	47,358,129	3.9	48,251,534	
Office Operation Expense	120,725,503	127,630,490	5.7	134,328,113	5.2	144,091,310	7.3	152,024,590	5.5
Educational and Promotion	26,559,082	27,709,105	4.3	32,725,062	18.1	36,960,445	12.9	41,106,674	
Loan Servicing Expense	41,551,900	47,572,883	14.5	53,056,023	11.5	53,521,514	0.9	55,270,683	
Professional, Outside Service	47,027,923	51,792,528	10.1	56,759,534		64,635,850	13.9	68,221,847	5.5
Member Insurance	144,485	162,612	12.5	93,113	-42.7	164,519	76.7	167,230	1.6
Operating Fees	1,919,248	1,904,075	-0.8	1,863,283	-2.1	2,029,805	8.9	2,269,657	11.8
Miscellaneous Non-Interest Expense	28,031,313	29,514,574	5.3	28,455,167	-3.6	31,854,416	11.9	39,552,433	24.2
TOTAL NON-INTEREST EXPENSE	619,563,308	669,789,478	8.1	719,972,920	7.5	767,958,798	6.7	807,221,308	5.1
NET INCOME (LOSS)	119,355,317	120,998,248	1.4	163,953,373	35.5	124,981,004	-23.8	115,949,713	-7.2
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* 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 1	2/31/20, this includes Ur	nrealized Gain (Loss) due to	o change in	fair value of Equity and T	rading Debt	Securities.	7	.IncExp	

		Loans							
Return to cover		For Charter :	N/A						
05/30/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	II * Repo	orting State = 'MO' * T	vpe Includ	ded: Federally Insured	State
	Count	of CU in Peer Group :				3_		,	
		•							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
LOANS AND LEASES									
Unsecured Credit Card Loans	473,286,319	429,556,036	-9.2	413,194,242	-3.8	457,917,041	10.8	479,685,506	
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans	47,928,796	45,279,478	-5.5	41,810,846	-7.7	42,747,563	2.2	44,066,160	
All Other Unsecured Loans/Lines of Credit	388,587,919	454,911,608	17.1	394,893,601	-13.2	417,842,620	5.8	473,684,429	
New Vehicle Loans	1,428,360,112	1,387,880,571	-2.8	1,422,418,508	2.5	2,029,055,356	42.6	1,975,847,717	-2.6
Used Vehicle Loans	3,309,777,335	3,479,489,792	5.1	3,932,162,320	13.0	4,819,959,572	22.6	4,889,404,262	1.4
Leases Receivable	0	427,659	N/A	525,188	22.8	648,693	23.5	484,682	-25.3
All Other Secured Non-Real Estate Loans/Lines of Credit	434,408,411	470,317,506	8.3	514,933,241	9.5	573,005,500	11.3	591,423,117	3.2
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien	2,693,251,897	3,341,513,925	24.1	3,440,566,347	3.0	3,944,930,419	14.7	4,241,127,975	7.5
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien	1,059,819,305	1,056,911,140	-0.3	1,042,688,829	-1.3	1,362,592,441	30.7	1,633,967,337	19.9
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	159,124,770	78,256,660	-50.8	83,391,886	6.6	69,167,974	-17.1	38,958,323	-43.7
Commercial Loans/Lines of Credit Real Estate Secured	472,301,677	570,845,943	20.9	660,476,163	15.7	773,107,121	17.1	752,280,837	-2.7
Commercial Loans/Lines of Credit Not Real Estate Secured	55,667,755	60,088,700	7.9	69,108,532	15.0	125,889,803	82.2	131,517,477	4.5
TOTAL LOANS & LEASES	10,522,514,296	11,375,479,018	8.1	12,016,169,703	5.6	14,616,864,103	21.6	15,252,447,821	4.3
LOANS GRANTED									
Number of Loans Granted Year-to-Date	259,880	457,712	76.1	1,542,655	237.0	1,466,400	-4.9	878,569	-40.1
Amount of Loans Granted Year-to-Date	5,438,555,196	7,214,210,536	32.6	7,582,263,337	5.1	7,737,331,908	2.0	5,808,535,253	-24.9
Number of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A
Amount of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
First Time Homebuyer Program	16	17	6.3	17	0.0	16	-5.9	16	0.0
Credit Builder	26	25	-3.8	12	-52.0	13	8.3	13	0.0
Payday Alternative Loans (PAL loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
GOVERNMENT GUARANTEED LOANS									
Non-Commercial Loans									
Small Business Administration (SBA) Outstanding Balance	137,610	99,957,412	######	32,344,594	-67.6	3,544,078	-89.0	1,564,220	-55.9
SBA Guaranteed Portion	89,624	92,719,520	######	22,545,318	-75.7	3,306,283	-85.3	1,413,428	-57.3
Paycheck Protection Program (PPP) Loans (included in SBA) Outstanding Balance	0	99,424,995	N/A	31,597,770	-68.2	1,512,660	-95.2	541,083	-64.2
Other Government Guaranteed Outstanding Balance	0	12,356,129	N/A	12,909,215	4.5	11,721,236	-9.2	0	-100.0
Other Government Guaranteed Guaranteed Portion	0	12,064,663			4.9			0	-100.0
Commercial Loans									
SBA Commercial Loans Outstanding Balance	4,911,347	4,237,625	-13.7	3,208,011	-24.3	3,393,835	5.8	10,974,380	223.4
SBA Commercial Loans Guaranteed Portion	3,899,500	3,303,479			-25.1	2,671,401	8.0	10,161,097	
Other Government Guaranteed Commercial Loans Outstanding Balance	0	0	N/A		N/A			13,440,596	
Other Government Guaranteed Commercial Loans Guaranteed Portion	0	0	N/A		N/A			13,278,621	
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		Delinquent Loan Info	rmation						
Return to cover		For Charter :							
05/30/2024		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	II * Repoi	rting_State = 'MO' * Ty	pe Includ	ded: Federally Insured	State
	Count	of CU in Peer Group :	N/A						
			2/ 21		0/ 01		0/ 01		0/ 01
DELINOUENCY CUMMA DV. ALL LOAN TVDEO	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES	104 004 050	04.457.070	00.0	00.040.077	5.0	101 100 000	40.0	404 770 507	00.0
30 to 59 Days Delinquent	124,061,856	84,157,272		88,612,277	5.3	131,429,302			38.3
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		33,574,045		45,054,668	
90 to 179 Days Delinquent ¹	54,830,599	45,224,957	-17.5	42,729,157	-5.5	28,258,530			
180 to 359 Days Delinquent	11,247,026	7,652,710		5,934,970	-22.4	12,525,522		28,059,779	
> = 360 Days Delinquent	5,439,618	5,011,554		4,992,483	-0.4	3,010,720		3,011,440	
Total Delinquent Loans - All Types (> = 60 Days)	71,517,243		-19.1	53,656,610	-7.3	77,368,817	44.2	119,322,141	54.2
% Delinquent Loans / Total Loans	0.68	0.51	-25.1	0.45	-12.3	0.53		0.78	
Amount of Loans in Non-Accrual Status	80,572,848	31,816,809	-60.5	30,275,991	-4.8	37,850,385	25.0	72,895,628	92.6
COMMERCIAL LOAN DELINQUENCY RATIOS ¹									
% Comm Lns > = 30 Days Delinquent	1.58			1.23	23.6	0.60		4.03	
% Comm Lns > = 60 Days Delinquent	0.70	0.15	-78.6	0.68	357.8	0.31	-55.2	2.05	571.7
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	4,452,833	3,293,500		3,297,298	0.1	4,592,461	39.3	8,962,044	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		2,067,076		2,879,261	39.3
90 to 179 Days Delinquent ¹	4,396,823	3,334,923		2,791,513	-16.3	2,224,364	-20.3	4,029,478	
180 to 359 Days Delinquent	300,278	151,295		39,554	-73.9	88,232	123.1	167,618	
> = 360 Days Delinquent	88,309	91,674		58,533	-36.2	23,693		10,438	
Total Delinquent Credit Card Lns (> = 60 Days)	4,785,410	3,577,892		2,889,600	-19.2	4,403,365		7,086,795	
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	1.01	0.83	-17.6	0.70	-16.0	0.96	37.5	1.48	53.6
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
30 to 59 Days Delinquent	0	0		0	N/A	0		0	,,
60 to 89 Days Delinquent ¹	N/A	N/A	-	N/A		0		0	,.
90 to 179 Days Delinquent ¹	0	0		0	N/A	0		0	,,
180 to 359 Days Delinquent	0	0		0	N/A	0	-	0	
> = 360 Days Delinquent	0	0		0	N/A	0	N/A	0	,,
Total PAL I and II Loans Delinquent > = 60 Days	0			0	N/A	0			
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	345,615	· ·	+	498,091	55.3	371,476		792,450	
60 to 89 Days Delinquent ¹	N/A			N/A		69,693		96,854	
90 to 179 Days Delinquent ¹	352,621	404,847		50,543	-87.5	81,220		103,394	
180 to 359 Days Delinquent	10,145			1,434	N/A	2,490			-100.0
> = 360 Days Delinquent	0	0		0	N/A	0	,, .		
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	362,766	404,847	11.6	51,977	-87.2	153,403	195.1	200,248	30.5
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-Federally Guaranteed Student Loans %	0.76	0.89	18.1	0.12	-86.1	0.36	188.7	0.45	26.6
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179	days delinquent.							9. Delinquent Loans	

	Doling	uent Loan Informati	on (contir	auod)					
Return to cover	Delinqu	For Charter :		iueu)					
05/30/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	II * Pono	rting State = 'MO' * To	vno Inclu	dod: Fodorally Incured	l Stato
reer Group. 14/A	Count of	Citteria :		Nation Feet Group. F	ii itepo	rting_State - MO 1	ype mciuc	ded. I ederally illoured	Jiale
	Count of	CO III Feel Gloup .	IV/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
DELINQUENT LOANS BY CATEGORY (continued)	Dec-2013	Dec-2020	70 Ong	Dec-2021	70 Ong	Dec-2022	70 Ong	Dec-2023	70 Ong
All Other Unsecured Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		N/A		4,650,301		5,657,872	21.7
	N/A	N/A		N/A		1,906,206		2,721,499	
60 to 89 Days Delinquent ¹	N/A N/A	N/A N/A		N/A		2,241,898		3,293,959	
90 to 179 Days Delinquent ¹	N/A N/A	N/A		N/A N/A		264,980		373,512	
180 to 359 Days Delinquent	N/A N/A					41,983		· · · · · · · · · · · · · · · · · · ·	59.7
> = 360 Days Delinquent		N/A		N/A				67,044	
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A		N/A		4,455,067		6,456,014	44.9
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other Unsecured Loans/Lines of Credit %	N/A	N/A		N/A		1.07		1.36	27.8
New Vehicle Loans									-
	16,255,880	10,768,591	-33.8	9,790,168	-9.1	15,557,252	58.9	19,574,345	25.8
30 to 59 Days Delinquent	16,255,880 N/A				-9.1	3,885,618		3,373,624	
60 to 89 Days Delinquent ¹		N/A 5 367 042		N/A	10.6	2,800,233			
90 to 179 Days Delinquent	6,903,799 744,085	5,367,942 612,624		4,370,772 625,186	-18.6 2.1	2,800,233	-35.9 -1.1	3,302,430	
180 to 359 Days Delinquent	·							1,292,398	
> = 360 Days Delinquent	124,105	162,067			34.3	196,138		147,536	
Total Del New Vehicle Lns (> = 60 Days)	7,771,989	6,142,633			-15.1	7,500,340		8,115,988	
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.54	0.44	-18.7	0.37	-17.2	0.37	0.9	0.41	11.1
Used Vehicle Loans	10								
30 to 59 Days Delinquent	46,596,833	34,582,296	1		2.0	64,926,691	84.1	78,748,892	+
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		17,001,930		20,518,088	
90 to 179 Days Delinquent ¹	21,111,749	17,601,113		, ,	-10.4	14,544,694		20,366,110	
180 to 359 Days Delinquent	3,214,353	2,828,918			-26.7	5,871,503		8,785,270	
> = 360 Days Delinquent	359,953	561,285			-63.3	306,250		1,044,730	+
Total Del Used Vehicle Lns (> = 60 Days)	24,686,055	20,991,316			-14.0	37,724,377		50,714,198	
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.75	0.60	-19.1	0.46	-23.9	0.78	70.4	1.04	32.5
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle	0.69	0.56	-18.6	0.43	-22.0	0.66	51.9	0.86	29.8
Loans %									
Leases Receivable			N1/A		N1/A		N1/A		N1/A
30 to 59 Days Delinquent	0	0			N/A	0		0	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent ¹	0	0			N/A	0		0	N/A
180 to 359 Days Delinquent	0	0			N/A	0		0	N/A
> = 360 Days Delinquent	0	0			N/A	0		0	
Total Del Leases Receivable (> = 60 Days)	0	0			N/A	0	,	0	14//
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		3,895,413		7,839,951	101.3
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		1,500,737		1,756,905	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		1,516,597		2,015,506	
180 to 359 Days Delinquent	N/A	N/A		N/A		985,935		1,041,105	
> = 360 Days Delinquent	N/A	N/A		N/A		117,725		220,768	+
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A		N/A		4,120,994		5,034,284	+
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A		N/A		0.72		0.85	1
Outstanding balances of loans affected by bankruptcy claims	38,299,780	27,104,262			-32.3	63,645,550		73,487,689	
Outstanding Troubled Debt Restructured loans	55,497,697	50,764,058	-8.5	37,124,070	-26.9	37,550,099	1.1	33,812,792	-10.0
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1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 1	79 days delinquent.						10. Delii	nquent Loans (con't	t)

D.C.			N O		1		<u> </u>
Return to cover	ent 1- to 4-Family Re	esidential and Other For Charter		mercial Real Estate L	oans		
05/30/2024		Count of CU					
CU Name: N/A		Asset Range					
Peer Group: N/A				Nation * Peer Group:	All * Reporting State = 'MO' *	Type Included: Federally Insure	ed State
1 col Gloup. 1474	Count o	of CU in Peer Group		itation i cei Gioup.	All Reporting_State = Inio	Type meladed. I ederally mount	Ca Otato
	Jount	o oo iii i eel oloup	111/7				
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg Dec-2022	% Chg Dec-2023	% Chg
DELINQUENT REAL ESTATE LOANS BY CATEGORY	200 20 10	200 2020	, ,, o o g	200 202 .	,,, cg	7, c.i.g 200 2020	,, o o g
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	27,360,982	32,517,273	18.8
60 to 89 Days Delinquent ¹	N/A	N/A		N/A	5,271,307	8,348,110	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A	3,709,785		
180 to 359 Days Delinquent	N/A	N/A		N/A	2,049,772	2,770,069	35.1
> = 360 Days Delinquent	N/A	N/A		N/A	1,191,941	583,514	-51.0
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent >							
= 60 Days	N/A	N/A	\	N/A	12,222,805	18,451,922	51.0
1- to 4-Family Residential Property Secured by a 1st Lien loans >= 60 Days /	N/A	N/A		N/A	0.31	0.44	40.4
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans %	11/74	14/7	`	IN/A	0.01	0.44	70.7
Secured by Junior Lien on a single 1- to 4-Family Residential Property							
30 to 59 Days Delinquent	N/A	N/A		N/A	6,823,921	10,129,186	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A	1,487,527	1,876,918	26.2
90 to 179 Days Delinquent ¹	N/A	N/A	١	N/A	737,832	2,011,811	172.7
180 to 359 Days Delinquent	N/A	N/A	١	N/A	618,829	749,393	21.1
> = 360 Days Delinquent	N/A	N/A	١	N/A	714,731	450,536	-37.0
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans	N/A	N/A		N/A	3,558,919	5,088,658	43.0
delinquent > = 60 Days							
1- to 4-Family Residential Property Secured by a Junior Lien loans >= 60 Days /	N/A	N/A		N/A	0.26	0.31	19.2
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans %							
All Other (Non-Commercial) Real Estate Loans/Lines of Credit							
30 to 59 Days Delinquent	N/A	N/A		N/A	624,142	· ·	-96.0
60 to 89 Days Delinquent	N/A	N/A		N/A	111,575	,	-50.1
90 to 179 Days Delinquent ¹	N/A	N/A		N/A	228,118		-100.0
180 to 359 Days Delinquent	N/A	N/A		N/A	136,049		-100.0
> = 360 Days Delinquent	N/A	N/A	١	N/A	10,194	0	-100.0
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days	N/A	N/A		N/A	485,936	55,649	-88.5
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	0.70	0.14	-79.7
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	16,267,660.00	23,596,229.00	45.0
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	0.30	0.40	31.9
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days	delinquent.				•	11. Delinquent RE Loans	

		Dalimanant Cammanaial Las				
Deturn to cover		Delinquent Commercial Loa For Charter : N/A	ans			
Return to cover 05/30/2024		Count of CU : 88				
CU Name: N/A		Asset Range : N/A				
Peer Group: N/A			on: Nation * Peer Group:	All * Reporting State = 'MO' *	Type Included: Federally Insur	red
Tech Group. N/A	Count	of CU in Peer Group : N/A	on realion recreations.	All Reporting_State = inio	Type meraded. I ederany mod	
	- Count					
	Dec-2019	Dec-2020 % C	hg Dec-2021	% Chg Dec-2022	% Chg Dec-2023	% Chg
	200 20.0	70 0	9 200 202 .	70 CHg 200 ZOZ	7,0 0.19 200 2020	
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY						 [
Construction and Development Loans						·
30 to 59 Days Delinquent	N/A	N/A	N/A	659,186	5,292,803	702.9
60 to 89 Days Delinquent ¹	N/A	N/A	N/A	0		N/A
90 to 179 Days Delinquent ¹	N/A	N/A	N/A	0		N/A
180 to 359 Days Delinquent	N/A	N/A	N/A	0	0	N/A
> = 360 Days Delinquent	N/A	N/A	N/A	395,752	•	-100.0
Total Construction and Development loans delinquent > = 60 Days	N/A	N/A	N/A	395,752		
Construction and Development loans >= 60 Days / Total Construction and Development	14// \	14// (14// (000,102	2,012,000	
loans %	N/A	N/A	N/A	0.36	3.27	798.4
Secured by Farmland						
30 to 59 Days Delinquent	N/A	N/A	N/A	0		N/A
	N/A	N/A	N/A	0		N/A
60 to 89 Days Delinquent ¹	N/A	N/A	N/A	0		N/A
90 to 179 Days Delinquent 1 180 to 359 Days Delinquent	N/A	N/A N/A	N/A N/A	0		N/A
> = 360 Days Delinquent	N/A	N/A	N/A	0		N/A N/A
Total loans Secured by Farmland delinquent > = 60 Days	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	0.00	0.00	N/A
Secured by Multifamily	****			22122	1 2 1 2 2 2 2	
30 to 59 Days Delinquent	N/A	N/A	N/A	321,907		412.5
60 to 89 Days Delinquent	N/A	N/A	N/A	0		N/A
90 to 179 Days Delinquent ¹	N/A	N/A	N/A	0		N/A
180 to 359 Days Delinquent	N/A	N/A	N/A	1,224,465		-100.0
> = 360 Days Delinquent	N/A	N/A	N/A	0		N/A
Total loans Secured by Multifamily delinquent > = 60 Days	N/A	N/A	N/A	1,224,465		-100.0
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	N/A	N/A	N/A	0.64	0.00	-100.0
Secured by Owner Occupied, Non-Farm, Non-Residential Property						ļ
30 to 59 Days Delinquent	N/A	N/A	N/A	6	,,	######
60 to 89 Days Delinquent ¹	N/A	N/A	N/A	C	347,980	N/A
90 to 179 Days Delinquent ¹	N/A	N/A	N/A	39,547	296,035	648.6
180 to 359 Days Delinquent	N/A	N/A	N/A	0	9,216,927	N/A
> = 360 Days Delinquent	N/A	N/A	N/A	0	0	N/A
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60	NI/A	N/A	NI/A	20.547	9,860,942	
Days	N/A	IN/A	N/A	39,547	9,000,942	
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	0.02	4.55	######
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property		24/2				
30 to 59 Days Delinquent	N/A	N/A	N/A	0		N/A
60 to 89 Days Delinquent ¹	N/A	N/A	N/A	0		N/A
90 to 179 Days Delinquent ¹	N/A	N/A	N/A	0	0,:02	
180 to 359 Days Delinquent	N/A	N/A	N/A	98,650	511,143	
> = 360 Days Delinquent	N/A	N/A	N/A	0	0	N/A
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60	N/A	N/A	N/A	98,650	520,305	427.4
Days	14/74	14// (IV/A	30,000	020,000	.21.7
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days del	linquent.				12. Del Comm Loans	

r		Dalin avvant Camananai	allage				
Return to cover		Delinquent Commerci For Charter :					
05/30/2024		Count of CU:					
CU Name: N/A		Asset Range :					
Peer Group: N/A			Region: Nation * Peer Group:	ΔII * Ror	oorting State = 'MO' * T	Type Included: Federally Incl	ıred
reel Gloup. N/A	Count	of CU in Peer Group :	<u> </u>	All IZE	Jorning_State - INO I	ype included. I ederally lilot	ii eu
	Oddit	or oo iii r eer oroup .	IVA				
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)	Dec-2019	Dec-2020	% Chg Dec-2021	% Chg	Dec-2022	% Chg Dec-2023	% Chg
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		0.04	0.20	449.9
Loans to finance agricultural production and other loans to farmers							
30 to 59 Days Delinquent	N/A	N/A	N/A		0	C	N/A
60 to 89 Days Delinquent ¹	N/A	N/A	N/A		0	C	_
90 to 179 Days Delinquent ¹	N/A		N/A		0	C	
180 to 359 Days Delinquent	N/A		N/A		0	C	
> = 360 Days Delinquent	N/A	N/A	N/A		0	0	-
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	N/A	N/A	N/A		0	C	
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		0.00	0.00	N/A
Commercial and Industrial Loans							
30 to 59 Days Delinquent	N/A	N/A	N/A		1,300,356	8,888,559	583.5
60 to 89 Days Delinquent ¹	N/A	N/A	N/A		162,062	746,814	360.8
90 to 179 Days Delinquent ¹	N/A	N/A	N/A		44,726	1,018,140	
180 to 359 Days Delinquent	N/A	N/A	N/A		80,502	3,152,344	+
> = 360 Days Delinquent	N/A	N/A	N/A		12,313		-100.0
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	N/A	N/A		299,603	4,917,298	1,541.3
Commercial and Industrial Loans >= 60 Days / Total Commercial	N/A		N/A		0.25		1,443.1
and Industrial Loans %							
Unsecured Commercial Loans	NI/A	N1/A	N/A		220,400		100.0
30 to 59 Days Delinquent	N/A		N/A		336,420		-100.0
60 to 89 Days Delinquent ¹	N/A		N/A		72,305		-100.0
90 to 179 Days Delinquent ¹	N/A		N/A		89,516		-100.0
180 to 359 Days Delinquent	N/A		N/A		481,407		-100.0
> = 360 Days Delinquent	N/A		N/A		0	486,874	
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A	N/A	N/A		643,228	486,874	-24.3
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	N/A	N/A	N/A		93.83	14.95	-84.1
Unsecured Revolving Lines of Credit for Commercial Purposes							
30 to 59 Days Delinquent	N/A		N/A		8,788		-100.0
60 to 89 Days Delinquent ¹	N/A	N/A	N/A		38,009	20,000	-47.4
90 to 179 Days Delinquent ¹	N/A		N/A		0	C	N/A
180 to 359 Days Delinquent > = 360 Days Delinquent	N/A N/A		N/A N/A		4,357	0	-100.0 N/A
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	N/A		N/A		42,366	20,000	-52.8
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		1.42	3.58	151.4
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	N/A	N/A	N/A		2,743,611	18,118,385	5 560.4
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		0.31	2.05	5 571.7
* 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 lo	ans 60 - 179 days d	elinquent.				13. Del Comm Loans (d	con't)

		Loan Losses							
Return to cover		For Charter :	1						
05/30/2024		Count of CU							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting State = 'MO' *	Type Inc	luded: Federally Insur	ed State
	Count of Cl	J in Peer Group :		landin room ereup:				la de la calenda	
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
Total Loans Charged Off Year-to-Date*	80,104,803	58,226,703	-27.3	45,087,971	-22.6	51,018,106	13.2	89,549,598	75.5
Total Loans Recovered Year-to-Date*	12,868,486	14,543,545	_		11.4	16,775,027			30.1
NET CHARGE OFFS (\$\$)*	67,236,317	43,683,158			-33.9	34,243,079			97.8
Net Charge-Offs / Average Loans %**	0.66	0.40			-38.1	0.26	+	0.45	76.3
Total Delinquent Loans & Year-to-Date Net Charge-Offs	138,753,560	101,572,379		82,542,985	-18.7	111,611,896			67.6
Combined Delinquency and Net Charge Off Ratio	1.34	0.91	+	0.69		0.79			57.1
LOAN LOSS SUMMARY BY LOAN TYPE	1.01	0.01	02.0	0.00	20.0	0.10	10.1	1.21	07.11
Unsecured Credit Card Lns Charged Off*	14,947,985	11,877,492	-20.5	9,624,588	-19.0	10,796,214	12.2	14,921,333	38.2
Unsecured Credit Card Lns Recovered*	2,392,491	2,383,215		2,835,208	19.0	2,932,810			-15.1
Unsecured Credit Card Net Charge Offs*	12,555,494	9,494,277		6,789,380	-28.5	7,863,404		, ,	58.1
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	2.67	2.10			-23.4	1.81			46.9
PALs I and PALs II Charged Off (FCU Only)*	2.07 N	2.10	N/A	1.01	-25.4 N/A	1.01	N/A	2.00	N/A
PALs I and PALs II Recovered (FCU Only)*	0		N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs (FCU Only)*	0		N/A	0	N/A	0	N/A	0	N/A
PALS I and PALS II Net Charge Offs (PCO Offly) PALS I and PALS II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)	0.00	0.00		0.00	N/A	0.00			N/A
Non-Federally Guaranteed Student Loans Charged Off*	8,799,744	375,349		211,444	-43.7	106,409			31.9
Non-Federally Guaranteed Student Loans Charged On Non-Federally Guaranteed Student Loans Recovered*	17,200	47,181		22,932	- 4 3.7	38,156		· · · · · · · · · · · · · · · · · · ·	-14.5
•	· ·			·	-31.4 -42.6	68,253		·	57.9
Non-Federally Guaranteed Student Loans Net Charge Offs*	8,782,544	328,168	-90.3	188,512	-42.0	00,233	-63.8	107,753	57.9
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed Student Loans**	16.77	0.70	-95.8	0.43	-38.5	0.16	-62.7	0.25	53.8
All Other Unsecured Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		15,093,982)	20,921,592	38.6
All Other Unsecured Loans/Lines of Credit Recovered*	N/A	N/A		N/A		4,368,989		4,690,212	7.4
All Other Unsecured Loans/Lines of Credit Net Charge Offs*	N/A	N/A	+	N/A		10,724,993	+	16,231,380	51.3
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured									
Loans/Lines of Credit**	N/A	N/A	1	N/A		2.64		3.64	38.0
New Vehicle Loans Charged Off*	7,955,351	6,371,873	-19.9	4,059,937	-36.3	3,762,251	-7.3	7,385,987	96.3
New Vehicle Loans Recovered*	931,432	1,385,947	+	1,223,734	-11.7	1,761,751	+		43.3
New Vehicle Loans Net Charge Offs*	7,023,919	4,985,926			-43.1	2,000,500			143.0
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.50	0.35	+	0.20	-43.0	0.12	+		109.5
Used Vehicle Loans Charged Off*	25,907,804	20,980,950			-33.1	19,259,158			123.8
Used Vehicle Loans Recovered*	3,951,751	5,533,158	+	5,580,408		6,473,466	-		68.4
Used Vehicle Loans Net Charge Offs*	21,956,053	15,447,792	_		-45.2	12,785,692	+	32,199,537	151.8
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.69	0.46	+			0.29	+		127.0
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**	0.63	0.43		0.22		0.24	+		123.0
Leases Receivable Charged Off*	0.00	0.40		0.22	N/A	0.24	N/A		N/A
Leases Receivable Recovered*	0		-	0	N/A		N/A		N/A
Leases Receivable Net Charge Offs*	0			0	N/A	0	N/A		N/A
Leases Receivable Net Charge Offs / Avg Leases Receivable**	0.00	0.00		0.00		0.00			N/A
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		0.00 N/A		1,424,410		2,603,526	82.8
All Other Secured Non-Real Estate Loans/Lines of Credit Granged Off All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	N/A	N/A	+	N/A		668,579	+	563,733	-15.7
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		755,831		· ·	169.9
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other		IN/A	\			100,031		2,039,793	
Secured Non-Real Estate Loans/Lines of Credit**	N/A	N/A		N/A		0.14		0.35	152.1
FORECLOSED AND REPOSSESSED ASSETS									
Commercial	N/A	N/A		N/A		682,560	,	664,320	-2.7
Real Estate - Non-Commercial	N/A	N/A		N/A		1,820,233		1,273,279	-30.0
Vehicle - Non-Commercial	N/A	N/A		N/A		2,917,828		5,141,476	76.2
Other - Non-Commercial	N/A	N/A		N/A		92,818		948,482	921.9
Total Foreclosed and Repossessed Assets	12,974,591	12,551,638			-67.7	5,513,439		· ·	45.6
*Amounts are year-to-date while the related percent change ratios are annualized.	12,011,001	12,001,000	0.0	1,000,100	51.1	3,010, 100	30.0	5,521,501	.5.5
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								14. Loan Losses	
Annualization factor, march - 4, Julie - 2, September -4/3, December - 1 (or no annualizing)								17. LUGII LUSSES	

		Indirect, Purchased	or Sold						
Return to cover		For Charter :							
05/30/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				nion (FISCU) *					
Tech Group. NA	Count	of CU in Peer Group :		mon (r 1866)					
	Odin	or oo iirr eer oroup .	IV/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
INDIRECT LOANS OUTSTANDING		200 2020	/0 ang	300 202 1	,, cg	300 2022	, v = 1.1g		,
New and Used Vehicle Indirect Loans	N/A	N/A		N/A		3,933,164,174		4,274,052,218	8.7
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		N/A		87,840,242		111,749,879	27.2
Commercial Indirect Loans	N/A	N/A		N/A		27,838,279		8,386,577	-69.9
All Other Indirect Loans	N/A	N/A		N/A		188,219,988		214,064,605	13.7
Total Outstanding Indirect Loans	2,542,337,567	2,633,574,100	3.6	2,842,084,821	7.9	4,237,062,683	49.1	4,608,253,279	8.8
Indirect Loans Outstanding / Total Loans %	24.16	23.15	-4.2	23.65	2.2	28.99	22.6	30.21	4.2
DELINQUENT INDIRECT LOANS									
Total Delinquent Indirect Lns (>= 60 Days)	20,208,644	19,125,928	-5.4	16,943,484	-11.4	35,959,909	112.2	46,039,577	28.0
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.79			0.60	-17.9		42.4	1.00	
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*	25,132,757	18,670,660	-25.7	12,376,940	-33.7	16,312,900	31.8	38,944,128	138.7
Indirect Loans Recovered*	3,655,981	4,274,716		4,501,775	5.3		25.4	9,808,003	73.7
Indirect Loans Net Charge Offs*	21,476,776		-33.0	7,875,165	-45.3		35.4	29,136,125	173.2
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.86			0.29	-48.3		4.8	0.66	
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23									
LOANS PURCHASED YEAR-TO-DATE									
Loans Purchased from Other Financial Institutions*	10,926,841	8,341,675	-23.7	23,835,683	185.7	40,467,994	69.8	35,703,743	-11.8
Loans Purchased from Other Sources*	6,797,872		83.8	37,633,629	201.1	62,914,670	67.2	24,278,690	-61.4
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.33			0.81	180.7	1.34	64.8	1.03	
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23		1							
	N/A	NI/A		N1/A		0		0.404	NI/A
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		N/A		0		6,431	N/A
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		0.00		0.00	N/A
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		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Recovered*	N/A	N/A		N/A		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	N/A	N/A		N/A		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs / Avg Whole or Partial Loans Purchased Under 701.23**	N/A	N/A		N/A		N/A		0.00	
LOANS SOLD Year-to-date									
Loans Sold	0	0	N/A	27,213,731	N/A	101,893,480	274.4	706,870,407	593.7
First mortgage loans sold on the secondary market	1,157,198,144	2,149,578,745	85.8	1,938,111,817	-9.8		-48.1	684,202,685	-32.0
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	669,043,347		-34.4	338,714,388	-22.8		-36.9	78,861,999	
Real Estate Loans Sold with Servicing Retained	N/A			N/A		277,595,572		538,205,652	93.9
All Other Loans Sold with Servicing Retained	N/A			N/A		0		0	N/A
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED	4,254,913,097		7.1	4,752,192,282	4.3	4,970,023,993	4.6	4,875,259,299	-1.9
* 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. Indired	t, Purchased or Sold	

		Participation Lo	ans						
Return to cover		For Charter :	N/A						
05/30/2024		Count of CU:	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: A	All * Repo	orting_State = 'MO' * T	ype Inclu	ided: Federally Insure	d State
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):									
Consumer	65,286,465	98,832,555	51.4	222,526,784	125.2	N/A		N/A	
Vehicle - Non-commercial	N/A	N/A		N/A		469,718,038		393,664,998	-16.2
Non-Federally Guaranteed Student Loans	11,101,152	9,317,744	-16.1	7,458,224	-20.0	7,698,218	3.2	7,949,685	
1- to 4-Family Residential Property	83,764,252	94,563,174	12.9	78,339,957	-17.2	64,459,206	-17.7	71,099,892	10.3
Commercial Loans (excluding Construction & Development)	72,572,545	84,951,534	17.1	97,226,567	14.4	137,381,343	41.3	139,816,024	
Commercial Construction & Development	4,183,187	15,108,866	261.2	28,415,750	88.1	45,656,816	60.7	19,427,972	
All Other Participation Loans	72,452,098	97,892,380	35.1	157,011,142	60.4	18,121,467	-88.5	15,818,854	-12.7
TOTAL PARTICIPATION LOANS OUTSTANDING	309,359,699	408,036,232	31.9	597,933,099	46.5	743,035,088	24.3	647,777,425	-12.8
Participation Loans Outstanding / Total Loans %	2.94	3.59	22.0	4.98	38.7	5.08	2.2	4.25	-16.5
LOAN PARTICIPATIONS PURCHASED									
Participation Loans Purchased*	134,686,404	186,016,431	38.1	326,578,487	75.6	355,909,398	9.0	121,311,739	-65.9
Participation Loans Purchased YTD / Total Loans Granted YTD %	2.48	2.58	4.1	4.31	67.0	4.60	6.8	2.09	-54.6
LOAN PARTICIPATIONS SOLD									
Participation Loans Sold YTD*	74,360,468	67,125,330	-9.7	38,669,155	-42.4	86,638,404	124.1	32,405,990	-62.6
%Participation Loans Sold YTD / Total Assets**	0.49	0.37	-25.4	0.19	-48.4	0.41	114.0	0.15	-62.7
DELINQUENT- PARTICIPATION LOANS (Purchased + Retained):									
Delinquent Participation Loans Purchased Under 701.22	1,124,885	1,851,949	64.6	446,186	-75.9	975,142	118.6	10,920,330	1,019.9
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans	N/A	N/A		N/A		0.14		1.96	1,182.5
Purchased %	IN/A	IN/A		IN/A		0.14		1.00	1,102.3
LOAN LOSSES - PARTICIPATION LOANS									
Participation Loans Charged Off*	983,393	1,036,524	5.4	831,561	-19.8	, ,	145.3		
Participation Loans Recovered*	157,924	158,059		386,037	144.2		184.7	, ,	
Participation Loan Net Charge Offs *	825,469	878,465		445,524	-49.3	941,001	111.2	2,023,453	
Participation Loans Net Charge Offs / Avg Participation Loans % **	0.30	0.24	-18.4	0.09	-63.8	0.14	58.4	0.29	107.3
* 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-Fam	nily Residential Prope	erty and All Other (Non-Cor	mmercial) Real Estate L	oans			
Return to cover		For Charter :	N/A					
05/30/2024		Count of CU:						
CU Name: N/A		Asset Range :						
Peer Group: N/A				Nation * Peer Group: A	.ll * Reporting_State = 'MO' *	Type Includ	led: Federally Insured S	State
	Count of C	U in Peer Group :	N/A					
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg Dec-202	22 % Chg	Dec-2023	% Chg
1- to 4-Family Residential Property Loans	Dec-2010	DCC-2020	70 Ong	500-2021	70 Ong Dec-201	. <u></u> // Orig	500-2020	70 Ong
Secured by 1st Lien								
Fixed Rate > 15 years	N/A	N/A		N/A	1,860,071,72	24	1,878,789,218	1.0
Fixed Rate 15 years or less	N/A	N/A		N/A	928,177,14		824,952,508	-11.1
Balloon/Hybrid > 5 years	N/A	N/A		N/A	385,714,04		418,592,527	8.5
Balloon/Hybrid 5 years or less	N/A	N/A		N/A	344,740,23	39	675,730,261	96.0
Adjustable Rate	N/A	N/A		N/A	426,227,20	69	443,063,454	4.0
Total Secured by 1st Lien	N/A	N/A		N/A	3,944,930,4		4,241,127,968	7.5
Secured by Junior Lien								
Closed-End Fixed Rate	N/A	N/A		N/A	189,043,90	64	262,179,758	38.7
Closed-End Adjustable Rate	N/A	N/A		N/A	14,895,3		37,583,728	152.3
Open-End Fixed Rate	N/A	N/A		N/A	16,595,4		8,187,941	-50.7
Open-End Adjustable Rate	N/A	N/A		N/A	1,142,057,68		1,326,015,912	16.1
Total Secured by Junior Lien	N/A	N/A		N/A	1,362,592,4		1,633,967,339	19.9
All Other (Non-Commercial) Real Estate					1,00=,00=,0		1,000,000,000	
Closed-End Fixed Rate	N/A	N/A		N/A	26,185,64	12	9,842,714	-62.4
Closed-End Adjustable Rate	N/A	N/A		N/A	28,377,09		15,959,611	-43.8
Open-End Fixed Rate	N/A	N/A		N/A	864,73	_	1,608,645	86.0
Open-End Adjustable Rate	N/A	N/A		N/A	13,740,55		11,547,353	-16.0
Total All Other (Non-Commercial) Real Estate	N/A	N/A		N/A	69,167,9		38,958,323	-43.7
Total 1- to 4-Family Residential Property Loans and All Other (Non-	1471	14/7		14/7	30,107,0		00,000,020	
Commercial) Real Estate	N/A	N/A		N/A	5,376,690,83	34	5,914,053,630	10.0
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	984,206,96	80	674,709,968	-31.4
Fixed Rate 15 Years or less*	N/A	N/A		N/A	228,045,22	29	107,311,844	-52.9
Balloon/Hybrid > 5 Years*	N/A	N/A		N/A	237,165,74	19	99,911,111	-57.9
Balloon/Hybrid 5 Years or less*	N/A	N/A		N/A	225,161,7	14	386,801,064	71.8
Adjustable Rate*	N/A	N/A		N/A	165,525,82	25	121,615,607	-26.5
Total Secured by 1st Lien Granted YTD*	N/A	N/A		N/A	1,840,105,4	77	1,390,349,594	-24.4
Secured by Junior Lien Granted YTD								
Closed-End Fixed Rate*	N/A	N/A		N/A	135,787,34	16	103,022,968	-24.1
Closed-End Adjustable Rate*	N/A	N/A		N/A	1,911,2	51	10,754,893	462.7
Open-End Fixed Rate*	N/A	N/A		N/A	5,779,69		2,647,198	-54.2
Open-End Adjustable Rate*	N/A	N/A		N/A	595,599,92	22	523,199,299	-12.2
Total Secured by Junior Lien Granted YTD*	N/A	N/A		N/A	739,078,1	74	639,624,358	-13.5
All Other (Non-Commercial) Real Estate Granted YTD								
Closed-End Fixed Rate*	N/A	N/A		N/A	20,612,04	17	4,064,289	-80.3
Closed-End Adjustable Rate*	N/A	N/A		N/A	12,315,0	' 5	2,913,219	-76.3
Open-End Fixed Rate*	N/A	N/A		N/A	1,828,50	67	1,201,060	-34.3
Open-End Adjustable Rate*	N/A	N/A		N/A	14,227,82	27	1,231,904	-91.3
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		N/A	48,983,5	16	9,410,472	-80.8
Total 1- to 4-Family Residential Property Loans and All Other (Non-	N/A	N/A		N/A	2,628,167,10	67	2,039,384,424	-22.4
Commercial) Real Estate Granted YTD* Outstanding 1- to 4-Family Residential Construction Loans	7,186,692	13,322,068	85.4	14,912,956	11.9 27,207,1	10 82.4		-14.6
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	7,160,092 N/A	13,322,006 N/A	05.4	N/A	1,877,946,8			24.7
· · · · ·							2,342,140,207	
Outstanding Interest Only & Payment Option First Mortgage Loans	26,149,653	19,458,963	-25.6		42.5 41,871,9			19.1
Interest Only & Payment Option First Mortgages / Total Assets %	0.74	0.57	-23.4		6.8 0.2			18.7
Interest Only & Payment Option First Mortgages / Net Worth %	6.84	5.90	-13.8	6.43	9.0 2.0	04 -68.3	2.35	15.1
* Amounts are year-to-date while the related %change ratios are annualized.								
							17. RE Loans	

	Real E	state (Non-Commercia	al) Loan	Losses					
Return to cover		For Charter :	N/A						
05/30/2024		Count of CU:	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group: /	All * Repo	orting State = 'MO' * T	vpe Include	d: Federally Insured	State
-	Count	of CU in Peer Group :				<u></u>		· · · · · · · · · · · · · · · · · · ·	
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% 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		54,330		184,271	239.2
E: (1: : 1 4 (4 E : 1 D : 1 C D . (1 D .)						·		•	
First Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		N/A		22,713		62,554	175.4
First Lien single 1- to 4-Family Residential Property Loans Net Charge									
Offs*	N/A	N/A		N/A		31,617		121,717	285.0
First Lieu single 4, to 4 Family Posidential Property Leave Not Charge									
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg First Lien single 1- to 4-Family Residential Property Loans**									
Ons / Avg First Lien single 1- to 4-Family Residential Property Loans	N/A	N/A		N/A		0.00		0.00	247.3
Junior Lien single 1- to 4-Family Residential Property Loans Charged									
Off*	N/A	N/A		N/A		169,384		239,988	41.7
Junior Lien single 1- to 4-Family Residential Property Loans									
Recovered*	N/A	N/A		N/A		405,948		161,037	-60.3
Junior Lien single 1- to 4-Family Residential Property Loans Net									
Charge Offs*	N/A	N/A		N/A		-236,564		78,951	133.4
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		-0.02		0.01	126.8
All Other (Non-Commercial) Real Estate Loans/Lines of Credit									
Charged Off*	N/A	N/A		N/A		40,382		3,425	-91.5
All Other (Non-Commercial) Real Estate Loans/Lines of Credit									
Recovered*	N/A	N/A		N/A		20,707		1,025	-95.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net									
Charge Offs*	N/A	N/A		N/A		19,675		2,400	-87.8
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		0.03		0.00	-82.8
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**	N1/A	ALIA		A1/A		A1/A		0.00	
	N/A	N/A		N/A		N/A		0.00	
*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	o annualizing)							18. RE Loan Losses	

		Commercial Loan Inf	ormation					
Return to cover		For Charter :						
05/30/2024		Count of CU:	88					
CU Name: N/A		Asset Range :						
Peer Group: N/A				Nation * Peer Group: All *	Reporting_State = 'MO' *	Type Inc	luded: Federally Insu	red
	Count o	of CU in Peer Group :	N/A					
	Dec-2019	Dec-2020	% Cha	Dec-2021 % C	hg Dec-2022	% Cha	Dec-2023	% Cha
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	500 2010	500 2020	70 Glig	500 2021 70 0	119 200 2022	70 0119	500 2020	70 0119
MEMBERS)								
Construction and Development	29,506,613	51,106,543	73.2	77,712,858 5	2.1 108,777,258	40.0	70,768,076	-34.9
Secured by Farmland	4,144,261	12,728,425	207.1	16,789,096 3	1.9 15,901,645	-5.3	15,316,193	-3.7
Secured by Multifamily	80,426,400	115,270,496	43.3	154,846,464 3	4.3 190,738,359	23.2	190,373,863	-0.2
Owner Occupied, Non-Farm, Non-Residential Property	178,143,579	180,550,429	1.4	, ,	1.7 187,769,629		216,933,794	15.5
Non-Owner Occupied, Non-Farm, Non-Residential Property	180,080,824	211,190,050	17.3		0.6 269,920,230		258,888,910	
Total Real Estate Secured Commercial Loans	472,301,677	570,845,943	20.9	660,476,163 1	5.7 773,107,121	17.1	752,280,836	-2.7
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)								
Loans to finance agricultural production and other loans to farmers	862,670	889,673	3.1	· ·	2.1 2,425,871	878.0	281,567	-88.4
Commercial and Industrial Loans	53,273,192	56,634,781	6.3		8.1 119,800,470		127,419,879	6.4
Unsecured Commercial Loans	1,093,495	2,265,744	107.2	· · · · · · · · · · · · · · · · · · ·	3.1 685,503		3,256,748	
Unsecured Revolving Lines of Credit (Commercial Purpose)	438,398	298,502	-31.9		2.2 2,977,959		559,285	-81.2
Total Non-Real Estate Secured Commercial Loans	55,667,755	60,088,700	7.9	69,108,532 1	5.0 125,889,803	82.2	131,517,479	4.5
TOTAL COMMERCIAL LOANS:								
Commercial Loans to Members	474,471,166	538,121,400	13.4	· · ·	3.4 745,498,821	+	756,602,756	
Purchased Commercial Loans or Participations to Nonmembers	53,498,266	92,813,243	73.5	, ,	8.5 153,498,103		127,195,559	
Total Commercial Loans	527,969,432	630,934,643	19.5	729,584,695 1	5.6 898,996,924	23.2	883,798,315	-1.7
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE			0.0	20 5	0.7		150	
Construction and Development	52	54	3.8		3.7 78		150	
Farmland	16 187	35			4.3 44		45	
Secured by Multifamily Owner Occupied, Non-Farm, Non-Residential Property	395	249 430	33.2 8.9		6.1 339 2.1 409		330 416	
Non-Owner Occupied, Non-Farm, Non-Residential Property	314	363	15.6		3.6 433		459	
Total Number of Real Estate Secured Commercial Loans	964	1,131	17.3		9.7 1,303		1,400	
Loans to finance agricultural production and other loans to farmers	24	25		•	2.0			
Commercial and Industrial Loans	672	664	-1.2		4.0 950		978	
Unsecured Commercial Loans	38	78			1.8		20	
Unsecured Revolving Lines of Credit (Commercial Purpose)	51	54	5.9		0.0 54		47	
Total Number of Non-Real Estate Secured Commercial Loans	785	821	4.6		2.3 1,029		1,049	
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING		 :			.,,,,		.,	
Number of Outstanding Commercial Loans to Members	1,640	1,802	9.9	1,863	3.4 2,139	14.8	2,277	6.5
Number of Outstanding Purchased Commercial Loans or Participation Interests to	400	450	07.0	040 4	F 0 400	44.5	470	40.0
Nonmembers	109	150	37.6	218 4	5.3 193	-11.5	172	-10.9
Total Number of Commercial Loans Outstanding	1,749	1,952	11.6	2,081	6.6 2,332	12.1	2,449	5.0
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS	527,969,432	630,934,643	19.5	729,584,695 1	5.6 898,996,924	23.2	883,798,315	-1.7
(Total Commercial Loans / Total Assets)% AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED	3.49	3.45	-1.2	3.57	3.5 4.21	17.7	4.12	-2.0
Member Commercial Loans Granted YTD*	217,359,822	184,883,315	-14.9	186,547,309	0.9 245,148,557	31.4	190,474,166	-22.3
Purchased or Participation Interests to Nonmembers*	25,887,143	39,110,853	51.1		9.7 51,685,650		4,411,001	-91.5
MISCELLANEOUS LOAN INFORMATION	20,007,110	00,110,000	01.1	10,010,011	01,000,000	10.1	1,111,001	01.0
Agricultural Related Commercial Loans Outstanding Balance	5,006,931	13,618,098	172.0	17,037,151 2	5.1 18,327,516	7.6	15,597,760	-14.9
Outstanding Agricultural Related Loans - Number	40	60	50.0		0.0 54	+	49	
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*	12,386,299	14,823,977	19.7		6.8 32,242,492			
Commercial Loans and Participations Sold -no servicing rights- YTD	1,600,000	16,425	-99.0	0 -10	0.0 1,277,378	N/A	0	-100.0
Total Member Business Loans - (NMBLB)	1,100,000	. 5, .20	23.0		.,,,,,,	1	<u> </u>	
(NMBLB / Total Assets)%	3.58	3.41	-4.8	3.30 -	3.3 3.73	13.1	3.65	-2.4
* Amounts are year-to-date and the related % change ratios are annualized.	- 10						nercial Loans	$\overline{}$

	С	ommercial Loan Net C	harge Of	ffs					
Return to cover		For Charter :							
05/30/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: A	II * Repo	orting State = 'MO' * T	ype Included	d: Federally Insured	State
·	Count	of CU in Peer Group :	N/A			<u></u>			
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
COMMERCIAL LOAN NET CHARGE-OFF RATIOS:									
Net Commercial Construction and Development Loans YTD Charge Offs to average									
Commercial Construction and Development Loans**	N/A	N/A		N/A		0.00		0.00	N/A
Net Commercial Loans Secured by Farmland YTD Charge Offs to average									
Commercial Loans Secured by Farmland**	N/A	N/A		N/A		0.00		0.00	N/A
Net Commercial Loans Secured by Multifamily YTD Charge Offs to average									
Commercial Loans Secured by Multifamily**	N/A	N/A		N/A		0.03		0.00	-110.26
Net Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential									
Property YTD Charge Offs to average Commercial Loans Secured by Owner									
Occupied, Non-Farm, Non-Residential Prooperty**	N/A	N/A		N/A		0.00		0.00	N/A
Net Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential									
Property YTD Charge Offs to average Commercial Loans Secured by Non-Owner									
Occupied, Non-Farm, Non-Residential Property**	N/A	N/A		N/A		0.05		0.00	-100.15
Net Commercial Loans to Finance Agricultural Production and Other Loans to									
Farmers YTD Charge Offs to average Commercial Loans to Finance Agricultural									
Production and Other Loans to Farmers**	N/A	N/A		N/A		0.00		0.00	N/A
Net Commercial and Industrial Loans YTD Charge Offs to average Commercial and									
Industrial Loans**	N/A	N/A		N/A		0.00		-0.29	-51232
Net Unsecured Commercial Loans YTD Charge Offs to average Unsecured									
Commercial Loans**	N/A	N/A		N/A		-4.16		0.00	100
Net Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs									
to average Unsecured Revolving Lines of Credit for Commercial Purposes**	N/A	N/A		N/A		4.69		0.75	-84.111
Net Commercial Loans/Lines of Credit Real Estate Secured YTD Charge Offs to									
average Commercial Real Estate Secured**	-0.01	0.10	1437.1	0.00	-96.697	0.02	661.3	0.00	-103.04
Net Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge Offs to									
average Commercial Not Real Estate Secured**	0.47	0.19				0.06		-0.27	
Net Commercial Loan YTD Charge Offs to average Commercial Loans**	0.04	0.11	164.45	0.02	-77.373				-241.11
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing	g)						20. Commerc	cial Loan Net Charge (Offs

		Commercial Loan	osses						
Return to cover		For Charter :							
05/30/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	All * Repor	rting State = 'MO' * T	ype Include	ed: Federally Insured	d State
·	Count	of CU in Peer Group :		•				•	
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Ch
COMMERCIAL LOAN CHARGE-OFFS:									
Commercial Construction and Development Loans YTD Charge Offs*	N/A	N/A		N/A		0		0	N/A
Commercial Loans Secured by Farmland YTD Charge Offs*	N/A	N/A		N/A		0		0	N/A
Commercial Loans Secured by Multifamily YTD Charge Offs*	N/A	N/A		N/A		48,458		0	-100
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property									
YTD Charge Offs*	N/A	N/A		N/A		0		0	N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential									
Property YTD Charge Offs*	N/A	N/A		N/A		146,639		0	-100
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers									
YTD Charge Offs*	N/A	N/A		N/A		0		0	N/A
Commercial and Industrial Loans YTD Charge Offs*	N/A	N/A		N/A		2,355		34,409	1361.
Unsecured Commercial Loans YTD Charge Offs*	N/A	N/A		N/A		15,305		0	-100
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs*	N/A	N/A		N/A		98,829		13,235	-86.608
Commercial Loans/Lines of Credit Real Estate Secured YTD Charge-Offs*	0	511,016	N/A	19,811	-96.123	195,097	884.8	0	-100
The state of the s	<u> </u>	0,0.0	1471	.0,0	0020	.00,00.	55.15		1
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge-Offs*	233,092	121,040	-48.072	169,724	40.221	116,489	-31.4	47,644	-59.
Total Commercial Loan YTD Charge Offs*	N/A	N/A		N/A		311,586		47,644	-84.709
COMMERCIAL LOAN RECOVERIES:									
Commercial Construction and Development Loans YTD Recoveries*	N/A	N/A		N/A		0		0	N/A
Commercial Loans Secured by Farmland YTD Recoveries*	N/A	N/A		N/A		0		0	N/A
Commercial Loans Secured by Multifamily YTD Recoveries*	N/A	N/A		N/A		0		5,485	N/A
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential									
Prooperty YTD Recoveries*	N/A	N/A		N/A		0		0	N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential									
Property YTD Recoveries*	N/A	N/A		N/A		19,500		200	-98.97
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers									
YTD Recoveries*	N/A	N/A		N/A		0		0	N/A
Commercial and Industrial Loans YTD Recoveries*	N/A	N/A		N/A		2,888		396,704	_
Unsecured Commercial Loans YTD Recoveries*	N/A	N/A		N/A		51,717		0	-100
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Recoveries*	N/A	N/A		N/A		7,803		50	-99.359
Commercial Loans/Lines of Credit Real Estate Secured YTD Recoveries*	30,800	2,950	-90.422	0	-100	19,500	N/A	5,685	
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Recoveries*	13,528	13,528	00.122	<u>`</u>	92.312	62,408	139.9	396,754	
Total Commercial Loan YTD Recoveries*	15,526 N/A			20,016 N/A	32.312	81,908	133.3	402,439	
*Amounts are year-to-date while the related percent change ratios are annualized.	IN/A	IN/A		IN/A			24 Commi	rcial Loan Losses	391.3

		Investments							
Return to cover		For Charter :							
05/30/2024		Count of CU:	88.0						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Repo	rting_State = 'MO' *	Type Inclu	ded: Federally Insu	red
	Count of C	CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Cha	Dec-2021	% Cha	Dec-2022	% Chg	Dec-2023	% Chg
INVESTMENT SECURITIES	Dec-2013	Dec-2020	70 Ong	Dec-2021	70 Olig	Dec-2022	70 Olig	Dec-2023	70 Ong
EQUITY SECURITIES									
Common Stock	N/A	N/A		N/A		3,038,803		3,751,615	23.5
Registered Investment Companies	N/A	N/A		N/A		167,765,241		132,194,864	-21.2
Other Equities	N/A	N/A		N/A		33,171,783		30,046,429	-9.4
TOTAL EQUITY SECURITIES	0	29,126,327	N/A	115,070,502	295.1	203,975,827	77.3	165,992,908	-18.6
TRADING DEBT SECURITIES									
US Government Obligations	N/A	N/A		N/A		0		0	N/A
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		0		0	N/A
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		0		0	N/A
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		0		0	N/A
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		0		0	N/A
All Other Trading Debt Securities	N/A	N/A		N/A		0		0	N/A
TOTAL TRADING DEBT SECURITIES	N/A	N/A		N/A		0		0	N/A
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	N/A		N/A		172,657,967		134,911,819	-21.9
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		1,379,175,551		1,058,143,771	-23.3
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		1,910,914,594		1,640,817,323	-14.1
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		131,681		102,844	-21.9
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		32,496,894		31,684,750	-2.5
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		65,587,489		48,847,697	-25.5
All Other Available-for-Sale Debt Securities at Amortized Cost	N/A	N/A		N/A		17,531,884		26,762,155	52.6
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		N/A		3,578,496,060		2,941,270,359	-17.8
AFS DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		N/A		168,022,067		133,548,412	-20.5
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		1,279,305,250		997,333,134	-22.0
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		1,708,884,612		1,471,534,415	-13.9
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		1,000,162		794,472	-20.6
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		27,803,627		27,855,742	0.2
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		61,761,159		47,084,020	-23.8
All Other Available-for-Sale Debt Securities at Fair Value	N/A	N/A		N/A		15,622,622		24,939,180	59.6
TOTAL AFS DEBT SECURITIES AT FAIR VALUE	N/A	N/A		N/A		3,262,399,499		2,703,089,375	-17.1
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		Investments							
Return to cover		For Charter : N	/Δ						
05/30/2024		Count of CU : 88							
CU Name: N/A		Asset Range : N							
Peer Group: N/A				lation * Peer Group: Al	II * Report	ting State = 'MO' * T	vpe Includ	led: Federally Insure	ed State
	Count of (CU in Peer Group : N				3_	71		
		•							
	Dec-2019	Dec-2020	% Cha	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
INVESTMENT SECURITIES (continued)			· J		· J				,,
HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	N/A		N/A		8,506,189		3,786,453	-55.5
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		99,573,527		86,720,466	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		254,715,426		239,633,577	-5.9
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		11,579,332		7,878,577	-32.0
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		1,048,187		1,039,041	-0.9
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		20,769,622		1,988,000	-90.4
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		4,996,891		3,423,266	-30.4
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		N/A N/A		401,189,174		344,469,380	-31.3 -14.1
TOTAL ITIM DEBT SECURITIES AT AMORTIZED COST	IN/A	IN/A		IN/A		401,109,174		344,409,300	-14.1
HTM DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		N/A		8,395,234		3,735,820	-55.5
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A N/A		89,694,487		80,383,118	-10.4
· .	N/A								
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A		N/A		216,667,984		205,688,445	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		11,228,250		7,576,656	-32.5
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		810,903		841,610	3.8
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		19,659,167		1,926,366	-90.2
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		5,000,000		3,500,000	-30.0
TOTAL HTM DEBT SECURITIES AT FAIR VALUE	N/A	N/A		N/A		351,456,025		303,652,015	-13.6
Allowance for Credit Losses on Held-to-maturity Debt Securities ¹	0	0	N/A	0	N/A	0	N/A	0	N/A
(if ASC 326 has been adopted)	-			-		-			
TOTAL INVESTMENT OF CURITIES	00 004 407	0.747.000.044.6	007.4	0.400.050.000	00.4	0.007.500.000	40.0	0.040.554.000	40.0
TOTAL INVESTMENT SECURITIES	98,204,197	2,717,683,244 2	2,667.4	3,489,352,393	28.4	3,867,560,000	10.8	3,213,551,663	-16.9
All 1 1 1 1 1 1 1 1 1 1 1 2 (11 1 1 1 1 1 1									
Allowance for Credit Losses on Available-for-sale Debt Securities ² (if ASC 326	N/A	N/A		N/A		N/A		34,519	
has been adopted)									
OTHER INVESTMENTS									
Nonperpetual Capital Account	1,684,996	1,684,996	0.0	1,877,296	11.4	1,334,396	-28.9	1,182,396	-11.4
Perpetual Contributed Capital	15,419,832	15,419,984	0.0	16,651,937	8.0	16,656,258	0.0	17,100,505	2.7
All other investments	129,396,209	116,726,946	-9.8	125,951,310	7.9	108,925,259	-13.5	108,271,493	-0.6
TOTAL OTHER INVESTMENTS	146,501,037	133,831,926	-8.6	144,480,543	8.0	126,915,913	-12.2	126,554,394	-0.3
TO THE CHIEF HIT ESTIMATES	1 10,001,001	100,001,020	5.0	177,700,070	0.0	120,010,010	12.2	120,007,034	
DEPOSITS									
Time deposits in commercial banks, S&Ls, savings banks, natural person credit									
unions, or corporate credit unions	N/A	N/A		N/A		559,906,706		450,695,471	-19.5
								· ·	
1 The allowance for credit losses on Held-to-maturity debt securities is a valuation account and	is not included in the amo	ount reported as HTM Del	ot Securiti	es at Amortized Cost			2	3. Investments (con't)	
(Account NV0081) or at Fair Value (Account 801).								ovoodinents (con t)	
2 The allowance for credit losses on Available-for-sale debt securities is for informational purpos	ses only and represents t	he credit-related decline i	n the fair v	value of an individual					

		Increase and Matrix							
Detrim to cover		Investment Matur							+
Return to cover 05/30/2024		For Charter : I							
		Count of CU : 8							+
CU Name: N/A Peer Group: N/A		Asset Range : I		stion * Book Groups A	II * Donortii	na Stata - 'MO' * Tv	no Include	d. Eddarally Inquired S	State
Peer Group: N/A	Count of	f CU in Peer Group : I		ation "Peer Group: A	ui Reportii	ng_State = MO " Ty	pe include	ed: Federally Insured S	State
	Count of	CO III Peer Group . I	N/A						+
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
TIME DEPOSITS MATURITY DISTRIBUTION	Dec-2013	Dec-2020	/6 City	Dec-2021	70 City	Dec-2022	76 City	Dec-2023	/6 CHg
Total Time Deposits < 1 yr	N/A	N/A		N/A		252,072,435		236,534,850	-6.2
Total Time Deposits 1-3 yrs	N/A	N/A		N/A		230,586,244		175,965,854	-23.7
Total Time Deposits 3-5 yrs	N/A	N/A		N/A		73,797,027		36,836,767	-50.1
Total Time Deposits 5-10 yrs	N/A	N/A		N/A		3,451,000		1,358,000	+
Total Time Deposits > 10 yrs	N/A	N/A		N/A		0,101,000		0	N/A
TOTAL TIME DEPOSITS	N/A	N/A		N/A		559,906,706		450,695,471	-19.5
EQUITY SECURITIES MATURITY DISTRIBUTION				<u> </u>					
Total Equity Securities < 1 yr	0	2,165,247	N/A	15,339,613	608.4	7,903,018	-48.5	108,190	-98.6
Total Equity Securities 1-3 yrs	0	2,231,680	N/A	1,447,334	-35.1	1,289,676	-10.9	117,806,254	+
Total Equity Securities 3-5 yrs	0	0	N/A	0	N/A	24,170,668	N/A	29,992,882	
Total Equity Securities 5-10 yrs	0	24,729,400	N/A	98,283,555	297.4	167,573,662	70.5	14,333,967	-91.4
Total Equity Securities > 10 yrs	0	0	N/A	0	N/A	3,038,803	N/A	3,751,615	
TOTAL EQUITY SECURITIES	0	0	N/A	0	N/A	203,975,827	N/A	165,992,908	-18.6
TRADING DEBT SECURITIES MATURITY DISTRIBUTION									
Total Trading Debt Securities < 1 yr	0	0	N/A	66,881	N/A	0	-100.0	0	N/A
Total Trading Debt Securities 1-3 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Trading Debt Securities 3-5 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Trading Debt Securities 5-10 yrs	0	77,823,105	N/A	86,528,562	11.2	0	-100.0	0	N/A
Total Trading Debt Securities > 10 yrs	0	0	N/A	282,645	N/A	0	-100.0	0	N/A
TOTAL TRADING DEBT SECURITIES	0	0	N/A	0	N/A	0	N/A	0	N/A
AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION									
Total Available-for-Sale Debt Securities < 1 yr	0	570,401,425	N/A	355,536,115	-37.7	551,772,462	55.2	539,155,093	
Total Available-for-Sale Debt Securities 1-3 yrs	0	1,006,353,571	N/A	796,017,013	-20.9	973,777,568	22.3	925,149,560	
Total Available-for-Sale Debt Securities 3-5 yrs	0	492,226,056	N/A	1,204,634,478	144.7	931,407,002	-22.7	567,251,537	
Total Available-for-Sale Debt Securities 5-10 yrs	0	379,577,787	N/A	726,549,656	91.4	791,003,371	8.9	647,223,222	
Total Available-for-Sale Debt Securities > 10 yrs	0	12,428,374	N/A	45,143,142	263.2	12,271,320	-72.8	22,099,057	
TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES	0	0	N/A	0	N/A	3,260,231,723	N/A	2,700,878,469	-17.2
HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION	0	04 500 740	N1/A	44.007.000	540	44 007 400	400.0	04.740.740	
Total Held-to-Maturity Debt Securities < 1 yr	0	31,592,716	N/A	14,287,206	-54.8	41,397,489	189.8	31,716,746	
Total Held-to-Maturity Debt Securities 1-3 yrs Total Held-to-Maturity Debt Securities 3-5 yrs	0	94,646,756	N/A	88,339,949	-6.7 127.1	87,438,384 36,785,734	-1.0	62,046,699	
Total Held-to-Maturity Debt Securities 5-5 yrs Total Held-to-Maturity Debt Securities 5-10 yrs	0	20,182,920 2,348,120	N/A N/A	45,842,390 7,850,677	234.3	230,138,586	-19.8 2,831.4	64,811,583 184,070,188	
Total Held-to-Maturity Debt Securities > 10 yrs	0	976,087	N/A N/A	3,203,177	228.2	7,592,257	137.0	4,035,068	
TOTAL HELD-TO-MATURITY DEBT SECURITIES	0	0	N/A	3,203,177	N/A	403,352,450	N/A	346,680,284	+
OTHER INVESTMENTS MATURITY DISTRIBUTION	0	0	IN/A	0	IN/A	403,332,430	IN/A	340,000,204	-14.1
Total Other Investments < 1 yr	46,400,928	49,420,699	6.5	60,961,545	23.4	32,644,185	-46.5	29,713,902	-9.0
Total Other Investments 1-3 yrs	90,458,156	74,125,699	-18.1	73,658,346	-0.6	82,764,005	12.4	85,619,700	
Total Other Investments 3-5 yrs	4,740,885	5,116,664	7.9	4,150,643	-18.9	4,158,226	0.2	4,399,125	
Total Other Investments 5-10 yrs	1,871,638	1,903,894	1.7	2,988,440	57.0	2,830,114	-5.3	1,167,200	
Total Other Investments > 10 yrs	3,029,430	3,264,970	7.8	2,721,569	-16.6	4,519,383	66.1	5,654,467	
TOTAL OTHER INVESTMENTS	146,501,037	133,831,926	-8.6	144,480,543	8.0	126,915,913	-12.2	126,554,394	
TOTAL INVESTMENT MATURITY DISTRIBUTION	, ,	, ,		,,		-,,		-,,	
Total Investments < 1 yr	747,803,905	1,015,565,594	35.8	710,411,717	-30.0	885,789,589	24.7	837,228,781	-5.5
Total Investments 1-3 yrs	1,004,559,431	1,368,588,062	36.2	1,159,803,934	-15.3	1,375,855,877	18.6	1,366,588,067	
Total Investments 3-5 yrs	528,472,823	588,594,297	11.4	1,355,515,637	130.3	1,070,318,657	-21.0	703,291,894	-
Total Investments 5-10 yrs	201,027,254	490,880,306	144.2	929,488,890	89.4	1,194,996,733	28.6	848,152,577	-29.0
	4 470 404	16,669,431	272.2	51,350,533	208.1	27,421,763	-46.6	35,540,207	29.6
Total Investments > 10 yrs	4,479,131	10,009,431	212.2	01,000,000	200.1			00,010,201	
Total Investments > 10 yrs TOTAL INVESTMENT MATURITY DISTRIBUTION	2,486,342,544	3,480,297,690	40.0	4,206,570,711	20.9	4,554,382,619	8.3	3,790,801,526	

	0	ther Investment Inf	ormation						Τ
Return to cover	0	For Charter :							
05/30/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting State = 'MO' *	Type Incl	uded: Federally Insur	ed State
·	Count of	CU in Peer Group :							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
Investments - Memoranda									
Non-Conforming Investments (State Credit Unions ONLY) ^{/1}	1,319,011	0	-100.0	1,394,577	N/A	0	-100.0	3,703,000	N/A
Outstanding balance of brokered certificates of deposit and share certificates	204,814,345	266,788,142	30.3	239,280,996	-10.3	280,682,618	17.3	209,068,085	-25.5
Realized Investment Gains (Losses)									
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		N/A		0		-618,178	B N/A
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		N/A		-780,623		-6,848,132	
Realized Gain (Losses) on all other investments	N/A	N/A		N/A		742,713		-159,713	
Total Gain (Loss) on Investments	N/A	N/A		N/A		-37,910		-7,626,023	
Total Gain (Loss) on investments	IN/A	IN/A		IV/A		-57,910		-7,020,023	
Other-Than-Temporary Impairment (OTTI)									
Total OTTI Losses	0	0	N/A	0	N/A	30	N/A	0	-100.0
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	0	0	N/A	0	N/A	30	N/A	0	-100.0
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	N/A	\
Assets used to fund employee benefit or deferred compensation									
plans									
Recorded Value of Securities	68,423,348	82,802,327	21.0	20,461,337	-75.3	124,710,655	509.5	156,866,171	25.8
Recorded Value of Other Investments	5,718,824	6,027,103		4,486,182	-25.6	8,493,975		7,975,778	
Collateral Assignment Split Dollar Life Insurance Arrangements	-, -,-			, , -		-,,		, , , , ,	
Remaining Premiums	N/A	N/A		N/A		823,152		322,400	-60.8
Cash Surrender Value	N/A	N/A		N/A		9,604,128		15,192,366	
Recorded Value	17,046,815	22,448,168		27,447,920	22.3	30,631,615			
Endorsement Split Dollar Life Insurance Arrangements	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, -,		, ,		,,		.,,	
Remaining Premiums	N/A	N/A		N/A		0		0	N/A
Cash Surrender Value	N/A	N/A		N/A		51,809		0	
Recorded Value	2,933,729	3,002,612		3,167,840	5.5	3,334,466		3,237,213	
Other Insurance	97,428,804	108,449,268		110,806,424	2.2	112,967,735			_
Other Non-insurance	23,939,063	34,794,931		40,231,075		29,264,594			
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	215,490,583	257,524,409		206,600,778	-19.8	309,403,040			
Charitable Donation Accounts	0	0	N/A	0	N/A	487,985	N/A	502,201	2.9
Charles Donation Accounts	U		IN/A	0	IN/A	401,983	IN/A	502,201	2.9
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	21	21		22	4.8	24	9.1	23	
Approved Mortgage Seller	20	21	5.0	22	4.8	22	0.0	21	
Borrowing Repurchase Agreements	1	1	0.0	0	-100.0	0		0	-
Brokered Deposits (all deposits acquired through 3rd party)	4	4	0.0	3	-25.0	5	66.7	6	20.0
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	2	2	0.0	0	-100.0	0	N/A	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)	33	36	9.1	34	-5.6	36	5.9	31	-13.9
¹ Prior to March 31, 2014, this item included investments purchased for employee bene	fit/deferred compensation	plans.							
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	LIQUIDITY - COMMIT	MENTS AND OFF-BA	ALANCE	SHEET EXPOSURES					
Return to cover		For Charter :							
05/30/2024		Count of CU:	88						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repo	orting_State = 'MO' *	Type Incl	uded: Federally Insu	red
	Count o	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	69,804,507	70,550,038	1.1	86,547,683	22.7	105,095,479	21.4	133,764,159	27.3
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)									
Revolving Open-End lines secured by 1- to 4-Family Residential Properties	608,674,310	712,287,165	17.0	823,862,814	15.7	987,510,867	19.9	1,042,319,112	5.6
Credit Card Line	1,084,385,763	1,235,977,636	14.0	1,252,523,042	1.3	1,367,429,181	9.2	1,398,841,547	2.3
Unsecured Share Draft LOC	116,609,429	130,087,698	11.6	138,314,678	6.3	136,720,346	-1.2	138,477,754	1.3
Unused Overdraft Protection Programs	320,384,567	333,552,184	4.1	346,317,816	3.8	371,978,895	7.4	361,950,526	-2.7
Other Unfunded Commitments	31,359,685	69,195,692	120.7	38,384,983	-44.5	31,677,216	-17.5	26,695,638	-15.7
Total Unfunded Commitments for Non Commercial Loans	2,161,413,754	2,481,100,375	14.8	2,599,403,333	4.8	2,895,316,505	11.4	2,968,284,577	2.5
TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES	2,231,218,261	2,551,650,413	14.4	2,685,951,016	5.3	3,000,411,984	11.7	3,102,048,736	3.4
OFF-BALANCE SHEET EXPOSURES									
Uncondtionally Cancelable Unfunded Commitments for All loan Types	N/A	N/A		N/A		68,337,070		896,119,898	1,211.3
Conditionally Cancelable Unfunded Commitments	N/A	N/A		N/A		2,107,026,139		1,355,853,407	-35.7
Loans transferred with limited recourse	N/A	N/A		N/A		0		0	N/A
Loans Transferred under the FHLB MPF program	N/A	N/A		N/A		424,602,680		505,717,983	19.1
Financial Standby Letters of Credit	N/A	N/A		N/A		0		0	N/A
Forward Agreements that are not derivative contracts	N/A	N/A		N/A		0		0	N/A
Sold Credit Protection	N/A	N/A		N/A		0		0	N/A
Off-Balance Sheet Securitization Exposures	N/A	N/A		N/A		0		0	N/A
Securities Borrowing or Lending transactions	N/A	N/A		N/A		0		0	N/A
Off-Balance Sheet exposure of repurchase transactions	N/A	N/A		N/A		0		0	N/A
All other off-balance sheet exposures	N/A	N/A		N/A		26,733,064		0	-100.0
Loans Transferred with Recourse	669,043,347	438,665,377	-34.4	338,714,388	-22.8	213,691,435	-36.9	78,861,999	-63.1
Other Contingent Liabilities	9,296,398	9,617,507	3.5	10,695,769	11.2	5,349,309	-50.0	8,039,014	50.3
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LIQUIDITY - I	BORROWING ARRANGE	MENTS CONTINGE	NT LIABII	LITIES AND SOURCE	S OF FU	INDS			
Return to cover		For Charter :	N/A						
05/30/2024		Count of CU:	88						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region: N	Nation * Peer Group: /	All * Rep	orting_State = 'MO' *	Type Inclu	uded: Federally Insu	red
	Count of	CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Cho
BORROWING ARRANGEMENTS									
Borrowing Capacity									
Corporate Credit Unions	314,963,300	324,348,000	3.0	345,301,100	6.5	392,006,700	13.5	436,271,400	11.3
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	200,000	N/A
Federal Home Loan Bank	N/A	N/A		N/A		1,970,432,697		3,137,300,721	59.2
Central Liquidity Facility	N/A	N/A		N/A		N/A		0	
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		N/A		319,594,685	
FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		N/A		0)
Other Sources	1,857,749,768	2,287,558,704	23.1	2,612,961,144	14.2	214,925,900	-91.8	455,319,162	111.8
Total Borrowing Capacity	2,172,713,068	2,611,906,704	20.2	2,958,262,244	13.3	2,577,365,297	-12.9	4,348,685,968	68.7
Draws Against Borrowing Capacity									
Corporate Credit Unions	3,322,305	0	-100.0	0	N/A	21,321,210	N/A	4,335,340	-79.7
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	200,000	N/A
Federal Home Loan Bank	413,954,895	436,113,848	5.4	322,233,391	-26.1	895,516,029	177.9	907,995,860	1.4
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	61,800,000	N/A
FRB Paycheck Protection Program Lending Facility Loans	N/A	0		0	N/A	0	N/A	0	N/A
Other Sources	4,111,106	5,093,753	23.9	682,967	-86.6	2,657,445	289.1	263,852,108	9,828.8
Total Draws Against Borrowing Capacity	421,388,306	441,207,601	4.7	322,916,358	-26.8	919,494,684	184.7	1,238,183,308	34.7
Assets Pledged to Secure Borrowing Capacity									
Corporate Credit Unions	N/A	N/A		N/A		79,740,597		102,802,566	28.9
Natural Person Credit Unions	N/A	N/A		N/A		0		200,000	N/A
Federal Home Loan Bank	N/A	N/A		N/A		2,218,195,829		3,761,727,445	69.6
Central Liquidity Facility	N/A	N/A		N/A		0		0	N/A
Federal Reserve Bank - excludes amount reported in FRB	N/A	N/A		N/A		37,691,078		176,621,091	368.6
Paycheck Protection Program Lending Facility Loans		IN/A		IN/A		37,091,076		170,021,091	300.0
FRB Paycheck Protection Program Lending Facility Loans	N/A	0		0	N/A	0	N/A	0	N/A
Other Sources	N/A	N/A		N/A		0		293,633,491	+
Total Assets Pledged to Secure Borrowing Capacity	2,157,510,276	2,433,802,339	12.8	2,657,799,923	9.2		-12.1	4,334,984,593	85.6
Amount of Borrowings Callable by Lender	0	129,849,637	N/A	0	-100.0	2,500,000	N/A	0	-100.0
Number of FHLB Members (1 = Yes)	27	29	7.4	29	0.0	29	0.0	29	0.0
BORROWING MATURITY DISTRIBUTION									

	Sha	are and Membership I	Informatio	on					
Return to cover		For Charter :							
05/30/2024		Count of CU:	88						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	All * Rep	orting_State = 'MO' * ⁻	Type Incl	uded: Federally Insur	ed State
	Count o	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
MEMBERSHIP:									
Number of Current Members	1,534,442	1,572,681	2.5	1,593,862	1.3	1,653,663	3.8	1,667,699	
Number of Potential Members	34,552,290	35,026,197	1.4	35,515,189	1.4	37,125,526	4.5	34,999,804	
% Current Members to Potential Members	4.44	4.49	1.1	4.49	0.0	4.45	-0.7	4.76	7.0
% Membership Growth*	1.77	2.49	40.9	1.35	-46.0	3.75	178.6	0.85	-77.4
Total Number of Share/Deposit Accounts	2,880,122	2,996,342	4.0	3,072,066	2.5	3,195,470	4.0	3,286,084	2.8
SHARES/DEPOSITS MATURITY DISTRIBUTION									
< 1 year	11,570,744,577	14,599,106,951	26.2	16,869,348,026	15.6	16,994,002,703	0.7	16,978,839,002	-0.1
1 to 3 years	800,378,746	704,892,724	-11.9	742,171,095	5.3	1,224,321,734	65.0	763,479,442	-37.6
> 3 years	494,259,155	472,560,334	-4.4	354,093,165	-25.1	305,719,036	-13.7	270,108,651	-11.6
TOTAL SHARES/DEPOSITS	12,865,382,478	15,776,560,009	22.6	17,965,612,286	13.9	18,524,043,473	3.1	18,012,427,098	-2.8
NCUA INSURED SAVINGS									
Uninsured Member Shares	583,479,989	909,231,337	55.8	1,211,911,757	33.3	1,363,698,887	12.5	1,018,804,827	-25.3
Uninsured NonMember Deposits	5,526,355	5,927,271	7.3	3,735,707	-37.0	11,678,302	212.6	1,312,935	-88.8
Total Uninsured Shares & Deposits	589,006,344	915,158,608	55.4	1,215,647,464	32.8	1,375,377,189	13.1	1,020,117,762	-25.8
Insured Shares & Deposits	12,276,376,134	14,861,401,401	21.1	16,749,964,822	12.7	17,148,666,284	2.4	16,992,309,336	-0.9
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	4,608,075	1,978,037	-57.1	958,903	-51.5	959,488	0.1	758,617	-20.9
Accounts Held by Nonmember Public Units	2,086,039	2,481,798	19.0	1,843,302	-25.7	10,789,824	485.4	7,075,447	-34.4
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Dollar Amount of Share Certificates >= \$100,000	716,791,374	746,667,042	4.2	660,653,864	-11.5	1,040,760,833	57.5	1,429,039,326	37.3
Dollar Amount of IRA/Keogh >= \$100,000	325,883,457	320,108,811	-1.8	332,167,692	3.8	334,249,910	0.6	352,596,045	5.5
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	12,770,636	N/A	19,944,871	56.2
Dollar Amount of Commercial Deposit Accounts	451,649,775	744,454,794	64.8	1,024,185,883	37.6	1,073,612,484	4.8	840,099,253	-21.8
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	7,564,096	5,541,977	-26.7	6,838,319	23.4	7,282,226	6.5	7,940,201	9.0
INSURANCE COVERAGE OTHER THAN NCUSIF				* *					
Share/Deposit Insurance Other than NCUSIF	9	9	0.0	9	0.0	9	0.0	10	11.1
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	45,839,568	62,366,616	36.1	69,029,806	10.7	67,155,606	-2.7	99,195,761	47.7
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								28. Shares and Member	rship

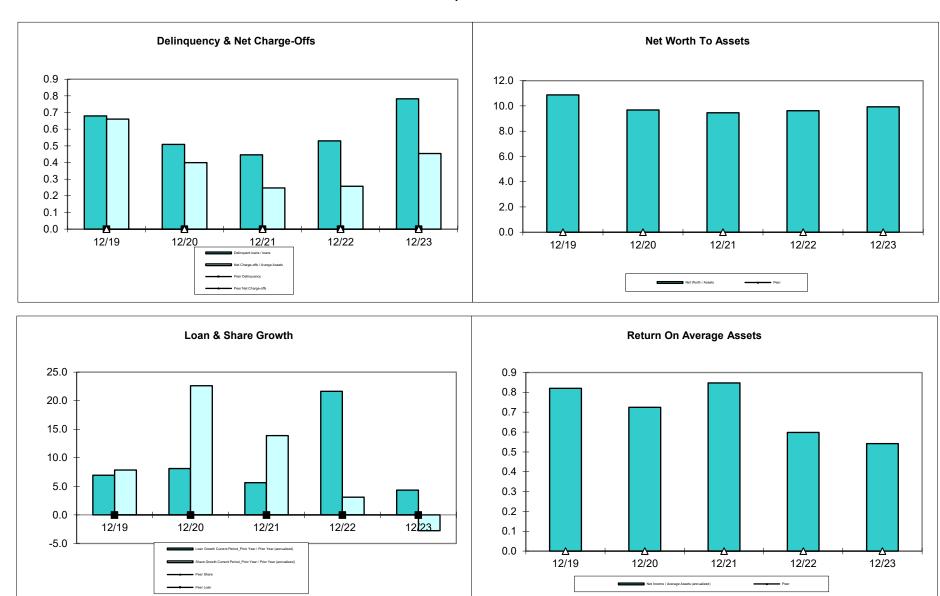
		Supplemental Infor	mation						
Return to cover		For Charter :							
05/30/2024		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	II * Papartin	a Stato = 'MO' * T	vno Inclu	dod: Fodorally Incured	1 State
reel Gloup. N/A	Count	of CU in Peer Group :		Mation Feet Group. F	ii Keporun	g_State - MO 1	ype mciu	ued. Federally illsured	Jale
	Count	or co in Peer Group .	IN/A						-
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
GRANTS	Dec-2019	Dec-2020	76 City	Dec-2021	76 Ong	Dec-2022	70 City	Dec-2023	76 Clig
Amount of Grants Awarded to your credit union, YTD	269,729	1,721,657	538	6,002,686	249	281,000	-95	7,538,558	2,583
Amount of Grants Awarded to your credit union, YTD Amount of Grants Received by your credit union, YTD	209,702	816,900			371	1,564,350		4,409,854	
EMPLOYEES:	203,102	010,300	230	3,043,073	37.1	1,504,550	-00	7,703,037	102
Number of Full-Time Employees	4,115	4,243	3	4,209	-1	4,367	4	4,352	0
Number of Part-Time Employees Number of Part-Time Employees	287	269			-12	245		211	
BRANCHES:	201	209	-0	230	-12	240	4	211	-14
Number of CU Branches	324	318	2	319	0	315	-1	311	-1
Number of CUs Reporting Shared Branches	29	29		27	-7	28		28	
Plan to add new branches or expand existing facilities	19	17		13	-7 -24	20			
CUSO INFORMATION	19	17	-11	13	-24	13	U	12	-0
Value of Investments in CUSO	45,619,404	57,360,408	26	60,676,057	6	EC 740 422	6	49,741,570	10
CUSO Loans	6,936,811	3,584,109			0	56,748,433 4,758,426		8,304,186	
	, ,				4				
Aggregate Cash Outlays in CUSO	31,501,582	31,321,987	-1	32,662,205	4	36,907,176	13	36,307,506	-2
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):	00	0.4		00	40	00	0	0.4	
International Remittances	20	21		23	10	23		24	
Number of International Remittances Originated YTD	4,250	3,800		4,546	20	4,764		4,618	
Low Cost Wire Transfers	72	70	-3	67	-4	67	0	66	-1
MERGERS/ACQUISITIONS:	00.440.444	00 005 750		05.747.075	40	07.004.050		05.705.404	
Adjusted Retained Earnings Obtained through Business Combinations	22,413,114	22,665,750	1	25,717,875	13	27,334,056	6	25,735,164	-6
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	0	0			N/A	0	14/71	0	,, .
Vendor Supplied In-House System	48	42			7	43		41	-5
Vendor On-Line Service Bureau	45	48		46	-4	47		47	
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
Services Offered Electronically									
Account Aggregation	17	16			-13	14		14	
Bill Payment	63			00		60			
Download Account History	67	66		65	-2	67		0	
Electronic Signature Authentication/Certification	34	35		39		41		41	
e-Statements	71	70		69		69		70	
External Account Transfers	35			39	5	40		41	
Loan Payments	72			71	-1	71		71	
Member Application	43	43		44	2	46	5	49	
Merchant Processing Services	9	8	-11	8	0	8	0	0	-100
Mobile Payments	34	38			5	41		42	
New Loan	49	50		50	0	51		53	
New Share Account	27	29		30		32		34	
Remote Deposit Capture	46	50	9	52	4	55	6	54	-2
Type(s) of services offered:									
Informational Website	N/A			52		70			
Mobile Application	N/A	N/A		46		60		60	0
Online Banking	N/A	N/A		50		72	44	71	-1
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Return to cover

05/30/2024 CU Name: N/A Peer Group: N/A Graphs 1
For Charter: N/A
Count of CU: 88
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

05/30/2024

CU Name: N/A
Peer Group: N/A

Graphs 2
For Charter: N/A

Count of CU: 88 Asset Range: N/A

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

Count of CU in Peer Group: N/A



