

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

Page	Click on links below to jump to FPR contents
1	Summary Financial Information
2	Key Ratios
3	Supplemental Ratios
4	Historical Ratios
5	Assets
6	Liabilities, Shares & Equity
7	Income Statement
8	Loans
9	Delinquent Loan Information 1
10	Delinquent Loan Information 2
11	Delinquent Real Estate Loans
12	Delinquent Commercial Loans 1
13	Delinquent Commercial Loans 2
14	Loan Losses
15	Indirect, Purchased or Sold
16	Participation Loans
17	Real Estate (Non-Commercial) Loans
18	Real Estate (Non-Commercial) Loan Losses
19	Commercial Loans
20	Commercial Loan Net Charge Offs
21	Commercial Loan Losses
22	Investments
23	Investments Continued
24	Investment Maturity
25	Other Investment Information
26	Liquidity - Unfunded Commitments and Off-Balance Sheet Exposures
27	Liquidity - Borrowing Arrangements
28	Shares and Membership
29	Supplemental Information
	Graphs 1 (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
	Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)
	Parameters: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 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.

	Historical Ratios ³								
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' * Type Included: Federally Insured State Credit Union								
	Count of CU in Peer Group : N/A				Dec-2022		Dec-2023		
	Dec-2019	Dec-2020	Dec-2021	Dec-2022	PEER Avg	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
EARNINGS									
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	1.65	3.97	N/A	N/A	6.15	N/A	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	146.57	201.68	N/A	N/A	193.77	N/A	N/A
Members / Full-Time Empl.	360.32	359.26	368.35	368.34	N/A	N/A	374.13	N/A	N/A
Avg. Shares Per Member	\$8,384	\$10,032	\$11,272	\$11,202	N/A	N/A	\$10,801	N/A	N/A
Avg. Loan Balance	\$13,729	\$11,138	\$5,144	\$4,383	N/A	N/A	\$4,720	N/A	N/A
Salary And Benefits / Full-Time Empl.*	\$71,965	\$76,694	\$83,849	\$84,802	N/A	N/A	\$88,065	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
¹ Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.									
² For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.									
³ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.									
⁴ 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.									
									4. Historical Ratios

		Assets								
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' * Type Included: Federally Insured							
		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	151.5	344,469,380	-14.1
Allowance for Credit Losses on HTM Debt Securities		0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL INVESTMENT SECURITIES		0	2,717,683,244	N/A	3,489,352,393	28.4	3,867,560,000	10.8	3,213,551,663	-16.9
OTHER INVESTMENTS										
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	16,651,937	8.0	16,656,258	0.0	17,100,505	2.7
All Other Investments ²		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
LOANS HELD FOR SALE		73,318,768	103,031,142	40.5	223,975,538	117.4	14,949,299	-93.3	40,623,673	171.7
LOANS AND LEASES										
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	4,483,255,176	1.9	5,307,522,860	18.4	5,875,095,312	10.7
All Other (Non-Commercial) Real Estate Loans/Lines of Credit ³		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 ³		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 ³		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
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR 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	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
NCUA Share Insurance Capitalization Deposit		120,763,133	141,228,983	16.9	162,174,271	14.8	176,747,046	9.0	171,278,588	-3.1
Intangible Assets		2,074,050	1,825,754	-12.0	1,582,360	-13.3	79,528,188	4,925.9	76,586,986	-3.7
Other Assets		376,064,793	481,096,382	27.9	472,847,728	-1.7	549,511,408	16.2	520,574,747	-5.3
TOTAL OTHER ASSETS		949,484,201	1,090,012,828	14.8	1,110,991,169	1.9	1,304,878,093	17.5	1,266,187,617	-3.0
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
TOTAL CU's		97	94	-3.1	91	-3.2	90	-1.1	88	-2.2
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¹ Other Real Estate Owned prior to 2004										
² Prior to March 2022, Loans to, deposits in, and investments in natural person credit unions are included in All Other Investments. March 2022 and forward, loans to natural person credit unions are included in Loans and deposits and investments in natural person credit unions are included in Cash and Other Deposits.										
³ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.										
⁴ Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks, S&Ls, savings banks, Loans to and investments in natural person credit unions, and All other investments in corporate credit unions.										
5. Assets										

	Liabilities, Shares & Equity									
Return to cover										
05/30/2024										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State									
	Count of CU in Peer Group : N/A									
	Dec-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 Liabilities ³	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 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 Exposures	0	0	N/A	0	N/A	0	N/A	354,692	N/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	171,945,186	-4.0	
Appropriation For Non-Conforming Investments (SCU Only)	50,795	50,795	0.0	50,795	0.0	22,255	-56.2	17,975	-19.2	
Equity Acquired in Merger	20,435,233	20,687,868	1.2	23,283,740	12.5	24,899,919	6.9	23,301,029	-6.4	
Noncontrolling Interest in Consolidated Subsidiaries	1,180,460	1,420,931	20.4	1,188,488	-16.4	0	-100.0	8,147,078	N/A	
Accumulated Unrealized G/L on Cash Flow Hedges	-571,964	-1,132,233	-98.0	85,091	107.5	2,814,254	3,207.3	2,360,884	-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 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 Debt Securities ⁵	3,399,942	28,247,830	730.8	-32,459,619	-214.9	-328,514,068	-912.1	-249,012,629	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	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	
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/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS										
³ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"										
⁴ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.										
⁵ Includes accumulated unrealized gains / losses on AFS securities and AFS debt securities.										
⁶ Regular Reserves have been included in Undivided Earnings for periods prior to 3/31/22.										
										6. LiabShEquity

		Loans								
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' * Type Included: Federally Insured State								
		Count of CU in Peer Group : N/A								
		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	4.8
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	3.1
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	13.4
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	N/A	12,657,221	4.9	11,628,775	-8.1	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	-15.3	2,472,975	-25.1	2,671,401	8.0	10,161,097	280.4
Other Government Guaranteed Commercial Loans Outstanding Balance		0	0	N/A	1,512,063	N/A	2,542,520	68.1	13,440,596	428.6
Other Government Guaranteed Commercial Loans Guaranteed Portion		0	0	N/A	1,478,073	N/A	2,349,566	59.0	13,278,621	465.2
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	Delinquent Loan Information									
Return to cover										
05/30/2024										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State									
	Count of CU in Peer Group: N/A									
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	
DELINQUENCY SUMMARY - ALL LOAN TYPES										
30 to 59 Days Delinquent	124,061,856	84,157,272	-32.2	88,612,277	5.3	131,429,302	48.3	181,776,527	38.3	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		33,574,045		45,054,668	34.2	
90 to 179 Days Delinquent ¹	54,830,599	45,224,957	-17.5	42,729,157	-5.5	28,258,530	-33.9	43,196,254	52.9	
180 to 359 Days Delinquent	11,247,026	7,652,710	-32.0	5,934,970	-22.4	12,525,522	111.0	28,059,779	124.0	
> = 360 Days Delinquent	5,439,618	5,011,554	-7.9	4,992,483	-0.4	3,010,720	-39.7	3,011,440	0.0	
Total Delinquent Loans - All Types (> = 60 Days)	71,517,243	57,889,221	-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	18.5	0.78	47.8	
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 RATIOS¹										
% Comm Lns > = 30 Days Delinquent	1.58	0.99	-37.2	1.23	23.6	0.60	-51.4	4.03	575.2	
% 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	-26.0	3,297,298	0.1	4,592,461	39.3	8,962,044	95.1	
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	-24.2	2,791,513	-16.3	2,224,364	-20.3	4,029,478	81.2	
180 to 359 Days Delinquent	300,278	151,295	-49.6	39,554	-73.9	88,232	123.1	167,618	90.0	
> = 360 Days Delinquent	88,309	91,674	3.8	58,533	-36.2	23,693	-59.5	10,438	-55.9	
Total Delinquent Credit Card Lns (> = 60 Days)	4,785,410	3,577,892	-25.2	2,889,600	-19.2	4,403,365	52.4	7,086,795	60.9	
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	N/A	0	N/A	0	N/A	0	N/A	
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	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total PAL I and II Loans Delinquent > = 60 Days	0	0	N/A	0	N/A	0	N/A	0	N/A	
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
Non-Federally Guaranteed Student Loans										
30 to 59 Days Delinquent	345,615	320,685	-7.2	498,091	55.3	371,476	-25.4	792,450	113.3	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		69,693		96,854	39.0	
90 to 179 Days Delinquent ¹	352,621	404,847	14.8	50,543	-87.5	81,220	60.7	103,394	27.3	
180 to 359 Days Delinquent	10,145	0	-100.0	1,434	N/A	2,490	73.6	0	-100.0	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
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.										

Delinquent Loan Information (continued)										
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' * Type Included: Federally Insured State									
Count of CU in Peer Group : N/A										
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	
DELINQUENT LOANS BY CATEGORY (continued)										
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	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		1,906,206		2,721,499	42.8	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		2,241,898		3,293,959	46.9	
180 to 359 Days Delinquent	N/A	N/A		N/A		264,980		373,512	41.0	
> = 360 Days Delinquent	N/A	N/A		N/A		41,983		67,044	59.7	
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										
30 to 59 Days Delinquent	16,255,880	10,768,591	-33.8	9,790,168	-9.1	15,557,252	58.9	19,574,345	25.8	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		3,885,618		3,373,624	-13.2	
90 to 179 Days Delinquent ¹	6,903,799	5,367,942	-22.2	4,370,772	-18.6	2,800,233	-35.9	3,302,430	17.9	
180 to 359 Days Delinquent	744,085	612,624	-17.7	625,186	2.1	618,351	-1.1	1,292,398	109.0	
> = 360 Days Delinquent	124,105	162,067	30.6	217,598	34.3	196,138	-9.9	147,536	-24.8	
Total Del New Vehicle Lns (> = 60 Days)	7,771,989	6,142,633	-21.0	5,213,556	-15.1	7,500,340	43.9	8,115,988	8.2	
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										
30 to 59 Days Delinquent	46,596,833	34,582,296	-25.8	35,273,953	2.0	64,926,691	84.1	78,748,892	21.3	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		17,001,930		20,518,088	20.7	
90 to 179 Days Delinquent ¹	21,111,749	17,601,113	-16.6	15,777,789	-10.4	14,544,694	-7.8	20,366,110	40.0	
180 to 359 Days Delinquent	3,214,353	2,828,918	-12.0	2,072,999	-26.7	5,871,503	183.2	8,785,270	49.6	
> = 360 Days Delinquent	359,953	561,285	55.9	206,197	-63.3	306,250	48.5	1,044,730	241.1	
Total Del Used Vehicle Lns (> = 60 Days)	24,686,055	20,991,316	-15.0	18,056,985	-14.0	37,724,377	108.9	50,714,198	34.4	
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 Loans %	0.69	0.56	-18.6	0.43	-22.0	0.66	51.9	0.86	29.8	
Leases Receivable										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		0		0	N/A	
90 to 179 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
All Other Secured Non-Real Estate Loans/Lines of Credit										
30 to 59 Days Delinquent	N/A	N/A		N/A		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	17.1	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		1,516,597		2,015,506	32.9	
180 to 359 Days Delinquent	N/A	N/A		N/A		985,935		1,041,105	5.6	
> = 360 Days Delinquent	N/A	N/A		N/A		117,725		220,768	87.5	
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A		N/A		4,120,994		5,034,284	22.2	
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A		N/A		0.72		0.85	18.4	
Outstanding balances of loans affected by bankruptcy claims	38,299,780	27,104,262	-29.2	18,359,436	-32.3	63,645,550	246.7	73,487,689	15.5	
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 - 179 days delinquent.										
10. Delinquent Loans (con't)										

Delinquent Commercial Loans									
Return to cover									
05/30/2024			For Charter :	N/A					
CU Name:	N/A		Count of CU :	88					
Peer Group:	N/A		Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured					
			Count of CU in Peer Group :	N/A					
			Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
								Dec-2023	% Chg
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	2,312,966 N/A
90 to 179 Days Delinquent ¹		N/A	N/A		N/A			0	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	0 -100.0
Total Construction and Development loans delinquent > = 60 Days		N/A	N/A		N/A			395,752	2,312,966 484.4
Construction and Development loans >= 60 Days / Total Construction and Development 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	0 N/A
60 to 89 Days Delinquent ¹		N/A	N/A		N/A			0	0 N/A
90 to 179 Days Delinquent ¹		N/A	N/A		N/A			0	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			0	0 N/A
Total loans Secured by Farmland delinquent > = 60 Days		N/A	N/A		N/A			0	0 N/A
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									
30 to 59 Days Delinquent		N/A	N/A		N/A			321,907	1,649,887 412.5
60 to 89 Days Delinquent ¹		N/A	N/A		N/A			0	0 N/A
90 to 179 Days Delinquent ¹		N/A	N/A		N/A			0	0 N/A
180 to 359 Days Delinquent		N/A	N/A		N/A			1,224,465	0 -100.0
> = 360 Days Delinquent		N/A	N/A		N/A			0	0 N/A
Total loans Secured by Multifamily delinquent > = 60 Days		N/A	N/A		N/A			1,224,465	0 -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									
30 to 59 Days Delinquent		N/A	N/A		N/A			6	1,166,000 #####
60 to 89 Days Delinquent ¹		N/A	N/A		N/A			0	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 Days		N/A	N/A		N/A			39,547	9,860,942 #####
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									
30 to 59 Days Delinquent		N/A	N/A		N/A			0	532,461 N/A
60 to 89 Days Delinquent ¹		N/A	N/A		N/A			0	0 N/A
90 to 179 Days Delinquent ¹		N/A	N/A		N/A			0	9,162 N/A
180 to 359 Days Delinquent		N/A	N/A		N/A			98,650	511,143 418.1
> = 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 Days		N/A	N/A		N/A			98,650	520,305 427.4
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
									12. Del Comm Loans

	Delinquent Commercial Loans								
Return to cover									
05/30/2024									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured								
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)									
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)									
Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		N/A		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		0	N/A
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		0		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		0		0	N/A
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	N/A	N/A		N/A		0		0	N/A
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	2,176.4
180 to 359 Days Delinquent	N/A	N/A		N/A		80,502		3,152,344	3,815.9
> = 360 Days Delinquent	N/A	N/A		N/A		12,313		0	-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 and Industrial Loans %	N/A	N/A		N/A		0.25		3.86	1,443.1
Unsecured Commercial Loans									
30 to 59 Days Delinquent	N/A	N/A		N/A		336,420		0	-100.0
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		72,305		0	-100.0
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		89,516		0	-100.0
180 to 359 Days Delinquent	N/A	N/A		N/A		481,407		0	-100.0
> = 360 Days Delinquent	N/A	N/A		N/A		0		486,874	N/A
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		N/A		8,788		0	-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		N/A		0		0	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		4,357		0	-100.0
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	N/A	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	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	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 loans 60 - 179 days delinquent.									

Return to cover		Loan Losses								
05/30/2024		For Charter : N/A								
CU Name: N/A		Count of CU : 88								
Peer Group: N/A		Asset Range : N/A								
		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
		Count of CU in Peer Group : N/A								
		Dec-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	13.0	16,201,596	11.4	16,775,027	3.5	21,829,436	30.1
NET CHARGE OFFS (\$\$)*		67,236,317	43,683,158	-35.0	28,886,375	-33.9	34,243,079	18.5	67,720,162	97.8
Net Charge-Offs / Average Loans %**		0.66	0.40	-39.6	0.25	-38.1	0.26	4.1	0.45	76.3
Total Delinquent Loans & Year-to-Date Net Charge-Offs		138,753,560	101,572,379	-26.8	82,542,985	-18.7	111,611,896	35.2	187,042,303	67.6
Combined Delinquency and Net Charge Off Ratio		1.34	0.91	-32.3	0.69	-23.6	0.79	13.4	1.24	57.1
LOAN LOSS SUMMARY BY LOAN TYPE										
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	-0.4	2,835,208	19.0	2,932,810	3.4	2,490,046	-15.1
Unsecured Credit Card Net Charge Offs*		12,555,494	9,494,277	-24.4	6,789,380	-28.5	7,863,404	15.8	12,431,287	58.1
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**		2.67	2.10	-21.2	1.61	-23.4	1.81	12.0	2.65	46.9
PALs I and PALs II Charged Off (FCU Only)*		0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Recovered (FCU Only)*		0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs (FCU Only)*		0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans Charged Off*		8,799,744	375,349	-95.7	211,444	-43.7	106,409	-49.7	140,393	31.9
Non-Federally Guaranteed Student Loans Recovered*		17,200	47,181	174.3	22,932	-51.4	38,156	66.4	32,640	-14.5
Non-Federally Guaranteed Student Loans Net Charge Offs*		8,782,544	328,168	-96.3	188,512	-42.6	68,253	-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		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	48.8	1,223,734	-11.7	1,761,751	44.0	2,523,848	43.3
New Vehicle Loans Net Charge Offs*		7,023,919	4,985,926	-29.0	2,836,203	-43.1	2,000,500	-29.5	4,862,139	143.0
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**		0.50	0.35	-28.5	0.20	-43.0	0.12	-42.6	0.24	109.5
Used Vehicle Loans Charged Off*		25,907,804	20,980,950	-19.0	14,039,702	-33.1	19,259,158	37.2	43,101,439	123.8
Used Vehicle Loans Recovered*		3,951,751	5,533,158	40.0	5,580,408	0.9	6,473,466	16.0	10,901,902	68.4
Used Vehicle Loans Net Charge Offs*		21,956,053	15,447,792	-29.6	8,459,294	-45.2	12,785,692	51.1	32,199,537	151.8
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**		0.69	0.46	-33.6	0.23	-49.8	0.29	28.0	0.66	127.0
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**		0.63	0.43	-32.1	0.22	-48.1	0.24	9.6	0.54	123.0
Leases Receivable Charged Off*		0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Recovered*		0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Net Charge Offs*		0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Net Charge Offs / Avg Leases Receivable**		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*		N/A	N/A		N/A		1,424,410		2,603,526	82.8
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		2,039,793	169.9
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other Secured Non-Real Estate Loans/Lines of Credit**		N/A	N/A		N/A		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	-3.3	4,058,135	-67.7	5,513,439	35.9	8,027,557	45.6
*Amounts are year-to-date while the related percent change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										

	Indirect, Purchased or Sold								
Return to cover									
05/30/2024	For Charter : N/A								
CU Name: N/A	Count of CU : 88								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Credit Union (FISCU) *								
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
INDIRECT LOANS OUTSTANDING									
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	0.73	-8.6	0.60	-17.9	0.85	42.4	1.00	17.7
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	16.9	4,501,775	5.3	5,647,201	25.4	9,808,003	73.7
Indirect Loans Net Charge Offs*	21,476,776	14,395,944	-33.0	7,875,165	-45.3	10,665,699	35.4	29,136,125	173.2
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.86	0.56	-35.0	0.29	-48.3	0.30	4.8	0.66	118.6
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	12,496,701	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	0.29	-11.4	0.81	180.7	1.34	64.8	1.03	-22.7
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
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	1,006,068,035	-48.1	684,202,685	-32.0
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	669,043,347	438,665,377	-34.4	338,714,388	-22.8	213,691,435	-36.9	78,861,999	-63.1
Real Estate Loans Sold with Servicing Retained	N/A	N/A		N/A		277,595,572		538,205,652	93.9
All Other Loans Sold with Servicing Retained	N/A	N/A		N/A		0		0	N/A
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED	4,254,913,097	4,555,414,053	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. Indirect, Purchased or Sold	

Participation Loans									
Return to cover									
05/30/2024									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-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	3.3
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	1.8
Commercial Construction & Development	4,183,187	15,108,866	261.2	28,415,750	88.1	45,656,816	60.7	19,427,972	-57.4
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 Purchased %	N/A	N/A		N/A		0.14		1.86	1,182.5
LOAN LOSSES - PARTICIPATION LOANS									
Participation Loans Charged Off*	983,393	1,036,524	5.4	831,561	-19.8	2,040,165	145.3	3,946,280	93.4
Participation Loans Recovered*	157,924	158,059	0.1	386,037	144.2	1,099,164	184.7	1,922,827	74.9
Participation Loan Net Charge Offs *	825,469	878,465	6.4	445,524	-49.3	941,001	111.2	2,023,453	115.0
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

	Real Estate (Non-Commercial) Loan Losses								
Return to cover									
05/30/2024									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-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
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 Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg First Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		N/A		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**	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 annualizing)									
								18. RE Loan Losses	

		Commercial Loan Information								
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' * Type Included: Federally Insured								
		Count of CU in Peer Group : N/A								
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)										
Construction and Development		29,506,613	51,106,543	73.2	77,712,858	52.1	108,777,258	40.0	70,768,076	-34.9
Secured by Farmland		4,144,261	12,728,425	207.1	16,789,096	31.9	15,901,645	-5.3	15,316,193	-3.7
Secured by Multifamily		80,426,400	115,270,496	43.3	154,846,464	34.3	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	177,552,851	-1.7	187,769,629	5.8	216,933,794	15.5
Non-Owner Occupied, Non-Farm, Non-Residential Property		180,080,824	211,190,050	17.3	233,574,894	10.6	269,920,230	15.6	258,888,910	-4.1
Total Real Estate Secured Commercial Loans		472,301,677	570,845,943	20.9	660,476,163	15.7	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	248,055	-72.1	2,425,871	878.0	281,567	-88.4
Commercial and Industrial Loans		53,273,192	56,634,781	6.3	66,895,058	18.1	119,800,470	79.1	127,419,879	6.4
Unsecured Commercial Loans		1,093,495	2,265,744	107.2	1,063,201	-53.1	685,503	-35.5	3,256,748	375.1
Unsecured Revolving Lines of Credit (Commercial Purpose)		438,398	298,502	-31.9	902,218	202.2	2,977,959	230.1	559,285	-81.2
Total Non-Real Estate Secured Commercial Loans		55,667,755	60,088,700	7.9	69,108,532	15.0	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	610,344,727	13.4	745,498,821	22.1	756,602,756	1.5
Purchased Commercial Loans or Participations to Nonmembers		53,498,266	92,813,243	73.5	119,239,968	28.5	153,498,103	28.7	127,195,559	-17.1
Total Commercial Loans		527,969,432	630,934,643	19.5	729,584,695	15.6	898,996,924	23.2	883,798,315	-1.7
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE										
Construction and Development		52	54	3.8	83	53.7	78	-6.0	150	92.3
Farmland		16	35	118.8	47	34.3	44	-6.4	45	2.3
Secured by Multifamily		187	249	33.2	314	26.1	339	8.0	330	-2.7
Owner Occupied, Non-Farm, Non-Residential Property		395	430	8.9	421	-2.1	409	-2.9	416	1.7
Non-Owner Occupied, Non-Farm, Non-Residential Property		314	363	15.6	376	3.6	433	15.2	459	6.0
Total Number of Real Estate Secured Commercial Loans		964	1,131	17.3	1,241	9.7	1,303	5.0	1,400	7.4
Loans to finance agricultural production and other loans to farmers		24	25	4.2	7	-72.0	10	42.9	4	-60.0
Commercial and Industrial Loans		672	664	-1.2	757	14.0	950	25.5	978	2.9
Unsecured Commercial Loans		38	78	105.3	22	-71.8	15	-31.8	20	33.3
Unsecured Revolving Lines of Credit (Commercial Purpose)		51	54	5.9	54	0.0	54	0.0	47	-13.0
Total Number of Non-Real Estate Secured Commercial Loans		785	821	4.6	840	2.3	1,029	22.5	1,049	1.9
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 Nonmembers		109	150	37.6	218	45.3	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	15.6	898,996,924	23.2	883,798,315	-1.7
(Total Commercial Loans / Total Assets)%		3.49	3.45	-1.2	3.57	3.5	4.21	17.7	4.12	-2.0
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED										
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	46,813,541	19.7	51,685,650	10.4	4,411,001	-91.5
MISCELLANEOUS LOAN INFORMATION										
Agricultural Related Commercial Loans Outstanding Balance		5,006,931	13,618,098	172.0	17,037,151	25.1	18,327,516	7.6	15,597,760	-14.9
Outstanding Agricultural Related Loans - Number		40	60	50.0	54	-10.0	54	0.0	49	-9.3
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*		12,386,299	14,823,977	19.7	15,838,863	6.8	32,242,492	103.6	24,245,698	-24.8
Commercial Loans and Participations Sold -no servicing rights- YTD		1,600,000	16,425	-99.0	0	-100.0	1,277,378	N/A	0	-100.0
Total Member Business Loans - (NMBLB)										
(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.								19. Commercial Loans		

Commercial Loan Net Charge Offs									
Return to cover									
05/30/2024	For Charter : N/A								
CU Name: N/A	Count of CU : 88								
Peer Group: N/A	Asset Range : N/A								
Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State									
Count of CU in Peer Group : N/A									
	Dec-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 Property**	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	-60.136	0.22	19.761	0.06	-75.1	-0.27	-589.02
Net Commercial Loan YTD Charge Offs to average Commercial Loans**	0.04	0.11	164.45	0.02	-77.373	0.03	17.3	-0.04	-241.11
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)						20. Commercial Loan Net Charge Offs			

	Commercial 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	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State									
	Count of CU in Peer Group : N/A									
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	
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	1361.1	
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	
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	-59.1	
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 Property 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	-98.974	
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	13636	
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	-70.846	
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Recoveries*	13,528	13,528	0	26,016	92.312	62,408	139.9	396,754	535.74	
Total Commercial Loan YTD Recoveries*	N/A	N/A		N/A		81,908		402,439	391.33	
*Amounts are year-to-date while the related percent change ratios are annualized.										21. Commercial Loan Losses

	Investments								
Return to cover									
05/30/2024									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured								
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
INVESTMENT SECURITIES									
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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								22. Investments	

	Investments								
Return to cover									
05/30/2024									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
INVESTMENT SECURITIES (continued)									
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	-12.9
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	-31.5
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		N/A		401,189,174		344,469,380	-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		89,694,487		80,383,118	-10.4
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		216,667,984		205,688,445	-5.1
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 (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL INVESTMENT SECURITIES	98,204,197	2,717,683,244	2,667.4	3,489,352,393	28.4	3,867,560,000	10.8	3,213,551,663	-16.9
Allowance for Credit Losses on Available-for-sale Debt Securities ² (if ASC 326 has been adopted)	N/A	N/A		N/A		N/A		34,519	
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
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 amount reported as HTM Debt Securities at Amortized Cost (Account NV0081) or at Fair Value (Account 801).								23. Investments (con't)	
2 The allowance for credit losses on Available-for-sale debt securities is for informational purposes only and represents the credit-related decline in the fair value of an individual									

	Investment Maturity								
Return to cover									
05/30/2024									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group: N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
TIME DEPOSITS MATURITY DISTRIBUTION									
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	-60.6
Total Time Deposits > 10 yrs	N/A	N/A		N/A		0		0	N/A
TOTAL TIME DEPOSITS	N/A	N/A		N/A		559,906,706		450,695,471	-19.5
EQUITY SECURITIES MATURITY DISTRIBUTION									
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	9,034.6
Total Equity Securities 3-5 yrs	0	0	N/A	0	N/A	24,170,668	N/A	29,992,882	24.1
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	23.5
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	-2.3
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	-5.0
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	-39.1
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	-18.2
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	80.1
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									
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	-23.4
Total Held-to-Maturity Debt Securities 1-3 yrs	0	94,646,756	N/A	88,339,949	-6.7	87,438,384	-1.0	62,046,699	-29.0
Total Held-to-Maturity Debt Securities 3-5 yrs	0	20,182,920	N/A	45,842,390	127.1	36,785,734	-19.8	64,811,583	76.2
Total Held-to-Maturity Debt Securities 5-10 yrs	0	2,348,120	N/A	7,850,677	234.3	230,138,586	2,831.4	184,070,188	-20.0
Total Held-to-Maturity Debt Securities > 10 yrs	0	976,087	N/A	3,203,177	228.2	7,592,257	137.0	4,035,068	-46.9
TOTAL HELD-TO-MATURITY DEBT SECURITIES	0	0	N/A	0	N/A	403,352,450	N/A	346,680,284	-14.1
OTHER INVESTMENTS MATURITY DISTRIBUTION									
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	3.5
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	5.8
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	-58.8
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	25.1
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
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	-0.7
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	-34.3
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
Total Investments > 10 yrs	4,479,131	16,669,431	272.2	51,350,533	208.1	27,421,763	-46.6	35,540,207	29.6
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	-16.8
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	Other Investment Information								
Return to cover									
05/30/2024									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group: N/A								
	Dec-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	N/A
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		N/A		-780,623		-6,848,132	-777.3
Realized Gain (Losses) on all other investments	N/A	N/A		N/A		742,713		-159,713	-121.5
Total Gain (Loss) on Investments	N/A	N/A		N/A		-37,910		-7,626,023	#####
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	5.4	4,486,182	-25.6	8,493,975	89.3	7,975,778	-6.1
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	58.2
Recorded Value	17,046,815	22,448,168	31.7	27,447,920	22.3	30,631,615	11.6	26,339,577	-14.0
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	-100.0
Recorded Value	2,933,729	3,002,612	2.3	3,167,840	5.5	3,334,466	5.3	3,237,213	-2.9
Other Insurance	97,428,804	108,449,268	11.3	110,806,424	2.2	112,967,735	2.0	97,774,131	-13.4
Other Non-insurance	23,939,063	34,794,931	45.3	40,231,075	15.6	29,264,594	-27.3	42,434,239	45.0
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	215,490,583	257,524,409	19.5	206,600,778	-19.8	309,403,040	49.8	334,627,109	8.2
Charitable Donation Accounts	0	0	N/A	0	N/A	487,985	N/A	502,201	2.9
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	21	21	0.0	22	4.8	24	9.1	23	-4.2
Approved Mortgage Seller	20	21	5.0	22	4.8	22	0.0	21	-4.5
Borrowing Repurchase Agreements	1	1	0.0	0	-100.0	0	N/A	0	N/A
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 benefit/deferred compensation plans.									
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LIQUIDITY - COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES									
Return to cover									
05/30/2024	For Charter : N/A								
CU Name: N/A	Count of CU : 88								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured								
	Count of CU in Peer Group : N/A								
	Dec-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									
Unconditionally 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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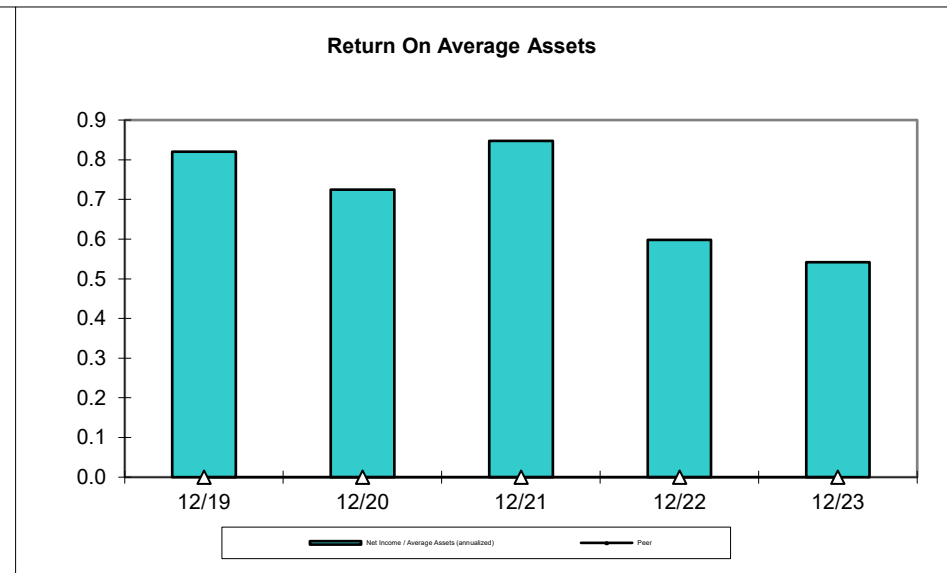
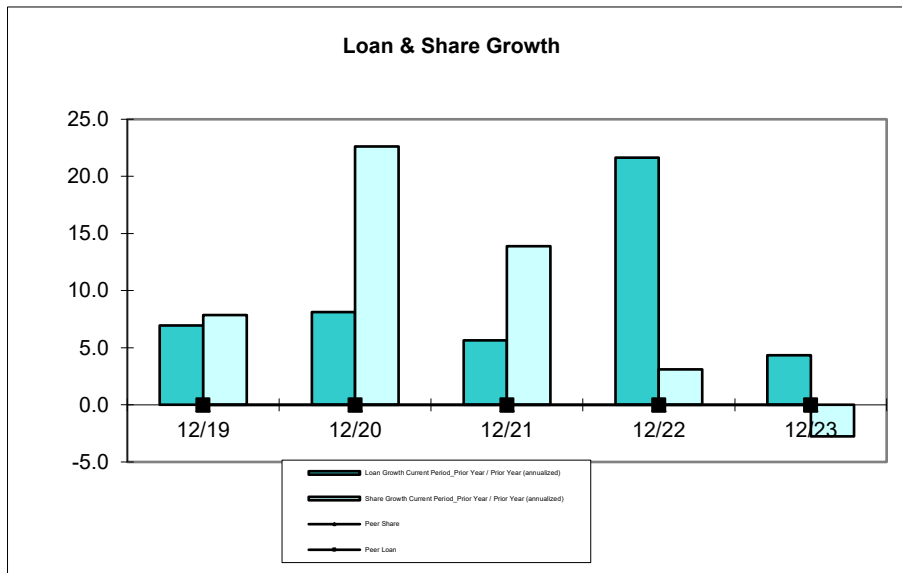
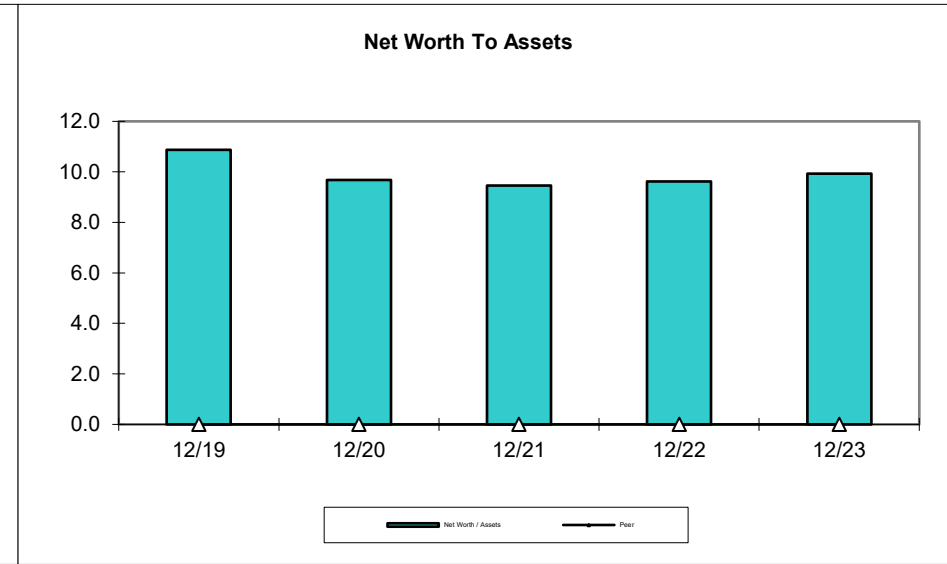
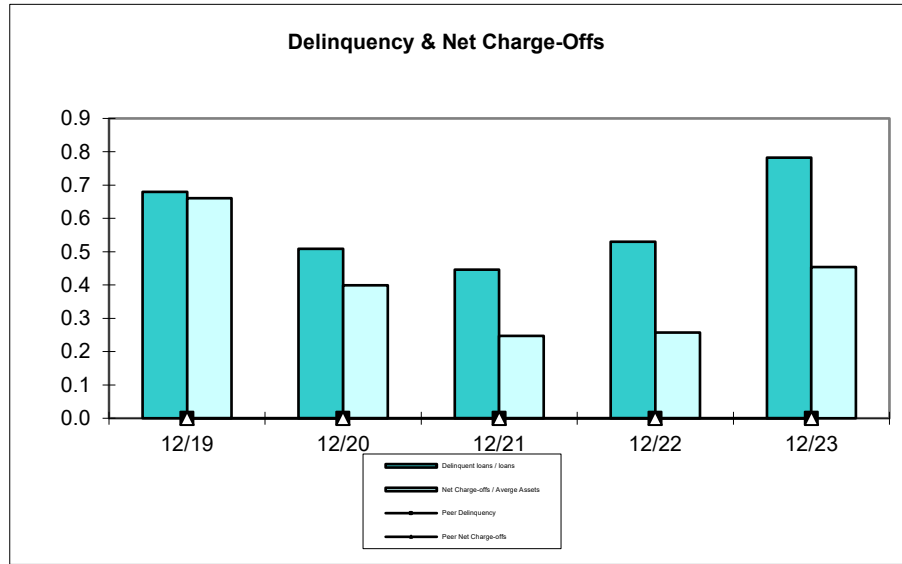
LIQUIDITY - BORROWING ARRANGEMENTS CONTINGENT LIABILITIES AND SOURCES OF FUNDS									
Return to cover									
05/30/2024			For Charter :	N/A					
CU Name: N/A			Count of CU :	88					
Peer Group: N/A			Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured					
			Count of CU in Peer Group :	N/A					
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
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 Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		37,691,078		176,621,091	368.6
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	N/A
Total Assets Pledged to Secure Borrowing Capacity	2,157,510,276	2,433,802,339	12.8	2,657,799,923	9.2	2,335,627,504	-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									

	Share and Membership Information									
Return to cover										
05/30/2024										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State									
	Count of CU in Peer Group : N/A									
	Dec-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	0.8	
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	-5.7	
% 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)										

	Supplemental Information									
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' * Type Included: Federally Insured State									
	Count of CU in Peer Group : N/A									
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	
GRANTS										
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 Received by your credit union, YTD	209,702	816,900	290	3,843,873	371	1,564,350	-59	4,409,854	182	
EMPLOYEES:										
Number of Full-Time Employees	4,115	4,243	3	4,209	-1	4,367	4	4,352	0	
Number of Part-Time Employees	287	269	-6	236	-12	245	4	211	-14	
BRANCHES:										
Number of CU Branches	324	318	-2	319	0	315	-1	311	-1	
Number of CUs Reporting Shared Branches	29	29	0	27	-7	28	4	28	0	
Plan to add new branches or expand existing facilities	19	17	-11	13	-24	13	0	12	-8	
CUSO INFORMATION										
Value of Investments in CUSO	45,619,404	57,360,408	26	60,676,057	6	56,748,433	-6	49,741,570	-12	
CUSO Loans	6,936,811	3,584,109	-48	3,580,772	0	4,758,426	33	8,304,186	75	
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):										
International Remittances	20	21	5	23	10	23	0	24	4	
Number of International Remittances Originated YTD	4,250	3,800	-11	4,546	20	4,764	5	4,618	-3	
Low Cost Wire Transfers	72	70	-3	67	-4	67	0	66	-1	
MERGERS/ACQUISITIONS:										
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	N/A	0	N/A	0	N/A	
Vendor Supplied In-House System	48	42	-13	45	7	43	-4	41	-5	
Vendor On-Line Service Bureau	45	48	7	46	-4	47	2	47	0	
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	-6	14	-13	14	0	14	0	
Bill Payment	63	63	0	60	-5	60	0	60	0	
Download Account History	67	66	-1	65	-2	67	3	0	-100	
Electronic Signature Authentication/Certification	34	35	3	39	11	41	5	41	0	
e-Statements	71	70	-1	69	-1	69	0	70	1	
External Account Transfers	35	37	6	39	5	40	3	41	3	
Loan Payments	72	72	0	71	-1	71	0	71	0	
Member Application	43	43	0	44	2	46	5	49	7	
Merchant Processing Services	9	8	-11	8	0	8	0	0	-100	
Mobile Payments	34	38	12	40	5	41	3	42	2	
New Loan	49	50	2	50	0	51	2	53	4	
New Share Account	27	29	7	30	3	32	7	34	6	
Remote Deposit Capture	46	50	9	52	4	55	6	54	-2	
Type(s) of services offered:										
Informational Website	N/A	N/A		52		70	35	72	3	
Mobile Application	N/A	N/A		46		60	30	60	0	
Online Banking	N/A	N/A		50		72	44	71	-1	
# Means the number is too large to display in the cell										29. Supplemental Info

[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

