Cycle Date:	March-2024
Run Date:	06/06/2024
Interval:	Annual
Validated	

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<u>Graphs 1</u>	(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
<u>Graphs 2</u>	(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.

	Su	mmary Financial Inf	ormation						
Return to cover		For Charter :	N/A						
06/06/2024		Count of CU :	88						
CU Name: N/A		Asset Range :							L
Peer Group: N/A				tion * Peer Group:	All * Repo	rting_State = 'MO' * T	ype Inclu	ded: Federally Insure	d State
	Count of	CU in Peer Group :	N/A						L
									1
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Other Deposits ¹	2,315,065,382	2,942,101,722	27.1	1,536,640,977	-47.8	1,683,376,768	9.5	2,810,839,683	67.0
Total Investments	3,480,297,690	4,206,570,711	20.9	3,994,475,913	-5.0	3,340,106,057	-16.4	3,310,309,157	-0.9
Loans Held for Sale	103,031,142	223,975,538	117.4	14,949,299	-93.3	40,623,673	171.7	40,360,482	-0.6
Total Loans	11,375,479,018	12,016,169,703	5.6	14,616,864,103	21.6	15,252,447,821	4.3	15,262,767,371	0.1
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases)	(89,824,348)	(85,170,802)	-5.2	(96,289,391)	13.1	(139,288,464)	44.7	(143,449,961)	3.0
Land And Building	383,745,884	402,353,325	4.8	423,767,548	5.3	422,840,487	-0.2	427,056,088	1.0
Other Fixed Assets	69,564,187	67,975,350	-2.3	69,810,464	2.7	66,879,252	-0.2	67,571,644	
NCUSIF Deposit	141,228,983	162,174,271	14.8	176,747,046	9.0	171,278,588	-4.2	171,605,365	
All Other Assets	495,473,774	478,488,223	-3.4	634,553,035	32.6	605,189,290	-4.6	639,145,152	
TOTAL ASSETS	18,274,061,712	20,414,638,041	11.7	21,371,518,994	4.7	21,443,453,472	0.3	22,586,204,981	5.3
	10,214,001,112	20,414,000,041	11.7	21,071,010,004	4.1	21,440,400,472	0.0	22,000,204,001	0.0
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other	005 777 700	054 574 000	40.7	007 000 504	00.0	000 004 000		054 500 744	4.5
Liabilities ²	305,777,786	254,571,036	-16.7	327,360,564	28.6	339,234,866	3.6	354,506,714	4.5
Accrued Dividends & Interest Payable on Shares & Deposits	16,752,124	15,431,309	-7.9	15,508,657	0.5	25,736,631	66.0	25,781,665	0.2
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	354,692	N/A	238,036	-32.9
Borrowings Notes & Interest Payable	445,037,247	326,031,042	-26.7	816,077,551	150.3	1,238,183,308	51.7	1,688,380,865	36.4
Total Shares & Deposits	15,776,560,009	17,965,612,286	13.9	18,524,043,473	3.1	18,012,427,098	-2.8	18,658,360,168	3.6
TOTAL LIABILITIES ³	16,544,127,166	18,561,645,673	12.2	19,682,990,245	6.0	19,615,936,595	-0.3	20,727,267,448	
Undivided Earnings	1,401,640,886	1,532,519,201	9.3	1,845,300,680	20.4	1,905,721,931	3.3	1,935,663,642	
Other Reserves	328,293,660	320,473,167	-2.4	-156,771,931	-148.9	-78,205,054	50.1	-76,726,109	1.9
TOTAL EQUITY	1,729,934,546	1,852,992,368	7.1	1,688,528,749	-8.9	1,827,516,877	8.2	1,858,937,533	1.7
TOTAL LIABILITIES, SHARES, & EQUITY	18,274,061,712	20,414,638,041	11.7	21,371,518,994	4.7	21,443,453,472	0.3	22,586,204,981	5.3
									┝────
INCOME & EXPENSE	505 044 577	570 400 755		000 440 577	00.4	000 007 000	05.0	000 540 040	45.4
Interest Income*	585,941,577	573,190,755	-2.2	688,148,577	20.1	930,867,886	35.3	268,548,243	15.4
Interest Expense*	108,386,669	83,500,674	-23.0	106,961,205	28.1	292,363,476	173.3	103,309,883	
Net Interest Income*	477,554,908	489,690,081	2.5	581,187,372	18.7	638,504,410	9.9	165,238,360	3.5
Provision for Loan/Lease Losses or Total Credit Loss Expense*	59,161,317	24,475,595	-58.6	45,335,250	85.2	86,344,218	90.5	24,979,221	15.7
Non-Interest Income*	372,394,135	418,711,807	12.4	357,087,680	-14.7	371,010,829	3.9	100,071,828	
Non-Interest Expense*	669,789,478	719,972,920	7.5	767,958,798	6.7	807,221,308	5.1	209,473,359	
NET INCOME (LOSS)*	120,998,248	163,953,373	35.5	124,981,004	-23.8	115,949,713	-7.2	30,857,608	6.5
TOTAL CU's	94	91	-3.2	90	-1.1	88	-2.2	88	0.0
* 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		iabilities"							
³ Prior to 3/31/19, Total Liabilities did not include Total Shares and Depos									
								1. Summary	Financial

		Key R	atios⁵						
Return to cover		For Charter :							
06/06/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region: Nation * Peer	r Group: All * Reportin	g_State = 'MC)' * Type Inclue	led: Federally Insured	State Credit U	Jnion
· ·	Count	of CU in Peer Group :	N/A				-		
					Dec-2023			Mar-2024	
	Dec-2020	Dec-2021	Dec-2022	Dec-2023	PEER Avg.**	Percentile**	Mar-2024	PEER Avg.**	Percentile**
CAPITAL ADEQUACY RATIOS									
Net Worth/Total Assets for Prompt Corrective Action ⁶	9.68	9.46	9.62	9.93	N/A	N/A	9.56	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL	10.09	9.83	10.02	10.50	N/A	N/A	10.12	N/A	N/A
Risk-Based Capital Ratio	N/A	N/A	13.63	13.91	N/A	N/A	14.03	N/A	N/A
GAAP Equity / Total Assets	9.47	9.08	7.90	8.52	N/A	N/A	8.23	N/A	N/A
Loss Coverage	10.91	9.10	12.05	15.49	N/A	N/A	13.70	N/A	N/A
ASSET QUALITY RATIOS									
Delinquent Loans / Total Loans	0.51	0.45	0.53	0.78	N/A	N/A	0.76	N/A	N/A
Delinquent Loans / Net Worth	3.28	2.78	3.76	5.61	N/A	N/A	5.38	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans ²	0.40	0.25	0.26	0.45	N/A	N/A	0.50	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	0.93	0.71	0.84	1.25	N/A	N/A	1.27	N/A	N/A
Other Non-Performing Assets / Total Assets	0.07	0.02	0.03	0.04	N/A	N/A	0.04	N/A	N/A
MANAGEMENT RATIOS									
Net Worth Growth ¹	7.53	9.43	6.47	3.44	N/A	N/A	5.75	N/A	N/A
Share Growth ¹	22.63	13.88	3.11	-2.76	N/A	N/A	14.34	N/A	N/A
Loan Growth ¹	8.11	5.63	21.64	4.35	N/A	N/A	0.27	N/A	N/A
Asset Growth ¹	20.95		4.69	0.34	N/A	N/A	21.32	N/A	N/A
Investment Growth ¹	60.02	24.72	-24.08	-9.48	N/A	N/A	94.17	N/A	N/A
Membership Growth ¹	2.49	1.35	3.75	0.85	N/A	N/A	2.27	N/A	N/A
EARNINGS RATIOS									
Net Income / Average Assets (ROAA) ¹	0.72	0.85	0.60	0.54	N/A	N/A	0.56	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.66	0.00	0.70	0.49	N/A	N/A	0.33	N/A	N/A
Non-Interest Expense / Average Assets ¹	4.01	3.72	3.68	3.77	N/A	N/A	3.81	N/A	N/A
PLLL or Credit Loss Expense / Average Assets ¹	0.35	0.13	0.22	0.40	N/A	N/A	0.45	N/A	N/A
FLLE OF Credit Loss Expense / Average Assets	0.00	0.10	0.22	0.40	11/74	11/74	0.40	11/74	N/2
LIQUIDITY									
Total Loans / Total Assets	62.25	58.86	68.39	71.13	N/A	N/A	67.58	N/A	N/A
Cash + Short-Term Investments / Assets ³	18.23	17.89	8.71	9.65	N/A	N/A	14.76	N/A	N/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 Ratio	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.	1V/A, ASSEIS/9000101	14/A, ASSEIS-9000M	11/A, Assels/9000M	14/A, Assels-900011	IN/A	IN/A	11/A, ASSEIS-900011	N/A	N/A
² Exam date ratios are annualized.									
³ This ratio relies on maturity distribution of investments reported per 5300	instructions. Thus the met-	diatribution could be been	d on the renvising inter-	and not the potual	hu of the investor	ont			
⁴ Applicable for credit unions under \$500 million.	instructions. Thus, the maturity	usumution could be base	eu on me repricing interval	and not the actual matur	iy of the investm	ent.			
	d but not deleted. The cotic way	Lara laaking far mariti	the Historical Datis - t-h						
⁵ The FPR was recently reorganized resulting in some ratios being relocate	,	0,				0501 5	<u> </u>		
⁶ The net worth ratio is calculated according to NCUA regulations part 702. on Schedule G of the Call Report, see Account 998.	. This ratio considers optional as	ssets elections, SBA PPP	ioans piedged as collatera	II TO THE FRE PPP Lending	racility, and the	e CECL Transitio	n Provision, as applicable. 1	i ne calculation i	nay be found

		Supplemer	tal Ratios**		
Return to cover		For Charter :	N/A		
06/06/2024		Count of CU :	88		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A		Criteria :	Region: Nation * Pee	r Group: All * Reportin	g_State = 'MO' * Type
	Count of	CU in Peer Group :	N/A		
	Dec-2020	Dec-2021	Dec-2022	Dec-2023	Mar-2024
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	155.17	158.73	124.46	116.73	123.56
ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	0.94	1.00	0.88	1.31	1.20
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.40	0.41	0.29	0.54	0.47
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	23.15	23.65	28.99	30.21	29.97
Participation Loans Outstanding / Total Loans	3.59	4.98	5.08	4.25	4.09
Participation Loans Purchased YTD / Total Loans Granted YTD	2.58	4.31	4.60	2.09	1.24
Participation Loans Sold YTD / Total Assets *	0.37	0.19	0.41	0.15	0.06
Total Commercial Loans / Total Assets	3.45	3.57	4.21	4.12	4.05
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.29	0.81	1.34	1.03	0.67
REAL ESTATE LENDING RATIOS					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	N/A	N/A	15.94	15.88	15.41
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	N/A	N/A	23.31	22.32	22.80
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	N/A	N/A	20.85	17.09	17.42
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	54.67	49.21	47.92
MISCELLANEOUS RATIOS					
Mortgage Servicing Assets / Net Worth	2.46	2.87	3.79	3.45	3.56
Unused Commitments / Cash & ST Investments	76.61	73.54			95.28
Short Term Liabilities / Total Shares and Deposits plus Borrowings	34.67	33.91	33.95		42.63
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
				3. Supplemental Ratios	

		Historical	Patios ³						
Return to cover		For Charter : N							
06/06/2024		Count of CU : 8							
CU Name: N/A		Asset Range : N							
Peer Group: N/A				Group: All * Reportin	g State = 'MO	' * Type Include	d: Federally Insured	State Credit L	Inion (FISCU)
	Count		•	eleupitai itepetai	-	. jpe menue			
	Count c	of CU in Peer Group : N	N/A		Dec-2023			<u>Mar-2024</u>	
	Dec-2020	Dec-2021	Dec-2022	Dec-2023	PEER Avg	Percentile**	Mar-2024	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	0	0	11	67	N/A	N/A	68	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	9.65	9.45	9.62	9.82	N/A	N/A	9.46	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	0.05	0.1-							
the adoption of ASC topic 326 (CECL) ²	9.65	9.45	9.61	N/A	N/A	N/A	N/A	N/A	N/A
Solvency Evaluation (Estimated)	110.99	110.33	109.13	110.17	N/A	N/A	109.98	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.10	4.41	4.69	6.55	N/A	N/A	6.65	N/A	N/A
ASSET QUALITY									
Net Charge-Offs / Average Loans*	0.40	0.25	0.26	0.45	N/A	N/A	0.54	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	101.59	99.90	87.60	88.15	N/A	N/A	87.51	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	1.16	-1.03	-9.15	-8.44	N/A	N/A	-8.51	N/A	N/A
Delinquent Loans / Assets	0.32	0.26	0.36	0.56	N/A	N/A	0.51	N/A	N/A
EARNINGS									
Gross Income/Average Assets*	5.67	5.03	5.08	6.01	N/A	N/A	6.46	N/A	N/A
Yield on Average Loans * 1	4.70	4.42	4.39	5.21	N/A	N/A	5.72	N/A	N/A
Yield on Average Investments*	1.49	0.79	1.61	3.04	N/A	N/A	3.76	N/A	N/A
Fee & Other Op.Income / Avg. Assets*	2.16	2.07	1.79	1.66	N/A	N/A	1.58	N/A	N/A
Cost of Funds / Avg. Assets*	0.65	0.43	0.51	1.37	N/A	N/A	1.88	N/A	N/A
Net Margin / Avg. Assets*	5.02	4.60	4.57	4.64	N/A	N/A	4.58	N/A	N/A
Net Interest Margin/Avg. Assets*	2.86	2.53	2.78	2.98	N/A	N/A	3.00	N/A	N/A
Non-Interest Expense /Gross Income	70.80	73.94	72.32	62.78	N/A	N/A	58.93	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	2.73	2.49	2.34	2.32	N/A	N/A	2.23	N/A	N/A
Net Operating Exp. /Avg. Assets*	3.32	3.07	3.02	3.12	N/A	N/A	3.20	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	28.24	33.24	31.80	28.72	N/A	N/A	29.20	N/A	N/A
Reg. Shares / Total Shares & Borrowings	33.95	36.26	34.66	30.45	N/A	N/A	29.17	N/A	N/A
Total Loans / Total Shares	72.10	66.88	78.91	84.68	N/A	N/A	81.80	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	95.90	96.67	97.37	96.25	N/A	N/A	96.30	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	55.93	59.08	56.99	51.75	N/A	N/A	50.04	N/A	N/A
Borrowings / Total Shares & Net Worth	2.54	1.65	3.97	6.15	N/A	N/A	8.11	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	4.49	4.49	4.45	4.76	N/A	N/A	4.65	N/A	N/A
Borrowers / Members	64.94	146.57	201.68	193.77	N/A	N/A	187.07	N/A	N/A
Members / Full-Time Empl.	359.26	368.35	368.34	374.13	N/A	N/A	376.05	N/A	N/A
Avg. Shares Per Member	\$10,032	\$11,272	\$11,202	\$10,801	N/A	N/A	\$11,125	N/A	N/A
Avg. Loan Balance	\$11,138	\$5,144	\$4,383	\$4,720	N/A	N/A	\$4,865	N/A	N/A
Salary And Benefits / Full-Time Empl.*	\$76,694	\$83,849	\$84,802	\$88,065	N/A	N/A	\$93,109	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizin	g)					1			
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data c credit union stands in relation to its peers in key areas of performance. To arrive at the percer relative standing of that ratio in the entire range of ratios. A high or low ranking does not imp performance.	entile ranking, all data for a ly good or bad performance	Il credit unions in a peer gr e. However, when reviewed	oup are arranged in orde I in relation to other avail	r from highest (100) to lo able data, users may dra	west (0) value. The work of th	ne percentile rankin	g assigned to the credi	t union is a meas	ure of the
¹ Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. I									
² For periods after March 2020, Assets in the denominator excludes Small Business Administ	-			al Reserve Bank Paychec	k Protection Proc	gram Lending Facili	ty.		
³ The FPR was recently reorganized resulting in some ratios being relocated but not deleted.	, ,	, ,							
⁴ For periods after March 2020, Assets in the denominator excludes Small Business Adminis Transition Provision is not included in either Net Worth or Assets.	ration Paycheck Protection	n Program loans pledged a	s collateral to the Federa	al Reserve Bank Paychec	k Protection Proc	gram Lending Facili	ty. For periods after De	cember 2022, the	CECL
									4. Historical Ratios

Trading Debt Securities 77,823,105 88,878,088 11.6 0 100.0 0 N/A 131,27 Available-for-Sale Debt Securities 2,460,987,213 3,127,880,404 27.1 3,262,394,999 4.3 2,703,099,375 -17.1 2,862,728,85,139 Allowance for Credit Losses on HTM Debt Securities 0 0 N/A 1 1 1 1 1 1 1 1 1 <th></th> <th></th> <th>Asse</th> <th>ts</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>			Asse	ts						
CU Name: NA Asset Farmage: NA Asset Farmage: NA Per Group: NA Curtor 67 (U in Peer Group: NA No No No ASSETS Dec 2020 NC hg Dec 2022										
Pere Group: NA Centre : Region: Number Per Group: All * Region: Region: Number Per Group: All * Region: Number Per Group: Number Per Group: All * Region: Number Per Group: All * Region: Number Per Group: Numer Per										
Count of CU in Peer Group: NuA Dec.2022 %, Chg Dec.2023 %, Chg Dec.2022 %, Chg Dec.2022 %, Chg Dec.2023 %, Chg Mar.202 ASSE TS										
Dec-2020 Dec-2021 % Chg Dec-2022 % Chg Dec-2022 % Chg Mar-202 ASSETS Cash On Flamd 265,759,769 230,887,607 4.2 285,342,191 169 275,745,727 3.4 264,483,14 Cash On Deposit R Generol Ecredit Unions 377,811,421 384,032,662 17 773,860,368 447 216,876,000 2.8 365,877 3.6 365,877 3.6 365,877 3.8 366,877 3.8 3.6 365,877 3.8 3.6 3.0 365,877 3.8 3.6 3.0 365,877 3.8 3.6 3.0 3.6 3	Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'MO' * '	Type Inc	uded: Federally Insur	ed State
ASSETS Cash AND DEPOSITS Cash AND DEPOSITS Cash On Hand 255,750,759 230,857,867 2 285,342,191 18 275,745,727 3.4 256,473,071 Cash On Deposit In Compart Reserve Bank 377,611,421 384,002,662 1 717,360,073,341 618 678,051,960 72.8 355,677,007 72.8 355,677,073 73.4 717,360,073,341 618 578,051,900 72.8 355,672,072 3.4 619,682,767,67,277 3.4 626,622,877 73.8 627,015,900 72.8 356,662,873 73.8 569,672,724,73.8 72.8 73.8 669,672,974 73.8 669,672,974 78.8 2.10,075,11 71.7 669,572,940 18.8 670,692,976 88.8 2.10,075,11 71.8 669,672,971 73.8 669,672,971 73.8 669,672,974 78.8 2.10,075,11 71.8 650,682,977 73.3 169,902,908 18.6 715,973,972 73.3 169,902,908 18.6 715,973,972 73.3 169,902,908 18.6 715,973,972 73.3 169,902,908		Count	of CU in Peer Group :	N/A						
ASSETS Cash AND DEPOSITS Cash AND DEPOSITS Cash On Hand 255,759,759 239,857,867 2 285,342,191 18.9 275,745,727 3.4 254,433,14 Cash On Deposit Common Compatit in Compatition 337,571,421 384,032,662 17 173,805,342,191 18.9 275,745,727 3.4 256,472 Cash On Deposit in Compatition Financial Institutions 566,693,877 384,051,377 -21 173,805,036 4.43 169,138,723 12.4 149,726,268 149,726,278,278 149,726,										
CASH AND DEPOSITS Cash on Hand Z65,757,09 239,887,867 4.2 Z85,342,191 15.9 Z75,746,727 -3.4 Z64,483,14 Cash on Deposit in Corporate Credit Unions 377,911,41 384,032,662 1.7 177,380,356 6-4.7 218,576,609 25.8 355,617,00 Cash on Deposit in Corporate Credit Unions 533,027,638 4-18 576,959,103 72.8 1.564,652,44 Cash on Deposit in Corporate Credit Unions 523,025,777 386,037,77 326,015,752,757 1.563,073,354 4-18 576,959,103 72.8 1.544,652,84 Torkin Cash on Deposit Corpositi A 607,056,142,646 665,259,440 8 566,767,247 38,5 2.100,378,14 Torkin Cash on Deposit Corpositi A 2,908,347,097 2.93,143,9407 14 1.53,640,077 453,083,70,786 95 2.810,830,84 Tirding Date Socurities 2,91,26,277 115,070,507 295 401,983,776 171 2.667,784,727 73 955,92,906 16,8 171,763,934,999 43 2.70,374,933,943,994 44,400,7213 3.177,		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
Cash On Deposit Component Const On Deposit Const On Depos										
Cash on Deposit Composit A Corporate Credit Unions 377,611.421 384.002.662 1.7 173.860.366 6.47 218.876.609 256.357.00 Cash on Deposit in OrperFuncial Institutors 556.953.77 386.65 335.073.341 41.8 570.9551.903 72.8 1546.628.48 Cash on Deposit in Other Finucial Institutors 2.017.781.991 2.000.691.682 -20.3 600.015.080 7.35 966.767.247 38.5 2.100.378.11 Time and Other Deposits 0.000.0112 605.259.446 -20.3 600.015.080.773 45.8 2.203.976.782.7 73.5 1.683.376.768 9.5 2.201.039.68 TorAl, CASH AND DEPOSITS 2.943.847.902 3.514.893.497 19.4 1.536.640.977 56.3 1.683.376.768 9.5 2.203.976.287 77.3 1065.992.908 -1.86 175.168.30 Trading Deak Securities 2.703.692.717 3.107.896.040 71 3.226.394.999 4.3 2.2703.098.376 17.4 2.667.728.57 Heid-Mahamary Deb Securities 2.777.689.742 3.469.975.233.990 6.5 4.01.981.741 1.533.449.40										
Cash on Deposit in Corporate Credit Unions 377,611.421 384,022,662 17 173,360,356 64.7 218,676,600 25.8 335,517.00 Cash on Deposit in Oter Financial Institutions 550,653,877 388,651,377 27.6 1161,021,664 15.03 15.03 156,152,87 128,157,973 124 197,932,63 Total Cash on Deposit in Oterposits 2.017,871,919 2.000,016,882 29.3 660,062,078 1.57 450,685,774 116,645,057,44 216,037,811 450,576,42 216,037,811 450,576,42 216,037,811 450,576,42 216,037,811 450,576,42 216,037,811 450,576,42 216,037,811 450,576,42 216,037,811 450,576,42 216,037,811 450,576,40 <td></td> <td>255,759,769</td> <td>239,887,867</td> <td>-6.2</td> <td>285,342,191</td> <td>18.9</td> <td>275,745,727</td> <td>-3.4</td> <td>254,483,148</td> <td>-7.7</td>		255,759,769	239,887,867	-6.2	285,342,191	18.9	275,745,727	-3.4	254,483,148	-7.7
Cash on Depositin in Enderral Reserve Bank 1.103_216.669 1.837_077.643 -61.6 335.077.334 -61.8 57.07.81.91 57.07.81.91 Cash on Depositin 2.017.781.901 2.000.616.808 -73.6 696.77.274 3.6 2.100.3781 Total Cash on Depositin 2.017.781.901 2.000.616.808 -73.6 696.77.274 3.6 2.100.3781 Total Cash on Depositin 0.600.612.07 65.6 3.514.339.407 -15.7 450.682.374 1.08.376.768 9.6 2.810.693.66 -10.6 -10.6 -10.6 -10.6 -10.6 -10.6 -10.6 -10.6 -10.6 -10.6 -10.0 0 N/A 13.127.80.040 4.1 3.36.2.30.6 6.6 -10.0 0 N/A 1.13.27.80.040 4.3 2.070.069.376 -17.1 2.2667.268.21 -13.86 -10.6 -10.0 0 N/A 0 N/A 0 N/A -10.0 0 N/A -10.0 0 N/A -10.0 N/A -10.0 -10.0 -10.0 -10.0 -10.0<										
Cato Deposit in Other Financial institutions 539, 953, 977 338, 861, 377 3276 191, 1902, 116 -533 159, 139, 375 -124 197, 523, 55 Time and Other Deposit 670, 306, 142 685, 259, 949 -168 690, 615, 606 -735 595, 677, 247 355 2, 100, 376, 117 Time and Other Deposits 2, 943, 847, 002 3, 614, 339, 497 146 560, 85, 606, 977 -66, 3 1, 683, 376, 768 9, 62 2, 810, 839, 687 Cival Locat May Depositins 2, 126, 327 11, 633, 60, 697 -66, 3 1, 685, 376, 768 5 2, 810, 839, 687 77, 3 165, 592, 006 -168 177, 15, 168, 30 Trading Delt Securities 2, 717, 882, 746 3, 127, 288, 744 2, 163, 308, 717, 12 2, 672, 728, 51 144, 133, 346 2, 177, 12 2, 672, 728, 51 144, 133, 498 2, 173, 838, 744 148, 134, 386 149, 144 3, 343, 738, 748 169, 3 3, 182, 378, 298 141, 134, 386 141, 134, 386 141, 134, 386 141, 144, 149, 384 142, 248, 346, 756, 000 108, 3, 213, 551, 686, 116, 9 114, 144, 149, 284 114, 144, 149, 284 144, 440, 546, 60<			, ,				, ,			
Total Cash on Deposit 2.017,781.991 2.000,814.2 695,829.948 -0.8 596,829.747 38.5 2.100,378.1 Total Cash AND DEPOSITS 2.943,847,902 3.514,839,447 18.4 1.530,840,977 -66.3 1.683,376,788 9.5 2.810,839,86 4.550,843,784 4.50 2.810,839,86 4.550,843,784 4.55 2.810,839,86 4.550,843,784 4.55 2.810,839,86 4.550,843,874 4.550,840,977 -66.3 1.683,376,788 9.5 2.810,839,86 4.550,840,977 -66.3 1.683,376,788 9.5 2.810,839,86 4.550,840,947 3.65 2.450,892,906 1.86 175,168,30 1.507,0502 295,1 2.033,975,827 77.3 165,992,906 1.86 175,168,30 1.517,12,260,7268,51 1.68,376,908 4.3 2,703,089,376,471 2.607,626,51 1.86,917,802,44 2.71 3.262,298,999,403 4.3 4.703,049,43 2,703,089,276,471 3.62,703,089,76,471 1.26,762,851 1.86,978,494 4.3 4.44,69,649,04 4.3 4.44,69,649,04 4.3 4.344,469,649,04 4.3 4.44,69,649,04 4.3		, , ,	,,		, ,			-	111 -	167.1
Time and Other Deposits ¹ OFO 306, H2 665, 259, 443, 487, 902 356, 4439, 487, 902 351, 4339, 487, 902 351, 4339, 487, 902 351, 4339, 487, 902 351, 4339, 487, 902 351, 4339, 487, 902 351, 4339, 487, 902 351, 4339, 487, 902 351, 4339, 487, 902 351, 520, 912 77, 363, 316, 937, 962 166, 912, 957, 927 77, 316, 937, 260, 91, 916 952, 281, 923, 976, 927 77, 316, 937, 920, 91, 916 952, 717, 916, 992, 908 1.61, 91, 912, 912, 913, 912, 913, 913, 913, 913, 913, 913, 913, 913			,		- 1 1 -					
TOTAL CASH AND DEPOSITS 2,943,847,002 3,514,83,947 19,4 1,536,640,977 66.3 1,683,370,768 9.5 2,810,833,847 Enuity Sourtifies 29,126,327 115,07,502 295,1 203,975,827 77.3 1659,92,08 116 0 000 N/A Tanding Dett Securities 77,823,105 56,673,098 11.6 0 0 N/A 0 0 N/A 0 0 N/A 0 0 N/A 0 0 0 0 N/A 0 0										
INVESTMENT SECURITIES 20 </td <td></td> <td>,,</td> <td>,,.</td> <td></td> <td>,</td> <td></td> <td>, ,</td> <td></td> <td></td> <td></td>		,,	,,.		,		, ,			
Equity Securities 29,126,327 115,07,052 295.1 203,378,827 77.3 116,592,098 116,6 175,168,30 Trading Debt Securities 27,833,105 68,87,088 116 0 100.0 NA 113,127 Available-for-Sale Debt Securities 2,460,997,213 3,127,880,404 2/1 3,262,394,999 4,3 2,703,089,375 -17.1 2,667,268,51 Heid-AMaturity Debt Securities 0 0 NA 114,1 133,436,107 7.8 116,239 114,4 1,182,39 114,1 112,238 114,1 112,239 114,4 1,182,39 144,480,543 0 16,665,286 0.0 17,100,50 2.7 17,643,49 0.3 42,623,673 171,7 49,380,42 12,930,89 12,530,433,17 12,94,943,330 144,480,543		2,943,847,902	3,514,839,497	19.4	1,536,640,977	-56.3	1,683,376,768	9.5	2,810,839,683	67.0
Trading Debt Securities 77,823,105 66,678,088 11.6 0 100.0 0 N/A 113,127 Available-fro-Sab Debt Securities 2,460,987,213 3,127,880,404 27,1 3,262,394,999 43 2,700,99,375 -17,1 2,667,268,51 Heid-to-Maturity Debt Securities 149,746,599 159,523,396 6,5 401,169,174 151,5 344,469,380 -14,1 339,810,17 Allowance for Credit Losses on HTM Debt Securities 2,717,682,244 0 0 N/A 0 0 N/A 0 0 0 N/A 0 0 0 0 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>										
Availabe-for-Sale Det Securities 2460.987 213 3.127.800.404 27.1 3.262.394.909 4.3 2.703.083.375 -17.1 2.667286.81 Held-to-Maturity Debt Securities 149.746,599 6.5 401.189,174 151.5 344.469.380 -14.1 339.810,17 Allowance for Credit Losses on HTM Debt Securities 0 0 N/A 0 N/A 0 N/A TOTAL INVESTMENT SECURTIES 2.717.683.244 3.499.352.393 28.4 3.667.560.000 10.8 3.213.551.663 -16.5 3.182.378.25 OTHER INVESTMENTS 1.5419.984 16.651.987 8.0 16.5650.258 0.0 1.710.505.27 7.740.433 All Other Investments ² 116.728.944 125.951.310 7.9 108.252.59 -13.5 108.271.433 -0.6 109.343.57 LOANS HELD FOR SALE 103.031.142 223.975.538 117.4 14.949.492.99 -3.3 40.623.673 1.4 6.322.210.00 1. to 4-family Residential Property Loans/Lines of Credit ³ 7.826.660 6.719.937.946 7.2 8.341.176.345 2.41		, ,	, ,		, ,	-	165,992,908		-,,	
Held-O-Maturity Debt Securities 149,746,599 159,523,399 6.5 401,189,174 151.5 344,469,380 -1.4.1 339,810,17 Allowance for Credit Losses on HTM Debt Securities 2,717,683,244 3,489,352,393 28.4 3,867,560,000 10.8 3,213,551,663 -16.9 3,182,378,25 OTTAL INVESTMENTS		, ,							131,275	
Allowance for Credit Losses on HTM Debt Securities 0 NA 0 NA 0 NA 0 NA 0 NA TOTAL. INVESTMENT SECURTIES 2,717,883.244 3,489,352,393 28.4 3,867,560.000 10.8 3,213,551,663 -16.9 3,182,378,25 ONDER INVESTMENTS 1 1,864,996 1,877,296 11.4 1,334,396 -28.9 1,182,398 -11.4 1,182,398 Perpetual Contributed Capital 1,5419,984 16,661,937 8.0 126,615,913 122 128,554,344 -0.6 109,343,57 TOTAL OTHER INVESTMENTS 133,819,206 144,406,54 8.0 126,615,913 122 128,554,344 -0.3 127,930,904 LOANS HELD FOR SALE 103,031,142 223,975,538 11.4 14,499,299 9.33 40,623,673 17.1 40,308,48 LOANS MD LEASES 0 5.87,862,650 6,719,937,946 7.2 8,341,176,345 24.1 8,459,698,373 1.4 8,322,210,00 1- to A+amily Residential Propery Loansuft.ines of Credit * 78,256,660 </td <td></td> <td>, , ,</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>2,667,268,511</td> <td></td>		, , ,							2,667,268,511	
TOTAL INVESTMENT SECURITIES 2.717.883.244 3.489.352.393 28.4 3.867.660.000 10.8 3.213.561.663 -16.9 3.182.378.25 OTHER INVESTMENTS 1 1.864.996 1.877.296 11.4 1.334.396 -28.9 1.182.396 -11.4 1.82.39 Perpetual Contributed Capital 1.664.996 1.877.296 11.4 1.334.396 -28.9 1.182.396 -11.4 1.182.39 All Other Investments ² 116.728.946 125.951.31 7.9 108.252.529 -13.5 108.271.493 -0.6 109.343.57 CONS HELD FOR SALE 103.031.142 223.975.538 117.4 14.949.299 -93.3 40.623.673 1.4 6.322.210.00 1. to 4-Family Residential Non-Commercial 6.267.862.650 6.719.937.946 7.2 8.341.176.345 24.1 8.454.595.873 1.4 6.322.210.00 1. to 4-Family Residential Ron-Residential, Non-Commercial 3.960.443.325.660 83.391.866 6.6 6.9167.974 -17.1 3.985.823 -43.7 3.5166.11 Commercial Loans/Lines of Credit ³ 7.2	Held-to-Maturity Debt Securities	149,746,599	159,523,399		401,189,174	151.5	344,469,380		339,810,171	-1.4
OTHER NVESTMENTS Image: Construction of the second of the se		ů	0		•		0		0	N/A
Nonperpetual Contributed Capital 1,884,996 1,877,296 11.4 1,334,396 -28.9 1,182,396 -11.4 1,182,396 Perpetual Contributed Capital 16,419,994 16,651,937 8.0 16,656,288 0.0 17,100,505 2.7 17,404,39 All Other Investments ² 110,726,946 125,951,310 7.9 109,822,529 13.5 108,271,493 0.6 109,343,57 LOANS NUELASE 103,031,142 223,975,538 117,4 14,949,299 -9.3 40,623,673 171,7 40,360,48 LOANS NU LEASES -		2,717,683,244	3,489,352,393	28.4	3,867,560,000	10.8	3,213,551,663	-16.9	3,182,378,259	-1.0
Perpetual Contributed Capital 15,419,944 16,651,937 8.0 16,662,256 0.0 17,100,505 2.7 17,404,93 AIl Other Investments ² 1116,726,946 125,951,310 7.9 108,925,256 -13.5 108,271,493 -0.6 109,343,57 LOANS HELD FOR SALE 103,031,142 223,975,538 117,4 14,490,543 6.0 122,014,923 40,623,673 171,7 40,300,48 LOANS AND LEASES 0 -6,267,862,650 6,719,937,946 7.2 8,341,176,345 24.1 8,454,595,873 1.4 8,322,210,00 1 - to 4-Family Residential Property Loans/Lines of Credit ³ 4,398,425,065 4,483,255,176 1.9 5,307,522,860 18.4 5,676,093,312 10.7 5,990,820,72 All Other (non-Commercial) Real Estate Deans/Lines of Credit ³ 72,826,660 83,391,886 6.6 6,916,797,4 17.1 38,953,32 43.7 768,807,92 Commercial Loans/Lines of Credit Not Real Estate Secured ³ 600,486,109,703 15.0 122,889,303 82.2 131,517,477 4.5 137,57,79,016 12,016,169,70	OTHER INVESTMENTS									
All Other Investments ² 116,726,946 125,951,310 7.9 108,925,259 -13.5 108,271,493 -0.6 109,343,57. TOTAL OTHER INVESTMENTS 133,831,926 144,480,543 8.0 126,915,913 1-12.2 126,554,394 -0.3 127,930,89 LOANS HELD FOR SALE 103,031,142 223,975,538 117.4 14,949,299 -93.3 40,623,673 17.7 40,380,48 LOANS MELD FOR SALE 103,031,142 223,975,538 117.4 14,949,299 -93.3 40,623,673 17.7 40,380,48 Consumer Loans (Non-Residential Property Loans/Lines of Credit ³ 4,398,425,065 4,483,255,176 1.9 5,307,522,860 18.4 5,875,095,372 10.7 5,990,820,72 All Other (Non-Commercial) Real Estate Loans/Lines of Credit ³ 78,266,660 33,391,886 6.6 69,167,974 17.1 73,908,923 -43.7 35,166,11 Commercial Loans/Lines of Credit Neal Estate Secured ³ 60,0476,163 15.7 773,107,121 17.1 732,280,837 -4.5 137,762,99 Cotta LOANS & LEASE Coss C ALLOWANCE FOR	Nonperpetual Contributed Capital	1,684,996	1,877,296	11.4	1,334,396		1,182,396	-11.4	1,182,396	
TOTAL OTHER INVESTMENTS 133,831,926 144,480,543 8.0 126,915,913 -12.2 126,554,394 -0.3 127,930,89 LOANS NHELD FOR SALE 103,031,142 223,975,538 117.4 14,949,299 -9.3 40,623,673 171.7 40,360,48 LOANS AND LEASES	Perpetual Contributed Capital	, ,	, ,		, ,		, ,		17,404,930	
LOANS HELD FOR SALE 103,031,142 223,975,538 117.4 14,949,299 -93.3 40,623,673 171.7 40,360,48 LOANS AND LEASES Consumer Loans (Non-Residential, Non-Commercial) 6,267,862,650 6,719,937,946 7.2 8,341,176,345 24.1 8,454,595,873 1.4 8,322,210,00 1 to 4-Family Residential Property Loans/Lines of Credit ³ 4,398,425,065 4,483,255,176 1.9 5,307,522,860 18.4 5,875,095,312 10.7 5,990,820,72 All Other (Non-Commercial Loans/Lines of Credit ³ 78,256,660 83,391,886 6.6 69,167,974 -17.1 38,958,323 -2.7 776,667,52 Commercial Loans/Lines of Credit Not Real Estate Secured ³ 60,088,700 69,106,532 15.0 125,889,803 82.2 131,517,477 4.5 137,762,991 TOTAL LOANS & LEASE LOSSES OR ALLOWANCE FOR (89,824,348) (85,170,802) -5.2 (96,289,391) 13.1 (139,288,464) 44.7 (143,49,61) OTHER ASSETS Int and Building 383,745,844 40,23,53,325 4.8 422,840,407 -0.2 67,571,64		, ,	125,951,310		108,925,259		, ,			
LOANS AND LEASES Long Long <thlong< th=""> Long Long</thlong<>		133,831,926	144,480,543		126,915,913		126,554,394	-0.3	127,930,898	
Consumer Loans (Non-Residential, Non-Commercial) 6,267,862,650 6,719,937,946 7.2 8,341,176,345 24.1 8,454,595,873 1.4 8,322,210,00 1- to 4-Family Residential Property Loans/Lines of Credit ³ 4,398,425,065 4,483,225,176 1.9 5,307,522,860 18.4 5,875,095,312 10.7 5,990,820,72 All Other (Non-Commercial Loans/Lines of Credit ³ 78,256,660 83,391,886 6.6 69,167,974 -17.1 38,958,323 -43.7 35,166,11 Commercial Loans/Lines of Credit Real Estate Secured ³ 570,845,943 660,476,163 15.7 773,107,121 17.1 776,807,52 Commercial Loans/Lines of Credit Not Real Estate Secured ³ 60,088,700 69,108,532 15.0 125,889,803 82.2 131,517,477 4.5 137,762,99 TOTAL LOANS & LEASE LOAN & LEASE Int 375,479,018 12,016,169,703 5.6 14,616,864,103 21.6 15,262,447,821 4.3 15,262,767,37 CALLOWANCE FOR LOAN & LEASE Int 39,288,404 (85,170,802) -5.2 (96,289,391) 13.1 (139,288,464) 44.7 (143,449,		103,031,142	223,975,538	117.4	14,949,299	-93.3	40,623,673	171.7	40,360,482	-0.6
1- to 4-Family Residential Property Loans/Lines of Credit ³ 4,398,425,065 4,483,256,176 1.9 5,307,522,860 18.4 5,875,095,312 10.7 5,990,820,72 All Other (Non-Commercial Loans/Lines of Credit ³ 78,256,660 83,391,886 6.6 69,167,974 -17.1 38,958,323 -4.7 776,807,52 Commercial Loans/Lines of Credit Real Estate Secured ³ 570,845,943 660,476,163 15.7 777,107,11 17.7 775,220,837 -2.7 776,807,52 Commercial Loans/Lines of Credit Not Real Estate Secured ³ 60,088,700 69,108,532 15.0 125,889,803 82.2 131,517,477 4.5 137,762,99 TOTAL LOANS & LEASES 11.375,479,018 12,016,169,703 5.6 14,616,864,103 21.6 15,252,447,821 4.3 15,262,767,37 (ALLOWANCE FOR LOAN & LEASES (89,824,348) (85,170,802) -5.2 (96,289,391) 13.1 (139,288,464) 44.7 (143,449,961 OTHER ASSETS 12,551,638 4,058,135 -67.7 5,513,439 35.9 8,027,557 45.6 8,152,866	LOANS AND LEASES									
All Other (Non-Commercial) Real Estate Loans/Lines of Credit ³ 78,256,660 83,391,886 6.6 69,167,974 -17.1 38,958,323 -43.7 35,166,11 Commercial Loans/Lines of Credit Real Estate Secured ³ 570,845,943 660,476,163 15.7 777,3107,121 17.1 752,280,837 -2.7 776,807,52 Commercial Loans/Lines of Credit Not Real Estate Secured ³ 600,088,700 69,108,532 15.0 125,889,803 82.2 131,517,477 4.5 137,762,99 TOTAL LOANS & LEASES 11,375,479,018 12,016,169,703 5.6 14,616,864,103 21.6 15,252,447,821 4.3 15,262,767,377 (ALOWANCE FOR LOAN & LEASE) (B9,824,348) (85,170,802) -5.2 (96,289,391) 13.1 (139,288,464) 44.7 (143,449,961 OTHER ASSETS 12,551,638 4,058,135 -67.7 5,513,439 35.9 8,027,557 45.6 8,152,866 Other Fixed Assets 12,551,638 4,058,135 -67.7 5,513,439 35.9 8,027,557 45.6 8,152,866 Intangible Assets	Consumer Loans (Non-Residential, Non-Commercial)	6,267,862,650	6,719,937,946	7.2	8,341,176,345	24.1	8,454,595,873	1.4	8,322,210,007	-1.6
Commercial Loans/Lines of Credit Real Estate Secured ³ 570,845,943 660,476,163 15.7 773,107,121 17.1 752,280,837 -2.7 776,807,52 Commercial Loans/Lines of Credit Not Real Estate Secured ³ 60,088,700 69,108,532 15.0 125,889,803 82.2 131,517,477 4.5 137,762,99 TOTAL LOANS & LEASE 11,375,479,018 12,016,169,703 5.6 14,618,864,103 21.6 15,252,447,821 4.3 15,262,767,37 (ALLOWANCE FOR LOAN & LEASE 00,88,700 69,108,532 15.0 125,16,864,103 21.6 15,252,447,821 4.3 15,262,767,37 (ALLOWANCE FOR LOAN & LEASES 01,375,479,018 12,016,169,703 5.6 14,618,864,103 21.6 15,252,447,821 4.3 15,262,767,37 (ALLOWANCE FOR LOAN & LEASES 00 & 84 12,551,638 4,058,135 -67.7 5,513,439 35.9 8,027,557 45.6 8,152,86 Land and Building 383,745,884 402,353,325 4.8 423,767,548 5.3 422,80,404 -0.2 427,056,08 Other Fixed Asset	1- to 4-Family Residential Property Loans/Lines of Credit ³	4,398,425,065	4,483,255,176	1.9	5,307,522,860	18.4	5,875,095,312	10.7	5,990,820,722	2.0
Commercial Loans/Lines of Credit Not Real Estate Secured ³ 60.088,700 69,108,532 15.0 125,889,803 82.2 131,517,477 4.5 137,762,99 TOTAL LOANS & LEASES 11,375,479,018 12,016,169,703 5.6 14,616,864,103 21.6 15,252,447,821 4.3 15,262,767,37 (ALLOWANCE FOR LOAN & LEASES) (89,824,348) (85,170,802) -5.2 (96,289,391) 13.1 (139,288,464) 44.7 (143,449,961 CREDIT LOSSES ON LOAN & LEASES) (89,824,348) (85,170,802) -5.2 (96,289,391) 13.1 (139,288,464) 44.7 (143,449,961 OTHER ASSETS		78,256,660	83,391,886		, ,	-17.1	38,958,323	-43.7	35,166,114	
TOTAL LOANS & LEASES 11,375,479,018 12,016,169,703 5.6 14,616,864,103 21.6 15,252,447,821 4.3 15,262,767,37 (ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN & LEASES) (89,824,348) (85,170,802) -5.2 (96,289,391) 13.1 (139,288,464) 44.7 (143,449,961) OTHER ASSETS (143,449,961) OTHER ASSETS (96,289,391) 13.1 (139,288,464) 44.7 (143,449,961) OTHER ASSETS (96,289,391) 13.1 (139,288,464) 44.7 (143,449,961) OTHER ASSETS (96,289,331) 35.9 8,027,557 45.6 8,152,861 Land and Building 383,745,884 402,353,325 4.8 423,767,548 5.3 422,840,487 -0.2 427,056,083 Other Fixed Assets 19,664,187 67,975,350 -2.3 69,810,464 2.7 66,879,252	Commercial Loans/Lines of Credit Real Estate Secured ³	570,845,943	660,476,163	15.7	773,107,121	17.1	752,280,837	-2.7	776,807,528	3.3
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN & LEASES) (89,824,348) (85,170,802) -5.2 (96,289,391) 13.1 (139,288,464) 44.7 (143,449,961) OTHER ASSETS	Commercial Loans/Lines of Credit Not Real Estate Secured ³	60,088,700	69,108,532	15.0	125,889,803	82.2	131,517,477	4.5	137,762,994	4.7
CREDIT LOSSES ON LOAN & LEASES) (89,824,348) (85,170,802) -5.2 (96,289,391) 13.1 (139,288,464) 44.7 (143,449,951) OTHER ASSETS <	TOTAL LOANS & LEASES	11,375,479,018	12,016,169,703	5.6	14,616,864,103	21.6	15,252,447,821	4.3	15,262,767,371	0.1
CREDIT LOSSES ON LOAN & LEASES) CREAT	(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR	(80 824 348)	(85 170 802)	-5.2	(06 280 301)	13.1	(130 288 464)	44.7	(1/3 //0 061)	3.0
Foreclosed and Repossessed Assets 12,551,638 4,058,135 -67.7 5,513,439 35.9 8,027,557 45.6 8,152,86 Land and Building 383,745,884 402,353,325 4.8 423,767,548 5.3 422,840,487 -0.2 427,056,083 Other Fixed Assets 69,564,187 67,975,350 -2.3 69,810,464 2.7 66,879,252 -4.2 67,571,64 NCUA Share Insurance Capitalization Deposit 141,228,983 162,174,271 14.8 176,747,046 9.0 171,278,588 -3.1 171,605,36 Intangible Assets 1,825,754 1,582,360 -13.3 79,528,188 4,925.9 76,586,986 -3.7 81,682,86 Other Assets 481,096,382 472,847,728 -1.7 549,511,408 16.2 520,574,747 -5.3 549,309,41 TOTAL OTHER ASSETS 1,090,012,828 1,110,991,169 1.9 1,304,878,093 17.5 1,266,187,617 -3.0 1,305,378,24 TOTAL OTHER ASSETS 18,274,061,712 20,414,638,041 11.7 21,371,518,994	· · · · · · · · · · · · · · · · · · ·	(03,024,040)	(00,170,002)	-5.2	(30,203,331)	15.1	(153,200,404)	44.7	(143,443,301)	5.0
Land and Building 383,745,884 402,353,325 4.8 423,767,548 5.3 422,840,487 -0.2 427,056,08 Other Fixed Assets 69,564,187 67,975,350 -2.3 69,810,464 2.7 66,879,252 -4.2 67,571,64 NCUA Share Insurance Capitalization Deposit 141,228,983 162,174,271 14.8 176,747,046 9.0 171,278,588 -3.1 171,605,36 Intangible Assets 1,825,754 1,582,360 -13.3 79,528,188 4,925.9 76,586,986 -3.7 81,682,86 Other Assets 481,096,382 472,847,728 -1.7 549,511,408 16.2 520,574,747 -5.3 549,309,41 TOTAL OTHER ASSETS 1,090,012,828 1,110,991,169 1.9 1,304,878,093 17.5 1,266,187,617 -3.0 1,305,378,24 TOTAL OTHER ASSETS 18,274,061,712 20,414,638,041 11.7 21,371,518,994 4.7 21,443,453,472 0.3 22,586,204,98 # Means the number is too large to display in the cell 94 91 -3.2 90										
Other Fixed Assets 69,564,187 67,975,350 -2.3 69,810,464 2.7 66,879,252 -4.2 67,571,64 NCUA Share Insurance Capitalization Deposit 141,228,983 162,174,271 14.8 176,747,046 9.0 171,278,588 -3.1 171,605,360 Intangible Assets 1,825,754 1,582,360 -13.3 79,528,188 4,925.9 76,586,986 -3.7 81,682,860 Other Assets 481,096,382 472,847,728 -1.7 549,511,408 16.2 520,574,747 -5.3 549,309,41 TOTAL OTHER ASSETS 1,090,012,828 1,110,091,169 1.9 1,304,878,093 17.5 1,266,187,617 -3.0 1,305,378,244 TOTAL OTHER ASSETS 18,274,061,712 20,414,638,041 11.7 21,371,518,994 4.7 21,443,453,472 0.3 22,586,204,98 # Means the number is too large to display in the cell 94 91 -3.2 90 -1.1 88 -2.2 88 # Means the number is too large to display in the cell 1 91 -3.2 90	Foreclosed and Repossessed Assets	, ,	, ,	-	, ,		, ,		8,152,868	
NCUA Share Insurance Capitalization Deposit 141,228,983 162,174,271 14.8 176,747,046 9.0 171,278,588 -3.1 171,605,36 Intangible Assets 1,825,754 1,582,360 -13.3 79,528,188 4,925.9 76,586,986 -3.7 81,682,866 Other Assets 481,096,382 472,847,728 -1.7 549,511,408 16.2 520,574,747 -5.3 549,309,411 TOTAL OTHER ASSETS 1,090,012,828 1,110,991,169 1.9 1,304,878,093 17.5 1,266,187,617 -3.0 1,305,378,244 TOTAL ASSETS 18,274,061,712 20,414,638,041 11.7 21,371,518,994 4.7 21,443,453,472 0.3 22,586,204,98 TOTAL CU's 94 91 -3.2 90 -1.1 88 -2.2 88 # Means the number is too large to display in the cell 1 91 -3.2 90 -1.1 88 -2.2 88 # Means the number is too large to display in the cell 1 2 91 -3.2 90 -1.1 88	Land and Building				, ,				427,056,088	
Intangible Assets 1,825,754 1,582,360 -13.3 79,528,188 4,925.9 76,586,986 -3.7 81,682,86 Other Assets 481,096,382 472,847,728 -1.7 549,511,408 16.2 520,574,747 -5.3 549,309,411 TOTAL OTHER ASSETS 1,090,012,828 1,110,991,169 1.9 1,304,878,093 17.5 1,266,187,617 -3.0 1,305,378,244 TOTAL ASSETS 18,274,061,712 20,414,638,041 11.7 21,371,518,994 4.7 21,443,453,472 0.3 22,586,204,98 TOTAL CU's 94 91 -3.2 90 -1.1 88 -2.2 81 # Means the number is too large to display in the cell 1 91 -3.2 90 -1.1 88 -2.2 81 * 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. 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 i	Other Fixed Assets	69,564,187	67,975,350		69,810,464		66,879,252		67,571,644	
Other Assets 481,096,382 472,847,728 -1.7 549,511,408 16.2 520,574,747 -5.3 549,309,410 TOTAL OTHER ASSETS 1,090,012,828 1,110,991,169 1.9 1,304,878,093 17.5 1,266,187,617 -3.0 1,305,378,24' TOTAL ASSETS 18,274,061,712 20,414,638,041 11.7 21,371,518,994 4.7 21,443,453,472 0.3 22,586,204,98 TOTAL CU's 94 91 -3.2 90 -1.1 88 -2.2 8 # Means the number is too large to display in the cell 1 91 -3.2 90 -1.1 88 -2.2 8 * 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. 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		, ,	, ,		, ,		, ,		171,605,365	
TOTAL OTHER ASSETS 1,090,012,828 1,110,991,169 1.9 1,304,878,093 17.5 1,266,187,617 -3.0 1,305,378,24 TOTAL ASSETS 18,274,061,712 20,414,638,041 11.7 21,371,518,994 4.7 21,443,453,472 0.3 22,586,204,98 TOTAL CU's 94 91 -3.2 90 -1.1 88 -2.2 88 # Means the number is too large to display in the cell 1 91 -3.2 90 -1.1 88 -2.2 88 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. 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		1,825,754	1,582,360	-13.3	79,528,188	4,925.9	76,586,986	-3.7	81,682,868	
TOTAL ASSETS 18,274,061,712 20,414,638,041 11.7 21,371,518,994 4.7 21,443,453,472 0.3 22,586,204,98 TOTAL CU's 94 91 -3.2 90 -1.1 88 -2.2 8 # Means the number is too large to display in the cell 1 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. 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		481,096,382	472,847,728	-1.7	549,511,408		520,574,747		549,309,416	
TOTAL CU's 94 91 -3.2 90 -1.1 88 -2.2 8 # Means the number is too large to display in the cell 1 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. 8 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 1		1,090,012,828	1,110,991,169	1.9	1,304,878,093	17.5	1,266,187,617	-3.0	1,305,378,249	
Heans the number is too large to display in the cell 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. 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 the same commercial banks.	TOTAL ASSETS	18,274,061,712	20,414,638,041			4.7	21,443,453,472		22,586,204,981	
¹ 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. 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		94	91	-3.2	90	-1.1	88	-2.2	88	0.0
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										
	¹ Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks	s, S&Ls, savings banks, Lo	pans to and investments in	natural p	erson credit unions, and Al	l other inve	estments in corporate cred	lit unions.		
		ions are included in All Ot	her Investments. March 20	22 and fo	rward, loans to natural pers	son credit	unions are included in Loa	ins and de	posits and investments in	natural
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.	³ Reporting requirements for loans were changed with September 2017 cvcle to accomm	nodate the regulatory defir	ition of commercial loans.	This policy	y change may cause fluctu	ations from	prior cycles.			
5. Assets		5 y 22					. ,		5. Assets	

		Liabilities, Shares 8	Equity						
Return to cover		For Charter :							1
06/06/2024		Count of CU :							i
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Repo	orting_State = 'MO' *	Type Inclu	ded: Federally Insur	ed State
	Count o	of CU in Peer Group :	N/A						ļ
									Ļ
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
LIABILITIES, SHARES AND EQUITY LIABILITIES									<u> </u>
Accounts Payable, Accrued Interest on Borrowings, & Other									
Liabilities ¹	305,777,786	254,571,036		327,360,564	28.6	339,234,866		354,506,714	4.5
Accrued Dividends and Interest Payable	16752124	15431309		15508657	0.5	25736631	66.0	25781665	0.2
Other Borrowings	445,037,247	326,031,042	-26.7	816,077,551	150.3	1,238,183,308	51.7	1,688,380,865	36.4
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	354,692	N/A	238,036	-32.9
SHARES AND DEPOSITS									
Share Drafts	3,565,896,436	4,175,177,724	17.1	4,319,251,165	3.5	4,099,939,626	-5.1	4,246,397,907	3.6
Regular Shares	5,507,377,896	6,633,007,154	20.4	6,703,613,857	1.1	5,862,509,169	-12.5	5,935,175,374	1.2
Money Market Shares	3,719,331,051	4,392,012,123	18.1	4,265,574,326	-2.9	3,800,227,795	-10.9	3,879,015,509	2.1
Share Certificates	1,979,879,721	1,764,830,876	-10.9	2,204,967,595	24.9	3,198,436,780	45.1	3,525,123,208	10.2
IRA/KEOGH Accounts	866,138,550	863,467,134	-0.3	841,739,368	-2.5	845,492,384	0.4	838,817,313	-0.8
All Other Shares	62,857,321	66,203,904	5.3	69,538,561	5.0	69,986,321	0.6	87,194,178	24.6
Non-Member Deposits	75,079,034	70,913,371	-5.5	119,358,601	68.3	135,835,019	13.8	146,636,678	8.0
TOTAL SHARES AND DEPOSITS	15,776,560,009	17,965,612,286	13.9	18,524,043,473	3.1	18,012,427,098	-2.8	18,658,360,168	3.6
TOTAL LIABILITIES ²	16,544,127,166	18,561,645,673	12.2	19,682,990,245	6.0	19,615,936,595	-0.3	20,727,267,448	5.7
EQUITY:									
Undivided Earnings ³	1,401,640,886	1,532,519,201	9.3	1,845,300,680	20.4	1,905,721,931	3.3	1,934,857,475	1.5
Other Reserves	339,125,714	369,606,630	9.0	179,165,641	-51.5	171,945,186	-4.0	172,740,660	0.5
Appropriation For Non-Conforming Investments (SCU Only)	50,795	50,795	0.0	22,255	-56.2	17,975	-19.2	17,975	0.0
Equity Acquired in Merger	20,687,868	23,283,740	12.5	24,899,919	6.9	23,301,029	-6.4	23,301,029	0.0
Noncontrolling Interest in Consolidated Subsidiaries	1,420,931	1,188,488		0		8,147,078		7,245,722	-11.1
Accumulated Unrealized G/L on Cash Flow Hedges	-1,132,233	85,091	107.5	7- 7-	3,207.3	2,360,884	-16.1	2,731,284	15.7
Accumulated Unrealized G/L on AFS Securities	N/A	N/A		N/A		N/A		N/A	ļ
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	-11,271	N/A	0	100.0	0	N/A	0	N/A
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities ⁴	28,247,830	-32,459,619	-214.9	-328,514,068	-912.1	-249,012,629	24.2	-248,203,525	0.3
Other Comprehensive Income	-60,107,245	-41,270,687	31.3	-35,159,932	14.8	-34,964,577	0.6	-34,559,254	1.2
Net Income	0	0	N/A		N/A	0	N/A	806,167	N/A
EQUITY TOTAL	1,729,934,546	1,852,992,368	7.1	1,688,528,749		1,827,516,877	8.2	1,858,937,533	1.7
TOTAL LIABILITIES, SHARES, & EQUITY	18,274,061,712	20,414,638,041	11.7	21,371,518,994		21,443,453,472	0.3	22,586,204,981	5.3
TOTAL NET WORTH	1,763,983,145	1,930,294,501	9.4	2,055,122,632	6.5	2,125,859,887	3.4	2,156,420,168	1.4
# Means the number is too large to display in the cell									
¹ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "N	on-Trading Derivative Liat	ilities"							
² Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
³ Regular Reserves have been included in Undivided Earnings for periods prior	to 3/31/22.							6. LiabShEquity	<u> </u>

		Income Stateme	ent*						
Return to cover		For Charter :	N/A						
06/06/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Reporti	ng_State = 'MO' * Ty	pe Inclu	ded: Federally Insure	ed State
	Count of	f CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
INTEREST INCOME YEAR-TO-DATE									
Interest on Loans	519,517,351	524,200,894	0.9		12.7	779,442,827	32.0	218,797,281	
Less Interest Refund	(454,466)	(457,041)	0.6	, , ,		(570,963)	7.5	(147,528)	
Income from Investments	54,634,098	49,446,902	-9.5			151,987,927	55.1	49,874,143	
Other Interest Income ¹	12,244,594	N/A		6,198		8,095	30.6	24,347	
	585,941,577	573,190,755	-2.2	688,148,577	20.1	930,867,886	35.3	268,548,243	15.4
INTEREST EXPENSE YEAR-TO-DATE									
Dividends	77,041,198	58,724,890	-23.8		18.4	167,411,561	140.8	58,577,521	
Interest on Deposits	20,470,017	15,085,898	-26.3		7.4	48,667,450	200.3	16,657,559	-
Interest on Borrowed Money	10,875,454	9,689,886	-10.9			76,284,465	259.5	28,074,803	
	108,386,669	83,500,674	-23.0			292,363,476	173.3	103,309,883	
	477,554,908	489,690,081	2.5	581,187,372	18.7	638,504,410	9.9	165,238,360	3.5
Provision for Loan & Lease Losses or Total Credit Loss Expense	50 404 047	04 475 505	50.0	45 005 050	05.0	00 044 040	00 F	04.070.004	45.7
NON-INTEREST INCOME YEAR-TO-DATE	59,161,317	24,475,595	-58.6	45,335,250	85.2	86,344,218	90.5	24,979,221	15.7
	445.054.070	405 004 044	0.4	400 740 004	0.4	400.000.004		00.070.000	1.0
Fee Income	115,954,272	125,301,941	8.1		9.1	138,609,094	1.4	33,270,338	
Overdraft Fee Income (included in Fee Income above) Non-Sufficient Funds Fee Income (included in Fee Income	N/A	N/A		N/A		N/A		7,665,426	
above)	N/A	N/A		N/A		N/A		5,881,222	,
Other Income	244,168,705	275,248,881	12.7			216,227,667	-8.7	53,621,631	-
Gain (Loss) on Equity and Trading Debt Securities (includes	244,100,703	275,240,001	12.1	230,343,307	-10.9	210,227,007	-0.7	55,021,051	-0.0
changes in fair value and realized gains/losses from Equity and									
Trading Debt Securities)	220,311	11,333,102	5.044.1	-27,164,116	-339.7	19,255,009	170.9	8,203,296	70.4
Gain (Loss) on all other Investments or other Hedged items (not	,	, ,	,			, ,		, ,	
Equity or Trading Debt Securities)	4,015,688	3,253,244	-19.0	110,277	-96.6	-7,626,023	7,015.3	4,598,224	341.2
Gain (Loss) on Derivatives	6,564,646	723,489	-89.0	-1,264,612	-274.8	-124,097	90.2	1,096,828	3,635.4
Gain (Loss) on Disposition of Fixed Assets	-538,302	-869,182	-61.5	-251,302	71.1	-703,732	-180.0	-810,970	-361.0
Gain (Loss) on Sales of Loans and Leases	N/A	N/A		6,942,510		232,769	-96.6	-153,327	-363.5
Gain (Loss) on Sales of Other Real Estate Owned	N/A	N/A		-6,773		-72,831	-975.3	15,146	183.2
Gain from Bargain Purchase (Merger)	0	145,618	N/A	0	-100.0	0	N/A	0	N/A
Other Non-interest Income	2,008,815	3,574,714	78.0	5,028,155	40.7	5,212,973	3.7	230,662	-82.3
TOTAL NON-INTEREST INCOME	372,394,135	418,711,807	12.4	357,087,680	-14.7	371,010,829	3.9	100,071,828	7.9
NON-INTEREST EXPENSE YEAR-TO-DATE									
Employee Compensation & Benefits	335,727,716	362,815,194	8.1	380,718,100	4.9	392,551,781	3.1	103,816,673	5.8
Travel, Conference Expense	4,445,052	4,289,370	-3.5	6,624,710	54.4	7,804,879	17.8	1,720,455	i -11.8
Office Occupancy	43,330,443	45,588,061	5.2	47,358,129	3.9	48,251,534	1.9	12,334,368	2.3
Office Operation Expense	127,630,490	134,328,113	5.2	144,091,310	7.3	152,024,590	5.5	39,371,954	3.6
Educational and Promotion	27,709,105	32,725,062	18.1	36,960,445	12.9	41,106,674	11.2	10,903,857	6.1
Loan Servicing Expense	47,572,883	53,056,023	11.5	53,521,514	0.9	55,270,683	3.3	13,904,040	0.6
Professional, Outside Service	51,792,528	56,759,534	9.6			68,221,847	5.5	18,047,786	
Member Insurance	162,612	93,113	-42.7	164,519	76.7	167,230	1.6	42,589	1.9
Operating Fees	1,904,075	1,863,283	-2.1	2,029,805	8.9	2,269,657	11.8	580,319	2.3
Miscellaneous Non-Interest Expense	29,514,574	28,455,167	-3.6	31,854,416	11.9	39,552,433	24.2	8,751,318	-11.5
TOTAL NON-INTEREST EXPENSE	669,789,478	719,972,920	7.5	767,958,798	6.7	807,221,308	5.1	209,473,359	3.8
NET INCOME (LOSS)	120,998,248	163,953,373	35.5	124,981,004	-23.8	115,949,713	-7.2	30,857,608	6.5
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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 12	/31/20, this includes Unre	ealized Gain (Loss) due t	o change	in fair value of Equity and	Trading Debt Se	ecurities.		7.IncExp	

		Loans							
Return to cover		For Charter	: N/A						
06/06/2024		Count of CU	: 88						
CU Name: N/A		Asset Range	: N/A						
Peer Group: N/A		Criteria	: Region:	Nation * Peer Group:	All * Rep	orting_State = 'MO' * "	Type Inclu	ded: Federally Insur	ed State
	Count	of CU in Peer Group	: N/A						
	Dec-2020	Dec-202	1 % Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
LOANS AND LEASES									<u> </u>
Unsecured Credit Card Loans	429,556,036	413,194,242			10.8		4.8	468,566,829	
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	(0 N/A	0	N/A		N/A	0	N/A
Non-Federally Guaranteed Student Loans	45,279,478	41,810,846		42,747,563	2.2	,,	3.1	45,820,540	-
All Other Unsecured Loans/Lines of Credit	454,911,608	394,893,60		417,842,620	5.8		13.4	467,306,413	
New Vehicle Loans	1,387,880,571	1,422,418,508			42.6		-2.6	1,909,540,414	
Used Vehicle Loans	3,479,489,792	3,932,162,320		,,,-	22.6	11 - 1 -	1.4	4,853,239,161	
Leases Receivable	427,659	525,188		648,693	23.5		-25.3	435,671	
All Other Secured Non-Real Estate Loans/Lines of Credit	470,317,506	514,933,24	1 9.5	573,005,500	11.3	591,423,117	3.2	577,300,979	-2.4
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien	3,341,513,925	3,440,566,34	7 3.0	3,944,930,419	14.7	4,241,127,975	7.5	4,308,149,192	. 1.6
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien	1,056,911,140	1,042,688,829	9 -1.3	1,362,592,441	30.7	1,633,967,337	19.9	1,682,671,530	3.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	78,256,660	83,391,886	6.6	69,167,974	-17.1	38,958,323	-43.7	35,166,114	
Commercial Loans/Lines of Credit Real Estate Secured	570,845,943	660,476,163	3 15.7	773,107,121	17.1	752,280,837	-2.7	776,807,528	3.3
Commercial Loans/Lines of Credit Not Real Estate Secured	60,088,700	69,108,532	2 15.0	125,889,803	82.2	131,517,477	4.5	137,762,994	4.7
TOTAL LOANS & LEASES	11,375,479,018	12,016,169,703	3 5.6	14,616,864,103	21.6	15,252,447,821	4.3	15,262,767,371	0.1
LOANS GRANTED									
Number of Loans Granted Year-to-Date	457,712	1,542,65	5 237.0	1,466,400	-4.9	878,569	-40.1	83,119	-90.5
Amount of Loans Granted Year-to-Date	7,214,210,536	7,582,263,33	7 5.1	7,737,331,908	2.0	5,808,535,253	-24.9	1,220,244,147	-79.0
Number of PALs I and PALs II Granted Year-to-Date	0	() N/A	0	N/A	0	N/A	0	N/A
Amount of PALs I and PALs II Granted Year-to-Date	0	() N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
First Time Homebuyer Program	17	1	7 0.0	16	-5.9	16	0.0	15	-6.3
Credit Builder	25	1:	2 -52.0	13	8.3	13	0.0	13	0.0
Payday Alternative Loans (PAL loans) (FCUs only)	0	() N/A	0	N/A	0	N/A	0	N/A
GOVERNMENT GUARANTEED LOANS									
Non-Commercial Loans									
Small Business Administration (SBA) Outstanding Balance	99,957,412	32,344,594			-89.0	,,	-55.9	1,492,990	
SBA Guaranteed Portion	92,719,520	22,545,318	-75.7	3,306,283	-85.3	1,413,428	-57.3	1,335,485	-5.5
Paycheck Protection Program (PPP) Loans (included in SBA) Outstanding Balance	99,424,995	31,597,770	-68.2	1,512,660	-95.2	541,083	-64.2	452,385	-16.4
Other Government Guaranteed Outstanding Balance	12,356,129	12,909,21	5 4.5	11,721,236	-9.2	0	-100.0	0	N/A
Other Government Guaranteed Guaranteed Portion	12,064,663	12,657,22	1 4.9	11,628,775	-8.1	0	-100.0	0	N/A
Commercial Loans									1
SBA Commercial Loans Outstanding Balance	4,237,625	3,208,01	1 -24.3	3,393,835	5.8	10,974,380	223.4	18,431,314	67.9
SBA Commercial Loans Guaranteed Portion	3,303,479	2,472,97	5 -25.1	2,671,401	8.0		280.4	17,393,447	71.2
Other Government Guaranteed Commercial Loans Outstanding Balance	0				68.1	13,440,596		13,621,033	
Other Government Guaranteed Commercial Loans Guaranteed Portion	0	, ,			59.0		465.2	13,427,179	
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		Delinquent Loan Info	ormation						
Return to cover		For Charter :	N/A						
06/06/2024		Count of CU :	88						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Inc	uded: Federally Insur	ed State
	Count	of CU in Peer Group :	N/A						<u> </u>
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES	04.457.070	00.040.077	5.0	40.4.400.000	10.0	101 770 507		440,400,054	- 10.1
30 to 59 Days Delinquent	84,157,272	88,612,277		, ,	48.3	181,776,527	38.3		-18.4
60 to 89 Days Delinquent ¹	N/A	N/A		33,574,045		45,054,668		- ,- , -	
90 to 179 Days Delinquent ¹	45,224,957	42,729,157					52.9		
180 to 359 Days Delinquent	7,652,710	5,934,970		, ,					
> = 360 Days Delinquent	5,011,554	4,992,483		, ,		3,011,440		- 1 - 1	
Total Delinquent Loans - All Types (> = 60 Days)	57,889,221	53,656,610			44.2	119,322,141	54.2	, ,	
% Delinquent Loans / Total Loans	0.51	0.45							
Amount of Loans in Non-Accrual Status	31,816,809	30,275,991	-4.8	37,850,385	25.0	72,895,628	92.6	78,292,449	7.4
COMMERCIAL LOAN DELINQUENCY RATIOS ¹									
% Comm Lns > = 30 Days Delinquent	0.99	1.23			-51.4	4.03			
% Comm Lns > = 60 Days Delinquent	0.15	0.68	357.8	0.31	-55.2	2.05	571.7	2.48	21.2
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	3,293,500	3,297,298		11	39.3	8,962,044	95.1	4,797,969	
60 to 89 Days Delinquent ¹	N/A	N/A		2,067,076		2,879,261	39.3		
90 to 179 Days Delinquent ¹	3,334,923	2,791,513		, ,	-20.3	4,029,478		, ,	
180 to 359 Days Delinquent	151,295	39,554		,	123.1	167,618		,	
> = 360 Days Delinquent	91,674	58,533						,	
Total Delinquent Credit Card Lns (> = 60 Days)	3,577,892	2,889,600		, ,	52.4	7,086,795			
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	0.83	0.70	-16.0	0.96	37.5	1.48	53.6	1.29	-12.8
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
30 to 59 Days Delinquent	0	0				0	-		
60 to 89 Days Delinquent	N/A	N/A		0		0		-	
90 to 179 Days Delinquent ¹	0	0	-			0		-	
180 to 359 Days Delinquent	0	0		0		0		0	
> = 360 Days Delinquent	0	0		0		0		0	,,
Total PAL I and II Loans Delinquent > = 60 Days	0	0				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	320,685	498,091	55.3	,	-25.4	792,450		,	
60 to 89 Days Delinquent ¹	N/A	N/A		69,693		96,854	39.0	,	
90 to 179 Days Delinquent ¹	404,847	50,543			60.7	103,394	27.3	- 7 -	
180 to 359 Days Delinquent	0	1,434		,	73.6				
> = 360 Days Delinquent	0	0			N/A	0		-	
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	404,847	51,977	-87.2	153,403	195.1	200,248	30.5	93,008	-53.6
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non- Federally Guaranteed Student Loans %	0.89	0.12	-86.1	0.36	188.7	0.45	26.6	0.20	-55.3
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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	<u> </u>

	Deli	nguent Loan Informati	on (contir	nued)					
Return to cover		For Charter :							
06/06/2024		Count of CU :	88						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: A	II * Repo	rting_State = 'MO' * T	ype Inclu	ded: Federally Insure	d State
· · ·	Count	of CU in Peer Group :	N/A					-	
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
DELINQUENT LOANS BY CATEGORY (continued)									
All Other Unsecured Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		4,650,301		5,657,872	21.7	4,974,405	i -12.1
60 to 89 Days Delinquent ¹	N/A	N/A		1,906,206		2,721,499	42.8	2,336,861	-14.1
90 to 179 Days Delinquent ¹	N/A	N/A		2,241,898		3,293,959	46.9	3,512,062	6.6
180 to 359 Days Delinquent	N/A	N/A		264,980		373,512	41.0	490,895	5 31.4
> = 360 Days Delinquent	N/A	N/A		41,983		67,044		51,660	-22.9
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A		4,455,067		6,456,014	44.9	6,391,478	-1.0
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other	N/A	N/A		1.07		1.36	27.8	1.37	0.4
Unsecured Loans/Lines of Credit %		1071		1.07		1.00	21.0	1.07	0.4
New Vehicle Loans	L								
30 to 59 Days Delinquent	10,768,591	9,790,168	-9.1	15,557,252	58.9	19,574,345		16,382,451	
60 to 89 Days Delinquent ¹	N/A	N/A		3,885,618		3,373,624		3,505,744	
90 to 179 Days Delinquent ¹	5,367,942				-35.9	3,302,430			
180 to 359 Days Delinquent	612,624	625,186	2.1	,	-1.1	1,292,398		1 -1 -	
> = 360 Days Delinquent	162,067	217,598	34.3		-9.9	147,536			
Total Del New Vehicle Lns (> = 60 Days)	6,142,633	5,213,556		7,500,340	43.9	8,115,988		8,944,297	
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.44	0.37	-17.2	0.37	0.9	0.41	11.1	0.47	14.0
Used Vehicle Loans	<u> </u>								
30 to 59 Days Delinquent	34,582,296	35,273,953	2.0		84.1	78,748,892	21.3	63,565,924	
60 to 89 Days Delinquent ¹	N/A	N/A		17,001,930		20,518,088		16,829,003	
90 to 179 Days Delinquent ¹	17,601,113				-7.8	20,366,110		20,081,711	
180 to 359 Days Delinquent	2,828,918	2,072,999	-26.7	5,871,503	183.2	8,785,270		9,655,348	
> = 360 Days Delinquent	561,285		-63.3	,	48.5	1,044,730		1,054,023	
Total Del Used Vehicle Lns (> = 60 Days)	20,991,316		-14.0		108.9	50,714,198		47,620,085	
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.60	0.46	-23.9	0.78	70.4	1.04	32.5	0.98	-5.4
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle	0.56	0.43	-22.0	0.66	51.9	0.86	29.8	0.84	-2.4
Loans % Leases Receivable	<u> </u>								
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
· · · · ·	N/A	N/A		0		0		0	
60 to 89 Days Delinquent ¹ 90 to 179 Days Delinquent ¹	0			0		0		0	
180 to 359 Days Delinquent	0			0		0		0	
> = 360 Days Delinquent	0			0		0		0	
Total Del Leases Receivable (> = 60 Days)	0			0		0		0	
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.00		N/A	0.00	N/A	0.00		0.00	
All Other Secured Non-Real Estate Loans/Lines of Credit	0.00	0.00	IN/A	0.00	11/74	0.00	IN/A	0.00	IN/A
30 to 59 Days Delinguent	N/A	N/A		3,895,413		7,839,951	101.3	5,815,492	-25.8
60 to 89 Days Delinquent ¹	N/A	N/A		1,500,737		1,756,905		1,055,319	
90 to 179 Days Delinquent ¹	N/A	N/A		1,516,597		2,015,506			
180 to 359 Days Delinquent	N/A	N/A		985,935		1,041,105			
> = 360 Days Delinquent	N/A	N/A		117,725		220,768		5,435	
Total Del All Other Secured Loans (> = 60 Days)	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		0.72		0.85			
Outstanding balances of loans affected by bankruptcy claims	27,104,262		-32.3		246.7	73,487,689		77,662,277	
Outstanding Troubled Debt Restructured loans or Modifications to Borrowers Experiencing Financial Difficulty	50,764,058	37,124,070	-26.9		1.1	33,812,792		35,845,202	
Amount of loans to borrowers experiencing financial difficulty not in compliance with modified loan terms	N/A	N/A		N/A		N/A		136	;
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 Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 	179 dave delinguant						10 Del	inquent Leans (car	
1 - MIOI TO 3/31/22, TOARS GEIINQUENT OU - 89 GAYS GEIINQUENT WERE COMDINED WITH TOARS 60 -	i re uays delinquent.						TU. Del	inquent Loans (con	i tj

Delinquen	t 1- to 4-Family Resider	tial and Other	Non-Commerci	ial Real Estate L	oans ¹				
Return to cover		For Charter :							
06/06/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				n * Peer Group:	All * Repo	rting_State = 'MO' * T	ype Inclu	ded: Federally Insure	ed State
	Count of CU i	n Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
DELINQUENT REAL ESTATE LOANS BY CATEGORY									
Secured by a 1st Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinquent	N/A	N/A		27,360,982		32,517,273	18.8	35,335,384	-
60 to 89 Days Delinquent ¹	N/A	N/A		5,271,307		8,348,110	58.4	3,614,261	-
90 to 179 Days Delinquent ¹	N/A	N/A		3,709,785		6,750,229	82.0	6,161,101	
180 to 359 Days Delinquent	N/A	N/A		2,049,772		2,770,069	35.1	1,832,528	
> = 360 Days Delinquent	N/A	N/A		1,191,941		583,514	-51.0	772,893	32.5
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent >	N/A	N/A		12,222,805		18,451,922	51.0	12,380,783	-32.9
= 60 Days				12,222,000		10,101,022	01.0	12,000,100	02.0
1- to 4-Family Residential Property Secured by a 1st Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a 1st Lien loans %	N/A	N/A		0.31		0.44	40.4	0.29	-33.9
Secured by Junior Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinquent	N/A	N/A		6,823,921		10,129,186	48.4	10,837,008	7.0
60 to 89 Days Delinguent ¹	N/A	N/A		1,487,527		1,876,918	26.2	2,423,274	29.1
90 to 179 Days Delinguent ¹	N/A	N/A		737,832		2,011,811	172.7	2,987,549	48.5
180 to 359 Days Delinquent	N/A	N/A		618,829		749,393	21.1	1,130,370	50.8
> = 360 Days Delinguent	N/A	N/A		714,731		450,536	-37.0	596,720	
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinguent				,		,		,	
> = 60 Days	N/A	N/A		3,558,919		5,088,658	43.0	7,137,913	40.3
1- to 4-Family Residential Property Secured by a Junior Lien loans >= 60 Days /									
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans %	N/A	N/A		0.26		0.31	19.2	0.42	36.2
All Other (Non-Commercial) Real Estate Loans/Lines of Credit									
30 to 59 Days Delinguent	N/A	N/A		624,142		24,804	-96.0	405,620	1,535.3
60 to 89 Days Delinguent ¹	N/A	N/A		111,575		55,649	-50.1	0	-100.0
90 to 179 Days Delinguent ¹	N/A	N/A		228,118		0	-100.0	55,649	N/A
180 to 359 Days Delinquent	N/A	N/A		136,049		0	-100.0	0	N/A
> = 360 Days Delinguent	N/A	N/A		10,194		0	-100.0	0	N/A
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinguent > =				-, -					
60 Days	N/A	N/A		485,936		55,649	-88.5	55,649	0.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinguent >= 60									
Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 00	N/A	N/A		0.70		0.14	-79.7	0.16	10.8
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate	N/A	N/A		16,267,660.00		23,596,229.00	45.0	19,574,345.00	-17.0
Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days	11/7	11/7		10,207,000.00		20,000,220.00	40.0	13,574,545.00	-17.0
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-				c			04.0		40.0
Family Residential Property and All Other Consumer Real Estate Loans/Lines of	N/A	N/A		0.30		0.40	31.9	0.32	-18.6
Credit (Non-Commercial)									
# Means the number is too large to display in the cell									
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days d	delinguent.				L		11. D	elinquent RE Loans	

	Delin	quent Commerc	ial Loans				
Return to cover		For Charter :					
06/06/2024		Count of CU :	88				
CU Name: N/A		Asset Range :					
Peer Group: N/A			Region: Nation * Peer Group:	All * Reporting_State = 'MO' *	Type Inc	luded: Federally Insur	red
	Count of CU	in Peer Group :	N/A				
	D	D			0/ Ob	N	01 Ob 1
	Dec-2020	Dec-2021	% Chg Dec-2022	% Chg Dec-2023	% Chg	Mar-2024	% Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY							
Construction and Development Loans							
30 to 59 Days Delinquent	N/A	N/A	659,186	5,292,803	702.9	0	-100.0
60 to 89 Days Delinquent ¹	N/A	N/A	,				
90 to 179 Days Delinguent ¹	N/A	N/A	-	, ,			
180 to 359 Days Delinquent	N/A	N/A					
> = 360 Days Delinquent	N/A	N/A					
Total Construction and Development loans delinquent > = 60 Days	N/A	N/A				-	
Construction and Development loans >= 60 Days / Total Construction and Development							
loans %	N/A	N/A	. 0.36	3.27	798.4	1.64	-50.0
Secured by Farmland							
30 to 59 Days Delinquent	N/A	N/A	. 0	C	N/A	0	N/A
60 to 89 Days Delinguent ¹	N/A	N/A	. 0	C	N/A	0	N/A
90 to 179 Days Delinquent ¹	N/A	N/A	. 0	C	N/A	. 0	N/A
180 to 359 Days Delinquent	N/A	N/A	. 0	C	N/A	. 0	N/A
> = 360 Days Delinquent	N/A	N/A	. 0	C	N/A	. 0	N/A
Total loans Secured by Farmland delinquent > = 60 Days	N/A	N/A	. 0	C	N/A	0	N/A
Loans Secured by Farmland >= 60 Days Del / Total loans Secured by Farmland %	N/A	N/A	. 0.00	0.00	N/A	0.00	N/A
Secured by Multifamily							
30 to 59 Days Delinquent	N/A	N/A	. 321,907	1,649,887	412.5	1,224,466	-25.8
60 to 89 Days Delinquent ¹	N/A	N/A	. 0	C	N/A	. 0	N/A
90 to 179 Days Delinquent ¹	N/A	N/A	. 0	C	N/A	4,986	N/A
180 to 359 Days Delinquent	N/A	N/A	1,224,465	C	-100.0	0	N/A
> = 360 Days Delinquent	N/A	N/A	-	,		0	
Total loans Secured by Multifamily delinquent > = 60 Days	N/A	N/A	, ,			,	
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	N/A	N/A	0.64	0.00	-100.0	0.00	N/A
Secured by Owner Occupied, Non-Farm, Non-Residential Property							
30 to 59 Days Delinquent	N/A	N/A	-	1,100,000		766,000	
60 to 89 Days Delinquent	N/A	N/A	-	011,000		-	
90 to 179 Days Delinquent ¹	N/A	N/A		296,035			
180 to 359 Days Delinquent	N/A	N/A		0,210,021			-
> = 360 Days Delinquent	N/A	N/A	. O	C	N/A	0	N/A
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A	. 39,547	9,860,942	#######	9,406,109	-4.6
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	0.02	4.55	#######	4.37	-4.0
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property							
30 to 59 Days Delinquent	N/A	N/A	0	532,461	N/A	1.382.798	159.7
60 to 89 Days Delinquent ¹	N/A	N/A	-	,		1	
90 to 179 Days Delinquent ¹	N/A	N/A				,,	
180 to 359 Days Delinquent	N/A	N/A					
> = 360 Days Delinquent	N/A	N/A	,	,			
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60							
Days	N/A	N/A	. 98,650	520,305	427.4	1,326,215	154.9
# Means the number is too large to display in the cell							
¹ Prior to 3/31/22, loans delinguent 60 - 89 days delinguent were combined with loans 60 - 179 days deli	nguant					12. Del Comm Loans	

		Delinguent Commerci	ial Loans						1
Return to cover		For Charter :							
06/06/2024		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 Inc	luded: Federally Insu	ired
	Count	of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% 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		0.04		0.20	449.9	0.48	140.7
Loans to finance agricultural production and other loans to									
farmers									
30 to 59 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
60 to 89 Days Delinquent ¹	N/A	N/A		0		0	N/A	0	N/A
90 to 179 Days Delinquent ¹	N/A	N/A		0		0	N/A	0	N/A
180 to 359 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	N/A	N/A		0		0	N/A	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		0.00		0.00	N/A	0.00	N/A
Commercial and Industrial Loans									
30 to 59 Days Delinquent	N/A	N/A		1,300,356		8,888,559	583.5	2,348,688	-73.6
60 to 89 Days Delinguent ¹	N/A	N/A		162,062		746,814	360.8	294,814	-60.5
90 to 179 Days Delinquent ¹	N/A	N/A		44,726		1,018,140	2,176.4	6,290,107	
180 to 359 Days Delinquent	N/A	N/A		80,502		3,152,344		593,842	
> = 360 Days Delinquent	N/A			12,313		0		3,076,513	
Total Commercial and Industrial Loans delinguent > = 60 Days	N/A	N/A		299,603		4,917,298		10,255,276	
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	N/A			0.25			1,443.1	7.67	98.9
Unsecured Commercial Loans									
30 to 59 Days Delinquent	N/A	N/A		336,420		0	-100.0	0	N/A
	N/A N/A			72,305		0		27,367	
60 to 89 Days Delinquent ¹	N/A N/A	N/A N/A		89,516		0		27,307	
90 to 179 Days Delinquent ¹	N/A N/A	N/A N/A		481,407		0		0	
180 to 359 Days Delinquent					-			-	
> = 360 Days Delinquent	N/A	N/A		0		486,874	N/A	100,000	
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A	N/A		643,228		486,874	-24.3	127,367	-73.8
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	N/A	N/A		93.83		14.95	-84.1	4.35	-70.9
Unsecured Revolving Lines of Credit for Commercial Purposes									
30 to 59 Days Delinquent	N/A	N/A		8,788		0		108,030	
60 to 89 Days Delinquent ¹	N/A			38,009		20,000		0	
90 to 179 Days Delinquent ¹	N/A	N/A		0		0	N/A	274,993	N/A
180 to 359 Days Delinquent	N/A	N/A		4,357		0	-100.0	0	N/A
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	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	274,993	1,275.0
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %	N/A	N/A		1.42		3.58	151.4	28.87	707.5
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	N/A	N/A		2,743,611		18,118,385	560.4	22,719,432	25.4
Total Commercial Loans to Members and Non-Members delinquent >= 60 days / Total Commercial Loans to Members and Non- Members %	N/A	N/A		0.31		2.05	571.7	2.48	21.2
* Amounts are year-to-date and the related % change ratios are annualized.							ĺ		İ.
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with l	oans 60 - 170 dave dalin	quent						13. Del Comm Loans (c	on't)

		Loan Losses	5		1				T
Return to cover		For Charter :							
06/06/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :		Nation * Peer Group:	All * Ren	orting_State = 'MO' *	Type Inc	uded: Federally Insu	red
	Count	of CU in Peer Group :		·····		<u></u>	. , , , , , , , , , , , , , , , , , , ,	,	T
		•							
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)							-		
Total Loans Charged Off Year-to-Date*	58,226,703	45,087,971	-22.6	51,018,106	13.2	89,549,598	75.5	28,199,989	26.0
Total Loans Recovered Year-to-Date*	14,543,545	16,201,596	11.4	16,775,027	3.5	21,829,436	30.1	7,441,747	36.4
NET CHARGE OFFS (\$\$)*	43,683,158	28,886,375	-33.9	34,243,079	18.5	67,720,162	97.8	20,758,242	22.6
Net Charge-Offs / Average Loans %**	0.40	0.25	-38.1	0.26	4.1	0.45	76.3	0.54	20.0
Total Delinquent Loans & Year-to-Date Net Charge-Offs	101,572,379	82,542,985	-18.7	111,611,896	35.2	187,042,303	67.6	136,855,128	-26.8
Combined Delinquency and Net Charge Off Ratio	0.91	0.69	-23.6	0.79	13.4	1.24	57.1	1.30	5.6
LOAN LOSS SUMMARY BY LOAN TYPE									
Unsecured Credit Card Lns Charged Off*	11,877,492	9,624,588	-19.0	10,796,214	12.2	14,921,333	38.2	5,064,709	35.8
Unsecured Credit Card Lns Recovered*	2,383,215	2,835,208	19.0	2,932,810	3.4	2,490,046	-15.1	727,290	
Unsecured Credit Card Net Charge Offs*	9,494,277	6,789,380	-28.5	7,863,404	15.8	12,431,287	58.1	4,337,419	39.6
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	2.10	1.61	-23.4	1.81	12.0	2.65	46.9		
PALs I and PALs II Charged Off (FCU Only)*	0	0		0	N/A	0		0	
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	-	0		0		0	
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	0.00	
Non-Federally Guaranteed Student Loans Charged Off*	375,349	211,444	-43.7	106,409	-49.7	140,393	31.9	38,120	8.6
Non-Federally Guaranteed Student Loans Recovered*	47,181	22,932	-51.4	38,156	66.4	32,640	-14.5		75.0
Non-Federally Guaranteed Student Loans Net Charge Offs*	328,168	188,512	-42.6	68,253		107,753	57.9		
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed									
Student Loans**	0.70	0.43	-38.5	0.16	-62.7	0.25	53.8	0.05	-78.6
All Other Unsecured Loans/Lines of Credit Charged Off*	N/A	N/A		15,093,982		20,921,592	38.6	6,215,531	18.8
All Other Unsecured Loans/Lines of Credit Recovered*	N/A	N/A		4,368,989		4,690,212	7.4	1,191,450	1.6
All Other Unsecured Loans/Lines of Credit Net Charge Offs*	N/A	N/A		10,724,993		16,231,380	51.3	5,024,081	23.8
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured	N/A	N/A		2.64		3.64	38.0	4.27	17.3
Loans/Lines of Credit**									
New Vehicle Loans Charged Off*	6,371,873	4,059,937	-36.3	3,762,251	-7.3	7,385,987	96.3	1,922,441	
New Vehicle Loans Recovered*	1,385,947	1,223,734		1,761,751	44.0	2,523,848	43.3	1,019,217	
New Vehicle Loans Net Charge Offs*	4,985,926	2,836,203		2,000,500	-29.5	4,862,139			
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.35	0.20		0.12	-42.6	0.24	109.5		-
Used Vehicle Loans Charged Off*	20,980,950	14,039,702		19,259,158	37.2	43,101,439	123.8	1	
Used Vehicle Loans Recovered*	5,533,158	5,580,408	0.9	6,473,466	16.0	10,901,902	68.4	4,218,491	
Used Vehicle Loans Net Charge Offs*	15,447,792	8,459,294	-45.2	12,785,692	51.1	32,199,537	151.8		7.5
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.46	0.23	-49.8	0.29	28.0	0.66	127.0	0.71	
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**	0.43	0.22		0.24	9.6	0.54	123.0		
Leases Receivable Charged Off*	0	0		0	-	0			
Leases Receivable Recovered*	0	0		0	-	0			
Leases Receivable Net Charge Offs*	0	0		0		0			-
Leases Receivable Net Charge Offs / Avg Leases Receivable**	0.00	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		1,424,410		2,603,526	82.8		
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		668,579	l	563,733	-15.7	235,576	
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		755,831		2,039,793	169.9	1,319,438	158.7
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other	N/A	N/A		0.14		0.35	152.1	0.90	157.8
Secured Non-Real Estate Loans/Lines of Credit**									+
FORECLOSED AND REPOSSESSED ASSETS	A1/A	&1/A		600 500		664.000	0.7	4 4 4 0 704	72.0
Commercial Real Estate - Non-Commercial	N/A	N/A N/A				664,320 1,273,279	-2.7	1,142,791 1.511.278	
Vehicle - Non-Commercial	N/A N/A	N/A N/A		2,917,828		5,141,476		5,434,308	-
Other - Non-Commercial	N/A N/A	N/A N/A		2,917,828 92.818		5,141,476	921.9		
Other - Non-Commercial Total Foreclosed and Repossessed Assets	12,551,638	4,058,135	-67.7	5,513,439	35.9		921.9 45.6		
*Amounts are year-to-date while the related percent change ratios are annualized.	12,001,038	4,000,135	-01.1	5,513,439	35.9	0,027,557	45.6	0,102,808	1.0
								44.1	+
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								14. Loan Losses	

		Indirect. Purchased	or Sold						
Return to cover		For Charter :							
06/06/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		v		Nation * Peer Group:	All * Rep	orting State = 'MO' * 1	Type Inclu	ded: Federally Insure	d State
· ·	Count	of CU in Peer Group :					<u> </u>		1
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
INDIRECT LOANS OUTSTANDING							Ĭ		
New and Used Vehicle Indirect Loans	N/A	N/A		3,933,164,174		4,274,052,218	8.7	4,242,659,281	-0.7
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		87,840,242		111,749,879	27.2	112,366,024	0.6
Commercial Indirect Loans	N/A	N/A		27,838,279		8,386,577	-69.9	8,364,464	-0.3
All Other Indirect Loans	N/A	N/A		188,219,988		214,064,605	13.7	210,688,746	-1.6
Total Outstanding Indirect Loans	2,633,574,100	2,842,084,821	7.9	4,237,062,683	49.1	4,608,253,279	8.8	4,574,078,515	-0.7
Indirect Loans Outstanding / Total Loans %	23.15	23.65	2.2	28.99	22.6	30.21	4.2	29.97	-0.8
DELINQUENT INDIRECT LOANS									
Total Delinquent Indirect Lns (>= 60 Days)	19,125,928	16,943,484	-11.4	35,959,909	112.2	46,039,577	28.0	45,077,700	-2.1
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.73	0.60	-17.9	0.85	42.4	1.00	17.7	0.99	-1.4
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*	18,670,660	12,376,940	-33.7	16,312,900	31.8	38,944,128	138.7	11,871,521	21.9
Indirect Loans Recovered*	4,274,716	4,501,775	5.3	5,647,201	25.4	9,808,003		3,340,487	36.2
Indirect Loans Net Charge Offs*	14,395,944	7,875,165	-45.3	10,665,699	35.4	29,136,125	173.2	8,531,034	17.1
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.56	0.29	-48.3	0.30	4.8	0.66	118.6	0.74	12.8
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23									
LOANS PURCHASED YEAR-TO-DATE									
Loans Purchased from Other Financial Institutions*	8,341,675	23,835,683	185.7	40,467,994	69.8	35,703,743	-11.8	5,950	-99.9
Loans Purchased from Other Sources*	12,496,701	37,633,629	201.1	62,914,670	67.2	24,278,690	-61.4	8,162,791	34.5
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.29	0.81	180.7	1.34	64.8	1.03	-22.7	0.67	-35.2
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Delinguent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		0		6,431	N/A	5,649	-12.2
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial				0.00				0.00	
Loans Purchased Under 701.23%	N/A	N/A	L L	0.00		0.00	N/A	0.00	8.6
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Whole or Partial Loans Purchased Under 701.23 Charged Off*	N/A	N/A		0		0	N/A	0	N/A
Whole or Partial Loans Purchased Under 701.23 Recovered*	N/A	N/A		0		0	N/A	0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	N/A	N/A		0		0	N/A	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		0.00		0.00	N/A
LOANS SOLD Year-to-date									
Loans Sold	0					706,870,407		214,287,615	
First mortgage loans sold on the secondary market	2,149,578,745	1,938,111,817		1		684,202,685		135,220,167	
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	438,665,377	338,714,388		-,,		-1 1		15,829,520	
Real Estate Loans Sold with Servicing Retained	N/A	N/A		277,595,572		538,205,652		107,797,062	
All Other Loans Sold with Servicing Retained	N/A	N/A		0		0	N/A	436,145	
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED	4,555,414,053	4,752,192,282	4.3	4,970,023,993	4.6	4,875,259,299	-1.9	4,903,365,529	0.6
* Amounts are year-to-date while the related %change ratios are annualized.									<u> </u>
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)							15. Indired	ct, Purchased or Sold	

		Participation Lo	bans						
Return to cover		For Charter :	N/A						
06/06/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'MO' * 1	Type Inclu	ded: Federally Insure	d State
	Count	of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):									
Consumer	98,832,555	222,526,784	125.2	N/A		N/A		N/A	
Vehicle - Non-commercial	N/A	N/A	1	469,718,038		393,664,998	-16.2	362,664,598	-7.9
Non-Federally Guaranteed Student Loans	9,317,744	7,458,224	-20.0	7,698,218	3.2	7,949,685	3.3	8,239,947	
1- to 4-Family Residential Property	94,563,174	78,339,957	-17.2	64,459,206	-17.7	71,099,892	10.3	70,486,687	-0.9
Commercial Loans (excluding Construction & Development)	84,951,534	97,226,567	14.4	137,381,343	41.3	139,816,024	1.8	139,271,370	-0.4
Commercial Construction & Development	15,108,866	28,415,750	88.1	45,656,816	60.7	19,427,972	-57.4	24,351,325	25.3
All Other Participation Loans	97,892,380	157,011,142	60.4	18,121,467	-88.5	15,818,854	-12.7	19,515,432	23.4
TOTAL PARTICIPATION LOANS OUTSTANDING	408,036,232	597,933,099	46.5	743,035,088	24.3	647,777,425	-12.8	624,529,359	-3.6
Participation Loans Outstanding / Total Loans %	3.59	4.98	38.7	5.08	2.2	4.25	-16.5	4.09	-3.7
LOAN PARTICIPATIONS PURCHASED									
Participation Loans Purchased*	186,016,431	326,578,487	75.6	355,909,398	9.0	121,311,739	-65.9	15,189,564	-49.9
Participation Loans Purchased YTD / Total Loans Granted YTD %	2.58	4.31	67.0	4.60	6.8	2.09	-54.6	1.24	-40.4
LOAN PARTICIPATIONS SOLD									
Participation Loans Sold YTD*	67,125,330	38,669,155	-42.4	86,638,404	124.1	32,405,990	-62.6	3,402,234	-58.0
%Participation Loans Sold YTD / Total Assets**	0.37	0.19	-48.4	0.41	114.0	0.15	-62.7	0.06	-60.1
DELINQUENT- PARTICIPATION LOANS (Purchased + Retained):									
Delinquent Participation Loans Purchased Under 701.22	1,851,949	446,186	-75.9	975,142	118.6	10,920,330	1,019.9	12,962,761	18.7
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %	N/A	N/A		0.14		1.86	1,182.5	2.29	23.2
LOAN LOSSES - PARTICIPATION LOANS									
Participation Loans Charged Off*	1,036,524	831,561	-19.8	2,040,165	145.3	3,946,280	93.4	1,275,669	29.3
Participation Loans Recovered*	158,059	386,037	144.2	1,099,164	184.7	1,922,827	74.9	669,364	39.2
Participation Loan Net Charge Offs *	878,465	445,524	-49.3	941,001	111.2	2,023,453	115.0	606,305	19.9
Participation Loans Net Charge Offs / Avg Participation Loans % **	0.24	0.09	-63.8	0.14	58.4	0.29	107.3	0.38	31.0
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)			1					16. Participation Loans	

1- to 4-Fa	mily Residential P	roperty and All Other	(Non-Co	mmercial) Real Estate	Loans				
Return to cover		For Charter :							
06/06/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Inc	uded: Federally Insu	red
	Count	of CU in Peer Group :	N/A						
							~ ~		~ ~
1- to 4-Family Residential Property Loans	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Ch
Secured by 1st Lien									+
Fixed Rate > 15 years	N/A	N/A		1,860,071,724		1,878,789,218	1.0	1,894,293,737	0
Fixed Rate 15 years or less	N/A	N/A		928,177,146		824,952,508	1	803,497,836	
Balloon/Hybrid > 5 years	N/A	N/A		385,714,040		418,592,527	8.5	488,309,468	
Balloon/Hybrid 5 years or less	N/A	N/A		344,740,239		675,730,261	96.0	719,638,783	
Adjustable Rate	N/A	N/A		426,227,269		443,063,454		402,409,363	
Total Secured by 1st Lien	N/A	N/A		3,944,930,418		4,241,127,968		4,308,149,187	-
Secured by Junior Lien	IN/A	IN/A		3,944,930,410		4,241,127,900	7.5	4,300,149,107	'
	NI/A	NI/A		190 042 064		060 170 759	20.7	270 000 217	
Closed-End Fixed Rate Closed-End Adjustable Rate	N/A N/A	N/A N/A		189,043,964 14,895,313		262,179,758 37,583,728		270,808,317 41,335,220	
Open-End Fixed Rate	N/A N/A	N/A N/A		14,895,313		8,187,941		8,119,396	
	N/A	N/A N/A					1		
Open-End Adjustable Rate	N/A N/A	N/A N/A		1,142,057,687 1,362,592,440		1,326,015,912 1,633,967,339		1,362,408,595 1,682,671,528	_
Total Secured by Junior Lien	N/A	N/A		1,362,592,440		1,033,907,339	19.9	1,082,071,528	3
All Other (Non-Commercial) Real Estate	N1/A	N1/A		00 405 040		0.040.744	CO 4	40,407,000	20
Closed-End Fixed Rate	N/A	N/A		26,185,642		9,842,714	-62.4	13,437,683	
Closed-End Adjustable Rate	N/A	N/A		28,377,059		15,959,611	-43.8	15,703,345	
Open-End Fixed Rate	N/A	N/A		864,738		1,608,645		1,581,968	
Open-End Adjustable Rate	N/A	N/A		13,740,537		11,547,353		4,443,120	-
Total All Other (Non-Commercial) Real Estate	N/A	N/A		69,167,976		38,958,323	-43.7	35,166,116	i -9.
Total 1- to 4-Family Residential Property Loans and All Other	N/A	N/A		5,376,690,834		5,914,053,630	10.0	6,025,986,831	1.
(Non-Commercial) Real Estate									
1- to 4-Family Residential Property Loans Granted YTD									
Secured by 1st Lien Granted YTD								150 001 701	
Fixed Rate > 15 Years*	N/A	N/A		984,206,960		674,709,968		152,304,704	
Fixed Rate 15 Years or less*	N/A	N/A		228,045,229		107,311,844		14,933,664	
Balloon/Hybrid > 5 Years*	N/A	N/A		237,165,749		99,911,111	-57.9	23,970,352	
Balloon/Hybrid 5 Years or less*	N/A	N/A		225,161,714		386,801,064		73,381,897	
Adjustable Rate*	N/A	N/A		165,525,825		121,615,607	-26.5	17,591,078	
Total Secured by 1st Lien Granted YTD*	N/A	N/A		1,840,105,477		1,390,349,594	-24.4	282,181,695	i -18.
Secured by Junior Lien Granted YTD									<u> </u>
Closed-End Fixed Rate*	N/A	N/A		135,787,346		103,022,968		19,628,873	
Closed-End Adjustable Rate*	N/A	N/A		1,911,251		10,754,893		3,106,476	
Open-End Fixed Rate*	N/A	N/A		5,779,655		2,647,198		389,198	
Open-End Adjustable Rate*	N/A	N/A		595,599,922		523,199,299		110,968,695	
Total Secured by Junior Lien Granted YTD*	N/A	N/A		739,078,174		639,624,358	-13.5	134,093,242	-16.
All Other (Non-Commercial) Real Estate Granted YTD									+
Closed-End Fixed Rate*	N/A	N/A		20,612,047	ļ	4,064,289		609,544	
Closed-End Adjustable Rate*	N/A	N/A		12,315,075		2,913,219		159,036	
Open-End Fixed Rate*	N/A	N/A		1,828,567		1,201,060		712,500	
Open-End Adjustable Rate*	N/A	N/A		14,227,827		1,231,904		0	
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		48,983,516		9,410,472	-80.8	1,481,080	-37.
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		2,628,167,167		2,039,384,424	-22.4	417,756,017	′ -18.
Outstanding 1- to 4-Family Residential Construction Loans	13,322,068	14,912,956	11.9	27,207,110	82.4	23,236,925	-14.6	26,389,091	13
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	N/A	N/A		1,877,946,817		2,342,140,207	24.7	1,962,758,642	-16
Outstanding Interest Only & Payment Option First Mortgage Loans	19,458,963	27,724,665	42.5	41,871,917	51.0	49,866,531	19.1	51,492,689	3
Interest Only & Payment Option First Mortgages / Total Assets %	0.57	0.61	6.8	0.20	-67.8	0.23	18.7	0.23	-2
Interest Only & Payment Option First Mortgages / Net Worth %	5.90		1		-68.3		1	2.39	
* Amounts are year-to-date while the related %change ratios are annualized							1		1
								17. RE Loans	,

	Real E	state (Non-Commerci	al) Loan Losses				
Return to cover		For Charter :	N/A				
06/06/2024		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 Incl	uded: Federally Insur	ed State
	Count	of CU in Peer Group :	N/A				
		· · · ·					
	Dec-2020	Dec-2021	% Chg Dec-2022	% Chg Dec-202	3 % Chg	Mar-2024	% Chg
LOAN LOSS SUMMARY BY LOAN TYPE							-
First Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A	54,330	184,27	1 239.2	2,702	-94.1
First Lien single 1- to 4-Family Residential Property Loans						,	•
Recovered*	N/A	N/A	22,713	62,55	4 175.4	1,625	-89.6
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A	31,617	121,71	7 285.0	1,077	-96.5
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	0.00	0.0	0 247.3	0.00	
Junior Lien single 1- to 4-Family Residential Property Loans Charged	IN/A	IN/A	0.00	0.0	J 241.3	0.00	-90.0
Off*	N/A	N/A	169,384	239,98	8 41.7	58,227	-3.0
Junior Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A	405,948	161,03	7 -60.3	27,491	-31.7
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A	-236,564	78,95	1 133.4	30,736	55.7
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	-0.02	0.0	1 126.8	0.01	40.7
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A	40,382	3,42	5 -91.5	0	-100.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*	N/A	N/A	20,707	1,02	5 -95.0	697	172.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A	19,675	2,40	0 -87.8	-697	-216.2
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	0.03	0.0	0 -82.8	-0.01	
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	0.0	0	0.00	-42.0
*Amounts are year-to-date while the related percent change ratios are annua		1071		0.0	-	0.00	12.0
** Annualization factor: March = 4; June = 2; September =4/3; December = 1						18. RE Loan Losses	

		Commercial Loan Inf	ormation						
Return to cover		For Charter :							
06/06/2024		Count of CU :	88						
CU Name: N/A		Asset Range :							
Peer Group: N/A			-	Nation * Peer Group: A	All * Rep	orting_State = 'MO' * 1	ype Inclu	Ided: Federally Insure	ed State
	Count	of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	K % Chg
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON- MEMBERS)									
Construction and Development	51,106,543	77,712,858	52.1	108,777,258	40.0	70,768,076	-34.9	80,972,455	5 14.4
Secured by Farmland	12,728,425	16,789,096	31.9	15,901,645	-5.3	15,316,193	-3.7	14,636,807	-4.4
Secured by Multifamily	115,270,496	154,846,464	34.3	190,738,359	23.2	190,373,863	-0.2	191,592,154	4 0.6
Owner Occupied, Non-Farm, Non-Residential Property	180,550,429	177,552,851	-1.7	187,769,629	5.8	216,933,794	15.5	215,452,549	-0.7
Non-Owner Occupied, Non-Farm, Non-Residential Property	211,190,050	233,574,894	10.6	269,920,230	15.6	258,888,910	-4.1	274,153,562	2 5.9
Total Real Estate Secured Commercial Loans	570,845,943	660,476,163	15.7	773,107,121	17.1	752,280,836	-2.7	776,807,527	3.3
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON- MEMBERS)									
Loans to finance agricultural production and other loans to farmers	889,673	248,055	-72.1	2,425,871	878.0	281,567	-88.4	255,455	5 -9.3
Commercial and Industrial Loans	56,634,781	66,895,058	18.1	119,800,470	79.1	127,419,879	6.4	133,628,808	3 4.9
Unsecured Commercial Loans	2,265,744	1,063,201	-53.1	685,503	-35.5	3,256,748	375.1	2,926,370	-10.1
Unsecured Revolving Lines of Credit (Commercial Purpose)	298,502	902,218	202.2	2,977,959	230.1	559,285	-81.2	952,362	2 70.3
Total Non-Real Estate Secured Commercial Loans	60,088,700	69,108,532	15.0	125,889,803	82.2	131,517,479	4.5	137,762,995	5 4.7
TOTAL COMMERCIAL LOANS:									
Commercial Loans to Members	538,121,400	610,344,727	13.4	745,498,821	22.1	756,602,756	1.5	782,387,407	3.4
Purchased Commercial Loans or Participations to Nonmembers	92,813,243	119,239,968	28.5		28.7	127,195,559	-17.1	132,183,115	
Total Commercial Loans	630,934,643	729,584,695			23.2	883,798,315	-1.7	914,570,522	
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE	,					,			
Construction and Development	54	83	53.7	78	-6.0	150	92.3	166	6 10.7
Farmland	35	47		44	-6.4	45	2.3	45	
Secured by Multifamily	249	314		339	8.0		-2.7	335	
Owner Occupied, Non-Farm, Non-Residential Property	430	421	-2.1	409	-2.9		1.7	424	
Non-Owner Occupied, Non-Farm, Non-Residential Property	363	376			15.2		6.0	442	
Total Number of Real Estate Secured Commercial Loans	1,131	1,241		1,303	5.0		7.4	1,412	
Loans to finance agricultural production and other loans to farmers	25	7	-72.0		42.9		-60.0	1,412	4 0.0
Commercial and Industrial Loans	664	757			25.5		2.9	1,020	
Unsecured Commercial Loans	78	22			-31.8		33.3	22	
Unsecured Revolving Lines of Credit (Commercial Purpose)	54	54			0.0		-13.0	49	
Total Number of Non-Real Estate Secured Commercial Loans	821	840			22.5	1,049	1.9	1,095	
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING	021	040	2.3	1,029	22.0	1,049	1.9	1,090	4.4
	1,802	1,863	3.4	2,139	14.8	2,277	6.5	2,337	2.6
Number of Outstanding Commercial Loans to Members	1,002	1,003	3.4	2,139	14.0	2,211	0.5	2,337	2.0
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	150	218	45.3	193	-11.5	172	-10.9	170	-1.2
Total Number of Commercial Loans Outstanding	1,952	2,081	6.6	2,332	12.1	2,449	5.0	2,507	2.4
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS	630,934,643	729,584,695			23.2	,	-1.7	914,570,522	
			1						
(Total Commercial Loans / Total Assets)%	3.45	3.57	3.5	4.21	17.7	4.12	-2.0	4.05	5 -1.8
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED	104 000 015	100 547 000	0.0	045 440 557	04.4	100 474 100	00.0	FC 000 750	40.0
Member Commercial Loans Granted YTD*	184,883,315	186,547,309	1	245,148,557 51.685.650	31.4		-22.3	56,688,753	
Purchased or Participation Interests to Nonmembers* MISCELLANEOUS LOAN INFORMATION	39,110,853	46,813,541	19.7	0000,000,10	10.4	4,411,001	-91.5	3,299,683	3 199.2
	40.040.000	47 007 454	05.4	40.007.540	7 ^	45 507 700	44.0	44,000,000	
Agricultural Related Commercial Loans Outstanding Balance	13,618,098	17,037,151		18,327,516	7.6		-14.9	14,892,262	
Outstanding Agricultural Related Loans - Number	60	54	-10.0	54	0.0	49	-9.3	49	9 0.0
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*	14,823,977	15,838,863			103.6		-24.8	25,337,883	
Commercial Loans and Participations Sold -no servicing rights- YTD	16,425	0	-100.0	1,277,378	N/A	0	-100.0	C) N/A
Total Member Business Loans - (NMBLB)									
(NMBLB / Total Assets)%	3.41	3.30	-3.3	3.73	13.1	3.65	-2.4	3.58	3 -1.7
* Amounts are year-to-date and the related % change ratios are annualized.			1				19. Comn	nercial Loans	

	С	ommercial Loan Net C	harge O	ffs					
Return to cover		For Charter :	N/A						
06/06/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'MO' * 1	Type Inclu	ded: Federally Insure	d State
	Count	of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% 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		0.00		0.00	N/A	0.00	N/A
Net Commercial Loans Secured by Farmland YTD Charge Offs to average									
Commercial Loans Secured by Farmland**	N/A	N/A		0.00		0.00	N/A	0.00	N/A
Net Commercial Loans Secured by Multifamily YTD Charge Offs to average									
Commercial Loans Secured by Multifamily**	N/A	N/A		0.03		0.00	-110.3	0.13	4458
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		0.00		0.00	N/A	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		0.05		0.00	-100.1	0.00	100
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		0.00		0.00	N/A	0.00	N/A
Net Commercial and Industrial Loans YTD Charge Offs to average Commercial									
and Industrial Loans**	N/A	N/A		0.00		-0.29	######	-0.01	95.637
Net Unsecured Commercial Loans YTD Charge Offs to average Unsecured							100.0	50.00	
Commercial Loans**	N/A	N/A		-4.16		0.00	100.0	50.03	N/A
Net Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge									
Offs to average Unsecured Revolving Lines of Credit for Commercial Purposes *1D Charge	N/A	N/A		4.00		0.75	-84.1	44.47	4400.0
Net Commercial Loans/Lines of Credit Real Estate Secured YTD Charge Offs to	N/A	N/A		4.69		0.75	-84.1	11.47	1438.2
average Commercial Real Estate Secured *1D Charge Oils to	0.10	0.00	-96.697	0.02	661.31	0.00	-103.0	0.03	4303.9
Net Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge Offs	0.10	0.00	-90.097	0.02	001.31	0.00	-103.0	0.03	4303.9
to average Commercial Not Real Estate Secured *1D Charge Oils	0.19	0.22	19.761	0.06	-75.066	-0.27	-589.0	1.20	542.7
Net Commercial Loan YTD Charge Offs to average Commercial Loans**	0.19		-77.373		17.34	-0.27		0.21	
	2	0.02	-11.313	0.03	17.34			U.21 ercial Loan Net Charge	
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizi	ng)		I			l	20. Comm	ierciai Loan Net Charge	UITS

		Commercial Loan L	osses					
Return to cover		For Charter :	N/A					
06/06/2024		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 Incl	uded: Federally Insur	ed State
	Count	of CU in Peer Group :	N/A					
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg Dec-202	3 % Chg	Mar-2024	4 % Chg
COMMERCIAL LOAN CHARGE-OFFS:								
Commercial Construction and Development Loans YTD Charge Offs*	N/A	N/A		0	C	N/A	. 0	N/A
Commercial Loans Secured by Farmland YTD Charge Offs*	N/A	N/A		0	C	N/A	0	N/A
Commercial Loans Secured by Multifamily YTD Charge Offs*	N/A	N/A		48,458	C	-100.0	61,143	N/A
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*	N/A	N/A		0	C	N/A	. 0	N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*	N/A	N/A		146,639	C	-100.0	0	N/A
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Charge Offs*	N/A	N/A		0	C	N/A	. 0	N/A
Commercial and Industrial Loans YTD Charge Offs*	N/A	N/A		2,355	34,409	1,361.1	0	
Unsecured Commercial Loans YTD Charge Offs*	N/A	N/A		15,305	C	-100.0	386,874	N/A
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs*	N/A	N/A		98,829	13,235	-86.6	21,710	556.1
Commercial Loans/Lines of Credit Real Estate Secured YTD Charge-Offs*	511,016	19,811	-96.123	195,097	884.79 0	-100.0	61,143	N/A
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge-Offs*	121,040	169,724	40.221	116,489			408,584	
Total Commercial Loan YTD Charge Offs*	N/A	N/A		311,586	47,644	-84.7	469,727	3843.6
COMMERCIAL LOAN RECOVERIES:								
Commercial Construction and Development Loans YTD Recoveries*	N/A	N/A		0	C	-	-	-
Commercial Loans Secured by Farmland YTD Recoveries*	N/A	N/A		0	C			-
Commercial Loans Secured by Multifamily YTD Recoveries*	N/A	N/A		0	5,485	N/A	1,250	-8.8
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Prooperty YTD Recoveries*	N/A	N/A		0	C	N/A	. 0	N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*	N/A	N/A		19,500	200	-99.0	0	-100.0
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Recoveries*	N/A	N/A		0	C	N/A	. 0	N/A
Commercial and Industrial Loans YTD Recoveries*	N/A	N/A		2,888	396,704	#######	4,173	-95.8
Unsecured Commercial Loans YTD Recoveries*	N/A	N/A		51,717	C	-100.0	168	N/A
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Recoveries*	N/A	N/A		7.803	50	-99.4	42	236.0
Commercial Loans/Lines of Credit Real Estate Secured YTD Recoveries*	2.950	0	-100	,	N/A 5,685			
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Recoveries*	13,528	26,016	92.312	,	139.88 396,754		,	
Total Commercial Loan YTD Recoveries*	16,478	26,016	57.883	81,908	214.84 402,439			
*Amounts are year-to-date while the related percent change ratios are annualized.	10,470	20,010	57.005	01,900	217.04 402,438		mercial Loan Losses	-34.4

		Investments							Т
Return to cover		For Charter :							
06/06/2024		Count of CU :	88.0						
CU Name: N/A		Asset Range :	N/A						1
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'MO' * 1	ype Inclu	ded: Federally Insure	d State
	Count o	of CU in Peer Group :	N/A				[_	
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
INVESTMENT SECURITIES									
EQUITY SECURITIES									
Common Stock	N/A	N/A		3,038,803		3,751,615	23.5	4,119,786	9.8
Registered Investment Companies	N/A	N/A		167,765,241		132,194,864	-21.2	, ,	5.4
Other Equities	N/A	N/A		33,171,783		30,046,429	-9.4	- , ,	5.7
TOTAL EQUITY SECURITIES	29,126,327	115,070,502	295.1	203,975,827	77.3	165,992,908	-18.6	175,168,302	5.5
TRADING DEBT SECURITIES									
US Government Obligations	N/A	N/A		0		0	N/A		
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		0		0	N/A		
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		0		0	N/A		
Federal Agency Securities - Non-Guaranteed	N/A	N/A		0		0	N/A	0	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		0		0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		0		0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		0		0	N/A	0	N/A
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		0		0	N/A	0	N/A
All Other Trading Debt Securities	N/A	N/A		0		0	N/A	131,275	N/A
TOTAL TRADING DEBT SECURITIES	N/A	N/A		0		0	N/A	131,275	N/A
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	N/A		172,657,967		134,911,819	-21.9	166,068,310	23.1
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		1,379,175,551		1,058,143,771	-23.3	983,461,144	-7.1
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		1,910,914,594		1,640,817,323	-14.1	1,650,385,659	0.6
Federal Agency Securities - Non-Guaranteed	N/A	N/A		0		0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		131,681		102,844	-21.9	104,380	1.5
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		0		0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		32,496,894		31,684,750	-2.5	31,669,918	0.0
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		65,587,489		48,847,697	-25.5	48,359,392	-1.0
All Other Available-for-Sale Debt Securities at Amortized Cost	N/A	N/A		17,531,884		26,762,155	52.6	27,021,905	1.0
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		3,578,496,060		2,941,270,359	-17.8	2,907,070,708	-1.2
AFS DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		168,022,067		133,548,412	-20.5	165,292,421	23.8
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		1,279,305,250		997,333,134	-22.0	927,000,810	-7.1
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		1,708,884,612		1,471,534,415	-13.9	1,474,026,835	0.2
Federal Agency Securities - Non-Guaranteed	N/A	N/A		0		0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		1,000,162		794,472	-20.6	744,454	-6.3
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		0		0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		27,803,627		27,855,742	0.2	27,905,988	0.2
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		61,761,159		47,084,020	-23.8	46,933,460	-0.3
All Other Available-for-Sale Debt Securities at Fair Value	N/A	N/A		15,622,622		24,939,180	59.6	25,364,543	1.7
TOTAL AFS DEBT SECURITIES AT FAIR VALUE	N/A	N/A		3,262,399,499		2,703,089,375	-17.1	2,667,268,511	-1.3
# Means the number is too large to display in the cell								22. Investments	1

		Investments			1				
Return to cover		For Charter :							
06/06/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	II * Repo	orting State = 'MO' * '	Type Inc	uded: Federally Insur	ed State
	Count	of CU in Peer Group :				ing_otato ino	i ype me		
	Dec-2020	Dec-2021	% Cha	Dec-2022	% Cha	Dec-2023	% Cha	Mar-2024	% Ch
NVESTMENT SECURITIES (continued)	200 2020	200 2021	70 ong	200 2022	// eng	200 2020	/o ong	mai 1014	70 OII;
HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	N/A		8,506,189		3,786,453	-55.5	4,177,321	10.3
Federal Agency Securities - Guaranteed - Debt Instruments	N/A			99,573,527		86,720,466		, ,	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A			254,715,426		239,633,577	-5.9	, ,	
Federal Agency Securities - Non-Guaranteed	N/A			11,579,332		7,878,577	-32.0		
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A N/A			0		0		0	-
Non-Federal Agency Asset-Backed Securities - Senior Hancies	N/A N/A			0		0		0	
	N/A N/A						-0.9	-	
Securities Issued by States and Political Subdivisions in the U.S.	N/A N/A			1,048,187		1,039,041	-0.9	,,	
Debt Securities Issued by Depositories, Banks, and Credit Unions				20,769,622		1,988,000		1,739,000	
All Other HTM Debt Securities at Amortized Cost	N/A			4,996,891		3,423,266	-31.5	, ,	0.:
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		401,189,174		344,469,380	-14.1	339,810,171	-1.4
HTM DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A			8,395,234		3,735,820		, ,	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A			89,694,487		80,383,118			
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A			216,667,984		205,688,445		200,962,540	
Federal Agency Securities - Non-Guaranteed	N/A			11,228,250		7,576,656	-32.5	7,223,306	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A			0		0		0	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A			0		0		0	
Securities Issued by States and Political Subdivisions in the U.S.	N/A			810,903		841,610	3.8	,	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		19,659,167		1,926,366	-90.2	1,697,760	-11.9
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		5,000,000		3,500,000	-30.0	3,500,000	
TOTAL HTM DEBT SECURITIES AT FAIR VALUE	N/A	N/A		351,456,025		303,652,015	-13.6	297,372,868	-2.
Allowance for Credit Losses on Held-to-maturity Debt Securities ¹ if ASC 326 has been adopted)	C	0	N/A	0	N/A	0	N/A	0	N//
TOTAL INVESTMENT SECURITIES	2,717,683,244	3,489,352,393	28.4	3,867,560,000	10.8	3,213,551,663	-16.9	3,182,378,259	-1.0
Allowance for Credit Losses on Available-for-sale Debt Securities ² (if ASC 326 nas been adopted)	N/A	N/A		N/A		34,519		34,519	0.0
OTHER INVESTMENTS									
Nonperpetual Capital Account	1,684,996	, ,		, ,	-28.9	1,182,396	-11.4	, ,	
Perpetual Contributed Capital	15,419,984	, ,	8.0		0.0	17,100,505			
All other investments	116,726,946				-13.5	108,271,493	-0.6	, ,	
FOTAL OTHER INVESTMENTS	133,831,926	144,480,543	8.0	126,915,913	-12.2	126,554,394	-0.3	127,930,898	1.1
DEPOSITS									
Fime deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions	N/A	N/A		559,906,706		450,695,471	-19.5	454,567,127	0.9
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)	

		Investment Matu	iritv						1
Return to cover		For Charter :	,						
06/06/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		•		Nation * Peer Group:	All * Ren	orting State = 'MO' *	Type Inclu	Ided: Federally Insure	ed State
	Count	of CU in Peer Group :	-	Nation Teer Group.		Srang_otate mo	J po more	laca. I cacrally moure	Ju olulo
	oodiit		11/0				<u> </u>		
	Dec-2020	Dec-2021	% Cha	Dec-2022	% Cha	Dec-2023	% Cha	Mar-2024	% Cho
TIME DEPOSITS MATURITY DISTRIBUTION			/*3		// =//g		// = ···g		// -//3
Total Time Deposits < 1 yr	N/A	N/A		252,072,435		236,534,850	-6.2	246,488,533	4.2
Total Time Deposits 1-3 yrs	N/A			230,586,244		175,965,854	-23.7	174,490,594	-0.8
Total Time Deposits 3-5 yrs	N/A			73,797,027		36,836,767	-50.1	32,729,000	-11.2
Total Time Deposits 5-10 yrs	N/A			3,451,000		1,358,000	-60.6	859,000	-36.7
Total Time Deposits > 10 yrs	N/A			0		0	N/A	0	N/A
TOTAL TIME DEPOSITS	N/A			559,906,706		450,695,471	-19.5	454,567,127	0.9
EQUITY SECURITIES MATURITY DISTRIBUTION		10// (000,000,100	+	400,000,411	10.0	404,001,121	0.0
Total Equity Securities < 1 yr	2,165,247	15,339,613	608.4	7,903,018	-48.5	108,190	-98.6	103,223	-4.6
Total Equity Securities 1-3 yrs	2,231,680	1,447,334	-35.1		-10.9	117,806,254		124,080,262	5.3
Total Equity Securities 3-5 yrs	2,231,000	1,447,534	-33.1 N/A		-10.9 N/A	29,992,882	24.1	31,771,980	5.9
Total Equity Securities 5-10 yrs	24,729,400	98,283,555	297.4	, ,	70.5	14,333,967	-91.4	15,093,052	5.3
Total Equity Securities > 10 yrs	24,729,400		297.4 N/A		70.5 N/A	3,751,615	23.5	4,119,786	9.8
TOTAL EQUITY SECURITIES	0		N/A	, ,	N/A	165,992,908	-18.6	175,168,303	5.5
TRADING DEBT SECURITIES MATURITY DISTRIBUTION	0	0	11/7	203,973,027	11/7	103,392,900	-10.0	175,100,505	5.5
Total Trading Debt Securities < 1 yr	0	66,881	N/A	0	-100.0	0	N/A	131,275	N/A
Total Trading Debt Securities 1-3 yrs	0		N/A			0		0	
Total Trading Debt Securities 3-5 yrs	0		N/A			0		0	
									-
Total Trading Debt Securities 5-10 yrs Total Trading Debt Securities > 10 yrs	77,823,105	86,528,562	11.2			0	-	0	
TOTAL TRADING DEBT SECURITIES	0	,	N/A N/A			0		0	
	0	0	N/A	0	N/A	0	N/A	131,275	IN/A
AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION	570 404 405	055 500 445	07.7	FF4 770 400		500 455 000		074 050 000	
Total Available-for-Sale Debt Securities < 1 yr Total Available-for-Sale Debt Securities 1-3 yrs	570,401,425	355,536,115 796,017,013	-37.7 -20.9		55.2 22.3	539,155,093 925,149,560	-2.3 -5.0	671,253,228 816,677,017	24.5
,									-11.7
Total Available-for-Sale Debt Securities 3-5 yrs	492,226,056	1,204,634,478	144.7	, ,	-22.7	567,251,537	-39.1	477,649,608	-15.8
Total Available-for-Sale Debt Securities 5-10 yrs	379,577,787	726,549,656	91.4	, ,	8.9	, ,	-18.2	668,621,316	3.3
Total Available-for-Sale Debt Securities > 10 yrs	12,428,374	45,143,142	263.2		-72.8	22,099,057	80.1	30,850,826	39.6
TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES	0	0	N/A	3,260,231,723	N/A	2,700,878,469	-17.2	2,665,051,995	-1.3
HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION	01 500 510				100.0				
Total Held-to-Maturity Debt Securities < 1 yr	31,592,716	14,287,206	-54.8		189.8	31,716,746	-23.4	32,095,512	1.2
Total Held-to-Maturity Debt Securities 1-3 yrs	94,646,756	88,339,949	-6.7		-1.0	, ,	-29.0	59,395,137	-4.3
Total Held-to-Maturity Debt Securities 3-5 yrs	20,182,920	45,842,390	127.1	, ,	-19.8	64,811,583	76.2	59,647,354	-8.0
Total Held-to-Maturity Debt Securities 5-10 yrs	2,348,120	7,850,677	234.3			184,070,188	-20.0	185,866,763	1.0
Total Held-to-Maturity Debt Securities > 10 yrs	976,087	3,203,177	228.2		137.0	4,035,068	-46.9	5,021,919	24.5
TOTAL HELD-TO-MATURITY DEBT SECURITIES	0	0	N/A	403,352,450	N/A	346,680,284	-14.1	342,026,685	-1.3
OTHER INVESTMENTS MATURITY DISTRIBUTION			'			<u> </u>	<u> </u>		
Total Other Investments < 1 yr	49,420,699	60,961,545	23.4	, , ,	-46.5	29,713,902	-9.0	29,080,479	-2.1
Total Other Investments 1-3 yrs	74,125,699	73,658,346	-0.6	, ,	12.4	85,619,700	3.5	87,579,308	2.3
Total Other Investments 3-5 yrs	5,116,664	4,150,643	-18.9		0.2	4,399,125	5.8	4,443,790	1.0
Total Other Investments 5-10 yrs	1,903,894	2,988,440	57.0		-5.3	1,167,200	-58.8	1,239,291	6.2
Total Other Investments > 10 yrs	3,264,970	2,721,569	-16.6		66.1	5,654,467	25.1	5,588,030	-1.2
TOTAL OTHER INVESTMENTS	133,831,926	144,480,543	8.0	126,915,913	-12.2	126,554,394	-0.3	127,930,898	1.1
TOTAL INVESTMENT MATURITY DISTRIBUTION		<u> </u>	└─── ′			<u> </u>	↓		
Total Investments < 1 yr	1,015,565,594	710,411,717	-30.0		24.7	837,228,781	-5.5	979,152,250	17.0
Total Investments 1-3 yrs	1,368,588,062	1,159,803,934	-15.3		18.6		-0.7	1,262,222,318	-7.6
Total Investments 3-5 yrs	588,594,297	1,355,515,637	130.3		-21.0		-34.3	606,241,732	-13.8
	490,880,306	929,488,890	89.4		28.6		-29.0	871,679,422	2.8
Total Investments 5-10 yrs				07 101 700	100	05 540 007	00.0	45 500 504	28.3
Total Investments > 10 yrs	16,669,431	51,350,533	208.1		-46.6	35,540,207	29.6	45,580,561	
	16,669,431 3,480,297,690	51,350,533 4,206,570,711	208.1 20.9		-46.6 8.3		-16.8	45,580,561 3,764,876,283	-0.7

		Other Investment Info	ormation						
Return to cover		For Charter :	N/A						
06/06/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: I	Nation * Peer Group:	All * Rep	orting_State = 'MO' * T	ype Incl	uded: Federally Insure	d State
	Count	of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
Investments - Memoranda									
Non-Conforming Investments (State Credit Unions ONLY) ¹	0	1,394,577	N/A	0	-100.0	3,703,000	N/A	2,213,000	-40.2
Outstanding balance of brokered certificates of deposit and share	000 700 440	000 000 000	40.0	000 000 040	47.0	000 000 005	05.5	004 000 400	
certificates	266,788,142	239,280,996	-10.3	280,682,618	17.3	209,068,085	-25.5	204,323,420	-2.3
Realized Investment Gains (Losses)									
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		0		-618,178	N/A	0	100.0
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		-780,623		-6,848,132	-777.3	-3,557,947	48.0
Realized Gain (Losses) on all other investments	N/A	N/A		742,713		-159,713	-121.5	8,156,171	5,206.8
Total Gain (Loss) on Investments	N/A	N/A		-37,910		-7,626,023	######	4,598,224	160.3
Other-Than-Temporary Impairment (OTTI)									
Total OTTI Losses	0	0	N/A	30	N/A	0	-100.0	0	N/A
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0		0	N/A	0	N/A
OTTI Losses Recognized in Earnings	0	0	N/A	30	N/A	0	-100.0	0	N/A
Derivatives Hedge									
Gain (Loss) associated with the Hedged Item in a Fair Value		_							
Derivatives Hedge	0	0	N/A	0	N/A	N/A		N/A	
Assets used to fund employee benefit or deferred compensation									
plans									
Recorded Value of Securities	82,802,327	20,461,337	-75.3	124,710,655	509.5	156,866,171	25.8	164,827,669	5.1
Recorded Value of Other Investments	6,027,103	4,486,182	-25.6	8,493,975	89.3				
Collateral Assignment Split Dollar Life Insurance Arrangements	0,021,100	1,100,102	20.0	0,100,010	00.0	1,010,110	0.1	1,000,210	
Remaining Premiums	N/A	N/A		823,152		322,400	-60.8	322,400	0.0
Cash Surrender Value	N/A	N/A		9,604,128		15,192,366			
Recorded Value	22,448,168	27,447,920	22.3	30,631,615			-14.0		0.3
Endorsement Split Dollar Life Insurance Arrangements	22,440,100	21,441,320	22.0	00,001,010	11.0	20,000,011	-14.0	20,401,001	0.0
Remaining Premiums	N/A	N/A		0		0	N/A	0	N/A
Cash Surrender Value	N/A	N/A		51,809		0			
Recorded Value	3,002,612	3,167,840		3,334,466	5.3				7.6
	, ,	, ,		112,967,735		, ,		, ,	
Other Insurance Other Non-insurance	108,449,268 34,794,931	<u>110,806,424</u> 40,231,075		29,264,594	-27.3	, ,			
	34,794,931	40,231,075	15.0	29,204,394	-21.3	42,434,239	45.0	37,339,064	-12.0
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	257,524,409	206,600,778	-19.8	309,403,040	49.8	334,627,109	8.2	348,273,800	4.1
Charitable Donation Accounts	0	0	N/A	487,985	N/A	502,201	2.9	504,971	0.6
	0	0	IN/A	401,900	IN/A	502,201	2.9	504,971	0.0
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	21	22	4.8	24	9.1	23	-4.2	22	-4.3
Approved Mortgage Seller	21	22		24					
Borrowing Repurchase Agreements	1	0		22					
Brokered Deposits (all deposits acquired through 3rd party)	4	3		5					
	4	3		5					
Investment Pilot Program	-								
Investments Not Authorized by FCU Act (SCU only)	2	0		0					
Deposits and Shares Meeting 703.10(a)	0	0	-	0					
Brokered Certificates of Deposit (investments)	36	34	-5.6	36	5.9	31	-13.9	32	3.2
¹ Prior to March 31, 2014, this item included investments purchased for employee bei	netit/deferred compensa	tion plans.							
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	LIQUIDITY - COMMITM	ENTS AND OFF-BA	ALANCE S	HEET EXPOSURES					
Return to cover		For Charter :	N/A						
06/06/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: /	All * Repo	orting_State = 'MO' * 1	ype Inclu	ided: Federally Insure	d State
	Count of	CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	70,550,038	86,547,683	22.7	105,095,479	21.4	133,764,159	27.3	141,596,424	5.9
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)									
Revolving Open-End lines secured by 1- to 4-Family Residential Properties	712,287,165	823,862,814	15.7	987,510,867	19.9	1,042,319,112	5.6	1,081,029,153	3.7
Credit Card Line	1,235,977,636	1,252,523,042	1.3	1,367,429,181	9.2	1,398,841,547	2.3	1,423,996,254	1.8
Unsecured Share Draft LOC	130,087,698	138,314,678	6.3	136,720,346	-1.2	138,477,754	1.3	140,149,213	1.2
Unused Overdraft Protection Programs	333,552,184	346,317,816	3.8	371,978,895	7.4	361,950,526	-2.7	362,625,820	0.2
Other Unfunded Commitments	69,195,692	38,384,983	-44.5	31,677,216	-17.5	26,695,638	-15.7	27,143,348	1.7
Total Unfunded Commitments for Non Commercial Loans	2,481,100,375	2,599,403,333	4.8	2,895,316,505	11.4	2,968,284,577	2.5	3,034,943,788	2.2
TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES	2,551,650,413	2,685,951,016	5.3	3,000,411,984	11.7	3,102,048,736	3.4	3,176,540,212	2.4
OFF-BALANCE SHEET EXPOSURES									
Uncondtionally Cancelable Unfunded Commitments for All loan Types	N/A	N/A		68,337,070		896,119,898	1,211.3	911,780,496	1.7
Conditionally Cancelable Unfunded Commitments	N/A	N/A		2,107,026,139		1,355,853,407	-35.7	1,481,008,469	9.2
Loans transferred with limited recourse	N/A	N/A		0		0	N/A	0	N/A
Loans Transferred under the FHLB MPF program	N/A	N/A		424,602,680		505,717,983	19.1	527,008,193	4.2
Financial Standby Letters of Credit	N/A	N/A		0		0	N/A	0	N/A
Forward Agreements that are not derivative contracts	N/A	N/A		0		0	N/A	0	N/A
Sold Credit Protection	N/A	N/A		0		0	N/A	0	N/A
Off-Balance Sheet Securitization Exposures	N/A	N/A		0		0	N/A	0	N/A
Securities Borrowing or Lending transactions	N/A	N/A		0		0	N/A	0	N/A
Off-Balance Sheet exposure of repurchase transactions	N/A	N/A		0		0	N/A	0	N/A
All other off-balance sheet exposures	N/A	N/A		26,733,064		0	-100.0	0	N/A
Loans Transferred with Recourse	438,665,377	338,714,388	-22.8	213,691,435	-36.9	78,861,999	-63.1	15,829,520	-79.9
Other Contingent Liabilities	9,617,507	10,695,769	11.2	5,349,309	-50.0	8,039,014	50.3	8,639,821	7.5
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LIQUIDITY - B	ORROWING ARRANGE	MENTS CONTINGE	NT LIABIL	ITIES AND SOURCES	OF FU	NDS			
Return to cover		For Charter :							
06/06/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				lation * Peer Group: A	II * Rep	orting_State = 'MO' *	Type Incl	uded: Federally Insure	ed State
	Count of	CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
BORROWING ARRANGEMENTS									
Borrowing Capacity									
Corporate Credit Unions	324,348,000	345,301,100	6.5	392,006,700	13.5	436,271,400	11.3	492,364,100	12.9
Natural Person Credit Unions	0	0	N/A	0	N/A	200,000	N/A	200,000	0.0
Federal Home Loan Bank	N/A	N/A		1,970,432,697		3,137,300,721	59.2	2,919,137,461	-7.0
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		319,594,685		253,726,039	-20.6
FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		0		0	
Other Sources	2,287,558,704	2,612,961,144	14.2	214,925,900	-91.8	455,319,162	111.8	746,678,459	64.0
Total Borrowing Capacity	2,611,906,704	2,958,262,244	13.3	2,577,365,297	-12.9	4,348,685,968	68.7	4,412,106,059	1.5
Draws Against Borrowing Capacity									
Corporate Credit Unions	0	0	N/A	21,321,210	N/A	4,335,340	-79.7	0	-100.0
Natural Person Credit Unions	0	0	N/A	0	N/A	200,000	N/A	200,000	0.0
Federal Home Loan Bank	436,113,848	322,233,391	-26.1	895,516,029	177.9	907,995,860	1.4	925,298,374	1.9
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	61,800,000	N/A	203,900,000	229.9
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Sources	5,093,753	682,967	-86.6	2,657,445	289.1	263,852,108	9,828.8	558,982,490	111.9
Total Draws Against Borrowing Capacity	441,207,601	322,916,358	-26.8	919,494,684	184.7	1,238,183,308	34.7	1,688,380,864	36.4
Assets Pledged to Secure Borrowing Capacity									
Corporate Credit Unions	N/A	N/A		79,740,597		102,802,566	28.9		43.4
Natural Person Credit Unions	N/A	N/A		0		200,000	N/A	200,000	0.0
Federal Home Loan Bank	N/A	N/A		2,218,195,829		3,761,727,445	69.6	3,607,800,984	
Central Liquidity Facility	N/A	N/A		0		0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB	N/A	N/A		37,691,078		176,621,091	368.6	302,650,845	71.4
Paycheck Protection Program Lending Facility Loans									
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	,	0	N/A
Other Sources	N/A	N/A		0		293,633,491	N/A		100.1
Total Assets Pledged to Secure Borrowing Capacity	2,433,802,339	2,657,799,923	9.2	2,335,627,504	-12.1	4,334,984,593	85.6	,,,	7.2
Amount of Borrowings Callable by Lender	129,849,637	0		2,500,000	N/A	0			
Number of FHLB Members (1 = Yes)	29	29	0.0	29	0.0	29	0.0	29	0.0
BORROWING MATURITY DISTRIBUTION									

Return to cover 16/06/2024 CU Name: N/A		For Charter :	N/A						
CU Name: N/A									
		Count of CU :	88						
		Asset Range :							
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-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
MEMBERSHIP:									
Number of Current Members	1,572,681	1,593,862	1.3	1,653,663	3.8	1,667,699	0.8	1,677,183	0.6
Number of Potential Members	35,026,197	35,515,189	1.4	37,125,526	4.5	34,999,804	-5.7	36,097,596	3.1
% Current Members to Potential Members	4.49	4.49	0.0	4.45	-0.7	4.76	7.0	4.65	-2.5
% Membership Growth*	2.49	1.35	-46.0	3.75	178.6	0.85	-77.4	2.27	972.0
Total Number of Share/Deposit Accounts	2,996,342	3,072,066	2.5	3,195,470	4.0	3,286,084	2.8	3,321,118	1.1
SHARES/DEPOSITS MATURITY DISTRIBUTION									
< 1 year	14,599,106,951	16,869,348,026	15.6	16,994,002,703	0.7	16,978,839,002	-0.1	17,691,755,071	4.2
1 to 3 years	704,892,724	742,171,095	5.3	1,224,321,734	65.0	763,479,442	-37.6	718,141,845	-5.9
> 3 years	472,560,334	354,093,165	-25.1	305,719,036	-13.7	270,108,651	-11.6	248,463,251	-8.0
TOTAL SHARES/DEPOSITS	15,776,560,009	17,965,612,286	13.9	18,524,043,473	3.1	18,012,427,098	-2.8	18,658,360,168	3.6
NCUA INSURED SAVINGS									
Uninsured Member Shares	909,231,337	1,211,911,757	33.3	1,363,698,887	12.5	1,018,804,827	-25.3	1,133,034,874	11.2
Uninsured NonMember Deposits	5,927,271	3,735,707	-37.0	11,678,302	212.6	1,312,935	-88.8	2,826,266	115.3
Total Uninsured Shares & Deposits	915,158,608	1,215,647,464	32.8	1,375,377,189	13.1	1,020,117,762	-25.8	1,135,861,140	11.3
nsured Shares & Deposits	14,861,401,401	16,749,964,822	12.7	17,148,666,284	2.4	16,992,309,336	-0.9	17,522,499,028	3.1
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	1,978,037	958,903	-51.5	959,488	0.1	758,617	-20.9	808,808	6.6
Accounts Held by Nonmember Public Units	2,481,798	1,843,302	-25.7	10,789,824	485.4	7,075,447	-34.4	12,823,987	81.2
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Dollar Amount of Share Certificates >= \$100,000	746,667,042	660,653,864	-11.5	1,040,760,833	57.5	1,429,039,326	37.3	1,572,457,359	10.0
Dollar Amount of IRA/Keogh >= \$100,000	320,108,811	332,167,692	3.8	334,249,910	0.6	352,596,045	5.5	370,797,380	5.2
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	12,770,636	N/A	19,944,871	56.2	20,754,904	4.1
Dollar Amount of Commercial Deposit Accounts	744,454,794	1,024,185,883	37.6	1,073,612,484	4.8	840,099,253	-21.8	856,481,332	2.0
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	5,541,977	6,838,319	23.4	7,282,226	6.5	7,940,201	9.0	6,509,238	-18.0
NSURANCE COVERAGE OTHER THAN NCUSIF									
Share/Deposit Insurance Other than NCUSIF	9	9	0.0	9	0.0	10	11.1	10	0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	62,366,616	69,029,806	10.7	67,155,606	-2.7	99,195,761	47.7	104,324,847	5.2
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Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								28. Shares and Member	rship

UNAme Image Range Image Range <th< th=""><th></th><th></th><th>Supplemental Inform</th><th>nation</th><th></th><th></th><th></th><th></th><th></th><th></th></th<>			Supplemental Inform	nation						
UNAme Image Range Image Range <th< td=""><td>Return to cover</td><td></td><td>For Charter :</td><td>N/A</td><td></td><td></td><td></td><td></td><td></td><td></td></th<>	Return to cover		For Charter :	N/A						
Pert Grup: NA Criteria Report Multion Pert Grup: Numer of VI Pers House, NU Numer VI Pers House, NU Nu <td>06/06/2024</td> <td></td> <td>Count of CU :</td> <td>88</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	06/06/2024		Count of CU :	88						
Count of CUI n Peer Group: N/A Anount of Gants Awarded to your credit union, YTD 1,721,657 6.002,066 44 26 7.586,550 2.833 1.014,520 5. Anount of Gants Awarded to your credit union, YTD 1,721,657 6.002,066 44 261 3.433 371 1.584,300 3.94 4.008,40 422 4.008,20 7.586,550 2.833 1.014,520 5. Namer of CLI Reporting Stand Branches 2.89 2.81 4.4257 4 4.362 0 4.365 7. </td <td>CU Name: N/A</td> <td></td> <td>Asset Range :</td> <td>N/A</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	CU Name: N/A		Asset Range :	N/A						
Dec.202 Dec.202 No.by Dec.202 No.by <thdec.201< th=""> <thdec.201< td=""><td>Peer Group: N/A</td><td></td><td>Criteria :</td><td>Region:</td><td>Nation * Peer Group:</td><td>All * Rep</td><td>orting_State = 'MO' * 1</td><td>Type Inclu</td><td>ded: Federally Insur</td><td>ed State</td></thdec.201<></thdec.201<>	Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'MO' * 1	Type Inclu	ded: Federally Insur	ed State
GRANTS Amount of Grants Avanded to your credit union, YTD 1.721,657 6.002,686 249 21,800,00	·	Count	of CU in Peer Group :	N/A						
GRANTS Amount of Grants Avanded to your credit union, YTD 1.721,657 6.002,686 249 21,800,00										
GRANTS Amount of Grants Avanded to your credit union, YTD 1.721,657 6.002,686 249 21,800,00		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
Amount of Grants Received by your credit union, YTD 816,000 3,88,373 271 1,564,350 -56 4,400,820 7.2 1,000,820 7.2 Number of Full-Time Employees 229 223 12 245 4 337 4 4,357 4 2,350 7 7 2,8 4 2,8 0 2,35 7 2,35 4 3,351,357 6 9,37,47,76 7,35 2,35 7 7 2,36 4 3,35,318,358 7 6 0,57,47,76 3 3,31,318,37	GRANTS					Ŭ		Ŭ		- V
Amount of Grants Received by your credit union, YTD 816,000 3,88,373 271 1,564,350 -56 4,400,820 7.2 1,000,820 7.2 Number of Full-Time Employees 229 223 12 245 4 337 4 4,357 4 2,350 7 7 2,8 4 2,8 0 2,35 7 2,35 4 3,351,357 6 9,37,47,76 7,35 2,35 7 7 2,36 4 3,35,318,358 7 6 0,57,47,76 3 3,31,318,37	Amount of Grants Awarded to your credit union, YTD	1,721,657	6,002,686	249	281,000	-95	7,538,558	2,583	1,014,520	-87
EMPLOYES: Image of Part-Time Employees A243 A200 I.I. 4.307 I.I. 4.307 I.I. 4.307 I.I. 4.302 I.		816.900		371	1.564.350					
Number of Part-Time Employees 269 238 12 245 4 211 14 210 0 Number of CU Branches 316 310 0 315 -1 311 1 311 0 Number of CU Branches 29 27 7 28 4 28 0 228 0 228 0 228 0 228 0 0 12 6 12 6 12 0 12 6 12 0 12 0 12 0 12 0 12 0 12 0 12 0 12 0 12 0 12 0 12 0 <td></td> <td>· · · ·</td> <td>· · ·</td> <td></td> <td>, ,</td> <td></td> <td></td> <td></td> <td>, ,</td> <td></td>		· · · ·	· · ·		, ,				, ,	
Number of Part-Time Employees 269 238 12 245 4 211 14 210 0 Number of CU Branches 316 310 0 315 -1 311 1 311 0 Number of CU Branches 29 27 7 28 4 28 0 228 0 228 0 228 0 228 0 0 12 6 12 6 12 0 12 6 12 0 12 0 12 0 12 0 12 0 12 0 12 0 12 0 12 0 12 0 12 0 <td>Number of Full-Time Employees</td> <td>4,243</td> <td>4,209</td> <td>-1</td> <td>4,367</td> <td>4</td> <td>4,352</td> <td>0</td> <td>4,355</td> <td>0</td>	Number of Full-Time Employees	4,243	4,209	-1	4,367	4	4,352	0	4,355	0
BRANCHES: Image		269		-12	245	4		-14	210	0
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Return to cover

06/06/2024 CU Name: N/A Peer Group: N/A

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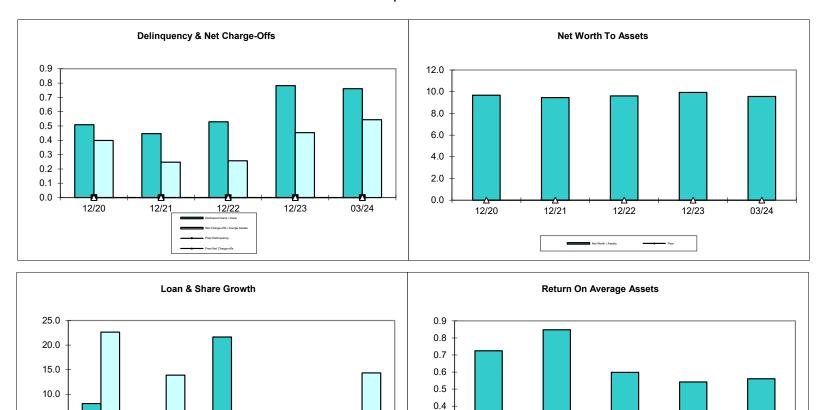
12/20

12/21

Deer Shere

Peer Le

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



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0.1

0.0

12/20

12/21

Net Income / Average Assets (annualized)

12/22

12/23

Peer

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.

1223

03/24

12/22

t Period_Prior Year / Prior Year (annualized

03/24

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06/06/2024 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

