

Cycle Date: June-2024
 Run Date: 09/10/2024
 Interval: Annual
 Validated

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

Count of CU : 88
 Asset Range : N/A
 Peer Group Number : N/A
 Count of CU in Peer Group : N/A

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

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range.
 Peer average ratios are not available for aggregate reports.
 The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

Summary Financial Information									
Return to cover			For Charter : N/A						
09/10/2024			Count of CU : 88						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
			Count of CU in Peer Group : N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Other Deposits¹	2,315,065,382	2,942,101,722	27.1	1,536,640,977	-47.8	1,683,376,768	9.5	2,803,739,789	66.6
Total Investments	3,480,297,690	4,206,570,711	20.9	3,994,475,913	-5.0	3,340,106,057	-16.4	3,156,106,760	-5.5
Loans Held for Sale	103,031,142	223,975,538	117.4	14,949,299	-93.3	40,623,673	171.7	51,078,685	25.7
Total Loans	11,375,479,018	12,016,169,703	5.6	14,616,864,103	21.6	15,252,447,821	4.3	15,468,174,244	1.4
(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	(149,185,554)	7.1
Land And Building	383,745,884	402,353,325	4.8	423,767,548	5.3	422,840,487	-0.2	426,387,971	0.8
Other Fixed Assets	69,564,187	67,975,350	-2.3	69,810,464	2.7	66,879,252	-4.2	67,498,370	0.9
NCUSIF Deposit	141,228,983	162,174,271	14.8	176,747,046	9.0	171,278,588	-3.1	169,965,694	-0.8
All Other Assets	495,473,774	478,488,223	-3.4	634,553,035	32.6	605,189,290	-4.6	647,682,908	7.0
TOTAL ASSETS	18,274,061,712	20,414,638,041	11.7	21,371,518,994	4.7	21,443,453,472	0.3	22,641,448,867	5.6
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ²	305,777,786	254,571,036	-16.7	327,360,564	28.6	339,261,338	3.6	369,434,261	8.9
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	37,134,345	44.3
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	354,692	N/A	226,193	-36.2
Borrowings Notes & Interest Payable	445,037,247	326,031,042	-26.7	816,077,551	150.3	1,238,183,308	51.7	1,558,168,585	25.8
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	18,780,480,468	4.3
TOTAL LIABILITIES³	16,544,127,166	18,561,645,673	12.2	19,682,990,245	6.0	19,615,963,067	-0.3	20,745,443,852	5.8
Undivided Earnings	1,401,640,886	1,532,519,201	9.3	1,845,300,680	20.4	1,905,695,459	3.3	1,961,178,758	2.9
Other Reserves	328,293,660	320,473,167	-2.4	-156,771,931	-148.9	-78,205,054	50.1	-65,173,743	16.7
TOTAL EQUITY	1,729,934,546	1,852,992,368	7.1	1,688,528,749	-8.9	1,827,490,405	8.2	1,896,005,015	3.7
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	22,641,448,867	5.6
INCOME & EXPENSE									
Interest Income*	585,941,577	573,190,755	-2.2	688,148,577	20.1	930,833,706	35.3	553,780,376	19.0
Interest Expense*	108,386,669	83,500,674	-23.0	106,961,205	28.1	292,363,476	173.3	213,826,056	46.3
Net Interest Income*	477,554,908	489,690,081	2.5	581,187,372	18.7	638,470,230	9.9	339,954,320	6.5
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	52,266,979	21.1
Non-Interest Income*	372,394,135	418,711,807	12.4	357,087,680	-14.7	371,045,010	3.9	190,468,704	2.7
Non-Interest Expense*	669,789,478	719,972,920	7.5	767,958,798	6.7	807,221,308	5.1	423,475,112	4.9
NET INCOME (LOSS)*	120,998,248	163,953,373	35.5	124,981,004	-23.8	115,949,714	-7.2	54,680,933	-5.7
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 ratios are annualized.									
# Means the number is too large to display in the cell									
¹ Prior to March 2022, Time and Other Deposits were included in Investments									
² Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
³ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
1. Summary Financial									

	Key Ratios ⁵									
Return to cover		For Charter :	N/A							
09/10/2024		Count of CU :	88							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU)							
		Count of CU in Peer Group :	N/A							
						Dec-2023			Jun-2024	
	Dec-2020	Dec-2021	Dec-2022	Dec-2023	PEER Avg.**	Percentile**	Jun-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	9.64	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	10.23	N/A	N/A	
Risk-Based Capital Ratio	N/A	N/A	13.63	13.91	N/A	N/A	13.99	N/A	N/A	
GAAP Equity / Total Assets	9.47	9.08	7.90	8.52	N/A	N/A	8.37	N/A	N/A	
Loss Coverage	10.91	9.10	12.05	15.49	N/A	N/A	13.79	N/A	N/A	
ASSET QUALITY RATIOS										
Delinquent Loans / Total Loans	0.51	0.45	0.53	0.78	N/A	N/A	0.82	N/A	N/A	
Delinquent Loans / Net Worth	3.28	2.78	3.76	5.61	N/A	N/A	5.81	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	0.52	N/A	N/A	
Delinquent Loans + Net Charge-Offs / Average Loans	0.93	0.71	0.84	1.25	N/A	N/A	1.35	N/A	N/A	
Other Non-Performing Assets / Total Assets	0.07	0.02	0.03	0.04	N/A	N/A	0.03	N/A	N/A	
MANAGEMENT RATIOS										
Net Worth Growth ¹	7.53	9.43	6.47	3.44	N/A	N/A	5.30	N/A	N/A	
Share Growth ¹	22.63	13.88	3.11	-2.76	N/A	N/A	8.53	N/A	N/A	
Loan Growth ¹	8.11	5.63	21.64	4.35	N/A	N/A	2.83	N/A	N/A	
Asset Growth ¹	20.95	11.71	4.69	0.34	N/A	N/A	11.17	N/A	N/A	
Investment Growth ¹	60.02	24.72	-24.08	-9.48	N/A	N/A	39.84	N/A	N/A	
Membership Growth ¹	2.49	1.35	3.75	0.85	N/A	N/A	2.82	N/A	N/A	
EARNINGS RATIOS										
Net Income / Average Assets (ROAA) ¹	0.72	0.85	0.60	0.54	N/A	N/A	0.50	N/A	N/A	
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.66	0.77	0.70	0.49	N/A	N/A	0.43	N/A	N/A	
Non-Interest Expense / Average Assets ¹	4.01	3.72	3.68	3.77	N/A	N/A	3.84	N/A	N/A	
PLLL or Credit Loss Expense / Average Assets ¹	0.35	0.13	0.22	0.40	N/A	N/A	0.47	N/A	N/A	
LIQUIDITY										
Total Loans / Total Assets	62.25	58.86	68.39	71.13	N/A	N/A	68.32	N/A	N/A	
Cash + Short-Term Investments / Assets ³	18.23	17.89	8.71	9.65	N/A	N/A	14.51	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 Sensitivity ⁴	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A	
¹ Exam date ratios are annualized.										
² Exam Date Ratio is based on Net Charge Offs over the last 12 months										
³ This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.										
⁴ Applicable for credit unions under \$500 million.										
⁵ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.										
⁶ The net worth ratio is calculated according to NCUA regulations part 702. This ratio considers optional assets elections, SBA PPP loans pledged as collateral to the FRB PPP Lending Facility, and the CECL Transition Provision, as applicable. The calculation may be found on Schedule G of the Call Report, see Account 998.										

	Supplemental Ratios**				
Return to cover					
09/10/2024	For Charter : N/A				
CU Name: N/A	Count of CU : 88				
Peer Group: N/A	Asset Range : N/A				
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' *				
	Count of CU in Peer Group : N/A				
	Dec-2020	Dec-2021	Dec-2022	Dec-2023	Jun-2024
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	155.17	158.73	124.46	116.73	117.64
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	1.15
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.40	0.41	0.29	0.54	0.60
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	23.15	23.65	28.99	30.21	29.57
Participation Loans Outstanding / Total Loans	3.59	4.98	5.08	4.25	3.92
Participation Loans Purchased YTD / Total Loans Granted YTD	2.58	4.31	4.60	2.09	1.66
Participation Loans Sold YTD / Total Assets *	0.37	0.19	0.41	0.15	0.02
Total Commercial Loans / Total Assets	3.45	3.57	4.21	4.12	4.20
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.29	0.81	1.34	1.03	0.58
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	15.59
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	N/A	N/A	23.31	22.32	22.82
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	21.11
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	48.29
MISCELLANEOUS RATIOS					
Mortgage Servicing Assets / Net Worth	2.46	2.87	3.79	3.45	3.61
Unused Commitments / Cash & ST Investments	76.61	73.54	161.16	149.88	96.55
Short Term Liabilities / Total Shares and Deposits plus Borrowings	34.67	33.91	33.95	40.08	43.51
# Means the number is too large to display in the cell					
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
				3. Supplemental Ratios	

	Historical Ratios ³								
Return to cover	For Charter : N/A								
09/10/2024	Count of CU : 88								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union								
	Count of CU in Peer Group : N/A				Dec-2023		Jun-2024		
	Dec-2020	Dec-2021	Dec-2022	Dec-2023	PEER Avg	Percentile**	Jun-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	9.55	N/A	N/A
Net Worth / PCA Opt. Total Assets (if applies)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) ²	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	110.12	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.10	4.41	4.69	6.55	N/A	N/A	6.84	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	87.46	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	-8.41	N/A	N/A
Delinquent Loans / Assets	0.32	0.26	0.36	0.56	N/A	N/A	0.56	N/A	N/A
EARNINGS									
Gross Income/Average Assets*	5.67	5.03	5.08	6.01	N/A	N/A	6.65	N/A	N/A
Yield on Average Loans * ¹	4.70	4.42	4.39	5.21	N/A	N/A	5.78	N/A	N/A
Yield on Average Investments*	1.49	0.79	1.61	3.04	N/A	N/A	4.15	N/A	N/A
Fee & Other Op.Income / Avg. Assets*	2.16	2.07	1.79	1.66	N/A	N/A	1.62	N/A	N/A
Cost of Funds / Avg. Assets*	0.65	0.43	0.51	1.37	N/A	N/A	1.94	N/A	N/A
Net Margin / Avg. Assets*	5.02	4.60	4.57	4.64	N/A	N/A	4.71	N/A	N/A
Net Interest Margin/Avg. Assets*	2.86	2.53	2.78	2.98	N/A	N/A	3.08	N/A	N/A
Non-Interest Expense /Gross Income	70.80	73.94	72.32	62.78	N/A	N/A	57.79	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	2.73	2.49	2.34	2.32	N/A	N/A	2.21	N/A	N/A
Net Operating Exp. /Avg. Assets*	3.32	3.07	3.02	3.12	N/A	N/A	3.23	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	28.24	33.24	31.21	28.11	N/A	N/A	28.33	N/A	N/A
Reg. Shares / Total Shares & Borrowings	33.95	36.26	34.66	30.45	N/A	N/A	28.62	N/A	N/A
Total Loans / Total Shares	72.10	66.88	78.91	84.68	N/A	N/A	82.36	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	95.90	96.67	97.37	96.25	N/A	N/A	96.11	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	55.93	59.08	56.99	51.75	N/A	N/A	49.40	N/A	N/A
Borrowings / Total Shares & Net Worth	2.54	1.65	3.97	6.15	N/A	N/A	7.43	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	4.49	4.49	4.45	4.76	N/A	N/A	4.66	N/A	N/A
Borrowers / Members	64.94	146.57	201.68	193.77	N/A	N/A	183.55	N/A	N/A
Members / Full-Time Empl.	359.26	368.35	368.34	374.13	N/A	N/A	380.38	N/A	N/A
Avg. Shares Per Member	\$10,032	\$11,272	\$11,202	\$10,801	N/A	N/A	\$11,105	N/A	N/A
Avg. Loan Balance	\$11,138	\$5,144	\$4,383	\$4,720	N/A	N/A	\$4,983	N/A	N/A
Salary And Benefits / Full-Time Empl.*	\$76,694	\$83,849	\$84,802	\$88,065	N/A	N/A	\$94,346	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
¹ Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.									
² For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.									
³ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.									
⁴ For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility. For periods after December 2022, the CECL Transition Provision is not included in either Net Worth or Assets.									
									4. Historical Ratios

	Assets									
Return to cover										
09/10/2024										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured									
	Count of CU in Peer Group: N/A									
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg	
ASSETS										
CASH AND DEPOSITS										
Cash On Hand	255,759,769	239,887,867	-6.2	285,342,191	18.9	275,745,727	-3.4	266,400,179	-3.4	
Cash On Deposit										
Cash on Deposit in Corporate Credit Unions	377,611,421	384,032,662	1.7	173,850,356	-54.7	218,676,609	25.8	328,253,378	50.1	
Cash on Deposit in a Federal Reserve Bank	1,103,216,693	1,837,007,643	66.5	335,073,334	-81.8	578,951,903	72.8	1,509,194,832	160.7	
Cash on Deposit in Other Financial Institutions	536,953,877	388,651,377	-27.6	181,692,118	-53.3	159,138,735	-12.4	246,457,336	54.9	
Total Cash on Deposit	2,017,781,991	2,609,691,682	29.3	690,615,808	-73.5	956,767,247	38.5	2,083,905,546	117.8	
Time and Other Deposits ¹	670,306,142	665,259,948	-0.8	560,682,978	-15.7	450,863,794	-19.6	453,434,064	0.6	
TOTAL CASH AND DEPOSITS	2,943,847,902	3,514,839,497	19.4	1,536,640,977	-56.3	1,683,376,768	9.5	2,803,739,789	66.6	
INVESTMENT SECURITIES										
Equity Securities	29,126,327	115,070,502	295.1	203,975,827	77.3	165,992,908	-18.6	177,622,763	7.0	
Trading Debt Securities	77,823,105	86,878,088	11.6	0	-100.0	0	N/A	51,434	N/A	
Available-for-Sale Debt Securities	2,460,987,213	3,127,880,404	27.1	3,262,394,999	4.3	2,703,089,375	-17.1	2,520,385,056	-6.8	
Held-to-Maturity Debt Securities	149,746,599	159,523,399	6.5	401,189,174	151.5	344,469,380	-14.1	331,033,364	-3.9	
Allowance for Credit Losses on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A	
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	3,029,092,617	-5.7	
OTHER INVESTMENTS										
Nonperpetual Contributed Capital	1,684,996	1,877,296	11.4	1,334,396	-28.9	1,182,396	-11.4	507,096	-57.1	
Perpetual Contributed Capital	15,419,984	16,651,937	8.0	16,656,258	0.0	17,100,505	2.7	17,840,193	4.3	
All Other Investments ²	116,726,946	125,951,310	7.9	108,925,259	-13.5	108,271,493	-0.6	108,666,854	0.4	
TOTAL OTHER INVESTMENTS	133,831,926	144,480,543	8.0	126,915,913	-12.2	126,554,394	-0.3	127,014,143	0.4	
LOANS HELD FOR SALE	103,031,142	223,975,538	117.4	14,949,299	-93.3	40,623,673	171.7	51,078,685	25.7	
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	8,279,792,195	-2.1	
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	6,200,796,287	5.5	
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	36,450,389	-6.4	
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	815,096,221	8.3	
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	136,039,155	3.4	
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	15,468,174,244	1.4	
(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	(149,185,554)	7.1	
OTHER ASSETS										
Foreclosed and Repossessed Assets	12,551,638	4,058,135	-67.7	5,513,439	35.9	8,027,557	45.6	6,397,850	-20.3	
Land and Building	383,745,884	402,353,325	4.8	423,767,548	5.3	422,840,487	-0.2	426,387,971	0.8	
Other Fixed Assets	69,564,187	67,975,350	-2.3	69,810,464	2.7	66,879,252	-4.2	67,498,370	0.9	
NCUA Share Insurance Capitalization Deposit	141,228,983	162,174,271	14.8	176,747,046	9.0	171,278,588	-3.1	169,965,694	-0.8	
Intangible Assets	1,825,754	1,582,360	-13.3	79,528,188	4,925.9	76,586,986	-3.7	83,797,898	9.4	
Other Assets	481,096,382	472,847,728	-1.7	549,511,408	16.2	520,574,747	-5.3	557,487,160	7.1	
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	1,311,534,943	3.6	
TOTAL ASSETS	18,274,061,712	20,414,638,041	11.7	21,371,518,994	4.7	21,443,453,472	0.3	22,641,448,867	5.6	
TOTAL CU's	94	91	-3.2	90	-1.1	88	-2.2	88	0.0	
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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 natural person credit unions are included in Cash and Other Deposits.										
³ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.										
										5. Assets

	Liabilities, Shares & Equity								
Return to cover									
09/10/2024									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group: N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ¹	305,777,786	254,571,036	-16.7	327,360,564	28.6	339,261,338	3.6	369,434,261	8.9
Accrued Dividends and Interest Payable	16752124	15431309	-7.9	15508657	0.5	25736631	66.0	37134345	44.3
Other Borrowings	445,037,247	326,031,042	-26.7	816,077,551	150.3	1,238,183,308	51.7	1,558,168,585	25.8
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	354,692	N/A	226,193	-36.2
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	4,227,466,502	3.1
Regular Shares	5,507,377,896	6,633,007,154	20.4	6,703,613,857	1.1	5,862,509,169	-12.5	5,820,601,521	-0.7
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	3,930,227,103	3.4
Share Certificates	1,979,879,721	1,764,830,876	-10.9	2,204,967,595	24.9	3,198,436,780	45.1	3,728,846,010	16.6
IRA/KEOGH Accounts	866,138,550	863,467,134	-0.3	841,739,368	-2.5	845,492,384	0.4	846,700,431	0.1
All Other Shares	62,857,321	66,203,904	5.3	69,538,561	5.0	69,986,321	0.6	81,582,702	16.6
Non-Member Deposits	75,079,034	70,913,371	-5.5	119,358,601	68.3	135,835,019	13.8	145,056,187	6.8
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	18,780,480,468	4.3
TOTAL LIABILITIES²	16,544,127,166	18,561,645,673	12.2	19,682,990,245	6.0	19,615,963,067	-0.3	20,745,443,852	5.8
EQUITY:									
Undivided Earnings ³	1,401,640,886	1,532,519,201	9.3	1,845,300,680	20.4	1,905,695,459	3.3	1,959,020,878	2.8
Other Reserves	339,125,714	369,606,630	9.0	179,165,641	-51.5	171,945,186	-4.0	170,983,514	-0.6
Appropriation For Non-Conforming Investments (SCU Only)	50,795	50,795	0.0	22,255	-56.2	17,975	-19.2	94,557	426.0
Equity Acquired in Merger	20,687,868	23,283,740	12.5	24,899,919	6.9	23,301,029	-6.4	23,289,465	0.0
Noncontrolling Interest in Consolidated Subsidiaries	1,420,931	1,188,488	-16.4	0	-100.0	8,147,078	N/A	6,223,566	-23.6
Accumulated Unrealized G/L on Cash Flow Hedges	-1,132,233	85,091	107.5	2,814,254	3,207.3	2,360,884	-16.1	2,717,975	15.1
Accumulated Unrealized G/L on AFS Securities	N/A	N/A		N/A		N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	-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	-231,468,869	7.0
Other Comprehensive Income	-60,107,245	-41,270,687	31.3	-35,159,932	14.8	-34,964,577	0.6	-37,013,951	-5.9
Net Income	0	0	N/A	0	N/A	0	N/A	2,157,880	N/A
EQUITY TOTAL	1,729,934,546	1,852,992,368	7.1	1,688,528,749	-8.9	1,827,490,405	8.2	1,896,005,015	3.7
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	22,641,448,867	5.6
TOTAL NET WORTH	1,763,983,145	1,930,294,501	9.4	2,055,122,632	6.5	2,125,833,415	3.4	2,182,143,156	2.6
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¹ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
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

	Income Statement*								
Return to cover									
09/10/2024									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group: N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
INTEREST INCOME YEAR-TO-DATE									
Interest on Loans	519,517,351	524,200,894	0.9	590,675,504	12.7	779,442,827	32.0	445,629,436	14.3
Less Interest Refund	(454,466)	(457,041)	0.6	(530,908)	16.2	(570,963)	7.5	(198,140)	-30.6
Income from Investments	54,634,098	49,446,902	-9.5	97,997,783	98.2	151,953,747	55.1	108,301,836	42.5
Other Interest Income ¹	12,244,594	N/A		6,198		8,095	30.6	47,244	1,067.2
TOTAL INTEREST INCOME	585,941,577	573,190,755	-2.2	688,148,577	20.1	930,833,706	35.3	553,780,376	19.0
INTEREST EXPENSE YEAR-TO-DATE									
Dividends	77,041,198	58,724,890	-23.8	69,535,957	18.4	167,411,561	140.8	123,133,614	47.1
Interest on Deposits	20,470,017	15,085,898	-26.3	16,208,541	7.4	48,667,450	200.3	35,275,604	45.0
Interest on Borrowed Money	10,875,454	9,689,886	-10.9	21,216,707	119.0	76,284,465	259.5	55,416,838	45.3
TOTAL INTEREST EXPENSE	108,386,669	83,500,674	-23.0	106,961,205	28.1	292,363,476	173.3	213,826,056	46.3
NET INTEREST INCOME	477,554,908	489,690,081	2.5	581,187,372	18.7	638,470,230	9.9	339,954,320	6.5
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	52,266,979	21.1
NON-INTEREST INCOME YEAR-TO-DATE									
Fee Income	115,954,272	125,301,941	8.1	136,748,234	9.1	138,609,094	1.4	67,054,325	-3.2
Overdraft Fee Income (included in Fee Income above)	N/A	N/A		N/A		N/A		15,109,421	
Non-Sufficient Funds Fee Income (included in Fee Income above)	N/A	N/A		N/A		N/A		11,709,174	
Other Income	244,168,705	275,248,881	12.7	236,945,307	-13.9	216,261,848	-8.7	111,913,990	3.5
Gain (Loss) on Equity and Trading Debt Securities (includes 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	9,560,979	-0.7
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	-1,208,134	68.3
Gain (Loss) on Derivatives	6,564,646	723,489	-89.0	-1,264,612	-274.8	-124,097	90.2	1,734,007	2,894.6
Gain (Loss) on Disposition of Fixed Assets	-538,302	-869,182	-61.5	-251,302	71.1	-703,732	-180.0	-1,410,175	-300.8
Gain (Loss) on Sales of Loans and Leases	N/A	N/A		6,942,510		232,769	-96.6	-1,093,673	-1,039.7
Gain (Loss) on Sales of Other Real Estate Owned	N/A	N/A		-6,773		-72,831	-975.3	15,145	141.6
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	3,902,240	49.7
TOTAL NON-INTEREST INCOME	372,394,135	418,711,807	12.4	357,087,680	-14.7	371,045,010	3.9	190,468,704	2.7
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	209,731,810	6.9
Travel, Conference Expense	4,445,052	4,289,370	-3.5	6,624,710	54.4	7,804,879	17.8	4,338,046	11.2
Office Occupancy	43,330,443	45,588,061	5.2	47,358,129	3.9	48,251,534	1.9	24,889,789	3.2
Office Operation Expense	127,630,490	134,328,113	5.2	144,091,310	7.3	152,024,590	5.5	79,694,003	4.8
Educational and Promotion	27,709,105	32,725,062	18.1	36,960,445	12.9	41,106,674	11.2	22,058,515	7.3
Loan Servicing Expense	47,572,883	53,056,023	11.5	53,521,514	0.9	55,270,683	3.3	28,620,092	3.6
Professional, Outside Service	51,792,528	56,759,534	9.6	64,635,850	13.9	68,221,847	5.5	35,438,980	3.9
Member Insurance	162,612	93,113	-42.7	164,519	76.7	167,230	1.6	103,576	23.9
Operating Fees	1,904,075	1,863,283	-2.1	2,029,805	8.9	2,269,657	11.8	1,160,897	2.3
Miscellaneous Non-Interest Expense	29,514,574	28,455,167	-3.6	31,854,416	11.9	39,552,433	24.2	17,439,404	-11.8
TOTAL NON-INTEREST EXPENSE	669,789,478	719,972,920	7.5	767,958,798	6.7	807,221,308	5.1	423,475,112	4.9
NET INCOME (LOSS)	120,998,248	163,953,373	35.5	124,981,004	-23.8	115,949,714	-7.2	54,680,933	-5.7
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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 Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities.									
								7.IncExp	

		Loans								
Return to cover		For Charter : N/A								
09/10/2024		Count of CU : 88								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
		Count of CU in Peer Group : N/A								
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
LOANS AND LEASES										
Unsecured Credit Card Loans		429,556,036	413,194,242	-3.8	457,917,041	10.8	479,685,506	4.8	477,151,055	-0.5
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)		0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans		45,279,478	41,810,846	-7.7	42,747,563	2.2	44,066,160	3.1	45,079,007	2.3
All Other Unsecured Loans/Lines of Credit		454,911,608	394,893,601	-13.2	417,842,620	5.8	473,684,429	13.4	473,092,480	-0.1
New Vehicle Loans		1,387,880,571	1,422,418,508	2.5	2,029,055,356	42.6	1,975,847,717	-2.6	1,869,791,158	-5.4
Used Vehicle Loans		3,479,489,792	3,932,162,320	13.0	4,819,959,572	22.6	4,889,404,262	1.4	4,841,605,197	-1.0
Leases Receivable		427,659	525,188	22.8	648,693	23.5	484,682	-25.3	418,500	-13.7
All Other Secured Non-Real Estate Loans/Lines of Credit		470,317,506	514,933,241	9.5	573,005,500	11.3	591,423,117	3.2	572,654,798	-3.2
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien		3,341,513,925	3,440,566,347	3.0	3,944,930,419	14.7	4,241,127,975	7.5	4,438,376,936	4.7
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien		1,056,911,140	1,042,688,829	-1.3	1,362,592,441	30.7	1,633,967,337	19.9	1,762,419,351	7.9
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	36,450,389	-6.4
Commercial Loans/Lines of Credit Real Estate Secured		570,845,943	660,476,163	15.7	773,107,121	17.1	752,280,837	-2.7	815,096,221	8.3
Commercial Loans/Lines of Credit Not Real Estate Secured		60,088,700	69,108,532	15.0	125,889,803	82.2	131,517,477	4.5	136,039,155	3.4
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	15,468,174,244	1.4
LOANS GRANTED										
Number of Loans Granted Year-to-Date		457,712	1,542,655	237.0	1,466,400	-4.9	878,569	-40.1	182,720	-79.2
Amount of Loans Granted Year-to-Date		7,214,210,536	7,582,263,337	5.1	7,737,331,908	2.0	5,808,535,253	-24.9	2,558,352,972	-56.0
Number of PALs I and PALs II Granted Year-to-Date		0	0	N/A	0	N/A	0	N/A	0	N/A
Amount of PALs I and PALs II Granted Year-to-Date		0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):										
First Time Homebuyer Program		17	17	0.0	16	-5.9	16	0.0	15	-6.3
Credit Builder		25	12	-52.0	13	8.3	13	0.0	13	0.0
Payday Alternative Loans (PAL loans) (FCUs only)		0	0	N/A	0	N/A	0	N/A	0	N/A
GOVERNMENT GUARANTEED LOANS										
Non-Commercial Loans										
Small Business Administration (SBA) Outstanding Balance		99,957,412	32,344,594	-67.6	3,544,078	-89.0	1,564,220	-55.9	1,384,177	-11.5
SBA Guaranteed Portion		92,719,520	22,545,318	-75.7	3,306,283	-85.3	1,413,428	-57.3	1,236,769	-12.5
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	386,906	-28.5
Other Government Guaranteed Outstanding Balance		12,356,129	12,909,215	4.5	11,721,236	-9.2	0	-100.0	0	N/A
Other Government Guaranteed Guaranteed Portion		12,064,663	12,657,221	4.9	11,628,775	-8.1	0	-100.0	0	N/A
Commercial Loans										
SBA Commercial Loans Outstanding Balance		4,237,625	3,208,011	-24.3	3,393,835	5.8	10,974,380	223.4	22,622,984	106.1
SBA Commercial Loans Guaranteed Portion		3,303,479	2,472,975	-25.1	2,671,401	8.0	10,161,097	280.4	21,516,059	111.7
Other Government Guaranteed Commercial Loans Outstanding Balance		0	1,512,063	N/A	2,542,520	68.1	13,440,596	428.6	14,317,649	6.5
Other Government Guaranteed Commercial Loans Guaranteed Portion		0	1,478,073	N/A	2,349,566	59.0	13,278,621	465.2	14,058,778	5.9
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	Delinquent Loan Information									
Return to cover										
09/10/2024										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State									
	Count of CU in Peer Group : N/A									
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg	
DELINQUENCY SUMMARY - ALL LOAN TYPES										
30 to 59 Days Delinquent	84,157,272	88,612,277	5.3	131,429,302	48.3	181,776,527	38.3	142,692,895	-21.5	
60 to 89 Days Delinquent ¹	N/A	N/A		33,574,045		45,054,668	34.2	53,454,763	18.6	
90 to 179 Days Delinquent ¹	45,224,957	42,729,157	-5.5	28,258,530	-33.9	43,196,254	52.9	38,987,593	-9.7	
180 to 359 Days Delinquent	7,652,710	5,934,970	-22.4	12,525,522	111.0	28,059,779	124.0	18,574,887	-33.8	
> = 360 Days Delinquent	5,011,554	4,992,483	-0.4	3,010,720	-39.7	3,011,440	0.0	15,802,888	424.8	
Total Delinquent Loans - All Types (> = 60 Days)	57,889,221	53,656,610	-7.3	77,368,817	44.2	119,322,141	54.2	126,820,131	6.3	
% Delinquent Loans / Total Loans	0.51	0.45	-12.3	0.53	18.5	0.78	47.8	0.82	4.8	
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	70,449,438	-3.4	
COMMERCIAL LOAN DELINQUENCY RATIOS¹										
% Comm Lns > = 30 Days Delinquent	0.99	1.23	23.6	0.60	-51.4	4.03	575.2	2.71	-32.9	
% Comm Lns > = 60 Days Delinquent	0.15	0.68	357.8	0.31	-55.2	2.05	571.7	2.26	10.0	
DELINQUENT LOANS BY CATEGORY:										
Unsecured Credit Card Loans										
30 to 59 Days Delinquent	3,293,500	3,297,298	0.1	4,592,461	39.3	8,962,044	95.1	5,162,186	-42.4	
60 to 89 Days Delinquent ¹	N/A	N/A		2,067,076		2,879,261	39.3	2,438,015	-15.3	
90 to 179 Days Delinquent ¹	3,334,923	2,791,513	-16.3	2,224,364	-20.3	4,029,478	81.2	3,033,712	-24.7	
180 to 359 Days Delinquent	151,295	39,554	-73.9	88,232	123.1	167,618	90.0	312,943	86.7	
> = 360 Days Delinquent	91,674	58,533	-36.2	23,693	-59.5	10,438	-55.9	13,401	28.4	
Total Delinquent Credit Card Lns (> = 60 Days)	3,577,892	2,889,600	-19.2	4,403,365	52.4	7,086,795	60.9	5,798,071	-18.2	
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	0.83	0.70	-16.0	0.96	37.5	1.48	53.6	1.22	-17.8	
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 89 Days Delinquent ¹	N/A	N/A		0		0	N/A	0	N/A	
90 to 179 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total PAL I and II Loans Delinquent > = 60 Days	0	0	N/A	0	N/A	0	N/A	0	N/A	
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
Non-Federally Guaranteed Student Loans										
30 to 59 Days Delinquent	320,685	498,091	55.3	371,476	-25.4	792,450	113.3	332,472	-58.0	
60 to 89 Days Delinquent ¹	N/A	N/A		69,693		96,854	39.0	54,336	-43.9	
90 to 179 Days Delinquent ¹	404,847	50,543	-87.5	81,220	60.7	103,394	27.3	123,564	19.5	
180 to 359 Days Delinquent	0	1,434	N/A	2,490	73.6	0	-100.0	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	404,847	51,977	-87.2	153,403	195.1	200,248	30.5	177,900	-11.2	
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	0.39	-13.2	
# Means the number is too large to display in the cell										
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.										

Delinquent Loan Information (continued)										
Return to cover	For Charter : N/A									
09/10/2024	Count of CU : 88									
CU Name: N/A	Asset Range : N/A									
Peer Group: N/A	Criteria : Credit Union (FISCU) *									
Count of CU in Peer Group : N/A										
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-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	4,926,732	-12.9	
60 to 89 Days Delinquent ¹	N/A	N/A		1,906,206		2,721,499	42.8	2,591,961	-4.8	
90 to 179 Days Delinquent ¹	N/A	N/A		2,241,898		3,293,959	46.9	3,250,894	-1.3	
180 to 359 Days Delinquent	N/A	N/A		264,980		373,512	41.0	484,269	29.7	
> = 360 Days Delinquent	N/A	N/A		41,983		67,044	59.7	42,404	-36.8	
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A		4,455,067		6,456,014	44.9	6,369,528	-1.3	
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other Unsecured Loans/Lines of Credit %	N/A	N/A		1.07		1.36	27.8	1.35	-1.2	
New Vehicle Loans										
30 to 59 Days Delinquent	10,768,591	9,790,168	-9.1	15,557,252	58.9	19,574,345	25.8	17,815,390	-9.0	
60 to 89 Days Delinquent ¹	N/A	N/A		3,885,618		3,373,624	-13.2	4,994,164	48.0	
90 to 179 Days Delinquent ¹	5,367,942	4,370,772	-18.6	2,800,233	-35.9	3,302,430	17.9	4,106,491	24.3	
180 to 359 Days Delinquent	612,624	625,186	2.1	618,351	-1.1	1,292,398	109.0	1,533,523	18.7	
> = 360 Days Delinquent	162,067	217,598	34.3	196,138	-9.9	147,536	-24.8	247,402	67.7	
Total Del New Vehicle Lns (> = 60 Days)	6,142,633	5,213,556	-15.1	7,500,340	43.9	8,115,988	8.2	10,881,580	34.1	
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.44	0.37	-17.2	0.37	0.9	0.41	11.1	0.58	41.7	
Used Vehicle Loans										
30 to 59 Days Delinquent	34,582,296	35,273,953	2.0	64,926,691	84.1	78,748,892	21.3	68,170,971	-13.4	
60 to 89 Days Delinquent ¹	N/A	N/A		17,001,930		20,518,088	20.7	20,628,014	0.5	
90 to 179 Days Delinquent ¹	17,601,113	15,777,789	-10.4	14,544,694	-7.8	20,366,110	40.0	17,960,878	-11.8	
180 to 359 Days Delinquent	2,828,918	2,072,999	-26.7	5,871,503	183.2	8,785,270	49.6	10,621,560	20.9	
> = 360 Days Delinquent	561,285	206,197	-63.3	306,250	48.5	1,044,730	241.1	1,400,238	34.0	
Total Del Used Vehicle Lns (> = 60 Days)	20,991,316	18,056,985	-14.0	37,724,377	108.9	50,714,198	34.4	50,610,690	-0.2	
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.60	0.46	-23.9	0.78	70.4	1.04	32.5	1.05	0.8	
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans %	0.56	0.43	-22.0	0.66	51.9	0.86	29.8	0.92	6.9	
Leases Receivable										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 89 Days Delinquent ¹	N/A	N/A		0		0	N/A	0	N/A	
90 to 179 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
All Other Secured Non-Real Estate Loans/Lines of Credit										
30 to 59 Days Delinquent	N/A	N/A		3,895,413		7,839,951	101.3	5,737,381	-26.8	
60 to 89 Days Delinquent ¹	N/A	N/A		1,500,737		1,756,905	17.1	2,056,320	17.0	
90 to 179 Days Delinquent ¹	N/A	N/A		1,516,597		2,015,506	32.9	1,189,021	-41.0	
180 to 359 Days Delinquent	N/A	N/A		985,935		1,041,105	5.6	1,388,099	33.3	
> = 360 Days Delinquent	N/A	N/A		117,725		220,768	87.5	42,113	-80.9	
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A		4,120,994		5,034,284	22.2	4,675,553	-7.1	
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A		0.72		0.85	18.4	0.82	-4.1	
Outstanding balances of loans affected by bankruptcy claims	27,104,262	18,359,436	-32.3	63,645,550	246.7	73,487,689	15.5	83,887,012	14.2	
Outstanding Troubled Debt Restructured loans or Modifications to Borrowers Experiencing Financial Difficulty	50,764,058	37,124,070	-26.9	37,550,099	1.1	33,812,792	-10.0	38,812,726	14.8	
Amount of loans to borrowers experiencing financial difficulty not in compliance with modified loan terms	N/A	N/A		N/A		N/A		221		
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1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.										

Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans¹									
Return to cover									
09/10/2024									
CU Name: N/A									
Peer Group: N/A									
			Criteria :	Region:	Nation * Peer Group:	All * Reporting_State = 'MO' * Type Included:	Federally Insured State		
			Count of CU in Peer Group :	N/A					
			Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
								Jun-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
60 to 89 Days Delinquent ¹		N/A	N/A			5,271,307		8,348,110	58.4
90 to 179 Days Delinquent ¹		N/A	N/A			3,709,785		6,750,229	82.0
180 to 359 Days Delinquent		N/A	N/A			2,049,772		2,770,069	35.1
> = 360 Days Delinquent		N/A	N/A			1,191,941		583,514	-51.0
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent > = 60 Days		N/A	N/A			12,222,805		18,451,922	51.0
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
								0.44	0.8
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
60 to 89 Days Delinquent ¹		N/A	N/A			1,487,527		1,876,918	26.2
90 to 179 Days Delinquent ¹		N/A	N/A			737,832		2,011,811	172.7
180 to 359 Days Delinquent		N/A	N/A			618,829		749,393	21.1
> = 360 Days Delinquent		N/A	N/A			714,731		450,536	-37.0
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days		N/A	N/A			3,558,919		5,088,658	43.0
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	33.8
All Other (Non-Commercial) Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent		N/A	N/A			624,142		24,804	-96.0
60 to 89 Days Delinquent ¹		N/A	N/A			111,575		55,649	-50.1
90 to 179 Days Delinquent ¹		N/A	N/A			228,118		0	-100.0
180 to 359 Days Delinquent		N/A	N/A			136,049		0	-100.0
> = 360 Days Delinquent		N/A	N/A			10,194		0	-100.0
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days		N/A	N/A			485,936		55,649	-88.5
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60 Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %		N/A	N/A			0.70		0.14	-79.7
								0.15	6.2
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days		N/A	N/A			16,267,660.00		23,596,229.00	45.0
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days / Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial)		N/A	N/A			0.30		0.40	31.9
								0.43	7.9
# Means the number is too large to display in the cell									
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
									11. Delinquent RE Loans

Delinquent Commercial Loans									
Return to cover									
09/10/2024			For Charter :	N/A					
CU Name: N/A			Count of CU :	88					
Peer Group: N/A			Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured					
			Count of CU in Peer Group :	N/A					
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-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	280,363	-94.7
60 to 89 Days Delinquent ¹	N/A	N/A		0		2,312,966	N/A	865,649	-62.6
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		395,752		0	-100.0	0	N/A
Total Construction and Development loans delinquent > = 60 Days	N/A	N/A		395,752		2,312,966	484.4	865,649	-62.6
Construction and Development loans >= 60 Days / Total Construction and Development loans %	N/A	N/A		0.36		3.27	798.4	1.05	-68.0
Secured by Farmland									
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 loans Secured by Farmland delinquent > = 60 Days	N/A	N/A		0		0	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	253,324	-84.6
60 to 89 Days Delinquent ¹	N/A	N/A		0		0	N/A	1,572,445	N/A
90 to 179 Days Delinquent ¹	N/A	N/A		0		0	N/A	352,173	N/A
180 to 359 Days Delinquent	N/A	N/A		1,224,465		0	-100.0	0	N/A
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
Total loans Secured by Multifamily delinquent > = 60 Days	N/A	N/A		1,224,465		0	-100.0	1,924,618	N/A
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	N/A	N/A		0.64		0.00	-100.0	0.97	N/A
Secured by Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinquent	N/A	N/A		6		1,166,000	#####	1,661,949	42.5
60 to 89 Days Delinquent ¹	N/A	N/A		0		347,980	N/A	2,471,869	610.3
90 to 179 Days Delinquent ¹	N/A	N/A		39,547		296,035	648.6	0	-100.0
180 to 359 Days Delinquent	N/A	N/A		0		9,216,927	N/A	39,793	-99.6
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	9,197,876	N/A
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A		39,547		9,860,942	#####	11,709,538	18.7
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	#####	5.57	22.6
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinquent	N/A	N/A		0		532,461	N/A	183,507	-65.5
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		9,162	N/A	1,206,314	#####
180 to 359 Days Delinquent	N/A	N/A		98,650		511,143	418.1	0	-100.0
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	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	1,206,314	131.8
# Means the number is too large to display in the cell									
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
									12. Del Comm Loans

	Delinquent Commercial Loans								
Return to cover									
09/10/2024									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured								
	Count of CU in Peer Group : N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-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	0.39	94.5
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	1,923,993	-78.4
60 to 89 Days Delinquent ¹	N/A	N/A		162,062		746,814	360.8	995,450	33.3
90 to 179 Days Delinquent ¹	N/A	N/A		44,726		1,018,140	2,176.4	558,275	-45.2
180 to 359 Days Delinquent	N/A	N/A		80,502		3,152,344	3,815.9	625,131	-80.2
> = 360 Days Delinquent	N/A	N/A		12,313		0	-100.0	3,149,524	N/A
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	N/A		299,603		4,917,298	1,541.3	5,328,380	8.4
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	N/A	N/A		0.25		3.86	1,443.1	4.06	5.2
Unsecured Commercial Loans									
30 to 59 Days Delinquent	N/A	N/A		336,420		0	-100.0	0	N/A
60 to 89 Days Delinquent ¹	N/A	N/A		72,305		0	-100.0	0	N/A
90 to 179 Days Delinquent ¹	N/A	N/A		89,516		0	-100.0	0	N/A
180 to 359 Days Delinquent	N/A	N/A		481,407		0	-100.0	0	N/A
> = 360 Days Delinquent	N/A	N/A		0		486,874	N/A	0	-100.0
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A	N/A		643,228		486,874	-24.3	0	-100.0
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	N/A	N/A		93.83		14.95	-84.1	0.00	-100.0
Unsecured Revolving Lines of Credit for Commercial Purposes									
30 to 59 Days Delinquent	N/A	N/A		8,788		0	-100.0	3,000	N/A
60 to 89 Days Delinquent ¹	N/A	N/A		38,009		20,000	-47.4	39,282	96.4
90 to 179 Days Delinquent ¹	N/A	N/A		0		0	N/A	227,242	N/A
180 to 359 Days Delinquent	N/A	N/A		4,357		0	-100.0	149,993	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	416,517	1,982.6
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	24.42	583.0
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	N/A	N/A		2,743,611		18,118,385	560.4	21,451,016	18.4
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	2.26	10.0
* Amounts are year-to-date and the related % change ratios are annualized.									
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									

Return to cover		Loan Losses								
09/10/2024		For Charter : N/A								
CU Name: N/A		Count of CU : 88								
Peer Group: N/A		Asset Range : N/A								
		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
		Count of CU in Peer Group : N/A								
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-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	89,547,408	75.5	55,990,714	25.1
Total Loans Recovered Year-to-Date*		14,543,545	16,201,596	11.4	16,775,027	3.5	21,829,436	30.1	14,393,971	31.9
NET CHARGE OFFS (\$\$)*		43,683,158	28,886,375	-33.9	34,243,079	18.5	67,717,972	97.8	41,596,743	22.9
Net Charge-Offs / Average Loans %**		0.40	0.25	-38.1	0.26	4.1	0.45	76.3	0.54	19.4
Total Delinquent Loans & Year-to-Date Net Charge-Offs		101,572,379	82,542,985	-18.7	111,611,896	35.2	187,040,113	67.6	168,416,874	-10.0
Combined Delinquency and Net Charge Off Ratio		0.91	0.69	-23.6	0.79	13.4	1.24	57.1	1.36	10.2
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	10,190,929	36.6
Unsecured Credit Card Lns Recovered*		2,383,215	2,835,208	19.0	2,932,810	3.4	2,490,046	-15.1	1,413,886	13.6
Unsecured Credit Card Net Charge Offs*		9,494,277	6,789,380	-28.5	7,863,404	15.8	12,431,287	58.1	8,777,043	41.2
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**		2.10	1.61	-23.4	1.81	12.0	2.65	46.9	3.67	38.4
PALs I and PALs II Charged Off (FCU Only)*		0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Recovered (FCU Only)*		0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs (FCU Only)*		0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans Charged Off*		375,349	211,444	-43.7	106,409	-49.7	140,393	31.9	55,601	-20.8
Non-Federally Guaranteed Student Loans Recovered*		47,181	22,932	-51.4	38,156	66.4	32,640	-14.5	19,953	22.3
Non-Federally Guaranteed Student Loans Net Charge Offs*		328,168	188,512	-42.6	68,253	-63.8	107,753	57.9	35,648	-33.8
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	0.16	-35.6
All Other Unsecured Loans/Lines of Credit Charged Off*		N/A	N/A		15,093,982		20,921,592	38.6	12,507,799	19.6
All Other Unsecured Loans/Lines of Credit Recovered*		N/A	N/A		4,368,989		4,690,212	7.4	2,389,562	1.9
All Other Unsecured Loans/Lines of Credit Net Charge Offs*		N/A	N/A		10,724,993		16,231,380	51.3	10,118,237	24.7
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured Loans/Lines of Credit**		N/A	N/A		2.64		3.64	38.0	4.27	17.4
New Vehicle Loans Charged Off*		6,371,873	4,059,937	-36.3	3,762,251	-7.3	7,385,987	96.3	3,931,273	6.5
New Vehicle Loans Recovered*		1,385,947	1,223,734	-11.7	1,761,751	44.0	2,523,848	43.3	1,698,343	34.6
New Vehicle Loans Net Charge Offs*		4,985,926	2,836,203	-43.1	2,000,500	-29.5	4,862,139	143.0	2,232,930	-8.2
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**		0.35	0.20	-43.0	0.12	-42.6	0.24	109.5	0.23	-4.3
Used Vehicle Loans Charged Off*		20,980,950	14,039,702	-33.1	19,259,158	37.2	43,099,249	123.8	26,273,236	21.9
Used Vehicle Loans Recovered*		5,533,158	5,580,408	0.9	6,473,466	16.0	10,901,902	68.4	8,146,830	49.5
Used Vehicle Loans Net Charge Offs*		15,447,792	8,459,294	-45.2	12,785,692	51.1	32,197,347	151.8	18,126,406	12.6
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**		0.46	0.23	-49.8	0.29	28.0	0.66	127.0	0.75	12.3
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**		0.43	0.22	-48.1	0.24	9.6	0.54	123.0	0.60	11.0
Leases Receivable Charged Off*		0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Recovered*		0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Net Charge Offs*		0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Net Charge Offs / Avg Leases Receivable**		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*		N/A	N/A		1,424,410		2,603,526	82.8	2,452,312	88.4
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*		N/A	N/A		668,579		563,733	-15.7	608,524	115.9
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*		N/A	N/A		755,831		2,039,793	169.9	1,843,788	80.8
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other Secured Non-Real Estate Loans/Lines of Credit**		N/A	N/A		0.14		0.35	152.1	0.63	80.8
FORECLOSED AND REPOSSESSED ASSETS										
Commercial		N/A	N/A		682,560		664,320	-2.7	692,977	4.3
Real Estate - Non-Commercial		N/A	N/A		1,820,233		1,273,279	-30.0	1,027,475	-19.3
Vehicle - Non-Commercial		N/A	N/A		2,917,828		5,141,476	76.2	4,604,221	-10.4
Other - Non-Commercial		N/A	N/A		92,818		948,482	921.9	73,177	-92.3
Total Foreclosed and Repossessed Assets		12,551,638	4,058,135	-67.7	5,513,439	35.9	8,027,557	45.6	6,397,850	-20.3
*Amounts are year-to-date while the related percent change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
									14. Loan Losses	

	Indirect, Purchased or Sold								
Return to cover									
09/10/2024									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Credit Union (FISCU) *								
	Count of CU in Peer Group : N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
INDIRECT LOANS OUTSTANDING									
New and Used Vehicle Indirect Loans	N/A	N/A		3,933,164,174		4,274,052,218	8.7	4,241,981,559	-0.8
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		87,840,242		111,749,879	27.2	114,021,901	2.0
Commercial Indirect Loans	N/A	N/A		27,838,279		8,386,577	-69.9	8,590,815	2.4
All Other Indirect Loans	N/A	N/A		188,219,988		214,064,605	13.7	210,107,402	-1.8
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	4,574,701,677	-0.7
Indirect Loans Outstanding / Total Loans %	23.15	23.65	2.2	28.99	22.6	30.21	4.2	29.57	-2.1
DELINQUENT INDIRECT LOANS									
Total Delinquent Indirect Lns (>= 60 Days)	19,125,928	16,943,484	-11.4	35,959,909	112.2	45,982,772	27.9	48,620,178	5.7
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.73	0.60	-17.9	0.85	42.4	1.00	17.6	1.06	6.5
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	24,323,493	24.9
Indirect Loans Recovered*	4,274,716	4,501,775	5.3	5,647,201	25.4	9,808,003	73.7	6,035,235	23.1
Indirect Loans Net Charge Offs*	14,395,944	7,875,165	-45.3	10,665,699	35.4	29,136,125	173.2	18,288,258	25.5
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.56	0.29	-48.3	0.30	4.8	0.66	118.6	0.80	20.9
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	1,508,198	-91.6
Loans Purchased from Other Sources*	12,496,701	37,633,629	201.1	62,914,670	67.2	24,278,690	-61.4	13,427,325	10.6
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	0.58	-43.5
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		0		6,431	N/A	4,603	-28.4
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial Loans Purchased Under 701.23%	N/A	N/A		0.00		0.00	N/A	0.00	-6.9
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	27,213,731	N/A	101,893,480	274.4	706,870,407	593.7	400,415,030	-43.4
First mortgage loans sold on the secondary market	2,149,578,745	1,938,111,817	-9.8	1,006,068,035	-48.1	684,202,685	-32.0	351,005,958	-48.7
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	438,665,377	338,714,388	-22.8	213,691,435	-36.9	78,861,999	-63.1	30,193,697	-61.7
Real Estate Loans Sold with Servicing Retained	N/A	N/A		277,595,572		538,205,652	93.9	292,025,377	-45.7
All Other Loans Sold with Servicing Retained	N/A	N/A		0		0	N/A	660,348	N/A
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	4,948,684,582	1.5
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								15. Indirect, Purchased or Sold	

		Participation Loans								
Return to cover		For Charter : N/A								
09/10/2024		Count of CU : 88								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
		Count of CU in Peer Group : N/A								
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-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		469,718,038		393,664,998	-16.2	334,811,218	-15.0
Non-Federally Guaranteed Student Loans		9,317,744	7,458,224	-20.0	7,698,218	3.2	7,949,685	3.3	8,160,524	2.7
1- to 4-Family Residential Property		94,563,174	78,339,957	-17.2	64,459,206	-17.7	71,099,892	10.3	79,538,527	11.9
Commercial Loans (excluding Construction & Development)		84,951,534	97,226,567	14.4	137,381,343	41.3	139,816,024	1.8	140,610,107	0.6
Commercial Construction & Development		15,108,866	28,415,750	88.1	45,656,816	60.7	19,427,972	-57.4	24,102,189	24.1
All Other Participation Loans		97,892,380	157,011,142	60.4	18,121,467	-88.5	15,818,854	-12.7	19,385,821	22.5
TOTAL PARTICIPATION LOANS OUTSTANDING		408,036,232	597,933,099	46.5	743,035,088	24.3	647,777,425	-12.8	606,608,386	-6.4
Participation Loans Outstanding / Total Loans %		3.59	4.98	38.7	5.08	2.2	4.25	-16.5	3.92	-7.7
LOAN PARTICIPATIONS PURCHASED										
Participation Loans Purchased*		186,016,431	326,578,487	75.6	355,909,398	9.0	121,311,739	-65.9	42,574,902	-29.8
Participation Loans Purchased YTD / Total Loans Granted YTD %		2.58	4.31	67.0	4.60	6.8	2.09	-54.6	1.66	-20.3
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	1,780,450	-89.0
%Participation Loans Sold YTD / Total Assets**		0.37	0.19	-48.4	0.41	114.0	0.15	-62.7	0.02	-89.6
DELINQUENT- PARTICIPATION LOANS (Purchased + Retained):										
Delinquent Participation Loans Purchased Under 701.22		1,851,949	446,186	-75.9	975,142	118.6	10,863,525	1,014.0	11,506,268	5.9
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %		N/A	N/A		0.14		1.85	1,175.8	2.09	13.3
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	2,265,747	14.8
Participation Loans Recovered*		158,059	386,037	144.2	1,099,164	184.7	1,922,827	74.9	1,245,952	29.6
Participation Loan Net Charge Offs *		878,465	445,524	-49.3	941,001	111.2	2,023,453	115.0	1,019,795	0.8
Participation Loans Net Charge Offs / Avg Participation Loans % **		0.24	0.09	-63.8	0.14	58.4	0.29	107.3	0.33	11.8
* Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
									16. Participation Loans	

1- to 4-Family Residential Property and All Other (Non-Commercial) Real Estate Loans									
Return to cover									
09/10/2024			For Charter :	N/A					
CU Name: N/A			Count of CU :	88					
Peer Group: N/A			Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State					
			Count of CU in Peer Group :	N/A					
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
1- to 4-Family Residential Property Loans									
Secured by 1st Lien									
Fixed Rate > 15 years	N/A	N/A		1,860,071,724		1,878,789,218	1.0	1,916,800,639	2.0
Fixed Rate 15 years or less	N/A	N/A		928,177,146		824,952,508	-11.1	785,172,981	-4.8
Balloon/Hybrid > 5 years	N/A	N/A		385,714,040		418,592,527	8.5	526,146,653	25.7
Balloon/Hybrid 5 years or less	N/A	N/A		344,740,239		675,730,261	96.0	783,033,302	15.9
Adjustable Rate	N/A	N/A		426,227,269		443,063,454	4.0	427,223,359	-3.6
Total Secured by 1st Lien	N/A	N/A		3,944,930,418		4,241,127,968	7.5	4,438,376,934	4.7
Secured by Junior Lien									
Closed-End Fixed Rate	N/A	N/A		189,043,964		262,179,758	38.7	280,063,463	6.8
Closed-End Adjustable Rate	N/A	N/A		14,895,313		37,583,728	152.3	43,861,824	16.7
Open-End Fixed Rate	N/A	N/A		16,595,476		8,187,941	-50.7	8,698,228	6.2
Open-End Adjustable Rate	N/A	N/A		1,142,057,687		1,326,015,912	16.1	1,429,795,832	7.8
Total Secured by Junior Lien	N/A	N/A		1,362,592,440		1,633,967,339	19.9	1,762,419,347	7.9
All Other (Non-Commercial) Real Estate									
Closed-End Fixed Rate	N/A	N/A		26,185,642		9,842,714	-62.4	9,237,095	-6.2
Closed-End Adjustable Rate	N/A	N/A		28,377,059		15,959,611	-43.8	17,582,358	10.2
Open-End Fixed Rate	N/A	N/A		864,738		1,608,645	86.0	3,567,443	121.8
Open-End Adjustable Rate	N/A	N/A		13,740,537		11,547,353	-16.0	6,063,492	-47.5
Total All Other (Non-Commercial) Real Estate	N/A	N/A		69,167,976		38,958,323	-43.7	36,450,388	-6.4
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate	N/A	N/A		5,376,690,834		5,914,053,630	10.0	6,237,246,669	5.5
1- to 4-Family Residential Property Loans Granted YTD									
Secured by 1st Lien Granted YTD									
Fixed Rate > 15 Years*	N/A	N/A		984,206,960		674,709,968	-31.4	382,809,927	13.5
Fixed Rate 15 Years or less*	N/A	N/A		228,045,229		107,311,844	-52.9	32,761,789	-38.9
Balloon/Hybrid > 5 Years*	N/A	N/A		237,165,749		99,911,111	-57.9	76,389,239	52.9
Balloon/Hybrid 5 Years or less*	N/A	N/A		225,161,714		386,801,064	71.8	179,820,655	-7.0
Adjustable Rate*	N/A	N/A		165,525,825		121,615,607	-26.5	55,030,597	-9.5
Total Secured by 1st Lien Granted YTD*	N/A	N/A		1,840,105,477		1,390,349,594	-24.4	726,812,207	4.6
Secured by Junior Lien Granted YTD									
Closed-End Fixed Rate*	N/A	N/A		135,787,346		103,022,968	-24.1	43,400,544	-15.7
Closed-End Adjustable Rate*	N/A	N/A		1,911,251		10,754,893	462.7	7,141,663	32.8
Open-End Fixed Rate*	N/A	N/A		5,779,655		2,647,198	-54.2	1,068,728	-19.3
Open-End Adjustable Rate*	N/A	N/A		595,599,922		523,199,299	-12.2	195,682,858	-25.2
Total Secured by Junior Lien Granted YTD*	N/A	N/A		739,078,174		639,624,358	-13.5	247,293,793	-22.7
All Other (Non-Commercial) Real Estate Granted YTD									
Closed-End Fixed Rate*	N/A	N/A		20,612,047		4,064,289	-80.3	998,916	-50.8
Closed-End Adjustable Rate*	N/A	N/A		12,315,075		2,913,219	-76.3	536,036	-63.2
Open-End Fixed Rate*	N/A	N/A		1,828,567		1,201,060	-34.3	2,563,876	326.9
Open-End Adjustable Rate*	N/A	N/A		14,227,827		1,231,904	-91.3	403,425	-34.5
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		48,983,516		9,410,472	-80.8	4,502,253	-4.3
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	978,608,253	-4.0
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	30,774,813	32.4
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	2,228,541,099	-4.9
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	59,798,874	19.9
Interest Only & Payment Option First Mortgages / Total Assets %	0.57	0.61	6.8	0.20	-67.8	0.23	18.7	0.26	13.6
Interest Only & Payment Option First Mortgages / Net Worth %	5.90	6.43	9.0	2.04	-68.3	2.35	15.1	2.74	16.8
* Amounts are year-to-date while the related %change ratios are annualized.									
17. RE Loans									

	Real Estate (Non-Commercial) Loan Losses								
Return to cover									
09/10/2024									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-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		184,271	239.2	34,373	-62.7
First Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		22,713		62,554	175.4	43,076	37.7
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		31,617		121,717	285.0	-8,703	-114.3
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		0.00	247.3	0.00	-113.5
Junior Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		169,384		239,988	41.7	72,141	-39.9
Junior Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		405,948		161,037	-60.3	52,942	-34.2
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		-236,564		78,951	133.4	19,199	-51.4
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg Junior Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		-0.02		0.01	126.8	0.00	-57.1
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		40,382		3,425	-91.5	0	-100.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		20,707		1,025	-95.0	997	94.5
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		19,675		2,400	-87.8	-997	-183.1
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		0.00	-82.8	-0.01	-219.1
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		0.00		0.00	-91.3
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								18. RE Loan Losses	

		Commercial Loan Information								
Return to cover		For Charter : N/A								
09/10/2024		Count of CU : 88								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured								
		Count of CU in Peer Group : N/A								
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% 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	82,639,740	16.8
Secured by Farmland		12,728,425	16,789,096	31.9	15,901,645	-5.3	15,316,193	-3.7	14,482,982	-5.4
Secured by Multifamily		115,270,496	154,846,464	34.3	190,738,359	23.2	190,373,863	-0.2	199,245,818	4.7
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	210,148,165	-3.1
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	308,579,520	19.2
Total Real Estate Secured Commercial Loans		570,845,943	660,476,163	15.7	773,107,121	17.1	752,280,836	-2.7	815,096,225	8.3
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	253,716	-9.9
Commercial and Industrial Loans		56,634,781	66,895,058	18.1	119,800,470	79.1	127,419,879	6.4	131,294,547	3.0
Unsecured Commercial Loans		2,265,744	1,063,201	-53.1	685,503	-35.5	3,256,748	375.1	2,785,414	-14.5
Unsecured Revolving Lines of Credit (Commercial Purpose)		298,502	902,218	202.2	2,977,959	230.1	559,285	-81.2	1,705,478	204.9
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	136,039,155	3.4
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	817,032,973	8.0
Purchased Commercial Loans or Participations to Nonmembers		92,813,243	119,239,968	28.5	153,498,103	28.7	127,195,559	-17.1	134,102,407	5.4
Total Commercial Loans		630,934,643	729,584,695	15.6	898,996,924	23.2	883,798,315	-1.7	951,135,380	7.6
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE										
Construction and Development		54	83	53.7	78	-6.0	150	92.3	164	9.3
Farmland		35	47	34.3	44	-6.4	45	2.3	44	-2.2
Secured by Multifamily		249	314	26.1	339	8.0	330	-2.7	379	14.8
Owner Occupied, Non-Farm, Non-Residential Property		430	421	-2.1	409	-2.9	416	1.7	412	-1.0
Non-Owner Occupied, Non-Farm, Non-Residential Property		363	376	3.6	433	15.2	459	6.0	448	-2.4
Total Number of Real Estate Secured Commercial Loans		1,131	1,241	9.7	1,303	5.0	1,400	7.4	1,447	3.4
Loans to finance agricultural production and other loans to farmers		25	7	-72.0	10	42.9	4	-60.0	4	0.0
Commercial and Industrial Loans		664	757	14.0	950	25.5	978	2.9	1,051	7.5
Unsecured Commercial Loans		78	22	-71.8	15	-31.8	20	33.3	19	-5.0
Unsecured Revolving Lines of Credit (Commercial Purpose)		54	54	0.0	54	0.0	47	-13.0	62	31.9
Total Number of Non-Real Estate Secured Commercial Loans		821	840	2.3	1,029	22.5	1,049	1.9	1,136	8.3
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING										
Number of Outstanding Commercial Loans to Members		1,802	1,863	3.4	2,139	14.8	2,277	6.5	2,416	6.1
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers		150	218	45.3	193	-11.5	172	-10.9	167	-2.9
Total Number of Commercial Loans Outstanding		1,952	2,081	6.6	2,332	12.1	2,449	5.0	2,583	5.5
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS										
(Total Commercial Loans / Total Assets)%		3.45	3.57	3.5	4.21	17.7	4.12	-2.0	4.20	1.9
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED										
Member Commercial Loans Granted YTD*		184,883,315	186,547,309	0.9	245,148,557	31.4	190,474,166	-22.3	130,344,830	36.9
Purchased or Participation Interests to Nonmembers*		39,110,853	46,813,541	19.7	51,685,650	10.4	4,411,001	-91.5	10,165,185	360.9
MISCELLANEOUS LOAN INFORMATION										
Agricultural Related Commercial Loans Outstanding Balance		13,618,098	17,037,151	25.1	18,327,516	7.6	15,597,760	-14.9	14,736,698	-5.5
Outstanding Agricultural Related Loans - Number		60	54	-10.0	54	0.0	49	-9.3	48	-2.0
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*		14,823,977	15,838,863	6.8	32,242,492	103.6	24,245,698	-24.8	25,115,610	107.2
Commercial Loans and Participations Sold -no servicing rights- YTD		16,425	0	-100.0	1,277,378	N/A	0	-100.0	0	N/A
Total Member Business Loans - (NMBLB)										
(NMBLB / Total Assets)%		3.41	3.30	-3.3	3.73	13.1	3.65	-2.4	3.77	3.5

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

19. Commercial Loans

Commercial Loan Net Charge Offs									
Return to cover									
09/10/2024	For Charter : N/A								
CU Name: N/A	Count of CU : 88								
Peer Group: N/A	Asset Range : N/A								
Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State									
Count of CU in Peer Group : N/A									
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-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	0.06	2223.7
Net Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs to average Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property**	N/A	N/A		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	3196.6
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	#####	-0.03	90.795
Net Unsecured Commercial Loans YTD Charge Offs to average Unsecured Commercial Loans**	N/A	N/A		-4.16		0.00	100.0	25.56	N/A
Net Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs to average Unsecured Revolving Lines of Credit for Commercial Purposes**	N/A	N/A		4.69		0.75	-84.1	3.83	413.35
Net Commercial Loans/Lines of Credit Real Estate Secured YTD Charge Offs to average Commercial Real Estate Secured**	0.10	0.00	-96.697	0.02	661.31	0.00	-103.0	0.02	2252.4
Net Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge Offs to average Commercial Not Real Estate Secured**	0.19	0.22	19.761	0.06	-75.066	-0.27	-589.0	0.58	315.13
Net Commercial Loan YTD Charge Offs to average Commercial Loans**	0.11	0.02	-77.373	0.03	17.34	-0.04	-241.1	0.10	348.21
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)						20. Commercial Loan Net Charge Offs			

		Commercial Loan Losses							
Return to cover		For Charter : N/A							
09/10/2024		Count of CU : 88							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group : N/A							
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
COMMERCIAL LOAN CHARGE-OFFS:									
Commercial Construction and Development Loans YTD Charge Offs*	N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Farmland YTD Charge Offs*	N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Multifamily YTD Charge Offs*	N/A	N/A		48,458		0	-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		0	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		0	-100.0	3,323	N/A
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Charge Offs*	N/A	N/A		0		0	N/A	0	N/A
Commercial and Industrial Loans YTD Charge Offs*	N/A	N/A		2,355		34,409	1,361.1	0	-100.0
Unsecured Commercial Loans YTD Charge Offs*	N/A	N/A		15,305		0	-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	228.1
Commercial Loans/Lines of Credit Real Estate Secured YTD Charge-Offs*	511,016	19,811	-96.123	195,097	884.79	0	-100.0	64,466	N/A
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge-Offs*	121,040	169,724	40.221	116,489	-31.366	47,644	-59.1	408,584	1615.2
Total Commercial Loan YTD Charge Offs*	632,056	189,535	-70.013	311,586	64.395	47,644	-84.7	473,050	1885.8
COMMERCIAL LOAN RECOVERIES:									
Commercial Construction and Development Loans YTD Recoveries*	N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Farmland YTD Recoveries*	N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Multifamily YTD Recoveries*	N/A	N/A		0		5,485	N/A	1,600	-41.7
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*	N/A	N/A		0		0	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		0	N/A	0	N/A
Commercial and Industrial Loans YTD Recoveries*	N/A	N/A		2,888		396,704	#####	17,449	-91.2
Unsecured Commercial Loans YTD Recoveries*	N/A	N/A		51,717		0	-100.0	767	N/A
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Recoveries*	N/A	N/A		7,803		50	-99.4	42	68.0
Commercial Loans/Lines of Credit Real Estate Secured YTD Recoveries*	2,950	0	-100	19,500	N/A	5,685	-70.8	1,600	-43.7
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Recoveries*	13,528	26,016	92.312	62,408	139.88	396,754	535.7	18,258	-90.8
Total Commercial Loan YTD Recoveries*	16,478	26,016	57.883	81,908	214.84	402,439	391.3	19,858	-90.1
*Amounts are year-to-date while the related percent change ratios are annualized.							21. Commercial Loan Losses		

	Investments								
Return to cover									
09/10/2024			For Charter :	N/A					
CU Name: N/A			Count of CU :	88.0					
Peer Group: N/A			Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured					
			Count of CU in Peer Group :	N/A					
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
INVESTMENT SECURITIES									
EQUITY SECURITIES									
Common Stock	N/A	N/A		3,038,803		3,751,615	23.5	4,280,430	14.1
Registered Investment Companies	N/A	N/A		167,765,241		132,194,864	-21.2	141,124,384	6.8
Other Equities	N/A	N/A		33,171,783		30,046,429	-9.4	32,217,949	7.2
TOTAL EQUITY SECURITIES	29,126,327	115,070,502	295.1	203,975,827	77.3	165,992,908	-18.6	177,622,763	7.0
TRADING DEBT SECURITIES									
US Government Obligations	N/A	N/A		0		0	N/A	0	N/A
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		0		0	N/A	0	N/A
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		0		0	N/A	0	N/A
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		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	51,434	N/A
TOTAL TRADING DEBT SECURITIES	N/A	N/A		0		0	N/A	51,434	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	106,014,816	-21.4
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		1,379,175,551		1,058,143,771	-23.3	902,240,566	-14.7
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		1,910,914,594		1,640,817,323	-14.1	1,637,819,284	-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		131,681		102,844	-21.9	714,269	594.5
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	26,997,439	-14.8
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		65,587,489		48,847,697	-25.5	45,285,557	-7.3
All Other Available-for-Sale Debt Securities at Amortized Cost	N/A	N/A		17,531,884		26,762,155	52.6	26,690,365	-0.3
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		3,578,496,060		2,941,270,359	-17.8	2,745,762,296	-6.6
AFS DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		168,022,067		133,548,412	-20.5	103,144,458	-22.8
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		1,279,305,250		997,333,134	-22.0	852,304,703	-14.5
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		1,708,884,612		1,471,534,415	-13.9	1,471,345,952	0.0
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	704,532	-11.3
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	23,891,567	-14.2
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		61,761,159		47,084,020	-23.8	43,907,631	-6.7
All Other Available-for-Sale Debt Securities at Fair Value	N/A	N/A		15,622,622		24,939,180	59.6	25,086,213	0.6
TOTAL AFS DEBT SECURITIES AT FAIR VALUE	N/A	N/A		3,262,399,499		2,703,089,375	-17.1	2,520,385,056	-6.8
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								22. Investments	

	Investments								
Return to cover									
09/10/2024									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group: N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
INVESTMENT SECURITIES (continued)									
HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	N/A		8,506,189		3,786,453	-55.5	1,393,024	-63.2
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		99,573,527		86,720,466	-12.9	81,947,757	-5.5
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		254,715,426		239,633,577	-5.9	232,863,558	-2.8
Federal Agency Securities - Non-Guaranteed	N/A	N/A		11,579,332		7,878,577	-32.0	8,863,400	12.5
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		1,048,187		1,039,041	-0.9	1,034,468	-0.4
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		20,769,622		1,988,000	-90.4	1,493,000	-24.9
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		4,996,891		3,423,266	-31.5	3,438,157	0.4
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		401,189,174		344,469,380	-14.1	331,033,364	-3.9
HTM DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		8,395,234		3,735,820	-55.5	1,353,550	-63.8
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		89,694,487		80,383,118	-10.4	76,014,994	-5.4
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		216,667,984		205,688,445	-5.1	197,583,191	-3.9
Federal Agency Securities - Non-Guaranteed	N/A	N/A		11,228,250		7,576,656	-32.5	8,733,157	15.3
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		810,903		841,610	3.8	856,242	1.7
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		19,659,167		1,926,366	-90.2	1,478,106	-23.3
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		5,000,000		3,500,000	-30.0	3,500,000	0.0
TOTAL HTM DEBT SECURITIES AT FAIR VALUE	N/A	N/A		351,456,025		303,652,015	-13.6	289,519,240	-4.7
Allowance for Credit Losses on Held-to-maturity Debt Securities ¹ (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL INVESTMENT SECURITIES	2,717,683,244	3,489,352,393	28.4	3,867,560,000	10.8	3,213,551,663	-16.9	3,029,092,617	-5.7
Allowance for Credit Losses on Available-for-sale Debt Securities ² (if ASC 326 has been adopted)	N/A	N/A		N/A		34,519		-12,884	-137.3
OTHER INVESTMENTS									
Nonperpetual Capital Account	1,684,996	1,877,296	11.4	1,334,396	-28.9	1,182,396	-11.4	507,096	-57.1
Perpetual Contributed Capital	15,419,984	16,651,937	8.0	16,656,258	0.0	17,100,505	2.7	17,840,193	4.3
All other investments	116,726,946	125,951,310	7.9	108,925,259	-13.5	108,271,493	-0.6	108,666,854	0.4
TOTAL OTHER INVESTMENTS	133,831,926	144,480,543	8.0	126,915,913	-12.2	126,554,394	-0.3	127,014,143	0.4
DEPOSITS									
Time 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	453,272,408	0.6
1 The allowance for credit losses on Held-to-maturity debt securities is a valuation account and is not included in the amount reported as HTM Debt Securities at Amortized Cost (Account NV0081) or at Fair Value (Account 801).								23. Investments (con't)	
2 The allowance for credit losses on Available-for-sale debt securities is for informational purposes only and represents the credit-related decline in the fair value of an individual									

				Investment Maturity						
Return to cover				For Charter : N/A						
09/10/2024				Count of CU : 88						
CU Name: N/A				Asset Range : N/A						
Peer Group: N/A				Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group : N/A									
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg	
TIME DEPOSITS MATURITY DISTRIBUTION										
Total Time Deposits < 1 yr	N/A	N/A		252,072,435		236,534,850	-6.2	246,461,578	4.2	
Total Time Deposits 1-3 yrs	N/A	N/A		230,586,244		175,965,854	-23.7	175,934,829	0.0	
Total Time Deposits 3-5 yrs	N/A	N/A		73,797,027		36,836,767	-50.1	30,182,000	-18.1	
Total Time Deposits 5-10 yrs	N/A	N/A		3,451,000		1,358,000	-60.6	694,000	-48.9	
Total Time Deposits > 10 yrs	N/A	N/A		0		0	N/A	0	N/A	
TOTAL TIME DEPOSITS	N/A	N/A		559,906,706		450,695,471	-19.5	453,272,407	0.6	
EQUITY SECURITIES MATURITY DISTRIBUTION										
Total Equity Securities < 1 yr	2,165,247	15,339,613	608.4	7,903,018	-48.5	108,190	-98.6	140,627	30.0	
Total Equity Securities 1-3 yrs	2,231,680	1,447,334	-35.1	1,289,676	-10.9	117,806,254	9,034.6	125,701,692	6.7	
Total Equity Securities 3-5 yrs	0	0	N/A	24,170,668	N/A	29,992,882	24.1	32,217,949	7.4	
Total Equity Securities 5-10 yrs	24,729,400	98,283,555	297.4	167,573,662	70.5	14,333,967	-91.4	15,282,066	6.6	
Total Equity Securities > 10 yrs	0	0	N/A	3,038,803	N/A	3,751,615	23.5	4,280,429	14.1	
TOTAL EQUITY SECURITIES	0	0	N/A	203,975,827	N/A	165,992,908	-18.6	177,622,763	7.0	
TRADING DEBT SECURITIES MATURITY DISTRIBUTION										
Total Trading Debt Securities < 1 yr	0	66,881	N/A	0	-100.0	0	N/A	51,434	N/A	
Total Trading Debt Securities 1-3 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Trading Debt Securities 3-5 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Trading Debt Securities 5-10 yrs	77,823,105	86,528,562	11.2	0	-100.0	0	N/A	0	N/A	
Total Trading Debt Securities > 10 yrs	0	282,645	N/A	0	-100.0	0	N/A	0	N/A	
TOTAL TRADING DEBT SECURITIES	0	0	N/A	0	N/A	0	N/A	51,434	N/A	
AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION										
Total Available-for-Sale Debt Securities < 1 yr	570,401,425	355,536,115	-37.7	551,772,462	55.2	539,155,093	-2.3	624,369,831	15.8	
Total Available-for-Sale Debt Securities 1-3 yrs	1,006,353,571	796,017,013	-20.9	973,777,568	22.3	925,149,560	-5.0	782,174,633	-15.5	
Total Available-for-Sale Debt Securities 3-5 yrs	492,226,056	1,204,634,478	144.7	931,407,002	-22.7	567,251,537	-39.1	597,630,189	5.4	
Total Available-for-Sale Debt Securities 5-10 yrs	379,577,787	726,549,656	91.4	791,003,371	8.9	647,223,222	-18.2	498,455,001	-23.0	
Total Available-for-Sale Debt Securities > 10 yrs	12,428,374	45,143,142	263.2	12,271,320	-72.8	22,099,057	80.1	15,525,391	-29.7	
TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES	0	0	N/A	3,260,231,723	N/A	2,700,878,469	-17.2	2,518,155,045	-6.8	
HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION										
Total Held-to-Maturity Debt Securities < 1 yr	31,592,716	14,287,206	-54.8	41,397,489	189.8	31,716,746	-23.4	33,326,528	5.1	
Total Held-to-Maturity Debt Securities 1-3 yrs	94,646,756	88,339,949	-6.7	87,438,384	-1.0	62,046,699	-29.0	50,024,410	-19.4	
Total Held-to-Maturity Debt Securities 3-5 yrs	20,182,920	45,842,390	127.1	36,785,734	-19.8	64,811,583	76.2	66,314,830	2.3	
Total Held-to-Maturity Debt Securities 5-10 yrs	2,348,120	7,850,677	234.3	230,138,586	2,831.4	184,070,188	-20.0	177,105,080	-3.8	
Total Held-to-Maturity Debt Securities > 10 yrs	976,087	3,203,177	228.2	7,592,257	137.0	4,035,068	-46.9	6,492,533	60.9	
TOTAL HELD-TO-MATURITY DEBT SECURITIES	0	0	N/A	403,352,450	N/A	346,680,284	-14.1	333,263,381	-3.9	
OTHER INVESTMENTS MATURITY DISTRIBUTION										
Total Other Investments < 1 yr	49,420,699	60,961,545	23.4	32,644,185	-46.5	29,713,902	-9.0	30,887,657	4.0	
Total Other Investments 1-3 yrs	74,125,699	73,658,346	-0.6	82,764,005	12.4	85,619,700	3.5	84,836,179	-0.9	
Total Other Investments 3-5 yrs	5,116,664	4,150,643	-18.9	4,158,226	0.2	4,399,125	5.8	3,959,070	-10.0	
Total Other Investments 5-10 yrs	1,903,894	2,988,440	57.0	2,830,114	-5.3	1,167,200	-58.8	1,377,400	18.0	
Total Other Investments > 10 yrs	3,264,970	2,721,569	-16.6	4,519,383	66.1	5,654,467	25.1	5,953,837	5.3	
TOTAL OTHER INVESTMENTS	133,831,926	144,480,543	8.0	126,915,913	-12.2	126,554,394	-0.3	127,014,143	0.4	
TOTAL INVESTMENT MATURITY DISTRIBUTION										
Total Investments < 1 yr	1,015,565,594	710,411,717	-30.0	885,789,589	24.7	837,228,781	-5.5	935,237,655	11.7	
Total Investments 1-3 yrs	1,368,588,062	1,159,803,934	-15.3	1,375,855,877	18.6	1,366,588,067	-0.7	1,218,671,743	-10.8	
Total Investments 3-5 yrs	588,594,297	1,355,515,637	130.3	1,070,318,657	-21.0	703,291,894	-34.3	730,304,038	3.8	
Total Investments 5-10 yrs	490,880,306	929,488,890	89.4	1,194,996,733	28.6	848,152,577	-29.0	692,913,547	-18.3	
Total Investments > 10 yrs	16,669,431	51,350,533	208.1	27,421,763	-46.6	35,540,207	29.6	32,252,190	-9.3	
TOTAL INVESTMENT MATURITY DISTRIBUTION	3,480,297,690	4,206,570,711	20.9	4,554,382,619	8.3	3,790,801,526	-16.8	3,609,379,173	-4.8	
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	Other Investment Information								
Return to cover									
09/10/2024									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group: N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-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	0	-100.0
Outstanding balance of brokered certificates of deposit and share certificates	266,788,142	239,280,996	-10.3	280,682,618	17.3	209,068,085	-25.5	199,865,152	-4.4
Realized Investment Gains (Losses)									
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		0		-618,178	N/A	-46,386	92.5
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		-780,623		-6,848,132	-777.3	-9,324,713	-36.2
Realized Gain (Losses) on all other investments	N/A	N/A		742,713		-159,713	-121.5	8,162,965	5,211.0
Total Gain (Loss) on Investments	N/A	N/A		-37,910		-7,626,023	#####	-1,208,134	84.2
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	N/A	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	166,550,340	6.2
Recorded Value of Other Investments	6,027,103	4,486,182	-25.6	8,493,975	89.3	7,975,778	-6.1	8,245,556	3.4
Collateral Assignment Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		823,152		322,400	-60.8	3,341,800	936.5
Cash Surrender Value	N/A	N/A		9,604,128		15,192,366	58.2	16,188,746	6.6
Recorded Value	22,448,168	27,447,920	22.3	30,631,615	11.6	26,339,577	-14.0	33,331,215	26.5
Endorsement Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		0		0	N/A	0	N/A
Cash Surrender Value	N/A	N/A		51,809		0	-100.0	0	N/A
Recorded Value	3,002,612	3,167,840	5.5	3,334,466	5.3	3,237,213	-2.9	0	-100.0
Other Insurance	108,449,268	110,806,424	2.2	112,967,735	2.0	97,774,131	-13.4	108,469,998	10.9
Other Non-insurance	34,794,931	40,231,075	15.6	29,264,594	-27.3	42,434,239	45.0	37,791,161	-10.9
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	354,388,270	5.9
Charitable Donation Accounts									
	0	0	N/A	487,985	N/A	502,201	2.9	506,181	0.8
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	21	22	4.8	24	9.1	23	-4.2	22	-4.3
Approved Mortgage Seller	21	22	4.8	22	0.0	21	-4.5	21	0.0
Borrowing Repurchase Agreements	1	0	-100.0	0	N/A	0	N/A	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	4	3	-25.0	5	66.7	6	20.0	6	0.0
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	2	0	-100.0	0	N/A	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	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 benefit/deferred compensation plans.									
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									25. Investments-Memoranda

	LIQUIDITY - COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES									
Return to cover										
09/10/2024										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured									
	Count of CU in Peer Group : N/A									
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-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	141,668,523	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	1,095,881,566	5.1	
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	1,407,306,828	0.6	
Unsecured Share Draft LOC	130,087,698	138,314,678	6.3	136,720,346	-1.2	138,477,754	1.3	140,192,986	1.2	
Unused Overdraft Protection Programs	333,552,184	346,317,816	3.8	371,978,895	7.4	361,950,526	-2.7	361,903,153	0.0	
Other Unfunded Commitments	69,195,692	38,384,983	-44.5	31,677,216	-17.5	26,695,638	-15.7	25,212,445	-5.6	
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	3,030,496,978	2.1	
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	3,172,165,501	2.3	
OFF-BALANCE SHEET EXPOSURES										
Unconditionally Cancelable Unfunded Commitments for All loan Types	N/A	N/A		68,337,070		896,119,898	1,211.3	894,765,566	-0.2	
Conditionally Cancelable Unfunded Commitments	N/A	N/A		2,107,026,139		1,355,853,407	-35.7	1,503,035,782	10.9	
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	541,307,642	7.0	
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	30,193,697	-61.7	
Other Contingent Liabilities	9,617,507	10,695,769	11.2	5,349,309	-50.0	8,039,014	50.3	9,051,466	12.6	
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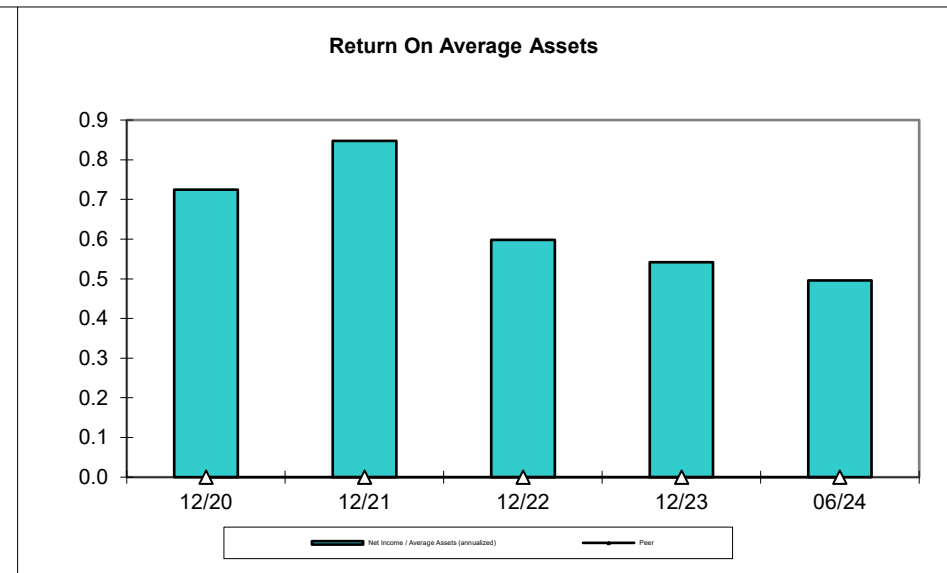
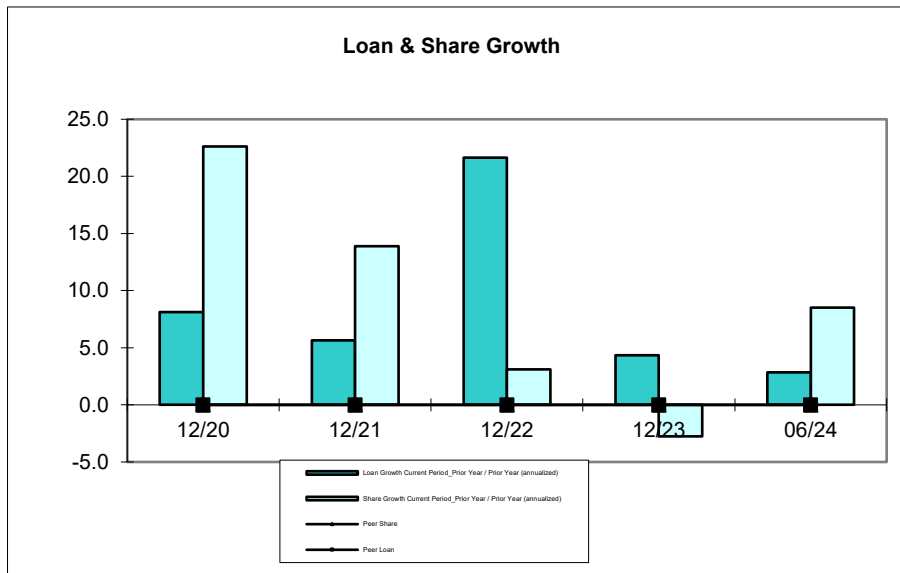
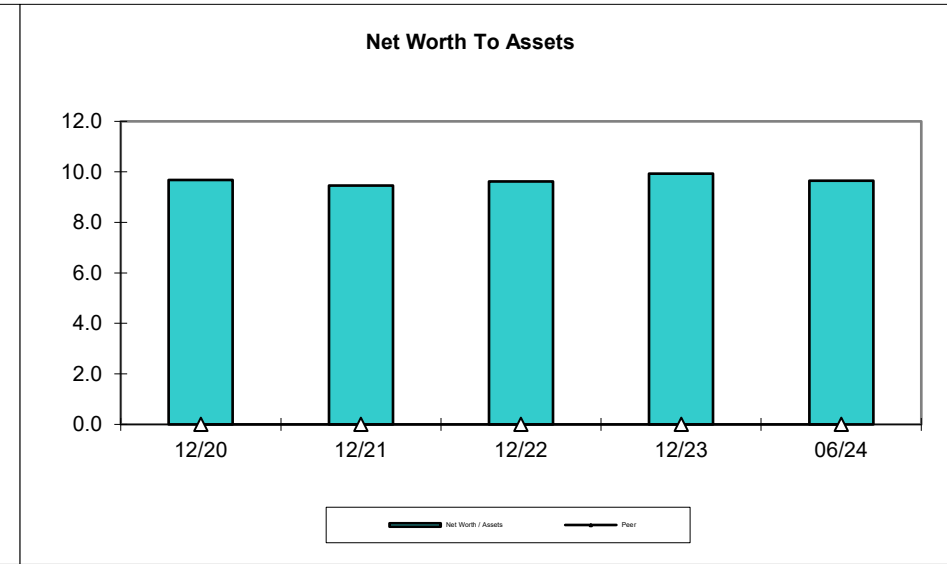
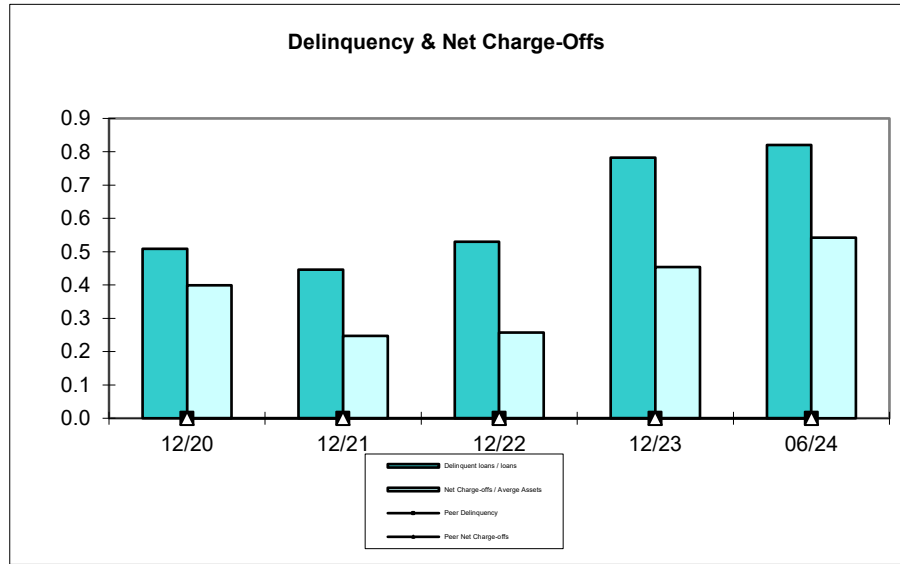
LIQUIDITY - BORROWING ARRANGEMENTS CONTINGENT LIABILITIES AND SOURCES OF FUNDS									
Return to cover									
09/10/2024			For Charter :	N/A					
CU Name: N/A			Count of CU :	88					
Peer Group: N/A			Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured					
			Count of CU in Peer Group :	N/A					
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-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	495,259,400	13.5
Natural Person Credit Unions	0	0	N/A	0	N/A	200,000	N/A	100,000	-50.0
Federal Home Loan Bank	N/A	N/A		1,970,432,697		3,137,300,721	59.2	2,978,893,870	-5.0
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		192,926,379	-39.6
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	647,259,396	42.2
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	4,314,439,045	-0.8
Draws Against Borrowing Capacity									
Corporate Credit Unions	0	0	N/A	21,321,210	N/A	4,335,340	-79.7	394,034	-90.9
Natural Person Credit Unions	0	0	N/A	0	N/A	200,000	N/A	100,000	-50.0
Federal Home Loan Bank	436,113,848	322,233,391	-26.1	895,516,029	177.9	907,995,860	1.4	843,755,619	-7.1
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	153,771,116	148.8
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	560,147,815	112.3
Total Draws Against Borrowing Capacity	441,207,601	322,916,358	-26.8	919,494,684	184.7	1,238,183,308	34.7	1,558,168,584	25.8
Assets Pledged to Secure Borrowing Capacity									
Corporate Credit Unions	N/A	N/A		79,740,597		102,802,566	28.9	140,810,963	37.0
Natural Person Credit Unions	N/A	N/A		0		200,000	N/A	100,000	-50.0
Federal Home Loan Bank	N/A	N/A		2,218,195,829		3,761,727,445	69.6	3,606,677,627	-4.1
Central Liquidity Facility	N/A	N/A		0		0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		37,691,078		176,621,091	368.6	235,215,105	33.2
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Sources	N/A	N/A		0		293,633,491	N/A	565,742,198	92.7
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	4,548,545,893	4.9
Amount of Borrowings Callable by Lender	129,849,637	0	-100.0	2,500,000	N/A	0	-100.0	0	N/A
Number of FHLB Members (1 = Yes)	29	29	0.0	29	0.0	29	0.0	29	0.0
BORROWING MATURITY DISTRIBUTION									

Share and Membership Information									
Return to cover									
09/10/2024									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-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	1,691,177	1.4
Number of Potential Members	35,026,197	35,515,189	1.4	37,125,526	4.5	34,999,804	-5.7	36,297,461	3.7
% Current Members to Potential Members	4.49	4.49	0.0	4.45	-0.7	4.76	7.0	4.66	-2.2
% Membership Growth*	2.49	1.35	-46.0	3.75	178.6	0.85	-77.4	2.82	563.4
Total Number of Share/Deposit Accounts	2,996,342	3,072,066	2.5	3,195,470	4.0	3,286,084	2.8	3,357,767	2.2
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	17,830,527,278	5.0
1 to 3 years	704,892,724	742,171,095	5.3	1,224,321,734	65.0	763,479,442	-37.6	707,553,368	-7.3
> 3 years	472,560,334	354,093,165	-25.1	305,719,036	-13.7	270,108,651	-11.6	242,399,809	-10.3
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	18,780,480,468	4.3
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	1,153,259,920	13.2
Uninsured NonMember Deposits	5,927,271	3,735,707	-37.0	11,678,302	212.6	1,312,935	-88.8	4,863,903	270.5
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	1,158,123,823	13.5
Insured Shares & Deposits	14,861,401,401	16,749,964,822	12.7	17,148,666,284	2.4	16,992,309,336	-0.9	17,622,356,645	3.7
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	798,731	5.3
Accounts Held by Nonmember Public Units	2,481,798	1,843,302	-25.7	10,789,824	485.4	7,075,447	-34.4	14,313,332	102.3
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	1,656,182,289	15.9
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	375,915,125	6.6
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	22,575,789	13.2
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	874,865,545	4.1
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	6,705,248	-15.6
INSURANCE 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	103,660,287	4.5
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									

	Supplemental Information									
Return to cover	For Charter : N/A									
09/10/2024	Count of CU : 88									
CU Name: N/A	Asset Range : N/A									
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State									
	Count of CU in Peer Group : N/A									
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg	
GRANTS										
Amount of Grants Awarded to your credit union, YTD	1,721,657	6,002,686	249	281,000	-95	7,538,558	2,583	3,496,878	-54	
Amount of Grants Received by your credit union, YTD	816,900	3,843,873	371	1,564,350	-59	4,409,854	182	1,444,033	-67	
EMPLOYEES:										
Number of Full-Time Employees	4,243	4,209	-1	4,367	4	4,352	0	4,347	0	
Number of Part-Time Employees	269	236	-12	245	4	211	-14	198	-6	
BRANCHES:										
Number of CU Branches	318	319	0	315	-1	311	-1	310	0	
Number of CUs Reporting Shared Branches	29	27	-7	28	4	28	0	29	4	
Plan to add new branches or expand existing facilities	17	13	-24	13	0	12	-8	11	-8	
CUSO INFORMATION										
Value of Investments in CUSO	57,360,408	60,676,057	6	56,748,433	-6	49,741,570	-12	45,307,081	-9	
CUSO Loans	3,584,109	3,580,772	0	4,758,426	33	8,304,186	75	17,626,391	112	
Aggregate Cash Outlays in CUSO	31,321,987	32,662,205	4	36,907,176	13	36,307,506	-2	37,562,412	3	
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):										
International Remittances	21	23	10	23	0	24	4	24	0	
Number of International Remittances Originated YTD	3,800	4,546	20	4,764	5	4,618	-3	2,279	-51	
Low Cost Wire Transfers	70	67	-4	67	0	66	-1	64	-3	
MERGERS/ACQUISITIONS:										
Adjusted Retained Earnings Obtained through Business Combinations	22,665,750	25,717,875	13	27,334,056	6	25,735,164	-6	25,723,600	0	
System Used to Maintain Share/Loan Records										
Manual System (No Automation)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Vendor Supplied In-House System	42	45	7	43	-4	41	-5	41	0	
Vendor On-Line Service Bureau	48	46	-4	47	2	47	0	47	0	
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A	
Services Offered Electronically										
Account Aggregation	16	14	-13	14	0	14	0	14	0	
Bill Payment	63	60	-5	60	0	60	0	60	0	
Download Account History	66	65	-2	67	3	0	-100	0	N/A	
Electronic Signature Authentication/Certification	35	39	11	41	5	41	0	41	0	
e-Statements	70	69	-1	69	0	70	1	70	0	
External Account Transfers	37	39	5	40	3	41	3	41	0	
Loan Payments	72	71	-1	71	0	71	0	71	0	
Member Application	43	44	2	46	5	49	7	50	2	
Merchant Processing Services	8	8	0	8	0	0	-100	0	N/A	
Mobile Payments	38	40	5	41	3	42	2	43	2	
New Loan	50	50	0	51	2	53	4	55	4	
New Share Account	29	30	3	32	7	34	6	34	0	
Remote Deposit Capture	50	52	4	55	6	54	-2	54	0	
Type(s) of services offered:										
Informational Website	N/A	52		70	35	72	3	72	0	
Mobile Application	N/A	46		60	30	60	0	60	0	
Online Banking	N/A	50		72	44	71	-1	71	0	
# Means the number is too large to display in the cell										29. Supplemental Info

[Return to cover](#)
 09/10/2024
 CU Name: N/A
 Peer Group: N/A

Graphs 1
 For Charter : N/A
 Count of CU : 88
 Asset Range : N/A
 Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included:
 Count of CU in Peer Group : N/A



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

[Return to cover](#)
 09/10/2024
 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

