

Cycle Date: March-2025
Run Date: 06/13/2025
Interval: Quarterly
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 : 82
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A
Unvalidated data

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						
06/13/2025		Count of CU :	82						
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					
	Mar-2024	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Other Deposits¹	2,810,839,682	2,803,739,789	-0.3	2,729,343,416	-2.7	2,213,369,595	-18.9	2,947,283,816	33.2
Total Investments	3,310,309,157	3,156,106,760	-4.7	3,187,206,787	1.0	3,033,204,923	-4.8	2,977,543,194	-1.8
Loans Held for Sale	40,360,482	51,078,685	26.6	54,280,064	6.3	137,036,672	152.5	74,868,887	-45.4
Total Loans	15,262,767,328	15,468,189,351	1.3	15,459,623,893	-0.1	15,564,711,434	0.7	15,634,279,128	0.4
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases)	(143,449,961)	(149,186,600)	4.0	(154,092,327)	3.3	(157,390,853)	2.1	(162,750,389)	3.4
Land And Building	427,056,088	426,387,971	-0.2	416,154,271	-2.4	441,368,303	6.1	440,243,535	-0.3
Other Fixed Assets	67,571,644	67,498,370	-0.1	65,196,151	-3.4	69,853,951	7.1	70,687,706	1.2
NCUSIF Deposit	171,605,365	169,965,694	-1.0	168,905,364	-0.6	174,905,487	3.6	174,977,154	0.0
All Other Assets	639,159,168	647,669,133	1.3	614,363,647	-5.1	624,916,922	1.7	618,311,854	-1.1
TOTAL ASSETS	22,586,218,953	22,641,449,153	0.2	22,540,981,266	-0.4	22,101,976,434	-1.9	22,775,444,885	3.0
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ²	354,815,353	369,616,712	4.2	313,847,089	-15.1	297,827,004	-5.1	317,800,181	6.7
Accrued Dividends & Interest Payable on Shares & Deposits	25,621,812	37,134,345	44.9	49,712,171	33.9	32,415,459	-34.8	24,211,699	-25.3
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	238,036	226,193	-5.0	231,202	2.2	227,176	-1.7	257,131	13.2
Borrowings Notes & Interest Payable	1,688,280,865	1,558,168,585	-7.7	1,483,135,581	-4.8	909,174,870	-38.7	634,300,460	-30.2
Total Shares & Deposits	18,658,360,168	18,780,480,468	0.7	18,722,919,585	-0.3	18,881,069,630	0.8	19,768,624,832	4.7
TOTAL LIABILITIES³	20,727,316,234	20,745,626,303	0.1	20,569,845,628	-0.8	20,120,714,139	-2.2	20,745,194,303	3.1
Undivided Earnings	1,935,628,828	1,960,996,593	1.3	1,989,969,528	1.5	2,021,332,972	1.6	2,031,050,923	0.5
Other Reserves	-76,726,109	-65,173,743	15.1	-18,833,890	71.1	-40,070,677	-112.8	-800,341	98.0
TOTAL EQUITY	1,858,902,719	1,895,822,850	2.0	1,971,135,638	4.0	1,981,262,295	0.5	2,030,250,582	2.5
TOTAL LIABILITIES, SHARES, & EQUITY	22,586,218,953	22,641,449,153	0.2	22,540,981,266	-0.4	22,101,976,434	-1.9	22,775,444,885	3.0
INCOME & EXPENSE									
Interest Income*	268,562,231	553,780,376	3.1	843,603,593	1.6	1,138,511,709	1.2	287,492,826	1.0
Interest Expense*	103,093,918	213,826,056	3.7	325,506,441	1.5	434,937,334	0.2	103,674,401	-4.7
Net Interest Income*	165,468,313	339,954,320	2.7	518,097,152	1.6	703,574,375	1.8	183,818,425	4.5
Provision for Loan/Lease Losses or Total Credit Loss Expense*	24,978,935	52,268,025	4.6	83,600,227	6.6	114,599,796	2.8	28,937,716	1.0
Non-Interest Income*	100,061,818	190,468,718	-4.8	299,217,435	4.7	389,256,117	-2.4	84,655,729	-13.0
Non-Interest Expense*	209,473,547	423,464,813	1.1	640,693,432	0.9	856,172,402	0.2	219,355,701	2.5
NET INCOME (LOSS)*	31,077,649	54,690,200	-12.0	93,020,928	13.4	122,058,294	-1.6	20,180,737	-33.9
TOTAL CU's	88	88	0.0	84	-4.5	83	-1.2	82	-1.2
* 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.									

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		Supplemental Ratios**			
Return to cover		For Charter : N/A			
06/13/2025		Count of CU : 82			
CU Name: N/A		Asset Range : N/A			
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' *			
	Count of CU in Peer Group :		N/A		
	Mar-2024	Jun-2024	Sep-2024	Dec-2024	Mar-2025
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	123.19	116.96	126.38	127.71	145.24
<u>ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)</u>					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	1.21	1.15	1.18	1.40	1.44
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.47	0.61	0.54	0.52	0.48
<u>SPECIALIZED LENDING RATIOS</u>					
Indirect Loans Outstanding / Total Loans	29.97	29.59	29.23	28.44	28.06
Participation Loans Outstanding / Total Loans	4.09	3.92	3.73	4.50	4.57
Participation Loans Purchased YTD / Total Loans Granted YTD	1.24	1.66	1.66	2.22	2.58
Participation Loans Sold YTD / Total Assets *	0.06	0.02	0.10	0.27	0.21
Total Commercial Loans / Total Assets	4.05	4.20	4.19	4.67	4.74
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.67	0.58	0.37	0.32	0.83
<u>REAL ESTATE LENDING RATIOS</u>					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	15.41	15.59	15.61	16.01	15.68
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	22.80	22.82	22.75	22.73	22.85
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	17.41	21.11	22.43	23.91	18.67
1- to 4-Family RE Loans secured by First Lien Sold YTD/ 1- to 4-Family RE Loans secured by First Lien Granted YTD	47.92	48.29	54.24	50.12	78.56
<u>MISCELLANEOUS RATIOS</u>					
Mortgage Servicing Assets / Net Worth	3.56	3.61	3.44	3.75	3.54
Unused Commitments / Cash & ST Investments	95.28	96.55	99.76	124.33	98.41
Short Term Liabilities / Total Shares and Deposits plus Borrowings	42.63	43.51	45.33	45.53	45.30
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
				3. Supplemental Ratios	

Return to cover		Liabilities, Shares & Equity							
06/13/2025		For Charter : N/A							
CU Name: N/A		Count of CU : 82							
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							
	Mar-2024	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ¹	354,815,353	369,616,712	4.2	313,847,089	-15.1	297,827,004	-5.1	317,800,181	6.7
Accrued Dividends and Interest Payable	25621812	37134345	44.9	49712171	33.9	32415459	-34.8	24211699	-25.3
Other Borrowings	1,688,280,865	1,558,168,585	-7.7	1,483,135,581	-4.8	909,174,870	-38.7	634,300,460	-30.2
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	238,036	226,193	-5.0	231,202	2.2	227,176	-1.7	257,131	13.2
SHARES AND DEPOSITS									
Share Drafts	4,246,397,907	4,227,466,502	-0.4	4,113,378,410	-2.7	4,088,668,828	-0.6	4,352,024,710	6.4
Regular Shares	5,935,175,374	5,820,601,521	-1.9	5,604,497,825	-3.7	5,531,134,981	-1.3	5,763,661,974	4.2
Money Market Shares	3,879,015,509	3,930,227,103	1.3	4,011,323,650	2.1	4,172,208,616	4.0	4,463,386,368	7.0
Share Certificates	3,524,873,208	3,728,846,010	5.8	3,967,467,151	6.4	4,101,702,148	3.4	4,179,518,709	1.9
IRA/KEOGH Accounts	838,817,313	846,700,431	0.9	829,091,870	-2.1	831,024,259	0.2	839,694,661	1.0
All Other Shares	87,194,178	81,582,702	-6.4	83,704,140	2.6	71,539,774	-14.5	82,656,376	15.5
Non-Member Deposits	146,886,678	145,056,187	-1.2	113,456,531	-21.8	84,791,014	-25.3	87,682,028	3.4
TOTAL SHARES AND DEPOSITS	18,658,360,168	18,780,480,468	0.7	18,722,919,585	-0.3	18,881,069,630	0.8	19,768,624,832	4.7
TOTAL LIABILITIES²	20,727,316,234	20,745,626,303	0.1	20,569,845,628	-0.8	20,120,714,139	-2.2	20,745,194,303	3.1
EQUITY:									
Undivided Earnings ³	1,934,808,688	1,958,838,713	1.2	1,989,435,292	1.6	2,021,332,972	1.6	2,028,056,914	0.3
Other Reserves	172,740,660	170,983,514	-1.0	146,270,041	-14.5	146,070,784	-0.1	145,343,702	-0.5
Appropriation For Non-Conforming Investments (SCU Only)	17,975	94,557	426.0	17,975	-81.0	17,975	0.0	0	-100.0
Equity Acquired in Merger	23,301,029	23,289,465	0.0	26,245,874	12.7	26,363,958	0.4	29,693,256	12.6
Noncontrolling Interest in Consolidated Subsidiaries	7,245,722	6,223,566	-14.1	5,555,270	-10.7	7,335,707	32.0	6,550,607	-10.7
Accumulated Unrealized G/L on Cash Flow Hedges	2,731,284	2,717,975	-0.5	0	-100.0	0	N/A	0	N/A
Accumulated Unrealized G/L on AFS Securities	N/A	N/A		N/A		N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities ⁴	-248,203,525	-231,468,869	6.7	-160,728,741	30.6	-193,996,302	-20.7	-157,237,013	18.9
Other Comprehensive Income	-34,559,254	-37,013,951	-7.1	-36,194,309	2.2	-25,862,799	28.5	-25,150,893	2.8
Net Income	820,140	2,157,880	163.1	534,236	-75.2	0	-100.0	2,994,009	N/A
EQUITY TOTAL	1,858,902,719	1,895,822,850	2.0	1,971,135,638	4.0	1,981,262,295	0.5	2,030,250,582	2.5
TOTAL LIABILITIES, SHARES, & EQUITY	22,586,218,953	22,641,449,153	0.2	22,540,981,266	-0.4	22,101,976,434	-1.9	22,775,444,885	3.0
TOTAL NET WORTH	2,156,385,354	2,181,960,991	1.2	2,187,777,611	0.3	2,210,642,057	1.0	2,222,793,184	0.5
# Means the number is too large to display in the cell									
¹ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "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			For Charter : N/A						
06/13/2025			Count of CU : 82						
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							
	Mar-2024	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
INTEREST INCOME YEAR-TO-DATE									
Interest on Loans	218,811,269	445,629,436	1.8	677,951,339	1.4	918,819,554	1.6	239,799,232	4.4
Less Interest Refund	(147,528)	(198,140)	-32.8	(249,134)	-16.2	(644,197)	93.9	(51,307)	-68.1
Income from Investments	49,874,143	108,301,836	8.6	165,828,439	2.1	220,320,173	-0.4	47,744,901	-13.3
Other Interest Income ¹	24,347	47,244	-3.0	72,949	2.9	16,179	-83.4	0	-100.0
TOTAL INTEREST INCOME	268,562,231	553,780,376	3.1	843,603,593	1.6	1,138,511,709	1.2	287,492,826	1.0
INTEREST EXPENSE YEAR-TO-DATE									
Dividends	58,361,556	123,133,614	5.5	191,700,505	3.8	261,927,162	2.5	69,782,287	6.6
Interest on Deposits	16,657,559	35,275,604	5.9	50,544,138	-4.5	69,387,559	3.0	18,202,808	4.9
Interest on Borrowed Money	28,074,803	55,416,838	-1.3	83,261,798	0.2	103,622,613	-6.7	15,689,306	-39.4
TOTAL INTEREST EXPENSE	103,093,918	213,826,056	3.7	325,506,441	1.5	434,937,334	0.2	103,674,401	-4.7
NET INTEREST INCOME	165,468,313	339,954,320	2.7	518,097,152	1.6	703,574,375	1.8	183,818,425	4.5
Provision for Loan & Lease Losses or Total Credit Loss Expense	24,978,935	52,268,025	4.6	83,600,227	6.6	114,599,796	2.8	28,937,716	1.0
NON-INTEREST INCOME YEAR-TO-DATE									
Fee Income	33,264,561	67,054,325	0.8	104,003,348	3.4	141,077,790	1.7	34,079,002	-3.4
Other Income	53,617,398	111,913,990	4.4	168,668,164	0.5	227,710,624	1.3	47,135,816	-17.2
Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and Trading Debt Securities)	8,203,296	9,560,979	-41.7	18,200,427	26.9	15,661,361	-35.5	-480,424	-112.3
Gain (Loss) on all other Investments or other Hedged items (not Equity or Trading Debt Securities)	4,598,224	-1,208,134	-113.1	4,287,668	336.6	2,292,295	-59.9	-41,846	-107.3
Gain (Loss) on Derivatives	1,096,828	1,734,007	-21.0	1,922,349	-26.1	1,335,466	-47.9	262,631	-21.3
Gain (Loss) on Disposition of Fixed Assets	-810,970	-1,410,175	13.1	-1,768,039	16.4	-1,943,093	17.6	-676,622	-39.3
Gain (Loss) on Sales of Loans and Leases	-153,327	-1,093,673	-256.6	-1,769,786	-7.9	-1,234,513	47.7	-1,079,314	-249.7
Gain (Loss) on Sales of Other Real Estate Owned	15,146	15,145	-50.0	-5,786	-125.5	81,380	1,154.9	640,807	3,049.7
Gain from Bargain Purchase (Merger)	0	0	N/A	0	N/A	0	N/A	4,047,658	N/A
Other Non-interest Income	230,662	3,902,254	745.9	5,679,090	-3.0	4,274,807	-43.5	768,021	-28.1
TOTAL NON-INTEREST INCOME	100,061,818	190,468,718	-4.8	299,217,435	4.7	389,256,117	-2.4	84,655,729	-13.0
NON-INTEREST EXPENSE YEAR-TO-DATE									
Employee Compensation & Benefits	103,816,674	209,731,810	1.0	314,647,280	0.0	419,746,322	0.1	108,165,096	3.1
Travel, Conference Expense	1,720,455	4,338,046	26.1	5,824,066	-10.5	7,489,459	-3.6	1,868,093	-0.2
Office Occupancy	12,334,268	24,889,688	0.9	37,321,332	0.0	49,807,942	0.1	13,701,509	10.0
Office Operation Expense	39,369,253	79,695,191	1.2	119,809,513	0.2	163,557,091	2.4	41,134,909	0.6
Educational and Promotion	10,903,858	22,058,515	1.2	33,804,463	2.2	44,464,948	-1.3	12,819,189	15.3
Loan Servicing Expense	13,904,041	28,608,706	2.9	43,093,613	0.4	57,266,121	-0.3	13,991,913	-2.3
Professional, Outside Service	18,047,786	35,438,980	-1.8	53,452,343	0.6	73,222,522	2.7	18,519,468	1.2
Member Insurance	42,589	103,576	21.6	145,280	-6.5	196,961	1.7	47,939	-2.6
Operating Fees	580,320	1,160,897	0.0	1,769,584	1.6	2,394,334	1.5	656,633	9.7
Miscellaneous Non-Interest Expense	8,754,303	17,439,404	-0.4	30,825,958	17.8	38,026,702	-7.5	8,450,952	-11.1
TOTAL NON-INTEREST EXPENSE	209,473,547	423,464,813	1.1	640,693,432	0.9	856,172,402	0.2	219,355,701	2.5
NET INCOME (LOSS)	31,077,649	54,690,200	-12.0	93,020,928	13.4	122,058,294	-1.6	20,180,737	-33.9
# Means the number is too large to display in the cell									
* 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		

[illegible]

		Delinquent Loan Information								
Return to cover		For Charter : N/A								
06/13/2025		Count of CU : 82								
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								
		Mar-2024	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES										
30 to 59 Days Delinquent	148,521,799	141,868,350	-4.5	151,920,425	7.1	183,398,546	20.7	183,103,836	-0.2	
60 to 89 Days Delinquent ¹	35,256,910	53,428,346	51.5	50,448,257	-5.6	48,182,979	-4.5	34,477,453	-28.4	
90 to 179 Days Delinquent ¹	49,728,310	38,969,040	-21.6	47,947,459	23.0	47,430,292	-1.1	45,433,674	-4.2	
180 to 359 Days Delinquent	25,699,528	19,361,806	-24.7	19,048,623	-1.6	24,015,694	26.1	27,931,081	16.3	
> = 360 Days Delinquent	5,757,830	15,795,930	174.3	4,481,170	-71.6	3,610,116	-19.4	4,216,287	16.8	
Total Delinquent Loans - All Types (> = 60 Days)	116,442,578	127,555,122	9.5	121,925,509	-4.4	123,239,081	1.1	112,058,495	-9.1	
% Delinquent Loans / Total Loans	0.76	0.82	8.1	0.79	-4.4	0.79	0.4	0.72	-9.5	
Amount of Loans in Non-Accrual Status	78,299,479	70,467,007	-10.0	61,109,053	-13.3	72,507,658	18.7	80,457,028	11.0	
COMMERCIAL LOAN DELINQUENCY RATIOS ¹										
% Comm Lns > = 30 Days Delinquent	3.17	2.72	-14.3	1.74	-36.0	1.03	-40.9	2.09	103.1	
% Comm Lns > = 60 Days Delinquent	2.52	2.34	-7.2	0.70	-70.1	0.45	-35.2	0.76	67.1	
DELINQUENT LOANS BY CATEGORY:										
Unsecured Credit Card Loans										
30 to 59 Days Delinquent	4,797,969	5,162,684	7.6	5,348,514	3.6	5,557,083	3.9	4,750,210	-14.5	
60 to 89 Days Delinquent ¹	2,282,900	2,438,015	6.8	2,551,050	4.6	2,670,493	4.7	2,372,922	-11.1	
90 to 179 Days Delinquent ¹	3,379,522	3,033,712	-10.2	3,412,882	12.5	3,680,496	7.8	3,560,928	-3.2	
180 to 359 Days Delinquent	365,849	312,943	-14.5	1,169,201	273.6	237,507	-79.7	260,630	9.7	
> = 360 Days Delinquent	7,078	13,401	89.3	12,561	-6.3	4,558	-63.7	0	-100.0	
Total Delinquent Credit Card Lns (> = 60 Days)	6,035,349	5,798,071	-3.9	7,145,694	23.2	6,593,054	-7.7	6,194,480	-6.0	
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	1.29	1.22	-5.7	1.49	22.8	1.34	-10.2	1.29	-3.7	
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	0	0	N/A	0	N/A	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	457,816	332,472	-27.4	614,930	85.0	400,009	-35.0	755,704	88.9	
60 to 89 Days Delinquent ¹	10,876	54,336	399.6	113,991	109.8	56,274	-50.6	98,473	75.0	
90 to 179 Days Delinquent ¹	82,132	123,564	50.4	48,513	-60.7	268,052	452.5	47,455	-82.3	
180 to 359 Days Delinquent	0	0	N/A	63,418	N/A	64,987	2.5	0	-100.0	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	93,008	177,900	91.3	225,922	27.0	389,313	72.3	145,928	-62.5	
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-Federally Guaranteed Student Loans %	0.20	0.39	94.4	0.48	20.5	0.83	74.4	0.30	-64.4	
# Means the number is too large to display in the cell										
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.										
								9. Delinquent Loans		

	Delinquent Loan Information (continued)								
Return to cover		For Charter :	N/A						
06/13/2025		Count of CU :	82						
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					
	Mar-2024	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
DELINQUENT LOANS BY CATEGORY (continued)									
All Other Unsecured Loans/Lines of Credit									
30 to 59 Days Delinquent	4,974,405	4,926,732	-1.0	5,070,777	2.9	5,475,200	8.0	4,663,730	-14.8
60 to 89 Days Delinquent ¹	2,336,861	2,591,961	10.9	2,789,768	7.6	2,652,334	-4.9	2,072,351	-21.9
90 to 179 Days Delinquent ¹	3,512,062	3,250,894	-7.4	3,418,560	5.2	3,486,517	2.0	3,017,537	-13.5
180 to 359 Days Delinquent	490,895	484,269	-1.3	428,314	-11.6	379,725	-11.3	331,728	-12.6
> = 360 Days Delinquent	51,660	42,404	-17.9	61,105	44.1	101,856	66.7	71,666	-29.6
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	6,391,478	6,369,528	-0.3	6,697,747	5.2	6,620,432	-1.2	5,493,282	-17.0
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other Unsecured Loans/Lines of Credit %	1.37	1.35	-1.6	1.40	4.0	1.39	-0.6	1.20	-13.7
New Vehicle Loans									
30 to 59 Days Delinquent	16,382,451	17,775,141	8.5	18,702,557	5.2	20,703,449	10.7	17,261,944	-16.6
60 to 89 Days Delinquent ¹	3,504,372	4,995,309	42.5	4,491,151	-10.1	4,658,665	3.7	3,944,064	-15.3
90 to 179 Days Delinquent ¹	4,226,327	4,100,368	-3.0	5,062,908	23.5	4,691,025	-7.3	4,275,345	-8.9
180 to 359 Days Delinquent	1,118,718	1,527,871	36.6	1,452,748	-4.9	2,004,339	38.0	2,072,151	3.4
> = 360 Days Delinquent	93,508	245,106	162.1	275,869	12.6	344,049	24.7	184,654	-46.3
Total Del New Vehicle Lns (> = 60 Days)	8,942,925	10,868,654	21.5	11,282,676	3.8	11,698,078	3.7	10,476,214	-10.4
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.47	0.58	24.1	0.62	6.5	0.65	5.6	0.59	-10.4
Used Vehicle Loans									
30 to 59 Days Delinquent	63,572,879	68,089,253	7.1	68,625,430	0.8	77,952,862	13.6	66,702,874	-14.4
60 to 89 Days Delinquent ¹	16,828,087	20,630,339	22.6	19,785,044	-4.1	20,464,821	3.4	14,778,268	-27.8
90 to 179 Days Delinquent ¹	20,081,711	17,948,448	-10.6	19,612,481	9.3	20,748,582	5.8	18,609,880	-10.3
180 to 359 Days Delinquent	9,655,348	10,610,085	9.9	10,113,468	-4.7	10,011,385	-1.0	11,923,219	19.1
> = 360 Days Delinquent	1,054,023	1,395,576	32.4	1,138,734	-18.4	1,275,721	12.0	891,847	-30.1
Total Del Used Vehicle Lns (> = 60 Days)	47,619,169	50,584,448	6.2	50,649,727	0.1	52,500,509	3.7	46,203,214	-12.0
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.98	1.04	6.5	1.06	1.3	1.12	5.4	0.98	-12.0
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans %	0.84	0.92	9.5	0.94	2.4	0.99	5.5	0.87	-11.7
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	0	0	N/A	0	N/A	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	5,815,492	5,737,381	-1.3	5,898,045	2.8	7,002,405	18.7	6,536,971	-6.6
60 to 89 Days Delinquent ¹	985,645	2,026,433	105.6	1,943,684	-4.1	1,971,691	1.4	2,053,449	4.1
90 to 179 Days Delinquent ¹	2,479,001	1,189,021	-52.0	2,418,497	103.4	2,621,386	8.4	2,094,203	-20.1
180 to 359 Days Delinquent	1,173,554	1,388,099	18.3	1,090,085	-21.5	968,781	-11.1	1,375,521	42.0
> = 360 Days Delinquent	5,435	42,113	674.8	154,788	267.6	190,796	23.3	100,383	-47.4
Total Del All Other Secured Loans (> = 60 Days)	4,643,635	4,645,666	0.0	5,607,054	20.7	5,752,654	2.6	5,623,556	-2.2
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	0.80	0.81	0.9	1.01	24.6	1.08	6.6	1.08	-0.1
Outstanding balances of loans affected by bankruptcy claims	77,662,277	83,887,012	8.0	91,945,861	9.6	95,615,008	4.0	99,426,169	4.0
Outstanding Troubled Debt Restructured loans or Modifications to Borrowers Experiencing Financial Difficulty	36,203,615	38,812,726	7.2	42,085,554	8.4	31,237,531	-25.8	29,396,970	-5.9
Amount of loans to borrowers experiencing financial difficulty not in compliance with modified loan terms	139	221	59.0	142	-35.7	120	-15.5	197	64.2
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1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
								10. Delinquent Loans (con't)	

Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans ¹									
Return to cover			For Charter :	N/A					
06/13/2025			Count of CU :	82					
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					
	Mar-2024	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% 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	35,335,384	24,420,970	-30.9	25,279,521	3.5	46,330,027	83.3	55,460,533	19.7
60 to 89 Days Delinquent ¹	3,683,935	11,920,177	223.6	12,218,822	2.5	9,564,489	-21.7	2,210,664	-76.9
90 to 179 Days Delinquent ¹	6,166,684	4,470,636	-27.5	8,255,834	84.7	7,409,593	-10.3	8,385,481	13.2
180 to 359 Days Delinquent	1,832,528	1,949,333	6.4	2,525,698	29.6	5,738,809	127.2	8,073,172	40.7
> = 360 Days Delinquent	772,893	1,114,935	44.3	956,989	-14.2	789,506	-17.5	2,026,857	156.7
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent > = 60 Days	12,456,040	19,455,081	56.2	23,957,343	23.1	23,502,397	-1.9	20,696,174	-11.9
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 %	0.29	0.44	51.6	0.54	22.3	0.52	-3.4	0.45	-12.5
Secured by Junior Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinquent	10,837,008	11,817,626	9.0	12,534,995	6.1	13,998,638	11.7	12,420,149	-11.3
60 to 89 Days Delinquent ¹	2,423,274	2,827,081	16.7	4,347,602	53.8	5,310,145	22.1	3,497,920	-34.1
90 to 179 Days Delinquent ¹	2,987,549	2,453,091	-17.9	3,117,757	27.1	3,906,190	25.3	2,811,698	-28.0
180 to 359 Days Delinquent	1,130,370	1,470,243	30.1	1,555,748	5.8	1,531,023	-1.6	2,057,775	34.4
> = 360 Days Delinquent	596,720	594,995	-0.3	673,857	13.3	693,454	2.9	675,950	-2.5
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days	7,137,913	7,345,410	2.9	9,694,964	32.0	11,440,812	18.0	9,043,343	-21.0
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 %	0.42	0.42	-1.7	0.52	25.9	0.60	13.8	0.46	-22.6
All Other (Non-Commercial) Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent	405,620	3,031	-99.3	35,047	1,056.3	45,279	29.2	193,262	326.8
60 to 89 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	0	N/A
90 to 179 Days Delinquent ¹	55,649	55,302	-0.6	0	-100.0	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	56,183	N/A	56,260	0.1	0	-100.0
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days	55,649	55,302	-0.6	56,183	1.6	56,260	0.1	0	-100.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60 Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %	0.16	0.15	-4.1	0.17	11.4	0.16	-2.9	0.00	-100.0
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days	19,649,602.00	26,855,793.00	36.7	33,708,490.00	25.5	34,999,469.00	3.8	29,739,517.00	-15.0
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)	0.33	0.43	32.0	0.53	23.3	0.54	1.6	0.45	-15.9
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								11. Delinquent RE Loans	

¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.

[illegible]

	Delinquent Commercial Loans									
Return to cover		For Charter : N/A								
06/13/2025		Count of CU : 82								
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									
	Mar-2024	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% 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 %	0.49	0.39	-20.8	0.26	-32.8	0.27	1.9	0.66	147.1	
Loans to finance agricultural production and other loans to farmers										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 89 Days Delinquent [†]	0	0	N/A	0	N/A	0	N/A	0	N/A	
90 to 179 Days Delinquent [†]	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 delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	0	0	N/A	0	N/A	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 %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
Commercial and Industrial Loans										
30 to 59 Days Delinquent	2,348,688	1,923,993	-18.1	1,775,933	-7.7	1,368,614	-22.9	10,383,354	658.7	
60 to 89 Days Delinquent [†]	294,814	995,450	237.7	1,155,875	16.1	106,589	-90.8	657,472	516.8	
90 to 179 Days Delinquent [†]	6,290,107	558,275	-91.1	185,088	-66.8	271,633	46.8	432,382	59.2	
180 to 359 Days Delinquent	593,842	625,131	5.3	146,976	-76.5	392,362	167.0	63,607	-83.8	
> = 360 Days Delinquent	3,076,513	3,149,524	2.4	51,748	-98.4	51,748	0.0	151,219	192.2	
Total Commercial and Industrial Loans delinquent > = 60 Days	10,255,276	5,328,380	-48.0	1,539,687	-71.1	822,332	-46.6	1,304,680	58.7	
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	7.68	4.06	-47.1	1.24	-69.4	0.68	-45.6	1.08	60.3	
Unsecured Commercial Loans										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	91,890	N/A	36,968	-59.8	
60 to 89 Days Delinquent [†]	27,367	0	-100.0	0	N/A	37,739	N/A	0	-100.0	
90 to 179 Days Delinquent [†]	0	0	N/A	39,282	N/A	0	-100.0	572,126	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	100,000	0	-100.0	0	N/A	0	N/A	0	N/A	
Total Unsecured Commercial Loans delinquent > = 60 Days	127,367	0	-100.0	39,282	N/A	37,739	-3.9	572,126	1,416.0	
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	4.35	0.00	-100.0	1.21	N/A	0.81	-33.0	18.68	2,211.8	
Unsecured Revolving Lines of Credit for Commercial Purposes										
30 to 59 Days Delinquent	108,030	3,000	-97.2	4,318	43.9	4,282	-0.8	3,000	-29.9	
60 to 89 Days Delinquent [†]	0	39,282	N/A	3,000	-92.4	0	-100.0	0	N/A	
90 to 179 Days Delinquent [†]	274,993	227,242	-17.4	0	-100.0	3,000	N/A	4,282	42.7	
180 to 359 Days Delinquent	0	149,993	N/A	0	-100.0	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	274,993	416,517	51.5	3,000	-99.3	3,000	0.0	4,282	42.7	
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %	28.87	24.42	-15.4	0.62	-97.5	0.56	-10.0	0.75	35.2	
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	23,067,412	22,255,062	-3.5	6,608,199	-70.3	4,685,572	-29.1	8,182,304	74.6	
Total Commercial Loans to Members and Non-Members delinquent >= 60 days / Total Commercial Loans to Members and Non-Members %	2.52	2.34	-7.2	0.70	-70.1	0.45	-35.2	0.76	67.1	
* Amounts are year-to-date and the related % change ratios are annualized.										
[†] Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								13. Del Comm Loans (cont')		

[illegible]

		Indirect, Purchased or Sold							
Return to cover		For Charter : N/A							
06/13/2025		Count of CU : 82							
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								
	Mar-2024	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
INDIRECT LOANS OUTSTANDING									
New and Used Vehicle Indirect Loans	4,242,659,281	4,244,743,697	0.0	4,195,773,568	-1.2	4,104,418,921	-2.2	4,070,604,430	-0.8
First Lien and Junior Lien Residential Indirect Loans	112,366,024	114,021,901	1.5	114,455,968	0.4	114,909,494	0.4	114,054,573	-0.7
Commercial Indirect Loans	8,364,464	8,590,815	2.7	3,687,541	-57.1	9,157,257	148.3	9,473,394	3.5
All Other Indirect Loans	210,688,746	210,107,402	-0.3	204,714,404	-2.6	198,235,862	-3.2	192,085,209	-3.1
Total Outstanding Indirect Loans	4,574,078,515	4,577,463,815	0.1	4,518,631,481	-1.3	4,426,721,534	-2.0	4,386,217,606	-0.9
Indirect Loans Outstanding / Total Loans %	29.97	29.59	-1.3	29.23	-1.2	28.44	-2.7	28.06	-1.4
DELINQUENT INDIRECT LOANS									
Total Delinquent Indirect Lns (>= 60 Days)	44,967,570	48,752,964	8.4	50,111,408	2.8	52,765,633	5.3	45,480,735	-13.8
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.98	1.07	8.3	1.11	4.1	1.19	7.5	1.04	-13.0
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*	11,900,032	24,457,404	2.8	36,729,265	0.1	51,361,194	4.9	13,907,691	8.3
Indirect Loans Recovered*	3,359,222	6,107,560	-9.1	11,237,848	22.7	15,009,657	0.2	3,615,605	-3.6
Indirect Loans Net Charge Offs*	8,540,810	18,349,844	7.4	25,491,417	-7.4	36,351,537	7.0	10,292,086	13.3
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.74	0.80	7.4	0.74	-6.8	0.80	8.0	0.93	16.1
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23									
LOANS PURCHASED YEAR-TO-DATE									
Loans Purchased from Other Financial Institutions*	5,950	1,508,198	#####	1,014,728	-55.1	1,014,728	-25.0	6,299,307	2,383.2
Loans Purchased from Other Sources*	8,162,791	13,427,325	-17.8	13,193,265	-34.5	15,388,299	-12.5	5,503,104	43.0
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.67	0.58	-12.7	0.37	-37.3	0.32	-13.7	0.83	163.6
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Delinquent Whole or Partial Loans Purchased Under 701.23	5,649	4,603	-18.5	0	-100.0	0	N/A	0	N/A
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial Loans Purchased Under 701.23%	0.00	0.00	-14.3	0.00	-100.0	0.00	N/A	0.00	N/A
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Whole or Partial Loans Purchased Under 701.23 Charged Off*	0	0	N/A	0	N/A	0	N/A	0	N/A
Whole or Partial Loans Purchased Under 701.23 Recovered*	0	0	N/A	0	N/A	0	N/A	0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	0	0	N/A	0	N/A	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**	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
LOANS SOLD Year-to-date									
Loans Sold	185,383,061	400,415,030	116.0	681,538,625	70.2	851,989,530	25.0	314,920,583	-63.0
First mortgage loans sold on the secondary market	135,220,167	351,005,958	159.6	627,451,819	78.8	799,590,691	27.4	267,312,356	-66.6
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	15,829,520	30,193,697	90.7	66,866,986	121.5	85,030,262	27.2	21,694,223	-74.5
Real Estate Loans Sold with Servicing Retained	107,797,062	292,025,377	170.9	530,181,035	81.6	661,657,265	24.8	241,410,820	-63.5
All Other Loans Sold with Servicing Retained	436,145	660,348	51.4	696,800	5.5	814,893	16.9	0	-100.0
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED	4,903,365,529	4,948,684,582	0.9	5,040,040,755	1.8	5,026,867,618	-0.3	5,150,061,906	2.5
* 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							
06/13/2025			Count of CU : 82							
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							
								</		

1- to 4-Family Residential Property and All Other (Non-Commercial) Real Estate Loans									
Return to cover									
06/13/2025			For Charter : N/A						
CU Name: N/A			Count of CU : 82						
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						
	Mar-2024	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
1- to 4-Family Residential Property Loans									
Secured by 1st Lien									
Fixed Rate > 15 years	1,894,293,737	1,916,800,639	1.2	1,927,116,845	0.5	1,961,697,247	1.8	1,974,314,021	0.6
Fixed Rate 15 years or less	803,497,836	785,172,981	-2.3	763,269,680	-2.8	716,733,620	-6.1	709,728,509	-1.0
Balloon/Hybrid > 5 years	488,309,468	526,146,653	7.7	516,711,422	-1.8	544,458,787	5.4	543,873,267	-0.1
Balloon/Hybrid 5 years or less	719,638,783	783,033,302	8.8	837,328,919	6.9	879,427,003	5.0	896,023,378	1.9
Adjustable Rate	402,409,363	427,223,359	6.2	425,444,954	-0.4	437,707,910	2.9	443,692,236	1.4
Total Secured by 1st Lien	4,308,149,187	4,438,376,934	3.0	4,469,871,820	0.7	4,540,024,567	1.6	4,567,631,411	0.6
Secured by Junior Lien									
Closed-End Fixed Rate	270,808,317	280,063,463	3.4	291,487,485	4.1	295,026,621	1.2	285,107,608	-3.4
Closed-End Adjustable Rate	41,335,220	43,861,824	6.1	28,685,610	-34.6	28,695,690	0.0	25,844,695	-9.9
Open-End Fixed Rate	8,119,396	8,698,228	7.1	9,723,914	11.8	10,068,069	3.5	48,312,949	379.9
Open-End Adjustable Rate	1,362,408,595	1,429,795,832	4.9	1,517,208,682	6.1	1,582,191,310	4.3	1,596,243,383	0.9
Total Secured by Junior Lien	1,682,671,528	1,762,419,347	4.7	1,847,105,691	4.8	1,915,981,690	3.7	1,955,508,635	2.1
All Other (Non-Commercial) Real Estate									
Closed-End Fixed Rate	13,437,683	9,237,095	-31.3	8,582,566	-7.1	8,727,440	1.7	9,633,398	10.4
Closed-End Adjustable Rate	15,703,345	17,582,358	12.0	16,002,448	-9.0	16,572,994	3.6	16,683,975	0.7
Open-End Fixed Rate	1,581,968	3,567,443	125.5	826,969	-76.8	794,253	-4.0	902,612	13.6
Open-End Adjustable Rate	4,443,120	6,063,492	36.5	7,822,399	29.0	8,162,210	4.3	4,544,324	-44.3
Total All Other (Non-Commercial) Real Estate	35,166,116	36,450,388	3.7	33,234,382	-8.8	34,256,897	3.1	31,764,309	-7.3
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate	6,025,986,831	6,237,246,669	3.5	6,350,211,893	1.8	6,490,263,154	2.2	6,554,904,355	1.0
1- to 4-Family Residential Property Loans Granted YTD									
Secured by 1st Lien Granted YTD									
Fixed Rate > 15 Years*	152,304,704	382,809,927	25.7	623,136,540	8.5	901,712,564	8.5	184,356,780	-18.2
Fixed Rate 15 Years or less*	14,933,664	32,761,789	9.7	50,037,014	1.8	80,875,322	21.2	21,443,957	6.1
Balloon/Hybrid > 5 Years*	23,970,352	76,389,239	59.3	122,680,301	7.1	163,097,623	-0.3	36,990,089	-9.3
Balloon/Hybrid 5 Years or less*	73,381,897	179,820,655	22.5	288,214,415	6.9	349,617,062	-9.0	76,057,692	-13.0
Adjustable Rate*	17,591,078	55,030,597	56.4	72,761,488	-11.9	99,943,306	3.0	21,423,907	-14.3
Total Secured by 1st Lien Granted YTD*	282,181,695	726,812,207	28.8	1,156,829,758	6.1	1,595,245,877	3.4	340,272,425	-14.7
Secured by Junior Lien Granted YTD									
Closed-End Fixed Rate*	19,628,873	43,400,544	10.6	69,829,872	7.3	89,723,737	-3.6	17,418,613	-22.3
Closed-End Adjustable Rate*	3,106,476	7,141,663	14.9	6,936,418	-35.2	9,917,113	7.2	742,352	-70.1
Open-End Fixed Rate*	389,198	1,068,728	37.3	2,188,398	36.5	2,509,983	-14.0	2,971,586	373.6
Open-End Adjustable Rate*	110,968,695	195,682,858	-11.8	327,722,714	11.7	443,772,286	1.6	91,741,437	-17.3
Total Secured by Junior Lien Granted YTD*	134,093,242	247,293,793	-7.8	406,677,402	9.6	545,923,119	0.7	112,873,988	-17.3
All Other (Non-Commercial) Real Estate Granted YTD									
Closed-End Fixed Rate*	609,544	998,916	-18.1	1,893,677	26.4	2,147,999	-14.9	1,249,852	132.7
Closed-End Adjustable Rate*	159,036	536,036	68.5	597,049	-25.7	773,106	-2.9	130,000	-32.7
Open-End Fixed Rate*	712,500	2,563,876	79.9	562,500	-85.4	562,500	-25.0	0	-100.0
Open-End Adjustable Rate*	0	403,425	N/A	882,925	45.9	1,037,925	-11.8	436,705	68.3
Total All Other (Non-Commercial) Real Estate Granted YTD*	1,481,080	4,502,253	52.0	3,936,151	-41.7	4,521,530	-13.8	1,816,557	60.7
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate Granted YTD*	417,756,017	978,608,253	17.1	1,567,443,311	6.8	2,145,690,526	2.7	454,962,970	-15.2
Outstanding 1- to 4-Family Residential Construction Loans	26,389,091	30,774,813	16.6	31,141,877	1.2	21,874,076	-29.8	21,839,330	-0.2
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	1,962,758,642	2,228,541,099	13.5	2,767,592,760	24.2	2,839,344,846	2.6	2,830,886,767	-0.3
Outstanding Interest Only & Payment Option First Mortgage Loans	51,492,689	59,798,874	16.1	60,031,635	0.4	61,594,339	2.6	64,848,483	5.3
Interest Only & Payment Option First Mortgages / Total Assets %	0.23	0.26	15.8	0.27	0.8	0.28	4.6	0.28	2.2
Interest Only & Payment Option First Mortgages / Net Worth %	2.39	2.74	14.8	2.74	0.1	2.79	1.5	2.92	4.7
* Amounts are year-to-date while the related %change ratios are annualized.									
								17. RE Loans	

	Real Estate (Non-Commercial) Loan Losses								
Return to cover		For Charter : N/A							
06/13/2025		Count of CU : 82							
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								
	Mar-2024	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
LOAN LOSS SUMMARY BY LOAN TYPE									
First Lien single 1- to 4-Family Residential Property Loans Charged Off*	2,702	34,373	536.1	58,296	13.1	58,296	-25.0	44,626	206.2
First Lien single 1- to 4-Family Residential Property Loans Recovered*	1,625	43,076	1,225.4	45,236	-30.0	49,111	-18.6	22,219	81.0
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	1,077	-8,703	-504.0	13,060	200.0	9,185	-47.3	22,407	875.8
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg First Lien single 1- to 4-Family Residential Property Loans**	0.00	0.00	-498.0	0.00	199.7	0.00	-47.7	0.00	840.8
Junior Lien single 1- to 4-Family Residential Property Loans Charged Off*	58,227	72,141	-38.1	192,670	78.0	276,751	7.7	150,389	117.4
Junior Lien single 1- to 4-Family Residential Property Loans Recovered*	27,491	52,942	-3.7	93,195	17.4	144,090	16.0	47,497	31.9
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	30,736	19,199	-68.8	99,475	245.4	132,661	0.0	102,892	210.2
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg Junior Lien single 1- to 4-Family Residential Property Loans**	0.01	0.00	-69.5	0.01	237.0	0.01	-1.9	0.02	184.5
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off*	0	0	N/A	0	N/A	401	N/A	0	-100.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*	697	997	-28.5	1,197	-20.0	1,197	-25.0	300	0.3
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*	-697	-997	28.5	-1,197	20.0	-796	50.1	-300	-50.8
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit**	-0.01	-0.01	29.7	0.00	16.4	0.00	50.8	0.00	-67.2
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**	0.00	0.00	-85.0	0.00	674.2	0.00	-6.1	0.01	237.1
*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						
06/13/2025			Count of CU : 82						
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								
	Mar-2024	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development	80,972,455	82,639,740	2.1	93,073,535	12.6	109,634,954	17.8	120,513,683	9.9
Secured by Farmland	14,636,807	14,482,982	-1.1	15,217,535	5.1	15,054,511	-1.1	14,489,720	-3.8
Secured by Multifamily	197,153,482	199,245,818	1.1	206,969,145	3.9	257,496,265	24.4	277,446,694	7.7
Owner Occupied, Non-Farm, Non-Residential Property	215,452,549	210,148,165	-2.5	193,044,742	-8.1	237,797,312	23.2	257,374,557	8.2
Non-Owner Occupied, Non-Farm, Non-Residential Property	268,592,234	308,579,520	14.9	307,807,720	-0.3	285,327,610	-7.3	284,704,497	-0.2
Total Real Estate Secured Commercial Loans	776,807,527	815,096,225	4.9	816,112,677	0.1	905,310,652	10.9	954,529,151	5.4
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)									
Loans to finance agricultural production and other loans to farmers	255,455	253,716	-0.7	251,957	-0.7	240,566	-4.5	211,939	-11.9
Commercial and Industrial Loans	133,566,730	131,294,547	-1.7	124,083,064	-5.5	121,773,231	-1.9	120,560,716	-1.0
Unsecured Commercial Loans	2,926,370	2,785,414	-4.8	3,259,228	17.0	4,670,151	43.3	3,062,502	-34.4
Unsecured Revolving Lines of Credit (Commercial Purpose)	952,362	1,705,478	79.1	483,587	-71.6	537,540	11.2	567,371	5.5
Total Non-Real Estate Secured Commercial Loans	137,700,917	136,039,155	-1.2	128,077,836	-5.9	127,221,488	-0.7	124,402,528	-2.2
TOTAL COMMERCIAL LOANS:									
Commercial Loans to Members	782,325,329	817,032,973	4.4	815,780,799	-0.2	825,084,119	1.1	872,213,007	5.7
Purchased Commercial Loans or Participations to Nonmembers	132,183,115	134,102,407	1.5	128,409,714	-4.2	207,448,021	61.6	206,718,672	-0.4
Total Commercial Loans	914,508,444	951,135,380	4.0	944,190,513	-0.7	1,032,532,140	9.4	1,078,931,679	4.5
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE									
Construction and Development	166	164	-1.2	163	-0.6	178	9.2	200	12.4
Farmland	45	44	-2.2	45	2.3	46	2.2	45	-2.2
Secured by Multifamily	364	379	4.1	377	-0.5	391	3.7	406	3.8
Owner Occupied, Non-Farm, Non-Residential Property	424	412	-2.8	392	-4.9	441	12.5	485	10.0
Non-Owner Occupied, Non-Farm, Non-Residential Property	413	448	8.5	453	1.1	432	-4.6	386	-10.6
Total Number of Real Estate Secured Commercial Loans	1,412	1,447	2.5	1,430	-1.2	1,488	4.1	1,522	2.3
Loans to finance agricultural production and other loans to farmers	4	4	0.0	4	0.0	4	0.0	4	0.0
Commercial and Industrial Loans	1,019	1,051	3.1	1,020	-2.9	1,031	1.1	1,067	3.5
Unsecured Commercial Loans	22	19	-13.6	34	78.9	20	-41.2	25	25.0
Unsecured Revolving Lines of Credit (Commercial Purpose)	49	62	26.5	32	-48.4	55	71.9	55	0.0
Total Number of Non-Real Estate Secured Commercial Loans	1,094	1,136	3.8	1,090	-4.0	1,110	1.8	1,151	3.7
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING									
Number of Outstanding Commercial Loans to Members	2,336	2,416	3.4	2,354	-2.6	2,407	2.3	2,488	3.4
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	170	167	-1.8	166	-0.6	191	15.1	185	-3.1
Total Number of Commercial Loans Outstanding	2,506	2,583	3.1	2,520	-2.4	2,598	3.1	2,673	2.9
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS	914,508,444	951,135,380	4.0	944,190,513	-0.7	1,032,532,140	9.4	1,078,931,679	4.5
(Total Commercial Loans / Total Assets)%	4.05	4.20	3.8	4.19	-0.3	4.67	11.5	4.74	1.4
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED									
Member Commercial Loans Granted YTD*	58,594,936	130,344,830	11.2	204,475,167	4.6	366,431,712	34.4	93,061,582	1.6
Purchased or Participation Interests to Nonmembers*	3,299,683	10,165,185	54.0	15,133,551	-0.7	154,348,670	664.9	12,938,651	-66.5
MISCELLANEOUS LOAN INFORMATION									
Agricultural Related Commercial Loans Outstanding Balance	14,892,262	14,736,698	-1.0	15,469,492	5.0	15,295,077	-1.1	14,701,659	-3.9
Outstanding Agricultural Related Loans - Number	49	48	-2.0	49	2.1	50	2.0	49	-2.0
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*	25,337,883	25,115,610	-50.4	10,370,749	-72.5	64,984,003	370.0	73,022,386	349.5
Commercial Loans and Participations Sold -no servicing rights- YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Member Business Loans - (NMBLB)									
(NMBLB / Total Assets)%	3.59	3.77	5.1	3.71	-1.5	4.10	10.2	4.21	2.8
* Amounts are year-to-date and the related % change ratios are annualized.							19. Commercial Loans		

	Commercial Loan Net Charge Offs									
Return to cover		For Charter : N/A								
06/13/2025		Count of CU : 82								
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									

		Commercial Loan Losses							
Return to cover		For Charter :	N/A						
06/13/2025		Count of CU :	82						
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					
		Mar-2024	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025 % Chg
COMMERCIAL LOAN CHARGE-OFFS:									
Commercial Construction and Development Loans YTD Charge Offs*		0	0	N/A	0	N/A	0	N/A	0 N/A
Commercial Loans Secured by Farmland YTD Charge Offs*		0	0	N/A	0	N/A	0	N/A	0 N/A
Commercial Loans Secured by Multifamily YTD Charge Offs*		61,143	61,143	-50	558,625	509.09	1,135,547	52.5	0 -100.0
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*		0	0	N/A	0	N/A	0	N/A	23,697 N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*		0	3,323	N/A	3,323	-33.333	3,323	-25.0	0 -100.0
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Charge Offs*		0	0	N/A	0	N/A	0	N/A	0 N/A
Commercial and Industrial Loans YTD Charge Offs*		0	0	N/A	546,638	N/A	725,194	-0.5	75,544 -58.3
Unsecured Commercial Loans YTD Charge Offs*		386,874	386,874	-50	0	-100	0	N/A	0 N/A
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs*		21,710	21,710	-50	21,710	-33.333	21,710	-25.0	59,655 999.1
Commercial Loans/Lines of Credit Real Estate Secured YTD Charge-Offs*		61,143	64,466	-47.283	561,948	481.13	1,138,870	52.0	23,697 -91.7
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge-Offs*		408,584	408,584	-50	568,348	-7.2654	746,904	-1.4	135,199 -27.6
Total Commercial Loan YTD Charge Offs*		469,727	473,050	-49.646	1,130,296	59.292	1,885,774	25.1	158,896 -66.3
COMMERCIAL LOAN RECOVERIES:									
Commercial Construction and Development Loans YTD Recoveries*		0	0	N/A	0	N/A	0	N/A	0 N/A
Commercial Loans Secured by Farmland YTD Recoveries*		0	0	N/A	0	N/A	0	N/A	0 N/A
Commercial Loans Secured by Multifamily YTD Recoveries*		1,250	1,600	-36	2,900	20.833	4,082	5.6	350 -65.7
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*		0	0	N/A	0	N/A	0	N/A	0 N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*		0	0	N/A	0	N/A	0	N/A	0 N/A
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Recoveries*		0	0	N/A	0	N/A	0	N/A	0 N/A
Commercial and Industrial Loans YTD Recoveries*		4,173	17,449	109.07	17,449	-33.333	81,752	251.4	5,145 -74.8
Unsecured Commercial Loans YTD Recoveries*		168	767	128.27	6,462	461.67	7,248	-15.9	0 -100.0
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Recoveries*		42	42	-50	42	-33.333	42	-25.0	2,000 18947.6
Commercial Loans/Lines of Credit Real Estate Secured YTD Recoveries*		1,250	1,600	-36	2,900	20.833	4,082	5.6	350 -65.7
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Recoveries*		4,383	18,258	108.28	23,953	-12.539	89,042	178.8	7,145 -67.9
Total Commercial Loan YTD Recoveries*		5,633	19,858	76.265	26,853	-9.8499	93,124	160.1	7,495 -67.8
*Amounts are year-to-date while the related percent change ratios are annualized.							21. Commercial Loan Losses		

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Return to cover		Investments							
06/13/2025		For Charter : N/A							
CU Name: N/A		Count of CU : 82							
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							
	Mar-2024	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
INVESTMENT SECURITIES (continued)									
HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	4,177,321	1,393,024	-66.7	500,000	-64.1	6,497,478	1,199.5	6,497,570	0.0
Federal Agency Securities - Guaranteed - Debt Instruments	85,427,079	81,947,757	-4.1	72,809,250	-11.2	63,592,744	-12.7	59,914,460	-5.8
Federal Agency Securities - Guaranteed - Non-Debt Instruments	236,628,184	232,863,558	-1.6	229,987,431	-1.2	227,403,672	-1.1	224,781,371	-1.2
Federal Agency Securities - Non-Guaranteed	7,371,121	8,863,400	20.2	8,855,741	-0.1	11,650,000	31.6	12,090,183	3.8
Non-Federal Agency Asset-Backed Securities - Senior Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	1,036,755	1,034,468	-0.2	1,032,182	-0.2	1,029,895	-0.2	1,027,609	-0.2
Debt Securities Issued by Depositories, Banks, and Credit Unions	1,739,000	1,493,000	-14.1	996,000	-33.3	3,748,000	276.3	2,250,000	-40.0
All Other HTM Debt Securities at Amortized Cost	3,430,711	3,438,157	0.2	945,490	-72.5	952,600	0.8	959,710	0.7
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	339,810,171	331,033,364	-2.6	315,126,094	-4.8	314,874,389	-0.1	307,520,903	-2.3
HTM DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	4,129,662	1,353,550	-67.2	476,412	-64.8	6,108,510	1,182.2	6,196,567	1.4
Federal Agency Securities - Guaranteed - Debt Instruments	79,009,763	76,014,994	-3.8	68,886,104	-9.4	59,509,465	-13.6	56,583,737	-4.9
Federal Agency Securities - Guaranteed - Non-Debt Instruments	200,962,540	197,583,191	-1.7	203,007,371	2.7	194,275,051	-4.3	196,315,373	1.1
Federal Agency Securities - Non-Guaranteed	7,223,306	8,733,157	20.9	8,841,782	1.2	11,541,711	30.5	12,025,933	4.2
Non-Federal Agency Asset-Backed Securities - Senior Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	849,837	856,242	0.8	881,244	2.9	848,775	-3.7	875,855	3.2
Debt Securities Issued by Depositories, Banks, and Credit Unions	1,697,760	1,478,106	-12.9	994,872	-32.7	3,752,021	277.1	2,254,124	-39.9
All Other HTM Debt Securities at Amortized Cost	3,500,000	3,500,000	0.0	1,000,000	-71.4	1,000,000	0.0	1,000,000	0.0
TOTAL HTM DEBT SECURITIES AT FAIR VALUE	297,372,868	289,519,240	-2.6	284,087,785	-1.9	277,035,533	-2.5	275,251,589	-0.6
Allowance for Credit Losses on Held-to-maturity Debt Securities ¹ (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL INVESTMENT SECURITIES	3,182,378,259	3,029,092,617	-4.8	3,065,500,066	1.2	2,906,709,961	-5.2	2,858,816,050	-1.6
Allowance for Credit Losses on Available-for-sale Debt Securities ² (if ASC 326 has been adopted)	34,519	-12,884	-137.3	0	100.0	0	N/A	0	N/A
OTHER INVESTMENTS									
Nonperpetual Capital Account	1,182,396	507,096	-57.1	600,796	18.5	512,446	-14.7	502,546	-1.9
Perpetual Contributed Capital	17,404,930	17,840,193	2.5	17,773,238	-0.4	18,071,981	1.7	17,119,598	-5.3
All other investments	109,343,572	108,666,854	-0.6	103,332,687	-4.9	107,910,535	4.4	101,105,000	-6.3
TOTAL OTHER INVESTMENTS	127,930,898	127,014,143	-0.7	121,706,721	-4.2	126,494,962	3.9	118,727,144	-6.1
DEPOSITS									
Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions	454,567,127	453,272,408	-0.3	446,757,242	-1.4	442,735,225	-0.9	456,062,785	3.0
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									

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		Other Investment Information							
Return to cover		For Charter : N/A							
06/13/2025		Count of CU : 82							
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								
	Mar-2024	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
Investments - Memoranda									
Non-Conforming Investments (State Credit Unions ONLY) ¹	2,213,000	0	-100.0	0	N/A	0	N/A	0	N/A
Outstanding balance of brokered certificates of deposit and share certificates	204,323,420	199,865,152	-2.2	196,522,639	-1.7	192,831,395	-1.9	190,774,678	-1.1
Realized Investment Gains (Losses)									
Realized Gain (Losses) on HTM Debt Securities	0	-46,386	N/A	0	100.0	0	N/A	0	N/A
Realized Gain (Losses) on AFS Debt Securities	-3,557,947	-9,324,713	-162.1	-5,983,064	35.8	-5,990,662	-0.1	-25,493	99.6
Realized Gain (Losses) on all other investments	8,156,171	8,162,965	0.1	10,270,732	25.8	8,282,957	-19.4	-16,353	-100.2
Total Gain (Loss) on Investments	4,598,224	-1,208,134	-126.3	4,287,668	454.9	2,292,295	-46.5	-41,846	-101.8
Other-Than-Temporary Impairment (OTTI)									
Total OTTI Losses	0	0	N/A	0	N/A	0	N/A	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	0	N/A	0	N/A	0	N/A
Derivatives Hedge									
Gain (Loss) associated with the Hedged Item in a Fair Value Derivatives Hedge	N/A	N/A		N/A		N/A		N/A	
Assets used to fund employee benefit or deferred compensation plans									
Recorded Value of Securities	164,827,669	166,550,340	1.0	172,325,759	3.5	171,234,523	-0.6	171,711,516	0.3
Recorded Value of Other Investments	7,866,213	8,245,556	4.8	8,179,673	-0.8	8,306,095	1.5	8,124,361	-2.2
Collateral Assignment Split Dollar Life Insurance Arrangements									
Remaining Premiums	322,400	3,341,800	936.5	241,800	-92.8	2,841,800	1,075.3	241,800	-91.5
Cash Surrender Value	8,864,674	16,188,746	82.6	12,480,795	-22.9	18,593,062	49.0	14,379,103	-22.7
Recorded Value	26,431,691	33,331,215	26.1	29,726,500	-10.8	35,867,693	20.7	31,819,637	-11.3
Endorsement Split Dollar Life Insurance Arrangements									
Remaining Premiums	0	0	N/A	0	N/A	0	N/A	0	N/A
Cash Surrender Value	0	0	N/A	0	N/A	0	N/A	168,755	N/A
Recorded Value	3,482,127	0	-100.0	0	N/A	0	N/A	0	N/A
Other Insurance	109,265,677	109,414,837	0.1	108,835,458	-0.5	101,384,646	-6.8	107,661,637	6.2
Other Non-insurance	37,339,084	37,791,161	1.2	39,725,137	5.1	45,411,749	14.3	43,428,019	-4.4
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	349,212,461	355,333,109	1.8	358,792,527	1.0	362,204,706	1.0	362,745,170	0.1
Charitable Donation Accounts	504,971	506,181	0.2	510,651	0.9	0	-100.0	0	N/A
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	22	22	0.0	21	-4.5	21	0.0	20	-4.8
Approved Mortgage Seller	20	21	5.0	20	-4.8	20	0.0	18	-10.0
Borrowing Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	6	6	0.0	6	0.0	7	16.7	7	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)	0	0	N/A	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)	32	32	0.0	31	-3.1	31	0.0	31	0.0
¹ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
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	LIQUIDITY - COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES							
Return to cover		For Charter : N/A						
06/13/2025		Count of CU : 82						
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							
	Mar-2024	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025 % Chg
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS								
Total Unfunded Commitments for Commercial Loans	141,596,424	141,668,523	0.1	128,896,348	-9.0	133,804,330	3.8	148,576,587 11.0
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)								
Revolving Open-End lines secured by 1- to 4-Family Residential Properties	1,081,029,153	1,095,881,566	1.4	1,103,255,641	0.7	1,115,592,589	1.1	1,132,667,030 1.5
Credit Card Line	1,423,996,254	1,407,306,828	-1.2	1,421,062,922	1.0	1,418,914,800	-0.2	1,438,839,594 1.4
Unsecured Share Draft LOC	140,149,213	140,192,986	0.0	138,441,932	-1.2	136,627,864	-1.3	139,486,189 2.1
Unused Overdraft Protection Programs	362,625,820	361,903,153	-0.2	386,408,253	6.8	385,680,729	-0.2	387,156,686 0.4
Other Unfunded Commitments	27,143,348	25,212,445	-7.1	28,652,330	13.6	42,303,370	47.6	46,221,170 9.3
Total Unfunded Commitments for Non Commercial Loans	3,034,943,788	3,030,496,978	-0.1	3,077,821,078	1.6	3,099,119,352	0.7	3,144,370,669 1.5
TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES	3,176,540,212	3,172,165,501	-0.1	3,206,717,426	1.1	3,232,923,682	0.8	3,292,947,256 1.9
OFF-BALANCE SHEET EXPOSURES								
Unconditionally Cancelable Unfunded Commitments for All loan Types	911,780,496	894,765,566	-1.9	921,425,845	3.0	934,018,389	1.4	957,887,751 2.6
Conditionally Cancelable Unfunded Commitments	1,481,008,469	1,503,035,782	1.5	1,545,046,662	2.8	1,567,332,524	1.4	1,627,127,485 3.8
Loans transferred with limited recourse	0	0	N/A	0	N/A	0	N/A	0 N/A
Loans Transferred under the FHLB MPF program	527,008,193	541,307,642	2.7	566,503,103	4.7	587,091,450	3.6	610,751,350 4.0
Financial Standby Letters of Credit	0	0	N/A	0	N/A	0	N/A	0 N/A
Forward Agreements that are not derivative contracts	0	0	N/A	0	N/A	0	N/A	0 N/A
Sold Credit Protection	0	0	N/A	0	N/A	0	N/A	0 N/A
Off-Balance Sheet Securitization Exposures	0	0	N/A	0	N/A	0	N/A	0 N/A
Securities Borrowing or Lending transactions	0	0	N/A	0	N/A	0	N/A	0 N/A
Off-Balance Sheet exposure of repurchase transactions	0	0	N/A	0	N/A	0	N/A	0 N/A
All other off-balance sheet exposures	0	0	N/A	0	N/A	0	N/A	0 N/A
Loans Transferred with Recourse	15,829,520	30,193,697	90.7	66,866,986	121.5	85,030,262	27.2	21,694,223 -74.5
Other Contingent Liabilities	8,639,821	9,051,466	4.8	11,209,208	23.8	12,116,702	8.1	12,537,804 3.5
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LIQUIDITY - BORROWING ARRANGEMENTS CONTINGENT LIABILITIES AND SOURCES OF FUNDS									
Return to cover		For Charter :	N/A						
06/13/2025		Count of CU :	82						
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					
	Mar-2024	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
BORROWING ARRANGEMENTS									
Borrowing Capacity									
Corporate Credit Unions	492,264,100	495,259,400	0.6	495,103,800	0.0	498,493,800	0.7	501,541,800	0.6
Natural Person Credit Unions	100,000	100,000	0.0	100,000	0.0	100,000	0.0	0	-100.0
Federal Home Loan Bank	2,919,137,461	2,978,893,870	2.0	2,998,646,030	0.7	2,875,814,712	-4.1	2,927,244,318	1.8
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	253,726,039	192,926,379	-24.0	719,155,381	272.8	160,095,320	-77.7	168,822,517	5.5
FRB Paycheck Protection Program Lending Facility Loans	0	0		0		0	N/A	0	
Other Sources	746,678,459	647,259,396	-13.3	84,298,598	-87.0	78,868,612	-6.4	22,648,799	-71.3
Total Borrowing Capacity	4,411,906,059	4,314,439,045	-2.2	4,297,303,809	-0.4	3,613,372,444	-15.9	3,620,257,434	0.2
Draws Against Borrowing Capacity									
Corporate Credit Unions	0	394,034	N/A	250,000	-36.6	2,452,162	880.9	0	-100.0
Natural Person Credit Unions	100,000	100,000	0.0	100,000	0.0	100,000	0.0	0	-100.0
Federal Home Loan Bank	925,298,374	843,755,619	-8.8	803,403,565	-4.8	901,018,659	12.2	628,703,313	-30.2
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	203,900,000	153,771,116	-24.6	673,771,116	338.2	0	-100.0	0	N/A
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Sources	558,982,490	560,147,815	0.2	5,610,900	-99.0	5,604,049	-0.1	5,597,147	-0.1
Total Draws Against Borrowing Capacity	1,688,280,864	1,558,168,584	-7.7	1,483,135,581	-4.8	909,174,870	-38.7	634,300,460	-30.2
Assets Pledged to Secure Borrowing Capacity									
Corporate Credit Unions	147,425,991	140,810,963	-4.5	133,498,968	-5.2	116,499,163	-12.7	134,598,904	15.5
Natural Person Credit Unions	100,000	100,000	0.0	100,000	0.0	100,000	0.0	0	-100.0
Federal Home Loan Bank	3,607,800,984	3,606,677,627	0.0	3,764,978,225	4.4	3,807,792,037	1.1	4,225,244,059	11.0
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	302,650,845	235,215,105	-22.3	747,815,253	217.9	173,340,445	-76.8	216,067,962	24.6
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Sources	587,622,203	565,742,198	-3.7	1,445,490	-99.7	1,452,600	0.5	1,459,710	0.5
Total Assets Pledged to Secure Borrowing Capacity	4,645,600,023	4,548,545,893	-2.1	4,647,837,936	2.2	4,099,184,245	-11.8	4,577,370,635	11.7
Amount of Borrowings Callable by Lender	0	0	N/A	0	N/A	0	N/A	0	N/A
Number of FHLB Members (1 = Yes)	29	29	0.0	28	-3.4	28	0.0	28	0.0
BORROWING MATURITY DISTRIBUTION									

	Share and Membership Information								
Return to cover			For Charter :	N/A					
06/13/2025			Count of CU :	82					
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								
	Mar-2024	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
MEMBERSHIP:									
Number of Current Members	1,677,183	1,691,177	0.8	1,684,443	-0.4	1,688,495	0.2	1,695,689	0.4
Number of Potential Members	36,097,596	36,297,461	0.6	35,291,480	-2.8	35,576,085	0.8	35,757,524	0.5
% Current Members to Potential Members	4.65	4.66	0.3	4.77	2.4	4.75	-0.6	4.74	-0.1
% Membership Growth*	2.27	2.82	-38.1	1.34	-68.3	1.25	-30.1	1.70	446.7
Total Number of Share/Deposit Accounts	3,321,118	3,357,767	1.1	3,345,485	-0.4	3,352,689	0.2	3,373,939	0.6
SHARES/DEPOSITS MATURITY DISTRIBUTION									
< 1 year	17,691,755,071	17,830,527,278	0.8	17,764,081,266	-0.4	18,074,041,588	1.7	19,030,532,173	5.3
1 to 3 years	718,141,845	707,553,368	-1.5	722,118,446	2.1	655,808,169	-9.2	606,846,413	-7.5
> 3 years	248,463,251	242,399,809	-2.4	236,719,866	-2.3	151,219,864	-36.1	131,246,240	-13.2
TOTAL SHARES/DEPOSITS	18,658,360,168	18,780,480,468	0.7	18,722,919,585	-0.3	18,881,069,630	0.8	19,768,624,832	4.7
NCUA INSURED SAVINGS									
Uninsured Member Shares	1,133,034,874	1,153,259,920	1.8	1,222,676,596	6.0	1,214,925,065	-0.6	1,305,422,011	7.4
Uninsured NonMember Deposits	2,826,266	4,863,903	72.1	6,347,087	30.5	3,471,045	-45.3	4,429,514	27.6
Total Uninsured Shares & Deposits	1,135,861,140	1,158,123,823	2.0	1,229,023,683	6.1	1,218,396,110	-0.9	1,309,851,525	7.5
Insured Shares & Deposits	17,522,499,028	17,622,356,645	0.6	17,493,895,902	-0.7	17,662,673,520	1.0	18,458,773,307	4.5
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	808,808	798,731	-1.2	819,619	2.6	823,876	0.5	845,991	2.7
Accounts Held by Nonmember Public Units	12,823,987	14,313,332	11.6	10,883,952	-24.0	7,188,489	-34.0	8,212,491	14.2
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Dollar Amount of Share Certificates >= \$100,000	1,572,827,524	1,656,182,289	5.3	1,752,081,669	5.8	1,846,769,122	5.4	1,870,683,992	1.3
Dollar Amount of IRA/Keogh >= \$100,000	370,797,380	375,915,125	1.4	376,207,878	0.1	387,160,522	2.9	407,385,079	5.2
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	20,754,904	22,575,789	8.8	25,571,675	13.3	26,077,981	2.0	29,441,175	12.9
Dollar Amount of Commercial Deposit Accounts	856,481,332	874,865,545	2.1	942,172,589	7.7	849,995,116	-9.8	888,517,677	4.5
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	6,509,238	6,705,529	3.0	8,016,372	19.5	8,564,932	6.8	7,180,098	-16.2
INSURANCE COVERAGE OTHER THAN NCUSIF									
Share/Deposit Insurance Other than NCUSIF	10	10	0.0	12	20.0	12	0.0	12	0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	104,324,847	103,660,287	-0.6	119,319,468	15.1	112,493,043	-5.7	127,223,201	13.1
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								28. Shares and Membership	

		Supplemental Information								
Return to cover		For Charter : N/A								
06/13/2025		Count of CU : 82								
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								
		Mar-2024	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
GRANTS										
Amount of Grants Awarded to your credit union, YTD		1,014,520	3,496,878	245	3,502,941	0	1,219,370	-65	2,582,530	112
Amount of Grants Received by your credit union, YTD		1,006,820	1,444,033	43	4,213,491	192	2,372,297	-44	647,000	-73
EMPLOYEES:										
Number of Full-Time Employees		4,355	4,347	0	4,299	-1	4,355	1	4,355	0
Number of Part-Time Employees		211	198	-6	194	-2	199	3	211	6
BRANCHES:										
Number of CU Branches		311	310	0	304	-2	307	1	305	-1
Number of CUs Reporting Shared Branches		29	29	0	28	-3	28	0	27	-4
Plan to add new branches or expand existing facilities		12	11	-8	8	-27	7	-13	7	0
CUSO INFORMATION										
Value of Investments in CUSO		48,178,514	45,307,081	-6	40,399,651	-11	44,414,122	10	40,846,223	-8
CUSO Loans		10,501,477	17,626,391	68	15,463,424	-12	23,975,172	55	26,064,124	9
Aggregate Cash Outlays in CUSO		37,487,746	37,562,412	0	38,189,504	2	38,432,892	1	36,416,324	-5
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):										
International Remittances		24	24	0	23	-4	24	4	23	-4
Number of International Remittances Originated YTD		1,140	2,279	100	3,288	44	4,322	31	1,078	-75
Low Cost Wire Transfers		64	64	0	63	-2	63	0	62	-2
MERGERS/ACQUISITIONS:										
Adjusted Retained Earnings Obtained through Business Combinations		25,735,164	25,723,600	0	28,223,755	10	28,112,489	0	31,659,572	13
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		41	41	0	37	-10	0	-100	0	N/A
Vendor On-Line Service Bureau		47	47	0	47	0	0	-100	0	N/A
CU Developed In-House System		0	0	N/A	0	N/A	0	N/A	0	N/A
Services Offered Electronically										
Account Aggregation		14	14	0	15	7	16	7	17	6
Bill Payment		60	60	0	58	-3	58	0	57	-2
Download Account History		0	0	N/A	0	N/A	0	N/A	0	N/A
Electronic Signature Authentication/Certification		41	41	0	39	-5	39	0	38	-3
e-Statements		70	70	0	68	-3	68	0	67	-1
External Account Transfers		41	41	0	41	0	42	2	41	-2
Loan Payments		71	71	0	69	-3	69	0	68	-1
Member Application		50	50	0	46	-8	45	-2	45	0
Merchant Processing Services		0	0	N/A	0	N/A	0	N/A	0	N/A
Mobile Payments		43	43	0	44	2	45	2	44	-2
New Loan		53	55	4	55	0	55	0	54	-2
New Share Account		34	34	0	35	3	34	-3	33	-3
Remote Deposit Capture		54	54	0	52	-4	52	0	51	-2
Type(s) of services offered:										
Informational Website		72	72	0	68	-6	69	1	68	-1
Mobile Application		60	60	0	58	-3	58	0	57	-2
Online Banking		71	71	0	68	-4	68	0	67	-1
# Means the number is too large to display in the cell									29. Supplemental Info	

[Return to cover](#)

06/13/2025

CU Name: N/A

Peer Group: N/A

Graphs 1

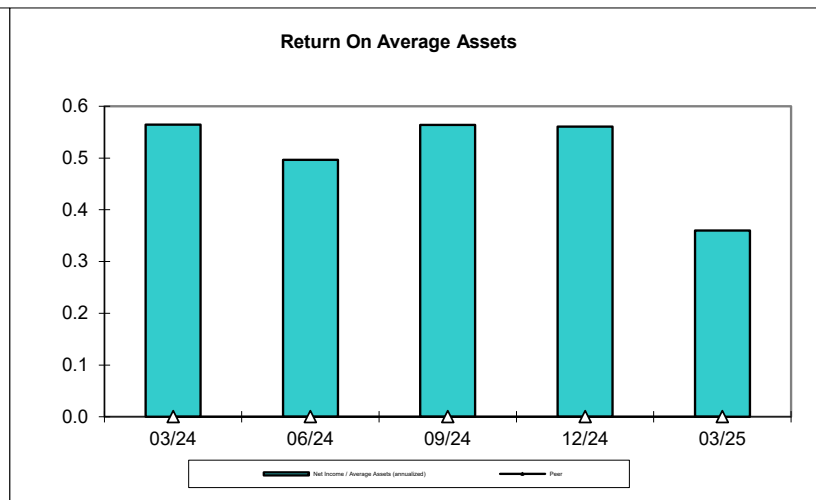
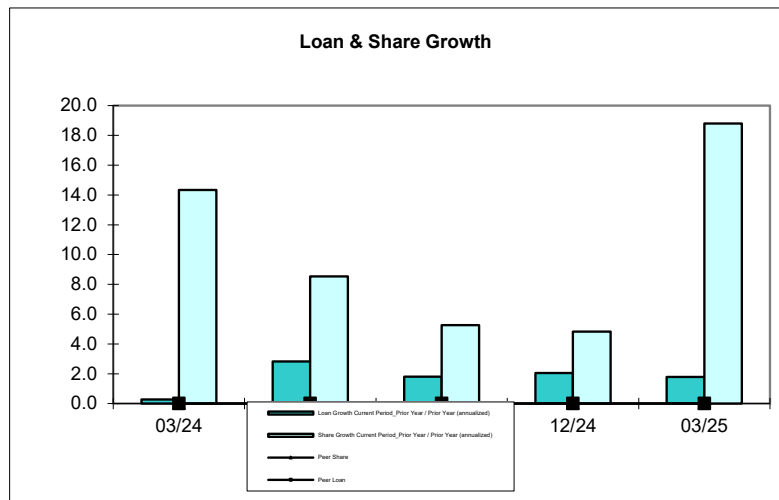
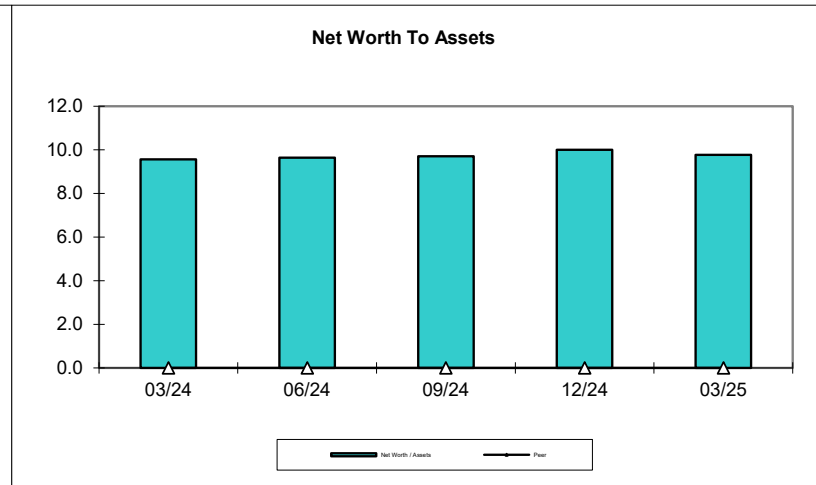
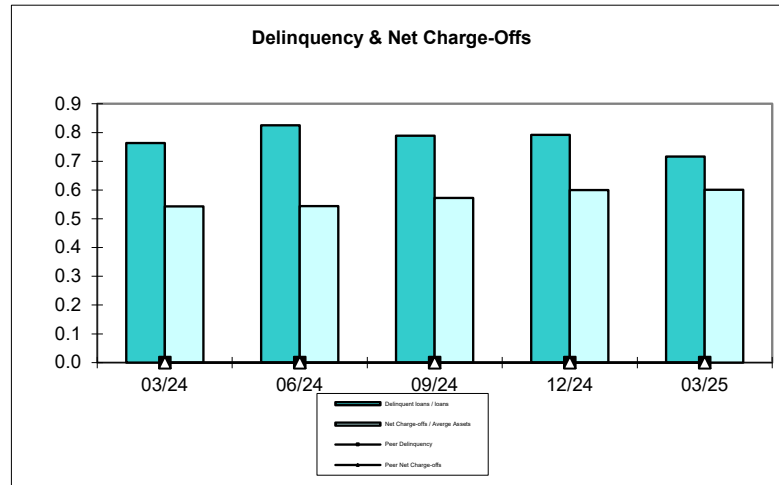
For Charter : N/A

Count of CU : 82

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.

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06/13/2025

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 82

Asset Range : N/A

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

Count of CU in Peer Group : N/A

