Cycle Date: March-2025 Run Date: 06/13/2025 Interval: Quarterly

Validated

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

> 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 In	formation	•	1		I I		
Return to cover		For Charter :		1					
06/13/2025		Count of CU							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Critoria	Region:	Nation * Poor Group	All * Ren	orting_State = 'MO' *	Type Incl	ided: Federally Insure	ed State
Teor Group: Ten	Count	of CU in Peer Group :		Nation 1 cer Group.	All Rep	orting_otate = mo	l ypc men	auca. I caciany mount	Ju Otato
	Jount	or oo iii r cer oroup .	10/4						
									·
	Mar-2024	Jun-2024	% Chg	Sep-2024	% Chg		% Chg	Mar-2025	% Chg
ASSETS:	<u>Amount</u>	<u>Amount</u>		<u>Amount</u>		<u>Amount</u>		<u>Amount</u>	
Cash & Other Deposits <sup>1</sup>	2,810,839,682	2,803,739,789		2,729,343,416		2,213,369,595	-18.9	2,947,283,816	33.2
Total Investments	3,310,309,157	3,156,106,760		3,187,206,787			-4.8	2,977,543,194	-1.8
Loans Held for Sale	40,360,482			54,280,064		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			65,196,151			7.1	70,687,706	1.2
NCUSIF Deposit	171,605,365			168,905,364			3.6	174,977,154	0.0
All Other Assets	639,159,168	647,669,133	+	614,363,647	1	624,916,922	1.7	618,311,854	-1.1
TOTAL ASSETS	22,586,218,953	22,641,449,153					-1.9	22,775,444,885	3.0
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,, , , , ,		,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		, , , , , , ,		, -, ,	
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities <sup>2</sup>	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	5 -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		18,722,919,585		18,881,069,630	0.8	19,768,624,832	4.7
TOTAL LIABILITIES <sup>3</sup>	20,727,316,234	20,745,626,303		20,569,845,628			-2.2	20,745,194,303	3.1
Undivided Earnings	1,935,628,828	1,960,996,593		1,989,969,528			1.6	2,031,050,923	0.5
Other Reserves	-76,726,109			-18,833,890		-40,070,677	-112.8	-800,341	98.0
	1,858,902,719			1,971,135,638			0.5	2,030,250,582	2.5
TOTAL HARMITIES SHAPES & FOURTY									3.0
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			325,506,441	1.5		0.2	103,674,401	-4.7
Net Interest Income*	165,468,313	339,954,320		518,097,152		, ,		183,818,425	4.5
Provision for Loan/Lease Losses or Total Credit Loss	24,978,935			83,600,227	6.6	, ,	2.8	28,937,716	
Expense*	400 004 040	400 400 740	1 1 2	000 047 405	4 7			04.055.700	40.0
Non-Interest Income*	100,061,818			299,217,435		389,256,117	-2.4	84,655,729	-13.0
Non-Interest Expense*  NET INCOME (LOSS)*	209,473,547 <b>31,077,649</b>	423,464,813 <b>54,690,200</b>		640,693,432 <b>93,020,928</b>			0.2 -1.6	219,355,701 <b>20,180,737</b>	2.5 -33.9
									<u> </u>
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 ra	tios are annualized.		1						ļ
# Means the number is too large to display in the cell			1						-
<sup>1</sup> Prior to March 2022, Time and Other Deposits were included in Inves									ļ
<sup>2</sup> Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" a	nd "Non-Trading Derivativ	ve Liabilities"							
<sup>3</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Dep	osits.								
					-			1. Summary	Financial
	l .	1	1			1		i. Juillilary	ı mancıdı

		Key F	Ratios <sup>5</sup>						
Return to cover		For Charter :							
06/13/2025		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A			Region: Nation * Pee	Group: All * Reportin	ng State = 'MC	)' * Type Inclu	ded: Federally Insure	d State Credit	Union
	Count	of CU in Peer Group :				,,			
		·			Dec-2024			Mar-2025	
	Mar-2024	Jun-2024	Sep-2024	Dec-2024	PEER Avg.**	Percentile**	Mar-2025	PEER Avg.**	Percentile*
CAPITAL ADEQUACY RATIOS									
Net Worth/Total Assets for Prompt Corrective Action <sup>6</sup>	9.56	9.64	9.70	10.01	N/A	N/A	9.77	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL	10.12	10.23	10.32	10.64	N/A	N/A	10.40	N/A	N/A
Risk-Based Capital Ratio	14.03	13.99	14.27	14.19	N/A	N/A	14.17	N/A	N//
GAAP Equity / Total Assets	8.23	8.37	8.74	8.96	N/A	N/A	8.91	N/A	N//
Loss Coverage	13.73	13.78	14.13	14.98	N/A	N/A	14.24	N/A	N/A
ASSET QUALITY RATIOS									
Delinquent Loans / Total Loans	0.76	0.82	0.79	0.79	N/A	N/A	0.72	N/A	N/A
Delinquent Loans / Net Worth	5.40	5.85	5.57	5.57	N/A	N/A	5.04	N/A	N//
Rolling 12 Month Net Charge Offs / Average Loans <sup>2</sup>	0.50	0.53	0.57	0.60	N/A	N/A	0.62	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	1.27	1.36	1.36	1.40	N/A	N/A	1.34	N/A	N//
Other Non-Performing Assets / Total Assets	0.04	0.03	0.03	0.04	N/A	N/A	0.03	N/A	N//
MANAGEMENT RATIOS									
Net Worth Growth <sup>1</sup>	5.78	5.30	3.90	4.00	N/A	N/A	2.20	N/A	N/A
Share Growth <sup>1</sup>	14.34	8.53	5.26	4.82	N/A	N/A	18.80	N/A	N/A
Loan Growth <sup>1</sup>	0.27	2.83	1.81	2.05	N/A	N/A	1.79	N/A	N/A
Asset Growth <sup>1</sup>	21.32	11.17	6.82	3.07	N/A	N/A	12.19	N/A	N/A
Investment Growth <sup>1</sup>	94.17	39.84	25.47	4.93	N/A	N/A	53.73	N/A	N/A
Membership Growth <sup>1</sup>	2.27	2.82	1.34	1.25	N/A	N/A	1.70	N/A	N//
EARNINGS RATIOS									
Net Income / Average Assets (ROAA) <sup>1</sup>	0.56	0.50	0.56	0.56	N/A	N/A	0.36	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets <sup>1</sup>	0.33	0.43	0.44	0.49	N/A	N/A	0.31	N/A	N//
Non-Interest Expense / Average Assets <sup>1</sup>	3.81	3.84	3.88	3.93	N/A	N/A	3.91	N/A	N//
PLLL or Credit Loss Expense / Average Assets <sup>1</sup>	0.45	0.47	0.51	0.52	N/A	N/A	0.52	N/A	N/A
LIQUIDITY									
Total Loans / Total Assets	67.58	68.32	68.58	70.42	N/A	N/A	68.65	N/A	N/A
Cash + Short-Term Investments / Assets <sup>3</sup>	14.76	14.51	14.26	11.77	N/A	N/A	14.69	N/A	N//
SENSITIVITY TO MARKET RISK									
Est. NEV Tool Post Shock Ratio <sup>4</sup>	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//
Est. NEV Tool Post Shock Sensitivity <sup>4</sup>	N/A, Assets>\$500M	N/A, Assets>\$500M		N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N//
,	14/A, A33613/4000W	14/74, Maacta/ \$30000	14/71, MOOCIO ~ WOUDIN	14/A, ASSCIS-4300IVI	IN/A	IN/A	14/A, A33613/40001VI	IN/A	IN//
1 Exam date ratios are annualized.									
<sup>2</sup> Exam Date Ratio is based on Net Charge Offs over the last 12 months	-terretions The U		and an electrical state of						
This ratio relies on maturity distribution of investments reported per 5300 in	istructions. Thus, the maturity	aistribution could be bas	ea on the repricing interval	and not the actual matur	ity of the investr	ient.			
<sup>4</sup> Applicable for credit unions under \$500 million.	I the second state of the second		and the Charles of Day 1997						
<sup>5</sup> The FPR was recently reorganized resulting in some ratios being relocated	•								may be found

		Supplemental Ra	itios**		
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			on: Nation * Peer Gro	oup: All * Reporting_St	ate = 'MO' *
	Count of C	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
ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)					
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
SPECIALIZED LENDING RATIOS					
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
REAL ESTATE LENDING RATIOS					
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
MISCELLANEOUS RATIOS					
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
# 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. Sı	upplemental Ratios	

	Historical Ratios <sup>3</sup>									
Debugs to severe										
Return to cover 06/13/2025		For Charter : Count of CU :								
CU Name: N/A Peer Group: N/A		Asset Range :		Crauni All * Banartin	a Stata - 'MC	' * Time Inclu	ded: Federally Insure	d State Credit	Union	
Peer Group: N/A		Criteria :	Region: Nation " Peel	Group: All " Reportin	ig_State = IVIC	" Type Inclu	ded: rederally insure	d State Credit	Union	
	Count	of CU in Peer Group :	N/A		Dec-2024			Mar-2025		
	Mar-2024	Jun-2024	Sep-2024	Dec-2024	DEED Ava	Percentile**	Mar-2025	DEED Ava	Percentile**	
CAPITAL ADEQUACY	Widi-2024	Juli-2024	3ep-2024	Dec-2024	FEER AVG	reiceillie	IVIA1-2025	FEER AVG	rercentile	
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number										
of adopters	68	68	66	66	N/A	N/A	65	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	
200000 (0202)										
Net Worth / Total Assets excluding CECL Transition Provision <sup>4</sup>	9.46	9.55	9.63	9.96	N/A	N/A	9.72	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) <sup>2</sup>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Solvency Evaluation (Estimated)	109.98	110.12	110.56	110.52	N/A	N/A	110.30	N/A	N/A	
Classified Assets (Estimated) / Net Worth	6.65	6.84	7.04	7.12	N/A	N/A	7.32	N/A	N/A	
ASSET QUALITY	0.00	0.01	7.01	2	147.		7.02		14// 1	
Net Charge-Offs / Average Loans*	0.54	0.54	0.57	0.60	N/A	N/A	0.60	N/A	N/A	
Fair (Market) HTM Invest Value/Book Value HTM Invest.	87.51	87.46	90.15	87.98	N/A	N/A	89.51	N/A	N/A	
Accum Unreal G/L On AFS/Cost Of AFS	-8.51	-8.41	-5.90	-7.46	N/A	N/A	-6.24	N/A	N/A	
Delinquent Loans / Assets	0.52	0.56	0.54	0.56	N/A	N/A	0.49	N/A	N/A	
EARNINGS	0.52	0.50	0.54	0.50	IN/A	111/75	0.43	IN/A	IN/A	
Gross Income/Average Assets*	6.46	6.65	6.77	6.92	N/A	N/A	6.57	N/A	N/A	
	5.72	5.78	5.87	5.92	N/A N/A	N/A	6.11	N/A	N/A	
Yield on Average Loans * 1  Yield on Average Investments*	3.72	4.15	4.25	4.53	N/A N/A	N/A	3.59	N/A	N/A	
Fee & Other Op.Income / Avg. Assets*	1.58 1.87	1.62	1.65	1.69	N/A	N/A N/A	1.45	N/A	N/A	
Cost of Funds / Avg. Assets*		1.94	1.97	2.00	N/A		1.85	N/A	N/A	
Net Margin / Avg. Assets*	4.59	4.71	4.79	4.93	N/A	N/A	4.72	N/A	N/A	
Net Interest Margin/Avg. Assets*	3.01	3.08	3.14	3.23	N/A	N/A	3.28	N/A	N/A	
Non-Interest Expense /Gross Income	58.93	57.79	57.40	56.80	N/A	N/A	59.49	N/A	N/A	
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	2.23	2.21	2.17	2.35	N/A	N/A	2.28	N/A	N/A	
Net Operating Exp. /Avg. Assets*	3.20	3.23	3.25	3.28	N/A	N/A	3.30	N/A	N/A	
ASSET / LIABILITY MANAGEMENT										
Net Long-Term Assets / Total Assets	28.59	28.33	26.25	27.22	N/A	N/A	27.08	N/A	N/A	
Reg. Shares / Total Shares & Borrowings	29.17	28.62	27.74	27.95	N/A	N/A	28.25	N/A	N/A	
Total Loans / Total Shares	81.80	82.36	82.57	82.44	N/A	N/A	79.09	N/A	N/A	
Total Shares, Dep. & Borrs / Earning Assets	96.30	96.11	95.70	96.32	N/A	N/A	95.86	N/A	N/A	
Reg Shares + Share Drafts / Total Shares & Borrs	50.04	49.40	48.09	48.61	N/A	N/A	49.58	N/A	N/A	
Borrowings / Total Shares & Net Worth	8.11	7.43	7.09	4.31	N/A	N/A	2.88	N/A	N/A	
PRODUCTIVITY										
Members / Potential Members	4.65	4.66	4.77	4.75	N/A	N/A	4.74	N/A	N/A	
Borrowers / Members	187.07	183.55	176.07	179.93	N/A	N/A	178.73	N/A	N/A	
Members / Full-Time Empl.	376.01	380.38	383.18	379.05	N/A	N/A	380.16	N/A	N/A	
Avg. Shares Per Member	\$11,125	\$11,105	\$11,115	\$11,182	N/A	N/A	\$11,658	N/A	N/A	
Avg. Loan Balance	\$4,865	\$4,983	\$5,213	\$5,123	N/A	N/A	\$5,159	N/A	N/A	
Salary And Benefits / Full-Time Empl.*	\$93,099	\$94,346	\$95,434	\$94,230	N/A	N/A	\$96,998	N/A	N/A	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizin	g)									

<sup>\*</sup> Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)

<sup>\*\*</sup>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

Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.

For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.

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.

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.

			_	T		ı			
Determine to account		Ass							
Return to cover 06/13/2025		For Charter : Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	All * Ren	orting State = 'MO' *	Type Inc	luded: Federally Insur	ed State
1 cor Group. NA	Count	of CU in Peer Group :		Tution Tool Group.	- Rop	Crang_Cate and		ladour rodorany moun	Ju Otato
	Joune	or co in r cor croup .	1073						
	Mar-2024	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
ASSETS			70 - 113		7.7 - 1.1.9		70 2113		70 2119
CASH AND DEPOSITS									
Cash On Hand	254,483,147	266,400,179	4.7	261,682,966	-1.8	262,714,381	0.4	273,473,557	4.1
Cash On Deposit	, , , , ,			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		, , , , , , , , , , , , , , , , , , , ,		-, -,	
Cash on Deposit in Corporate Credit Unions	355,817,000	328,253,378	-7.7	386,666,089	17.8	406,364,813	5.1	555.270.834	36.6
Cash on Deposit in a Federal Reserve Bank	1,546,628,481	1,509,194,832	-2.4	1,395,886,718			-40.4	, -,	63.3
Cash on Deposit in Other Financial Institutions	197,932,634	246,457,336		238,054,001	-3.4		12.2	· · · · · ·	
Total Cash on Deposit	2,100,378,115	2,083,905,546							
Time and Other Deposits <sup>1</sup>	455,978,420	453,434,064		447,053,642			-0.5	, , -,	
TOTAL CASH AND DEPOSITS	2,810,839,682	2,803,739,789				2,213,369,595			
INVESTMENT SECURITIES	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Equity Securities	175,168,302	177,622,763	1.4	187,576,049	5.6	186,092,384	-0.8	190,012,560	2.1
Trading Debt Securities	131,275	51,434	-60.8	83,387	62.1	316,633		, ,	
Available-for-Sale Debt Securities	2,667,268,511	2,520,385,056	-5.5	,					-1.8
Held-to-Maturity Debt Securities	339,810,171	331,033,364	-2.6	, , ,	-4.8	314,874,389	-0.1		-2.3
Allowance for Credit Losses on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	, ,	N/A
TOTAL INVESTMENT SECURITIES	3,182,378,259	3,029,092,617		3,065,500,066		2,906,709,961	-5.2		
OTHER INVESTMENTS	5,112,010,200	0,000,000,000		2,000,000,000		_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		_,000,000	
Nonperpetual Contributed Capital	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					1.7	,	
All Other Investments <sup>2</sup>	109.343.572	108,666,854	-0.6		-4.9		4.4		
TOTAL OTHER INVESTMENTS	127,930,898	127,014,143		121,706,721	-4.2	126,494,962	3.9	118,727,144	-6.1
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
LOANS AND LEASES	, ,	, ,		, ,				, ,	
Consumer Loans (Non-Residential, Non-Commercial)	8,322,272,044	8,279,807,302	-0.5	8,165,221,488	-1.4	8,041,916,132	-1.5	8,000,443,107	-0.5
1- to 4-Family Residential Property Loans/Lines of Credit <sup>3</sup>	5,990,820,722	6,200,796,287	3.5				2.2		1.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit <sup>3</sup>	35,166,114	36,450,389	3.7	33,234,382	-8.8	34,256,899	3.1	31,764,307	-7.3
Commercial Loans/Lines of Credit Real Estate Secured <sup>3</sup>	776,807,528	815,096,221	4.9	816,112,669	0.1	905,310,653	10.9	954,529,153	
Commercial Loans/Lines of Credit Not Real Estate Secured <sup>3</sup>	137,700,916	136,039,155					-0.7	124,402,528	
TOTAL LOANS & LEASES	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	(442,440,004)	(440,400,000)	4.0	(454,000,007)	2.2	(457 200 052)	2.4	(400 750 200)	3.4
CREDIT LOSSES ON LOAN & LEASES)	(143,449,961)	(149,186,600)	4.0	(154,092,327)	3.3	(157,390,853)	2.1	(162,750,389)	3.4
OTHER ASSETS									
Foreclosed and Repossessed Assets	8,158,815	6,382,743	-21.8	6,911,279	8.3	8,283,298	19.9	7,872,053	-5.0
Land and Building	427,056,088	426,387,971	-0.2	, ,	-2.4	441,368,303	6.1	, ,	-0.3
Other Fixed Assets	67,571,644	67,498,370		65,196,151	-3.4		7.1		
NCUA Share Insurance Capitalization Deposit	171,605,365	169,965,694	-1.0	168,905,364	-0.6	174,905,487	3.6	174,977,154	
Intangible Assets	81,682,868	83,797,898	2.6	, ,	-3.9		9.5	,,	-5.1
Other Assets	549,317,485	557,488,492					0.3		
TOTAL OTHER ASSETS	1,305,392,265	1,311,521,168					3.7		
TOTAL ASSETS	22,586,218,953	22,641,449,153					-1.9	, ., ,	
TOTAL CU's	88	88	0.0	84	-4.5	83	-1.2	82	-1.2
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks	, S&Ls, savings banks, Loa	ns to and investments in	natural pers	son credit unions, and All o	ther invest	tments in corporate credit	unions.		
<sup>2</sup> Prior to March 2022 Loans to denosits in and investments in natural person credit uni	ions are included in All Othe	r Investments Merch 202	2 and fanu	ard loops to natural paras	n orodit un	iono ara includad in Lagna	and dana	aita and investments in not	ural

<sup>&</sup>lt;sup>2</sup> 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.

<sup>&</sup>lt;sup>3</sup> 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

	L	iabilities, Shares &	Equity								
Return to cover		For Charter :	N/A								
06/13/2025		Count of CU:									
CU Name: N/A		Asset Range :									
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'MO' *	' * Type Included: Federally Insured				
	Count of 0	CU in Peer Group :	N/A								
	M. 0004	1	0/ 01	0	0/ 01	D	0/ 01		0/ 01		
LIABILITIES, SHARES AND EQUITY	Mar-2024	Jun-2024	% Cng	Sep-2024	% Cng	Dec-2024	% Cng	Mar-2025	% Cng		
LIABILITIES, SHAKES AND EQUITI											
Accounts Payable, Accrued Interest on Borrowings, & Other											
Liabilities <sup>1</sup>	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			
Non-Member Deposits	146,886,678	145,056,187	-1.2	113,456,531	-21.8	- , - ,-	-25.3	87,682,028			
TOTAL SHARES AND DEPOSITS	18,658,360,168	18,780,480,468	0.7	18,722,919,585	-0.3	-, ,,	0.8	19,768,624,832			
TOTAL LIABILITIES <sup>2</sup>	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 <sup>3</sup>	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			
Other Reserves	172,740,660	170,983,514	-1.0	146,270,041	-14.5	146,070,784	-0.1	145,343,702			
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	, ,	12.7	26,363,958		29,693,256			
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		-100.0		N/A	0	,		
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 <sup>4</sup>	-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			
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		
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<sup>1</sup> Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "No	n-Trading Derivative Liabilitie	s"									
<sup>2</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.											
<sup>3</sup> Regular Reserves have been included in Undivided Earnings for periods prior to	3/31/22.							6. LiabShEquity			

		Income Stateme			ı ı			1	
Return to cover		For Charter :							
06/13/2025		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repo	rting State = 'MO' *	Type Inclu	ded: Federally Insure	ed State
1 cor croup. Nex	Count	of CU in Peer Group :		Tool Group:	All Ropo	rung_otato mo	l ypo moid	acar r cacrany moun	, a Otato
			14.71						
	Mar-2024	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Cha	Mar-2025	% Chg
INTEREST INCOME YEAR-TO-DATE	III -2024	0411-2024	70 Ong	OCP-2024	70 Ong	DCC-2024	70 Ong	WIGH-2020	70 Olig
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)				(644,197)	93.9	(51,307)	-68.1
Income from Investments	49,874,143	108,301,836		( -, - /		220,320,173		47.744.901	-13.3
Other Interest Income <sup>1</sup>	24,347	47,244	-3.0	, ,	2.9	16,179		0	-100.0
TOTAL INTEREST INCOME	268,562,231	553,780,376		843,603,593		1,138,511,709	1.2	287,492,826	1.0
INTEREST EXPENSE YEAR-TO-DATE	200,302,231	333,760,370	3.1	043,003,393	1.0	1,130,311,709	1.2	201,492,020	1.0
Dividends	58,361,556	123,133,614	5.5	191.700.505	3.8	261,927,162	2.5	69,782,287	6.6
	16,657,559					69,387,559		18,202,808	4.9
Interest on Deposits	<u> </u>	55,416,838						, ,	-39.4
Interest on Borrowed Money TOTAL INTEREST EXPENSE	28,074,803		-1.3			103,622,613	-6.7 0.2	15,689,306	-39.4 -4.7
	103,093,918	213,826,056	3.7	325,506,441	1.5	434,937,334		103,674,401	
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	24,970,933	32,200,023	4.0	03,000,227	0.0	114,399,790	2.0	20,931,110	1.0
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	53,204,301	111,913,990	4.4	<del> </del>	0.5	227,710,624	1.7	47,135,816	-17.2
Gain (Loss) on Equity and Trading Debt Securities (includes	53,617,396	111,913,990	4.4	100,000,104	0.5	221,110,024	1.3	47,135,616	-17.2
changes in fair value and realized gains/losses from Equity and									i '
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	0,200,200	3,000,373	-41.7	10,200,421	20.0	10,001,001	-00.0	-400,424	-112.0
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		1,335,466		262,631	-21.3
Gain (Loss) on Disposition of Fixed Assets	-810,970	-1,410,175		-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		-1,769,786		-1,234,513	47.7	-1,079,314	-249.7
Gain (Loss) on Sales of Other Real Estate Owned	15,146	15,145			-125.5	81,380		640,807	3,049.7
Gain from Bargain Purchase (Merger)	0	0	N/A	0,100		0.,000	N/A	4,047,658	N/A
Other Non-interest Income	230.662	3.902.254	745.9	5.679.090		4.274.807	-43.5	768.021	-28.1
TOTAL NON-INTEREST INCOME	100,061,818	190,468,718		-,,		389,256,117	-2.4	84,655,729	-13.0
NON-INTEREST EXPENSE YEAR-TO-DATE	100,001,010	100,100,110		200,211,100		000,200,111		01,000,120	
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		5,824,066		7,489,459	-3.6	1,868,093	-0.2
Office Occupancy	12,334,268	24,889,688	0.9		0.0	49.807.942	0.1	13.701.509	10.0
Office Operation Expense	39,369,253	79,695,191	1.2	- ,- ,		163,557,091	2.4	41,134,909	0.6
Educational and Promotion	10,903,858	22,058,515			2.2	44,464,948		12,819,189	15.3
Loan Servicing Expense	13,904,041	28,608,706		, ,		57,266,121	-0.3	13,991,913	-2.3
Professional, Outside Service	18,047,786	35,438,980		, ,		73,222,522	2.7	18,519,468	1.2
Member Insurance	42,589	103,576		, - ,	-6.5	196,961	1.7	47,939	-2.6
Operating Fees	580,320	1,160,897	0.0			2,394,334	1.7	656,633	9.7
Miscellaneous Non-Interest Expense	8,754,303	17,439,404	-0.4	30,825,958		38,026,702		8,450,952	-11.1
TOTAL NON-INTEREST EXPENSE	209,473,547	423,464,813		640,693,432		856,172,402	0.2	219,355,701	2.5
NET INCOME (LOSS)	31,077,649					122,058,294	-1.6	20,180,737	-33.9
# Means the number is too large to display in the cell	31,077,043	34,030,200	-12.0	33,020,320	13.4	122,000,294	-1.6	20,100,737	-33.9
* All Income/Expense amounts are year-to-date while the related % change ratio	o oro oppudizad		-						
The related from the re		realized Cain (Loss) due 1	to change	in fair value of Equity and	Trading Dah	Securities		7 InaEva	i
Tor perious prior to 3/3 // 19, this includes income from mading. For 3/3 // 19 to	12/3 1/20, trils includes Uf	irealized Galli (LUSS) due i	o change i	in iaii value oi Equity and	rrading Debi	Geografies.		7.IncExp	

		Loans		Т			T	[	
to cover		For Charter	: N/A						
2025		Count of CU							
me: N/A		Asset Range	-						
roup: N/A				Nation * Peer Group:	All * Ren	orting State = 'MO' *	Type Inc	luded: Federally Insu	red
	Count	of CU in Peer Group							Ī
			1000						
	Mar-2024	Jun-202/	4 % Chg	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Cha
S AND LEASES			70 0.19	30, 202	/0 U.I.g	200 202 .	70 0.1.9		, ,, o eg
ecured Credit Card Loans	468.566.829	477,151,055	5 1.8	478,687,990	0.3	492.099.912	2.8	480,266,253	-2.4
day Alternative Loans (PAL I and PAL II loans) (FCUs only)	0		0 N/A		N/A	0	N/A		
Federally Guaranteed Student Loans	45,820,540	45,079,007	7 -1.6	47,495,974	5.4	46,941,059	-1.2	49,411,758	5.3
Other Unsecured Loans/Lines of Credit	467,312,842	, ,		, ,	1.1	, ,			
Vehicle Loans	1,909,477,684	1,869,791,158		, ,	-2.5				
d Vehicle Loans	4,853,262,787	4,841,605,197		,- ,,	-1.2			, , . , .	
ses Receivable	435.671	418,500		,, -,-	-2.4	, , ,		, , , , , , , , , , , , , , , , , , , ,	
Other Secured Non-Real Estate Loans/Lines of Credit	577,395,691	572,669,905		,	-3.1	,		,	
4-Family Residential Property Loans/Lines of Credit Secured by 1st L	, ,				0.7				
4-Family Residential Property Loans/Lines of Credit Secured by Junio	or Lien 1,682,671,530	1,762,419,351	1 4.7	1,847,105,693	4.8	1,915,981,688	3.7	1,955,508,636	2.1
other (Non-Commercial) Real Estate Loans/Lines of Credit	35.166.114	36.450.389	9 3.7	33,234,382	-8.8	34.256.899	3.1	31,764,307	7 -7.3
mercial Loans/Lines of Credit Real Estate Secured	776,807,528	, ,		, - ,	0.1	. , ,		. , . ,	
mercial Loans/Lines of Credit Not Real Estate Secured	137,700,916				-5.9	, , ,		,,	_
LOANS & LEASES	15,262,767,328			-,- ,	-0.1	, ,		, . ,	
S GRANTED	10,202,101,020	10,100,100,00		10,100,020,000	0	10,001,111,101		10,001,210,120	0
ber of Loans Granted Year-to-Date	83,119	182,720	0 119.8	306,150	67.6	433,144	41.5	149.328	-65.5
unt of Loans Granted Year-to-Date	1,221,122,731	, , , , , , , , , , , , , , , , , , ,			51.7			1,416,400,244	
ber of PALs I and PALs II Granted Year-to-Date	0		0 N/A		N/A	0	N/A		
unt of PALs I and PALs II Granted Year-to-Date	0	(	0 N/A	. 0	N/A	0	N/A		N/A
ER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
Time Homebuyer Program	15	15	5 0.0	14	-6.7	14	0.0	13	-7.1
lit Builder	13	13	3 0.0	14	7.7	14	0.0	13	-7.1
day Alternative Loans (PAL loans) (FCUs only)	0	(	0 N/A	. 0	N/A	0	N/A		N/A
RNMENT GUARANTEED LOANS									
Commercial Loans									
nall Business Administration (SBA) Outstanding Balance	1,492,990	1,384,177	7 -7.3	1,301,488	-6.0	1,218,074	-6.4	1,702,668	39.8
A Guaranteed Portion	1,335,485	1,236,769	9 -7.4	1,130,819	-8.6	1,039,141	-8.1	1,484,378	42.8
ycheck Protection Program (PPP) Loans (included in SBA) itstanding Balance	452,385	386,906	6 -14.5	326,774	-15.5	284,081	-13.1	663,583	133.6
her Government Guaranteed Outstanding Balance	0	(	0 N/A	. 0	N/A	0	N/A		N/A
her Government Guaranteed Guaranteed Portion	0		0 N/A		N/A	_			
mercial Loans			+		,,,,		1		-
BA Commercial Loans Outstanding Balance	18,431,314	22,622,984	4 22.7	22,486,373	-0.6	22,107,972	-1.7	28,007,946	26.7
A Commercial Loans Guaranteed Portion	17,393,447	, ,		, ,		, ,		-,,-	
her Government Guaranteed Commercial Loans Outstanding Balance				, ,	6.8	, -, -		-,- ,-	
her Government Guaranteed Commercial Loans Guaranteed Portion				-, - , -	6.5	-, -,-		-,- ,	
	.5,.27,170	,550,776	<del></del>	,5. 1,201	3.0	,. 54,7 00	T	8. Loans	3.0
mercial Loans A Commercial Loans Outstanding Balance A Commercial Loans Guaranteed Portion her Government Guaranteed Commercial Loans Outstanding Balance	18,431,314 17,393,447	22,622,98 <sup>2</sup> 21,516,059 14,317,649	4 22.7 9 23.7 9 5.1	22,486,373 21,472,619 15,297,481	-0.6 -0.2 6.8	22,107,972 21,118,715 15,107,922	2 -1.7 5 -1.6 2 -1.2	28,00 25,64 15,07 14,65	7,946 1,876 4,159

Return to cover 16/13/2025 CU Name: N/A Peer Group: N/A  DELINQUENCY SUMMARY - ALL LOAN TYPES 30 to 59 Days Delinquent 60 to 89 Days Delinquent 190 to 179 Days Delinquent 180 to 359 Days Delinquent 180 to 359 Days Delinquent	Mar-2024 148,521,799 35,256,910	of CU in Peer Group : Jun-2024	N/A 82 N/A Region: N/A	Nation * Peer Group:	All * Repo	orting_State = 'MO' *	Type Incli	ıded: Federally İnsul	red
CU Name: N/A Peer Group: N/A  DELINQUENCY SUMMARY - ALL LOAN TYPES  30 to 59 Days Delinquent 60 to 89 Days Delinquent 90 to 179 Days Delinquent 180 to 359 Days Delinquent	<b>Mar-2024</b> 148,521,799	Asset Range : Criteria : of CU in Peer Group : Jun-2024	N/A Region: N/A	Nation * Peer Group:	All * Repo	orting_State = 'MO' *	Type Inclu	uded: Federally Insu	red
Peer Group: N/A  DELINQUENCY SUMMARY - ALL LOAN TYPES  30 to 59 Days Delinquent  60 to 89 Days Delinquent  90 to 179 Days Delinquent  180 to 359 Days Delinquent	<b>Mar-2024</b> 148,521,799	Criteria : of CU in Peer Group : Jun-2024	Region: N/A	Nation * Peer Group:	All * Repo	orting_State = 'MO' *	Type Inclu	uded: Federally Insu	red
DELINQUENCY SUMMARY - ALL LOAN TYPES  30 to 59 Days Delinquent  60 to 89 Days Delinquent  90 to 179 Days Delinquent  180 to 359 Days Delinquent	<b>Mar-2024</b> 148,521,799	of CU in Peer Group : Jun-2024	N/A	Nation * Peer Group:	All * Repo	orting_State = 'MO' *	Type Inclu	ided: Federally Insui	red
30 to 59 Days Delinquent 60 to 89 Days Delinquent 90 to 179 Days Delinquent 180 to 359 Days Delinquent	<b>Mar-2024</b> 148,521,799	Jun-2024							
30 to 59 Days Delinquent 60 to 89 Days Delinquent 90 to 179 Days Delinquent 180 to 359 Days Delinquent	148,521,799		% Chg						
30 to 59 Days Delinquent 60 to 89 Days Delinquent 90 to 179 Days Delinquent 180 to 359 Days Delinquent	148,521,799		% Chg						
30 to 59 Days Delinquent 60 to 89 Days Delinquent 90 to 179 Days Delinquent 180 to 359 Days Delinquent	-,- ,			Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
60 to 89 Days Delinquent <sup>1</sup> 90 to 179 Days Delinquent <sup>1</sup> 180 to 359 Days Delinquent	-,- ,								
90 to 179 Days Delinquent <sup>1</sup> 180 to 359 Days Delinquent	35,256,910	141,868,350		- ,, -	7.1	183,398,546	20.7	183,103,836	_
180 to 359 Days Delinquent		53,428,346			-5.6	48,182,979	-4.5	34,477,453	
, ,	49,728,310	38,969,040			23.0	47,430,292	-1.1	45,433,674	
5 - 200 Davis Dalia succest	25,699,528	19,361,806			-1.6	24,015,694	26.1	27,931,081	16.3
> = 360 Days Delinquent	5,757,830	15,795,930		, ,	-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			-4.4	123,239,081	1.1	112,058,495	
% Delinquent Loans / Total Loans	0.76	0.82		0.79	-4.4	0.79	0.4	0.72	
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 <sup>1</sup>									
% 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:									
Insecured 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 <sup>1</sup>	2,282,900	2,438,015	6.8	2,551,050	4.6	2,670,493	4.7	2,372,922	
90 to 179 Days Delinquent <sup>1</sup>	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 Delinguent <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
90 to 179 Days Delinguent <sup>1</sup>	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 Delinguent	457,816	332,472	-27.4	614,930	85.0	400,009	-35.0	755,704	88.9
60 to 89 Davs Delinguent <sup>1</sup>	10,876	54,336			109.8	56,274	-50.6	98,473	
90 to 179 Days Delinquent <sup>1</sup>	82,132	123,564			-60.7	268,052	452.5	47,455	
180 to 359 Days Delinquent	0	0		63,418	N/A	64,987	2.5	0	
> = 360 Days Delinguent	0	0		0	N/A	0	N/A	0	
Fotal Non-Federally Guaranteed Student Loans Delinguent > = 60 Days	93.008	177,900	1	-	27.0	389.313	72.3	145.928	
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									
Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 d	davs delinguent.						9	. Delinquent Loans	

	Deling	uent Loan Informati	ion (conti	nued)					
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 * Repo	orting_State = 'MO' *	Type Inc	luded: Federally Insu	red State
·	Count of	f 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 <sup>1</sup>	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 <sup>1</sup>	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	1.37	1.35	-1.6	1.40	4.0	1.39	-0.6	1.20	-13.7
Unsecured Loans/Lines of Credit %	1.07	1.55	-1.0	1.40	4.0	1.00	-0.0	1.20	-13.7
New Vehicle Loans									
30 to 59 Days Delinquent	16,382,451	17,775,141			5.2	20,703,449			
60 to 89 Days Delinquent <sup>1</sup>	3,504,372	4,995,309		, . , .	-10.1	4,658,665	3.7	-,- ,	
90 to 179 Days Delinquent <sup>1</sup>	4,226,327	4,100,368			23.5	4,691,025		, -,-	
180 to 359 Days Delinquent	1,118,718	1,527,871			-4.9	2,004,339		_,,	
> = 360 Days Delinquent	93,508	245,106		,	12.6	344,049		- ,	
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 <sup>1</sup>	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 <sup>1</sup>	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	0.84	0.92	9.5	0.94	2.4	0.99	5.5	0.87	-11.7
Loans %	0.04	0.52	. 5.5	0.54	2.7	0.55	0.0	0.07	-11.7
Leases Receivable									
30 to 59 Days Delinquent	0	0				0			N/A
60 to 89 Days Delinquent <sup>1</sup>	0	0			-	0			
90 to 179 Days Delinquent <sup>1</sup>	0	0				0			N/A
180 to 359 Days Delinquent	0	0				0			
> = 360 Days Delinquent	0	0				0			N/A
Total Del Leases Receivable (> = 60 Days)	0	0	,	-	N/A	0		1	
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			2.8	7,002,405			
60 to 89 Days Delinquent <sup>1</sup>	985,645	2,026,433			-4.1	1,971,691	1.4	, ,	
90 to 179 Days Delinquent <sup>1</sup>	2,479,001	1,189,021			103.4	2,621,386		, ,	
180 to 359 Days Delinquent	1,173,554	1,388,099	_		-21.5	968,781	-11.1	,,-	_
> = 360 Days Delinquent	5,435	42,113		- ,	267.6	190,796		,	
Total Del All Other Secured Loans (> = 60 Days)	4,643,635	4,645,666		-,,	20.7	5,752,654	2.6		
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	0.80	0.81			24.6	1.08			
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. Del	inguent Loans (cor	ı't)

					1	I			
Return to cover	ent 1- to 4-Family R	esidential and Other I For Charter :		mercial Real Estate Lo	oans'				
06/13/2025		Count of CU:							
CU Name: N/A		Asset Range :	-						
Peer Group: N/A				Nation * Peer Group:	All * Ren	orting State = 'MO' *	Type Inc	luded: Federally Insu	ıred
	Count	of CU in Peer Group :					. ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,,,,,	
	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 Delinguent <sup>1</sup>	3.683.935	11.920.177	223.6	12.218.822	2.5		-21.7	2,210,664	-76.9
90 to 179 Days Delinquent <sup>1</sup>	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				
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 /	0.20	0.44	51.6	0.54	22.3	0.52	-3.4	0.45	-12.5
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans %	0.29	0.44	51.0	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 <sup>1</sup>	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 <sup>1</sup>	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 Delinguent <sup>1</sup>	0	0		0	N/A	0		,	) N/A
90 to 179 Days Delinquent <sup>1</sup>	55,649	55,302	-0.6	0	-100.0	0			) N/A
180 to 359 Days Delinquent	0	0		56,183	N/A	56,260			-100.0
> = 360 Days Delinguent	0	0		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	-			-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	5 -15.9
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<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days	delinquent.						11. C	elinquent RE Loans	

		Delinguent Commerc	ial I nans				1		
Return to cover		For Charter :		1					+
06/13/2025		Count of CU :							<del>                                     </del>
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Inc	luded: Federally Insu	ired
·	Count	of CU in Peer Group :	N/A				,,	•	
	Mar-2024	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
					•		5		
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY									<u> </u>
Construction and Development Loans									
30 to 59 Days Delinquent	0	280,363	N/A	2,550,000	809.5	1,555,452	-39.0	0	-100.0
60 to 89 Days Delinquent <sup>1</sup>	1,324,486	865.649		, ,	-100.0			0	
90 to 179 Days Delinquent <sup>1</sup>	0	0	N/A	921,363	N/A	0		0	
180 to 359 Days Delinquent	0	0		0		934,937	N/A	621,137	
> = 360 Days Delinquent	0	0	N/A	0		954,957		021,137	
Total Construction and Development loans delinquent > = 60 Days	1,324,486	865,649			6.4		1.5		
	1,324,400	000,049	-34.0	921,303	0.4	934,937	1.5	021,137	-33.0
Construction and Development loans >= 60 Days / Total Construction and Development loans %	1.64	1.05	-36.0	0.99	-5.5	0.85	-13.9	0.52	-39.6
									+
Secured by Farmland	0	0	N1/A		N1/A		N1/A	0	N1/A
30 to 59 Days Delinquent			,	0		0		-	
60 to 89 Days Delinquent	0			0	,	0	-	0	
90 to 179 Days Delinquent <sup>1</sup>	0					0		0	
180 to 359 Days Delinquent	0		,	0		0	-	0	
> = 360 Days Delinquent	0	-		0		0	-	0	
Total loans Secured by Farmland delinquent > = 60 Days	0	0	,, .		,	0		0	
Loans Secured by Farmland >= 60 Days Del / Total loans Secured by Farmland %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Secured by Multifamily									
30 to 59 Days Delinquent	1,337,259	316,248	-76.4	2,272,981	618.7	0	-100.0	230,816	N/A
60 to 89 Days Delinguent <sup>1</sup>	347,980	1,572,445	351.9	0	-100.0	0	N/A	0	N/A
90 to 179 Days Delinguent <sup>1</sup>	4,986	352,173	6,963.2	154,880	-56.0	343,818	122.0	203,489	-40.8
180 to 359 Days Delinquent	0	0	N/A	0	N/A	154,880	N/A	0	-100.0
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total loans Secured by Multifamily delinquent > = 60 Days	352,966	1,924,618	445.3	154,880	-92.0	498,698	222.0	203,489	-59.2
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	0.18	0.97	439.5	0.07	-92.3	0.19	158.8	0.07	-62.1
Secured by Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinquent	766,000	895,949	17.0	3,044,628	239.8	2,738,267	-10.1	513,927	-81.2
60 to 89 Days Delinquent <sup>1</sup>	0	2,471,869	N/A		-65.0		-62.0	1,670,566	
90 to 179 Days Delinquent <sup>1</sup>	67.685	0		,	N/A	0		658,370	
180 to 359 Days Delinquent	9,338,424	843,839	-91.0	, ., .	-100.0		N/A	1,152,141	
> = 360 Days Delinquent	0,000,121	9,197,876	N/A		-87.4	,,	-86.3	113,711	
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60		0,107,070	14// (	1,100,010	01.4	100,120		110,711	20.2
Days	9,406,109	12,513,584	33.0	3,141,599	-74.9	1,625,613	-48.3	3,594,788	121.1
· ·			-						+
Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del	4.37	5.95	36.4	1.63	-72.7	0.68	-58.0	1.40	104.3
/ Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %		0.00	00.1			0.00	00.0		
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinquent	1,382,798	183,507	-86.7	162,749	-11.3	175,089	7.6	3,190,394	1,722.2
60 to 89 Days Delinquent <sup>1</sup>	1,206,313	0	-100.0	182,891	N/A	361,148	97.5	1,121,304	210.5
90 to 179 Days Delinquent <sup>1</sup>	119,902	1,206,314	906.1	178,713	-85.2			760,498	
180 to 359 Days Delinguent	0				N/A			0	
> = 360 Days Delinquent	0				N/A	,		0	
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60									
Days	1,326,215	1,206,314	-9.0	808,388	-33.0	763,253	-5.6	1,881,802	146.6
# Means the number is too large to display in the cell			<u> </u>						<del>                                     </del>
	P							42 Dol Community	+
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days de	iinquent.		1					12. Del Comm Loans	

		Delinquent Commerc	ial I nans						
Return to cover		For Charter :							
06/13/2025		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Repor	ting_State = 'MO' *	Type Inc	luded: Federally Insu	ed
·	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	0.49	0.39	-20.8	0.26	-32.8	0.27	1.9	0.66	147.1
Occupied, Non-Farm, Non-Residential Property %									
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 Delinguent <sup>1</sup>	0		N/A	0		0		0	N/A
90 to 179 Days Delinquent <sup>1</sup>	0		N/A	0		0		0	N/A
180 to 359 Days Delinquent	0		N/A	0		0			N/A
> = 360 Days Delinquent	0		N/A	0		0		0	N/A
Total delinquent loans to finance agricultural production and other	0	0	14//	0	11/7	0	11//	0	14//
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	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
and other loans to farmers %	0.00	0.00	IN/A	0.00	IN/A	0.00	IN/A	0.00	IN/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
· .	294,814	995,450	237.7	1,155,875					516.8
60 to 89 Days Delinquent <sup>1</sup>						106,589			
90 to 179 Days Delinquent <sup>1</sup>	6,290,107	558,275	-91.1	185,088	-66.8	271,633	46.8	,	59.2
180 to 359 Days Delinquent	593,842		5.3	146,976		392,362			-83.8
> = 360 Days Delinquent	3,076,513	3,149,524	2.4	51,748	-98.4	51,748			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	7.68	4.06	-47.1	1.24	-69.4	0.68	-45.6	1.08	60.3
Industrial Loans %									
Unsecured Commercial Loans									
30 to 59 Days Delinquent	0	-	N/A	0		91,890	N/A	36,968	-59.8
60 to 89 Days Delinquent <sup>1</sup>	27,367	0	-100.0	0		37,739		0	-100.0
90 to 179 Days Delinquent <sup>1</sup>	0		N/A	39,282	N/A	0			N/A
180 to 359 Days Delinquent	0		N/A	0		0			N/A
> = 360 Days Delinquent	100,000		-100.0	0		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	4.35	0.00	-100.0	1.21	N/A	0.81	-33.0	19.69	2,211.8
Commercial Loans %	4.55	0.00	-100.0	1.21	IN/A	0.01	-33.0	10.00	2,211.0
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 <sup>1</sup>	0	39,282	N/A	3,000	-92.4	0	-100.0	0	N/A
90 to 179 Days Delinquent <sup>1</sup>	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		N/A	0	N/A	0	N/A	0	N/A
Total Unsecured Revolving Lines of Credit for Commercial Purposes	07.000	440	-4-		00.0	6 222			40.7
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	28.87	24.42	-15.4	0.62	-97.5	0.56	-10.0	0.75	35.2
Purposes %									
Total Commercial Loans to Members and Non-Members delinquent	23,067,412	22,255,062	-3.5	6,608,199	-70.3	4,685,572	-29.1	8,182,304	74.6
>= 60 days	20,007,412	22,200,002	-0.0	0,000,199	, 0.0	7,000,072	20.1	0,102,304	74.0
Total Commercial Legas to Members and New Members delinerand									
Total Commercial Loans to Members and Non-Members delinquent >= 60 days / Total Commercial Loans to Members and Non-Members	2.52	2.24	7.0	0.70	-70.1	0.45	25.0	0.76	67.4
% 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.								10.0.10	
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined wit	h Ioans 60 - 179 days de	Inquent.						13. Del Comm Loans (co	on't)

		Loan Losses							$\overline{}$
Return to cover		For Charter :							+
06/13/2025		Count of CU :							$\vdash$
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :		Nation * Peer Group:	All * Rep	orting_State = 'MO' * 1	Type Incl	luded: Federally Insur	ed State
100.0.000	Count of C	U in Peer Group :		landin i doi di dapi	7 <b>.</b>		, poo.	laudai i dudiany mou	1
	- Count of C	co. c.cap .							
	Mar-2024	Jun-2024	% Cha	Sep-2024	% Cha	Dec-2024	% Cha	Mar-2025	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)			7.0 - 1.1.9		7.5 - 1.5		70 - 113		7
Total Loans Charged Off Year-to-Date*	28.172.547	56,232,818	-0.2	86,933,892	3.1	120,230,981	3.7	30.264.100	0.7
Total Loans Recovered Year-to-Date*	7,474,529	14,472,084		21,034,244		27,744,403	-1.1	6,815,242	-1.7
NET CHARGE OFFS (\$\$)*	20,698,018	41,760,734					5.3	23,448,858	+
Net Charge-Offs / Average Loans %**	0.54	0.54		, ,			4.9		
Total Delinguent Loans & Year-to-Date Net Charge-Offs	137,140,596	169,315,856	23.5	187,825,157	10.9	215,725,659	14.9	135,507,353	-37.2
Combined Delinquency and Net Charge Off Ratio	1.31	1.37	4.8	1.36	-0.5	1.39	2.3	1.32	-5.3
LOAN LOSS SUMMARY BY LOAN TYPE									
Unsecured Credit Card Lns Charged Off*	5,064,709	10,186,053	0.6	15,336,526	0.4	20,676,809	1.1	5,054,451	-2.2
Unsecured Credit Card Lns Recovered*	727,260	1,412,455					6.2	709,520	
Unsecured Credit Card Net Charge Offs*	4,337,449	8,773,598					0.3	,	
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	3.66	3.67		3.68			-1.1	3.57	
PALs I and PALs II Charged Off (FCU Only)*	0	0	N/A	C	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	C	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*	38,120	55,601	-27.1	138,135	65.6	171,017	-7.1	213,556	399.5
Non-Federally Guaranteed Student Loans Recovered*	14,277	19,953	-30.1	31,232	4.4	39,997	-4.0	17,999	80.0
Non-Federally Guaranteed Student Loans Net Charge Offs*	23,843	35,648	-25.2	106,903	99.9	131,020	-8.1	195,557	497.0
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed	0.21	0.16	-24.6	0.31	94.6	0.29	-7.5	1.62	463.9
Student Loans**									
All Other Unsecured Loans/Lines of Credit Charged Off*	6,152,803	12,715,425		19,160,809	1		3.4	6,209,758	
All Other Unsecured Loans/Lines of Credit Recovered*	1,191,272	2,450,370					-0.4	1,240,620	
All Other Unsecured Loans/Lines of Credit Net Charge Offs*	4,961,531	10,265,055	3.4	15,503,969	0.7	21,567,419	4.3	4,969,138	-7.8
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured	4.22	4.34	2.8	4.34	0.2	4.54	4.6	4.26	-6.2
Loans/Lines of Credit**									
New Vehicle Loans Charged Off*	1,894,474	3,938,514		6,570,040		9,205,027	5.1	2,514,052	
New Vehicle Loans Recovered*	969,080	1,703,349		2,398,813		3,228,027	0.9	,	
New Vehicle Loans Net Charge Offs*	925,394	2,235,165		4,171,227		5,977,000	7.5	, , .	
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.19	0.23					8.4		
Used Vehicle Loans Charged Off*	12,761,792	26,305,349		40,578,224		, ,	3.7	14,591,412	
Used Vehicle Loans Recovered*	4,219,801	8,160,560		11,784,211			-3.1	3,392,414	
Used Vehicle Loans Net Charge Offs*	8,541,991	18,144,789					6.5	11,198,998	
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.70 0.56	0.75		0.79			7.4 7.5	0.95 0.78	
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**  Leases Receivable Charged Off*	0.56	0.60		0.65		0.70	7.5 N/A	0.76	
Leases Receivable Charged Oil Leases Receivable Recovered*	0	0		0		0	N/A	0	
Leases Receivable Recovered  Leases Receivable Net Charge Offs*	0	0		0			N/A N/A	0	
·	0.00	0.00		0.00		· ·	N/A	0.00	
Leases Receivable Net Charge Offs / Avg Leases Receivable**  All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	1.729.993	2,452,312		3.768.896			7.9		
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	317,393	2,452,512	4	877,682		-, -,	-5.3	, ,	
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	1,412,600	1,843,788		2,891,214		, ,	11.9	925,910	
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other						, ,		920,910	
Secured Non-Real Estate Loans/Lines of Credit**	0.97	0.63	-34.5	0.67	6.2	0.77	13.9	0.70	-8.5
FORECLOSED AND REPOSSESSED ASSETS									<b>†</b>
Commercial	1,142,791	692,977	-39.4	710,458	2.5	726,710	2.3	672,493	-7.5
Real Estate - Non-Commercial	1,511,278	1,027,475		1,339,442		2,124,336	58.6	2,420,638	
Vehicle - Non-Commercial	5,440,255	4,604,221		4,803,309			10.8		
Other - Non-Commercial	64,491	58,070	4	58,070	4		90.6	106,170	
Total Foreclosed and Repossessed Assets	8,158,815	6,382,743		6,911,279		-,	19.9	,	
*Amounts are year-to-date while the related percent change ratios are annualized.	5, 155,510	5,552,140	20	5,5.1,276	3.0	3,233,200		.,5.2,000	5.0
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								14. Loan Losses	+
- I (or no annualizing)								17. LUGII LUSSES	$oldsymbol{ol}}}}}}}}}}}}}}}}}}$

		Indirect, Purchased	or Sold						T
Return to cover		For Charter :							1
06/13/2025		Count of CU :							1
CU Name: N/A		Asset Range :	N/A						1
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting State = 'MO' *	Type Inc	luded: Federally Insur	red State
	Count	of CU in Peer Group :	•				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
									1
	Mar-2024	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
INDIRECT LOANS OUTSTANDING			3						
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	3 -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									1
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	3 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	0.00	0.00	-14.3	0.00	-100.0	0.00	N/A	0.00	N/A
Loans Purchased Under 701.23%	0.00	0.00	-14.3	0.00	-100.0	0.00	IN/A	0.00	IN/A
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Whole or Partial Loans Purchased Under 701.23 Charged Off*	0	0	,	0	N/A	0	N/A		
Whole or Partial Loans Purchased Under 701.23 Recovered*	0	0		0		0	,		
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									1
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		, ,		,,	27.4	. ,,	
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		696,800	5.5	, ,	16.9		
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED	4,903,365,529	4,948,684,582	0.9	5,040,040,755	1.8	,	-0.3		3 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. Indire	ct, Purchased or Sold	

		Participation Lo	ans						
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				Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Incl	uded: Federally Insur	ed State
	Count	of CU in Peer Group :	N/A	·				•	
	Mar-2024	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):									
Consumer	N/A	N/A		N/A		N/A		N/A	ı
Vehicle - Non-commercial	362,664,598	334,811,218	-7.7	304,178,921	-9.1	293,531,268	-3.5	273,287,197	-6.9
Non-Federally Guaranteed Student Loans	8,239,947	8,160,524	-1.0	8,312,773	1.9	8,399,398	1.0	8,367,033	-0.4
1- to 4-Family Residential Property	70,486,687	79,538,527	12.8	77,572,598	-2.5	88,392,916	13.9	89,049,060	0.7
Commercial Loans (excluding Construction & Development)	139,271,370	140,610,107	1.0	131,630,909	-6.4	210,474,146	59.9	230,264,837	9.4
Commercial Construction & Development	24,351,325	24,102,189	-1.0	37,576,912	55.9	85,340,102	127.1	99,817,374	17.0
All Other Participation Loans	19,515,432	19,385,821	-0.7	17,648,404	-9.0	13,710,439	-22.3	13,207,879	-3.7
TOTAL PARTICIPATION LOANS OUTSTANDING	624,529,359	606,608,386	-2.9	576,920,517	-4.9	699,848,269	21.3	713,993,380	2.0
Participation Loans Outstanding / Total Loans %	4.09	3.92	-4.2	3.73	-4.8	4.50	20.5	4.57	1.6
LOAN PARTICIPATIONS PURCHASED									
Participation Loans Purchased*	15,189,564	42,574,902	40.1	64,538,236	1.1	115,242,625	33.9	36,580,078	27.0
Participation Loans Purchased YTD / Total Loans Granted YTD %	1.24	1.66	33.8	1.66	0.0	2.22	33.5	2.58	16.3
LOAN PARTICIPATIONS SOLD									
Participation Loans Sold YTD*	3,402,234	1,780,450	-73.8	16,491,630	517.5	58,939,542	168.0	11,679,470	-20.7
%Participation Loans Sold YTD / Total Assets**	0.06	0.02	-73.9	0.10	520.3	0.27	173.4	0.21	-23.1
DELINQUENT- PARTICIPATION LOANS (Purchased + Retained):									
Delinquent Participation Loans Purchased Under 701.22	13,036,673	11,616,483	-10.9	2,921,360	-74.9	2,499,497	-14.4	1,471,930	-41.1
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %	2.30	2.11	-8.2	0.57	-72.9	0.43	-25.6	0.25	-40.8
LOAN LOSSES - PARTICIPATION LOANS									
Participation Loans Charged Off*	1,302,097	2,415,390	-7.2	3,337,495	-7.9	4,142,845	-6.9	977,975	
Participation Loans Recovered*	698,079	1,340,067	-4.0	1,808,530	-10.0	2,248,454	-6.8	436,071	-22.4
Participation Loan Net Charge Offs *	604,018	1,075,323	-11.0	1,528,965	-5.2	1,894,391	-7.1	541,904	14.4
Participation Loans Net Charge Offs / Avg Participation Loans % **	0.38	0.34	-9.7	0.33	-2.9	0.28	-15.6	0.31	9.1
* 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 P	roperty and All Other	(Non-Co	mmercial) Real Estate	Loans				
Return to cover	,	For Charter :							
06/13/2025		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Inc	luded: Federally Insu	red
	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		0.5		1.8		
Fixed Rate 15 years or less	803,497,836	, ,	-2.3		-2.8			709,728,509	
Balloon/Hybrid > 5 years	488,309,468		7.7		-1.8		5.4		
Balloon/Hybrid 5 years or less	719,638,783		8.8						
Adjustable Rate	402,409,363		6.2		-0.4				
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		3.4				1.2		
Closed-End Adjustable Rate	41,335,220		6.1						
Open-End Fixed Rate	8,119,396		7.1		11.8				
Open-End Adjustable Rate	1,362,408,595		4.9		6.1	1,582,191,310			
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		-31.3		-7.1	8,727,440	1.7	, ,	
Closed-End Adjustable Rate	15,703,345		12.0		-9.0		3.6		
Open-End Fixed Rate	1,581,968		125.5		-76.8		-4.0	,	
Open-End Adjustable Rate	4,443,120	, ,	36.5		29.0				
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	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
(Non-Commercial) Real Estate	0,023,900,031	0,237,240,009	3.3	0,000,211,090	1.0	0,430,200,104	2.2	0,334,304,333	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		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		56.4		-11.9				
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		7.3		-3.6		
Closed-End Adjustable Rate*	3,106,476		14.9		-35.2				
Open-End Fixed Rate*	389,198		37.3		36.5				
Open-End Adjustable Rate*	110,968,695		-11.8		11.7				
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		-18.1	1,893,677	26.4	2,147,999			
Closed-End Adjustable Rate*	159,036	·	68.5						
Open-End Fixed Rate*	712,500	2,563,876	79.9		-85.4	562,500			
Open-End Adjustable Rate*	0	403,425	N/A	,	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	1,962,758,642		13.5			, ,			
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		14.8						
* Amounts are year-to-date while the related %change ratios are annualize		2.7.1		2		2.70		1	1
-								17. RE Loans	

	Real E	state (Non-Commerci	al) Loan	Losses					
Return to cover		For Charter :	N/A						
06/13/2025		Count of CU:	82						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Report	ing_State = 'MO' *	Type Inc	luded: Federally Insur	red
	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
Charge Offs / Avg 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			199.7	0.00		0.00	840.8
Junior Lien single 1- to 4-Family Residential Property Loans Charged lOff*	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 annu		0.00	55.0	0.00	<u> </u>	0.00	J. 1	0.01	
** Annualization factor: March = 4; June = 2; September =4/3; December =								18. RE Loan Losses	

		Commercial Loan Info	ormation				I		
Return to cover		For Charter :							
06/13/2025		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Inc	luded: Federally Insu	red 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	1 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	7 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	7 -0.2
Total Real Estate Secured Commercial Loans	776,807,527	815,096,225	4.9		0.1	905,310,652			
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	1,22 ,2	,,		, , .		, ,			
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	9 -11.9
Commercial and Industrial Loans	133,566,730	131,294,547	-1.7	- ,	-5.5	121,773,231	-1.9	,	
Unsecured Commercial Loans	2,926,370	2,785,414	-4.8		17.0	4,670,151		-,,	
Unsecured Revolving Lines of Credit (Commercial Purpose)	952,362	1,705,478	79.1	483,587	-71.6	537,540		567,371	
Total Non-Real Estate Secured Commercial Loans	137,700,917	136,039,155	-1.2		-5.9	127,221,488			_
TOTAL COMMERCIAL LOANS:	107,700,017	100,000,100	1.2	120,011,000	0.0	121,221,400	0.7	124,402,020	2.2
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	7 5.7
Purchased Commercial Loans or Participations to Nonmembers	132,183,115	134,102,407	1.5		-4.2	207,448,021	61.6	206,718,672	
Total Commercial Loans	914,508,444	951,135,380	4.0	, ,	-0.7	1,032,532,140			
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE	914,500,444	951,135,360	4.0	944, 190,313	-0.7	1,032,332,140	9.4	1,076,931,078	4.0
	166	164	-1.2	163	-0.6	178	9.2	200	12.4
Construction and Development									
Farmland	45	44	-2.2		2.3	46			
Secured by Multifamily	364	379	4.1		-0.5	391			
Owner Occupied, Non-Farm, Non-Residential Property	424	412	-2.8		-4.9	441			
Non-Owner Occupied, Non-Farm, Non-Residential Property	413	448	8.5		1.1	432			
Total Number of Real Estate Secured Commercial Loans	1,412	1,447	2.5		-1.2	1,488		1,522	
Loans to finance agricultural production and other loans to farmers	4	4	0.0		0.0	4			
Commercial and Industrial Loans	1,019	1,051	3.1	1,020	-2.9	1,031		1,067	
Unsecured Commercial Loans	22	19	-13.6		78.9	20		25	
Unsecured Revolving Lines of Credit (Commercial Purpose)	49	62	26.5		-48.4	55			
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	1 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	170	167	-1.8	166	-0.6	191	15.1	185	-3.1
Nonmembers									
Total Number of Commercial Loans Outstanding	2,506	2,583	3.1	2,520	-2.4	2,598		2,673	
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS	914,508,444	951,135,380	4.0		-0.7	1,032,532,140		1,078,931,679	
(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	, ,	4.6	366,431,712		93,061,582	
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	
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	C	) N/A
Total Member Business Loans - (NMBLB)					•		1		1
(NMBLB / Total Assets)%	3.59	3.77	5.1	3.71	-1.5	4.10	10.2	4.21	1 2.8
* Amounts are year-to-date and the related % change ratios are annualized.	3.00	3		5				mercial Loans	<del></del>

	Commo	ercial Loan Net C	harge O	ffs					
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				Nation * Peer Group:	All * Rep	orting State = 'MO' *	Type Inc	luded: Federally Insur	red
	Count of CU	J in Peer Group :					,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
	Mar-2024	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
COMMERCIAL LOAN NET CHARGE-OFF RATIOS:			· · · · · ·				5		5
Net Commercial Construction and Development Loans YTD Charge Offs to									
average Commercial Construction and Development Loans**	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Net Commercial Loans Secured by Farmland YTD Charge Offs to average									
Commercial Loans Secured by Farmland**	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Net Commercial Loans Secured by Multifamily YTD Charge Offs to average									
Commercial Loans Secured by Multifamily**	0.12	0.06	-50.559	0.37	510.12	0.51	35.5	0.00	-100.1
Net Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential									
Property YTD Charge Offs to average Commercial Loans Secured by Owner									
Occupied, Non-Farm, Non-Residential Prooperty**	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.04	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**	0.00	0.00	N/A	0.00	-33.243	0.00	-21.9	0.00	-100
Net Commercial Loans to Finance Agricultural Production and Other Loans to									
Farmers YTD Charge Offs to average Commercial Loans to Finance Agricultural									
Production and Other Loans to Farmers**	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Net Commercial and Industrial Loans YTD Charge Offs to average Commercial									
and Industrial Loans**	-0.01	-0.03	-110.91	0.56	2179.8	0.52	-8.0	0.23	-54.997
Net Unsecured Commercial Loans YTD Charge Offs to average Unsecured									
Commercial Loans**	50.03	25.56	-48.913	-0.26	-101.03	-0.18	30.9	0.00	100
Net Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge									
Offs to average Unsecured Revolving Lines of Credit for Commercial Purposes**	11.47	3.83	-66.627	5.54	44.777	3.95	-28.7	41.74	956.55
Net Commercial Loans/Lines of Credit Real Estate Secured YTD Charge Offs to									
average Commercial Real Estate Secured**	0.03	0.02	-48.8	0.10	492.46	0.14	44.0	0.01	-92.665
Net Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge Offs									
to average Commercial Not Real Estate Secured**	1.20		-51.416			0.51	-9.1	0.41	
Net Commercial Loan YTD Charge Offs to average Commercial Loans**	0.21	0.10	-52.149	0.16	62.938	0.19	16.2	0.06	
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualiz	ing)						20. Comn	nercial Loan Net Charge	Offs

		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				Nation * Peer Group:	All * Rep	orting State = 'MO' *	Type Inc	luded: Federally Insu	red
	Count	of CU in Peer Group :				<b>3_</b>	Ι,		
	Mar-2024	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
COMMERCIAL LOAN CHARGE-OFFS:			Ĭ	·			Ĭ		
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		
Commercial and Industrial Loans YTD Charge Offs*	0	0	N/A	546,638	N/A	725,194	-0.5	,	-58.3
Unsecured Commercial Loans YTD Charge Offs*	386,874	386,874	-50	0	-100	0	N/A	. 0	N/A
The second Development of October 1995 of Octo	04.740	04.740		04.740	00.000	04.740	05.0	50.055	
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs*	21,710	21,710	-50		-33.333	21,710	-25.0		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									
Prooperty 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*  Commercial and Industrial Loans YTD Recoveries*	0	0	,	0	N/A	0	N/A		N/A
	4,173	17,449		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		20.833	4,082	5.6		
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Recoveries*	4,383	18,258	108.28		-12.539	89,042	178.8	7,145	
Total Commercial Loan YTD Recoveries*	5,633	19,858	76.265	· · ·	-9.8499	93,124	160.1	7,495	
*Amounts are year-to-date while the related percent change ratios are annualized.	5,000	10,000	70.200	20,000	3.0 100	55,124		mercial Loan Losses	57.0

		Investments							T
Return to cover		For Charter :	N/A						
06/13/2025		Count of CU:	82.0						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Repo	orting_State = 'MO' *	Type Incl	uded: Federally Insur	red State
	Count of	CU in Peer Group :	N/A						
	Mar-2024	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
INVESTMENT SECURITIES									
EQUITY SECURITIES									
Common Stock	4,119,786	4,280,430	3.9		-2.0	4,281,384	2.1	4,083,529	
Registered Investment Companies	139,276,537	141,124,384	1.3	, ,	5.5	148,043,386	-0.6	16,159,280	
Other Equities	31,771,979	32,217,949	1.4		7.1	33,767,614	-2.2	169,769,751	402.8
TOTAL EQUITY SECURITIES	175,168,302	177,622,763	1.4	187,576,049	5.6	186,092,384	-0.8	190,012,560	2.1
TRADING DEBT SECURITIES									
US Government Obligations	0	0	N/A	0	N/A	0	N/A	0	
Federal Agency Securities - Guaranteed - Debt Instruments	0	0	N/A	0	N/A	0	N/A	0	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	0	0	N/A	0	N/A	0	N/A	0	
Federal Agency Securities - Non-Guaranteed	0	0	N/A	0	N/A	0	N/A	0	
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.	0	0	N/A	0	N/A	0	N/A	0	N/A
Debt Securities Issued by Depositories, Banks, and Credit Unions	0	0	N/A	0	N/A	0	N/A	0	N/A
All Other Trading Debt Securities	131,275	51,434	-60.8	83,387	62.1	316,633	279.7	0	
TOTAL TRADING DEBT SECURITIES	131,275	51,434	-60.8	83,387	62.1	316,633	279.7	0	-100.0
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	166,068,310	106,014,816	-36.2	- ,- ,	-1.3	86,544,728	-17.3	37,134,484	-57.1
Federal Agency Securities - Guaranteed - Debt Instruments	983,461,144	902,240,566	-8.3	, ,	2.1	822,489,424	-10.7	719,400,581	-12.5
Federal Agency Securities - Guaranteed - Non-Debt Instruments	1,650,385,659	1,637,819,284	-0.8	,, ,	-2.5	1,592,672,955	-0.3	1,665,068,241	4.5
Federal Agency Securities - Non-Guaranteed	0	0	N/A	,	N/A	0	-100.0	0	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	104,380	714,269	584.3	677,087	-5.2	642,622	-5.1	616,548	-4.1
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.	31,669,918	26,997,439	-14.8	26,984,931	0.0	26,972,511	0.0	26,959,899	0.0
Debt Securities Issued by Depositories, Banks, and Credit Unions	48,359,392	45,285,557	-6.4	43,133,036	-4.8	41,149,811	-4.6	40,792,844	
All Other Available-for-Sale Debt Securities at Amortized Cost	27,021,905	26,690,365	-1.2	23,833,374	-10.7	23,910,855	0.3	24,402,037	2.1
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST	2,907,070,708	2,745,762,296	-5.5	2,717,892,581	-1.0	2,594,382,906	-4.5	2,514,374,634	-3.1
AFS DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	165,292,421	103,144,458	-37.6	103,488,502	0.3	84,854,716	-18.0	36,310,901	-57.2
Federal Agency Securities - Guaranteed - Debt Instruments	927,000,810	852,304,703	-8.1	889,976,667	4.4	788,754,315	-11.4	693,986,142	-12.0
Federal Agency Securities - Guaranteed - Non-Debt Instruments	1,474,026,835	1,471,345,952	-0.2		0.5	1,443,393,266	-2.3	1,541,713,838	
Federal Agency Securities - Non-Guaranteed	0	0	N/A	8,057	N/A	0	-100.0	0	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	744,454	704,532	-5.4	676,541	-4.0	633,118	-6.4	607,233	-4.1
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.	27,905,988	23,891,567	-14.4	24,802,020	3.8	24,279,573	-2.1	24,671,041	1.6
Debt Securities Issued by Depositories, Banks, and Credit Unions	46,933,460	43,907,631	-6.4	42,636,549	-2.9	40,548,366	-4.9	40,296,379	-0.6
All Other Available-for-Sale Debt Securities at Fair Value	25,364,543	25,086,213	-1.1	23,120,019	-7.8	22,963,201	-0.7	23,697,053	3.2
TOTAL AFS DEBT SECURITIES AT FAIR VALUE	2,667,268,511	2,520,385,056	-5.5	, ,	1.7	2,405,426,555	-6.1	2,361,282,587	-1.8
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		Investments	1						
Return to cover		For Charter :							
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 * Rep	orting_State = 'MO' *	Type In	cluded: Federally Insu	red
	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		,		6,497,478	,	, ,	
Federal Agency Securities - Guaranteed - Debt Instruments	85,427,079	81,947,757				63,592,744		,- ,	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	236,628,184	232,863,558			-1.2	227,403,672			
Federal Agency Securities - Non-Guaranteed	7,371,121	8,863,400			-0.1	11,650,000			
Non-Federal Agency Asset-Backed Securities - Senior Tranches	0	0	N/A	. 0	N/A	0	N/A	0	,
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	
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									<del></del>
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		- ,	-9.4	59,509,465	, -	-,,	
Federal Agency Securities - Guaranteed - Debt institutions Federal Agency Securities - Guaranteed - Non-Debt Instruments	200,962,540	197,583,191	-1.7		2.7	194,275,051			
Federal Agency Securities - Non-Guaranteed Federal Agency Securities - Non-Guaranteed	7,223,306	8,733,157				11,541,711		,	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	7,223,300	0,733,137				11,541,711			
Non-Federal Agency Asset-Backed Securities - Senior Hanches  Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	0	0				0			
Securities Issued by States and Political Subdivisions in the U.S.				•	,	848,775	, .		,
,	849,837	856,242		,				,	
Debt Securities Issued by Depositories, Banks, and Credit Unions	1,697,760	1,478,106		,-		3,752,021		, . ,	
All Other HTM Debt Securities at Amortized Cost	3,500,000	3,500,000				1,000,000			
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 <sup>1</sup> (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 <sup>2</sup> (if ASC 326	34,519	-12,884	-137.3	0	100.0	0	N/A	. 0	N/A
has been adopted)									<del>                                     </del>
OTHER INVESTMENTS									
Nonperpetual Capital Account	1,182,396	507,096		,		512,446		,	
Perpetual Contributed Capital	17,404,930	17,840,193				18,071,981		, .,	
All other investments	109,343,572	108,666,854			-4.9	107,910,535			
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									<u> </u>
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
The allowance for credit losses on Held-to-maturity debt securities is a valuation account an (Account NV0081) or at Fair Value (Account 801).	d is not included in the am	ount reported as HTM	Debt Secu	urities at Amortized Cost				23. Investments (con't)	
2 The allowance for credit losses on Available-for-sale debt securities is for informational purp	oses only and represents	the credit-related declir	ne in the fa	air value of an individual					

		Investment Matu	urity						$\overline{}$
Return to cover		For Charter :							+
06/13/2025		Count of CU :							+
CU Name: N/A		Asset Range :							+
Peer Group: N/A				Nation * Peer Group:	All * Bon	orting State - 'MO' *	Type Inc	ludad: Eadarally Incu	urod
reer Group. N/A	Count	of CU in Peer Group :		Nation Feet Group.	All Kep	orting_state = MO	Type IIIC	luueu. Feueraliy ilisu	reu
	Count	Ji CO III Feel Gloup .	IVA						+
	Mar-2024	Jun-2024	% Cha	Sep-2024	% Chg	Dec-2024	% Cha	Mar-2025	5 % Cha
TIME DEPOSITS MATURITY DISTRIBUTION			70 U.I.g		,, cg		/0 U.i.g	2020	70 U.I.g
Total Time Deposits < 1 yr	246,488,533	246,461,578	0.0	245,491,477	-0.4	239,241,265	-2.5	241,578,613	1.0
Total Time Deposits 1-3 yrs	174,490,594	175,934,829		, ,	-3.4	170,219,959	0.2	, ,	
Total Time Deposits 3-5 yrs	32,729,000	30,182,000	-7.8		1.6	32,580,000	6.3	, ,	
Total Time Deposits 5-10 yrs	859,000	694,000			0.0	694,000	0.0		
Total Time Deposits > 10 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TIME DEPOSITS	454,567,127	453,272,407	-0.3	446,757,242	-1.4	442,735,224	-0.9	456,062,785	3.0
EQUITY SECURITIES MATURITY DISTRIBUTION									
Total Equity Securities < 1 yr	103,223	140,627	36.2	366,604	160.7	384,539	4.9	200,206	-47.9
Total Equity Securities 1-3 yrs	124,080,262	125,701,692	1.3	132,346,561	5.3	131,663,051	-0.5	136,127,234	3.4
Total Equity Securities 3-5 yrs	31,771,980	32,217,949	1.4	34,128,967	5.9	33,646,205	-1.4	33,642,516	0.0
Total Equity Securities 5-10 yrs	15,093,052	15,282,066	1.3	16,541,051	8.2	16,117,205	-2.6	15,959,074	-1.0
Total Equity Securities > 10 yrs	4,119,786	4,280,429	3.9	4,192,866	-2.0	4,281,384	2.1	4,083,529	-4.6
TOTAL EQUITY SECURITIES	175,168,303	177,622,763	1.4	187,576,049	5.6	186,092,384	-0.8	190,012,559	2.1
TRADING DEBT SECURITIES MATURITY DISTRIBUTION									
Total Trading Debt Securities < 1 yr	131,275	51,434	-60.8	83,387	62.1	316,633	279.7	0	
Total Trading Debt Securities 1-3 yrs	0	0		0	N/A	0		0	
Total Trading Debt Securities 3-5 yrs	0	0		0	N/A	0		0	
Total Trading Debt Securities 5-10 yrs	0	0		0	N/A	0		0	
Total Trading Debt Securities > 10 yrs	0	0		0	N/A	0	N/A	0	
TOTAL TRADING DEBT SECURITIES	131,275	51,434	-60.8	83,387	62.1	316,633	279.7	0	-100.0
AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION		ļ							
Total Available-for-Sale Debt Securities < 1 yr	671,253,228	624,369,831	-7.0	, ,	1.9	540,624,388	-15.0	559,329,774	3.5
Total Available-for-Sale Debt Securities 1-3 yrs	816,677,017	782,174,633			4.4	789,780,158	-3.3	649,801,093	
Total Available-for-Sale Debt Securities 3-5 yrs	477,649,608	597,630,189		708,641,123	18.6	707,778,414	-0.1	775,450,950	
Total Available-for-Sale Debt Securities 5-10 yrs	668,621,316	498,455,001	-25.5		-22.1	354,340,870	-8.8		2.4
Total Available-for-Sale Debt Securities > 10 yrs	30,850,826	15,525,391	-49.7	-,,-	-29.8	10,611,973	-2.6	, , -	
TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION	2,665,051,995	2,518,155,045	-5.5	2,560,424,809	1.7	2,403,135,803	-6.1	2,359,067,035	-1.8
Total Held-to-Maturity Debt Securities < 1 yr	20.005.540	33,326,528		23,223,634	-30.3	25,103,650	0.4	29,204,436	16.3
Total Held-to-Maturity Debt Securities 1-3 yrs	32,095,512 59,395,137	50,024,410	3.8 -15.8	, ,	1.0	42,361,988	8.1 -16.2	29,204,436 54,592,917	28.9
Total Held-to-Maturity Debt Securities 3-5 yrs	59,647,354	66,314,830			25.2	101,889,978	22.7	102,329,035	0.4
Total Held-to-Maturity Debt Securities 5-5 yrs  Total Held-to-Maturity Debt Securities 5-10 yrs	185,866,763	177,105,080	-4.7		-11.5	142,962,680	-8.8	, ,	-19.2
Total Held-to-Maturity Debt Securities > 10 yrs	5,021,919	6,492,533	29.3		-39.5	4,846,845	23.5	8,061,367	66.3
TOTAL HELD-TO-MATURITY DEBT SECURITIES	342,026,685	333,263,381	-2.6	, ,	-4.8	317,165,141	-0.1	309,736,456	-2.3
OTHER INVESTMENTS MATURITY DISTRIBUTION	342,020,003	333,203,301	-2.0	317,413,021	-4.0	317,103,141	-0.1	005,700,400	-2.5
Total Other Investments < 1 yr	29,080,479	30,887,657	6.2	26,882,626	-13.0	26,313,005	-2.1	25,340,787	-3.7
Total Other Investments 1-3 yrs	87,579,308	84,836,179	-3.1	83,431,518	-13.0	88,014,853	5.5		-8.7
Total Other Investments 3-5 yrs	4,443,790	3,959,070	-10.9		-0.8	4,265,116	8.6		29.8
Total Other Investments 5-10 yrs	1,239,291	1,377,400		1,377,400	0.0	1,377,400	0.0		0.0
Total Other Investments > 10 yrs	5,588,030	5,953,837	6.5		2.3	6,524,588	7.2	, , , , , , ,	-6.8
TOTAL OTHER INVESTMENTS	127,930,898	127,014,143		, ,	-4.2	126,494,962	3.9	, ,	
TOTAL INVESTMENT MATURITY DISTRIBUTION	,,			,, =:		-, - ,		-, ,,,,	
Total Investments < 1 yr	979,152,250	935,237,655	-4.5	932,052,603	-0.3	831,983,480	-10.7	855,653,816	2.8
Total Investments 1-3 yrs	1,262,222,318	1,218,671,743	-3.5		2.8	1,222,040,009	-2.5		
Total Investments 3-5 yrs	606,241,732	730,304,038	20.5		17.8	880,159,713	2.3		
Total Investments 5-10 yrs	871,679,422	692,913,547	-20.5		-18.7	515,492,155	-8.5		-3.7
Total Investments > 10 yrs	45,580,561	32,252,190	-29.2	25,098,736	-22.2	26,264,790	4.6	30,045,398	14.4
TOTAL INVESTMENT MATURITY DISTRIBUTION	3,764,876,283	3,609,379,173	-4.1	3,633,964,029	0.7	3,475,940,147	-4.3	3,433,605,979	-1.2
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								24. Investment Maturity	/

		Other Investment Inf	ormation						
Return to cover		For Charter :							
06/13/2025		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Inc	luded: Federally Insur	ed 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) <sup>1</sup>	2,213,000	0	-100.0	0	N/A	0	N/A	0	N/A
Outstanding balance of brokered certificates of deposit and share	204 222 420	199,865,152	-2.2	106 500 600	-1.7	192,831,395	-1.9	190,774,678	-1.1
certificates	204,323,420	199,000,102	-2.2	196,522,639	-1.7	192,031,393	-1.9	190,774,070	-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	NI/A	NI/A		NI/A		NI/A		NI/A	
Derivatives Hedge	N/A	N/A		N/A	1	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			4.0			200 004 700	4.0	200 745 470	
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				0			
Investments Not Authorized by FCU Act (SCU only)	0	0				0			
Deposits and Shares Meeting 703.10(a)	0	0				0			
Brokered Certificates of Deposit (investments)	32	32				31			
<sup>1</sup> Prior to March 31, 2014, this item included investments purchased for employee be				0.1		0.		0.	
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				l .	1	l .			

	LIQUIDITY - COMMIT	MENTS AND OFF-BA	LANCE S	SHEET EXPOSURES					
Return to cover									
06/13/2025		Count of CU: 82							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Incl	uded: Federally Insur	ed State
	Count	of CU in Peer Group:	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	
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	
Other Unfunded Commitments	27,143,348	25,212,445	-7.1	28,652,330	13.6	42,303,370	47.6	46,221,170	
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									
Uncondtionally 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 ARRANGE	MENTS CONTINGE	NT LIAB	SILITIES AND SOURCE	S OF FL	INDS			
Return to cover	For Charter : N/A								
06/13/2025		Count of CU:	-						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Inc	cluded: Federally Insu	ıred
	Count of	CU in Peer Group :	N/A						
			2/ 21						
	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	253,726,039	192,926,379	-24.0	719,155,381	272.8	160,095,320	-77.7	168,822,517	5.5
Paycheck Protection Program Lending Facility Loans			-24.0		212.0	, ,			5.5
FRB Paycheck Protection Program Lending Facility Loans	0	0		0		0	-	0	
Other Sources	746,678,459	647,259,396		84,298,598	-87.0	, ,		22,648,799	
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	
Natural Person Credit Unions	100,000	100,000	0.0	100,000	0.0	,	0.0	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	203,900,000	153,771,116	-24.6	673,771,116	338.2	0	-100.0	0	N/A
Paycheck Protection Program Lending Facility Loans				, , -		_			
FRB Paycheck Protection Program Lending Facility Loans	0	0	,, .	0	N/A	0		0	
Other Sources	558,982,490	560,147,815			-99.0	5,604,049		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		-5.2	, ,		134,598,904	
Natural Person Credit Unions	100,000	100,000		,	0.0	,		0	
Federal Home Loan Bank	3,607,800,984	3,606,677,627	0.0	-, -, -, -,	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	n	N/A	0	N/A	0	N/A
Other Sources	587,622,203	565,742,198		1,445,490	-99.7	1,452,600		1,459,710	
Total Assets Pledged to Secure Borrowing Capacity	4,645,600,023	4,548,545,893	-2.1	4,647,837,936	2.2			4,577,370,635	
Amount of Borrowings Callable by Lender	0	0		0	N/A	0		0	
Number of FHLB Members (1 = Yes)	29	29			-3.4	28		28	
BORROWING MATURITY DISTRIBUTION	23	23	0.0	20	0.4	20	0.0	20	0.0

	Sh	are and Membership	Informat	ion					T
Return to cover		For Charter :	N/A						
06/13/2025		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Inc	luded: Federally Insu	red
	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	1 0.5
% Current Members to Potential Members	4.65	4.66	0.3	4.77	2.4	4.75	-0.6	4.74	4 -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	3 -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	2 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	1 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	1 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	7 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	1 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	1 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	2 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	
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	7 4.5
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	6,509,238	6,705,529			19.5	8,564,932	6.8	7,180,098	3 -16.2
INSURANCE COVERAGE OTHER THAN NOUSIF	·								1
Share/Deposit Insurance Other than NCUSIF	10	10	0.0	12	20.0	12	0.0	12	2 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	1 13.1
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								28. Shares and Member	rship

		Supplemental Infor	mation						Т
Return to cover		For Charter :	N/A						
06/13/2025		Count of CU :	82						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting State = 'MO' *	Type Inc	luded: Federally Insu	red
	Count	of CU in Peer Group :				<b>5_</b>	,,,,,,,		
	Mar-2024	Jun-2024	% Cha	Sep-2024	% Cha	Dec-2024	% Cha	Mar-2025	% Cha
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			192	2,372,297		647,000	
EMPLOYEES:	,,,,,,	, ,		, -, -		, , , ,		,,,,,,	
Number of Full-Time Employees	4,355	4,347	0	4,299	-1	4,355	1	4,355	5 0
Number of Part-Time Employees	211	198			-2	199			
BRANCHES:					_		_		1
Number of CU Branches	311	310	0	304	-2	307	1	305	5 -1
Number of CUs Reporting Shared Branches	29	29				28			
Plan to add new branches or expand existing facilities	12	11				7		7	
CUSO INFORMATION	12		·				10	,	
Value of Investments in CUSO	48,178,514	45,307,081	-6	40,399,651	-11	44,414,122	10	40,846,223	3 -8
CUSO Loans	10,501,477	17,626,391	68	-,,-	-12	23,975,172		, ,	
Aggregate Cash Outlays in CUSO	37,487,746	37,562,412		-,,	2	38,432,892		36,416,324	
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):	37,407,740	37,302,412	U	30,103,304		30,432,032		30,410,324	-5
International Remittances	24	24	0	23	-4	24	4	23	3 -4
Number of International Remittances Originated YTD	1,140	2,279			44	4,322		1,078	
Low Cost Wire Transfers	64	2,219		-,	-2	4,322		,	
MERGERS/ACQUISITIONS:	04	04	0	00	-2		0	02	-2
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	2 13
System Used to Maintain Share/Loan Records	25,755,104	25,725,000	U	20,223,733	10	20,112,409	U	31,009,072	13
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		0	
Vendor On-Line Service Bureau	47	47			-10	0		0	
CU Developed In-House System	0	0			•	0		0	_
Services Offered Electronically	U	0	IN/A	U	IN/A	0	IN/A	U	IN/A
Account Aggregation	14	14	0	15	7	16	7	17	, 6
Bill Payment	60	60				58			
Download Account History	0	0						0	
Electronic Signature Authentication/Certification	41	41				39		38	
e-Statements	70	70			-5 -3	68			
External Account Transfers	41	41			-3	42			
Loan Payments	71	71	_		-3	69			
Member Application	50	50				45			
Merchant Processing Services	0	0				0		0	
Mobile Payments	43	43				45		44	
New Loan	53	55				55			
New Share Account	34	34				<u>.</u>			
Remote Deposit Capture	54	54	0	52	-4	52	0	51	-2
Type(s) of services offered:			_						<u> </u>
Informational Website	72	72				69		68	
Mobile Application	60	60				58			
Online Banking	71	71	0	68	-4	68			<b>'</b> -1
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Return to cover

06/13/2025

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

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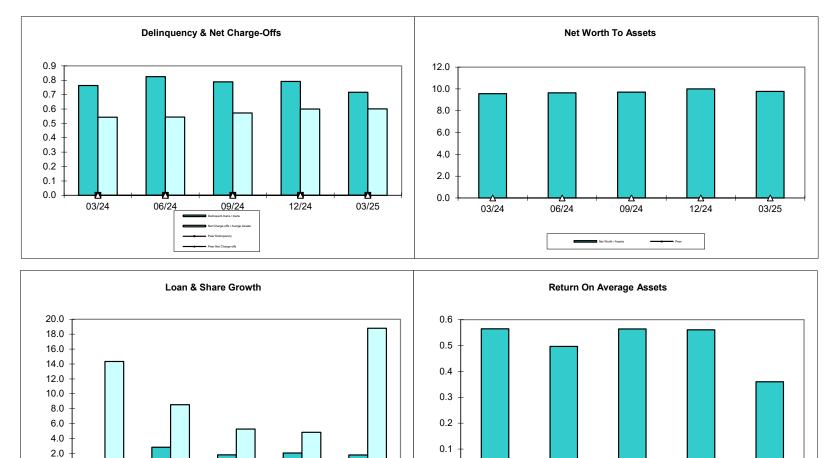
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Graphs 1
For Charter: N/A

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.

12/24

03/25

03/24

06/24

09/24

12/24

03/25

Return to cover 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

