Cycle Date: June-2025
Run Date: 09/12/2025
Interval: Quarterly
Validated

Click on links below to jump to FPR contents Page **Summary Financial Information** Key Ratios 2 Supplemental Ratios 3 Historical Ratios 4 **Assets** 5 Liabilities, Shares & Equity 6 Income Statement 7 **Loans** 8 Delinguent Loan Information 1 9 Delinguent Loan Information 2 10 **Delinquent Real Estate Loans** 11 12 **Delinquent Commercial Loans 1 Delinguent Commercial Loans 2** 13 Loan Losses 14 15 **Indirect Loans** Loans Purchased or Sold 701.23 16 Participation Loans 701.22 17 18 Real Estate(Non-Commercial) Loans 19 Real Estate(Non-Commercial) Loans Losses Commercial Loans 20 Commercial Loan Net Charge Offs 21 22 Commercial Loan Losses Investments 23 **Investments Continued** 24 25 **Investment Maturity** 26 Other Investment Information 27 28 Liquidity - Unfunded Commitments and Off-Balance Sheet Exposures 29 Liquidity - Borrowing Arrangements 30 **Shares and Membership** 31 Share and Deposit Maturity 32 Supplemental Information 33 Graphs 1 (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets) Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

 Count of CU :
 78

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

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

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

Parameters:

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	formatio	n					
Return to cover		For Charter :							
09/12/2025		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	All * Po	porting_State = 'MO' *	Type In	cluded: Federally Incu	ıred
i eei didup. Nex	Count	of CU in Peer Group :		Hation Teer Group.	All IXe	porting_otate = Ino	Type III	Cidded. I ederally illou	iieu
	Odunt	l co an r cor croup .	14/3						
	Jun-2024	Sep-2024	% Cha	Dec-2024	% Cha	Mar-2025	% Cha	Jun-2025	% Cha
ASSETS:	Amount	Amount	70 0.1.9	Amount	/0 09	Amount	,, Gg	Amount	/o G.i.g
Cash & Other Deposits ¹	2,803,739,789		-2.7		-18.9		33.2		-14.1
Total Investments	3,156,106,760				-4.8		-1.8	,, , , -	
Loans Held for Sale	51.078.685			-11 - 1			-45.4		
Total Loans	15,468,189,351	- ,,		- 11-	0.7	,,	0.4	. , ,	
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases)	(149,186,600)		+		2.1		3.4		-1.9
Land And Building	426,387,971				6.1	(- ,,,	-0.2	(,- ,,	
Other Fixed Assets	67,498,370				7.1	-, - ,	1.5		-6.1
NCUSIF Deposit	169,965,694				3.6		0.0		-3.6
All Other Assets	647,669,133						-1.1		-3.3
TOTAL ASSETS	22.641.449.153		_	- // -	-1.9	,,-	3.0	,,-	
TOTAL AGGLTO	22,041,449,130	22,340,901,200	-0.4	22,101,970,434	-1.5	22,773,444,003	3.0	22,023,020,309	-3.3
LIABILITIES. SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ²	369,616,712	313,847,089	-15.1	297,827,004	-5.1	317,800,181	6.7	288,702,957	-9.2
Accrued Dividends & Interest Payable on Shares & Deposits	37,134,345						-25.3		
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	226,193						13.2		
Borrowings Notes & Interest Payable	1,558,168,585						-30.2		-8.7
Total Shares & Deposits	18,780,480,468				0.8	,,	4.7	, - ,	-3.3
TOTAL LIABILITIES	20,745,626,303	-, ,,		-,,,			3.1	-, -, -,	-3.5
Undivided Earnings	1,960,996,593				1.6		0.5		
Other Reserves	-65,173,743				-112.8		98.0	, ,	
TOTAL EQUITY	1,895,822,850			-11-			2.5	1 1	-1.4
TOTAL LIABILITIES, SHARES, & EQUITY	22,641,449,153				-1.9		3.0		
			-			,,,			
INCOME & EXPENSE									
Interest Income*	553,780,376	843,603,593	1.6	1,138,511,709	1.2	287,794,326	1.1	570,195,643	-0.9
Interest Expense*	213,826,056				0.2		-4.7		-0.8
Net Interest Income*	339,954,320				1.8		4.7	364,495,461	-1.0
Provision for Loan/Lease Losses or Total Credit Loss Expense*	52,268,025				2.3	- / -/	1.6		-5.9
Non-Interest Income*	190,468,718				-2.4		-12.4	- 1 1-	8.4
Non-Interest Expense*	423,464,813						2.9		
NET INCOME (LOSS)*	54,690,200			, , -		-, - ,	-34.2	,,	
TOTAL CU'S	88	84	-4.5	83	-1.2	82	-1.2	78	-4.9
* Income/Expense items are year-to-date while the related %change ratios are annualized.			1						
# Means the number is too large to display in the cell									
¹ Prior to March 2022, Time and Other Deposits were included in Investments									
² Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"			-						
			-		-			1. Summary Financial	
	1	1	1					i. Summary Financial	

Per Charter: NA			Key R	atios ⁵						
Court of CU 78	Return to cover	+								
Count of Cut Peer Group: NA Cut Peer Group: NA Cut Region: Nation Peer Group: NA National Peer Group: NA		+								
Count of CU in Peer Group: NA Count of Cu in Peer Group: N		+								
Count of CU in Peer Group: NA Mar-2025 Jun-2025 Jun-2025		+			r Group: All * Poportir	State - 'MC)' * Type Incli	ıdadı Endarall	u Incured State	Crodit
Mar-2025 Jun-2026 Jun-2026 Sep-3024 Dec-2024 Mar-2025 FER Avg.** Percentile** Jun-2025 FER Avg.** Percentile**	reer Group. 14/A	Count			Group. All Reportin	Ig_State = IVIC) Type IIIcit	deu. i eueran	insured State	Credit
Sun-2024 Sup-2024 Due-2026 Mar-2025 PER Avg.** Percentile* Jun-2025 PER Avg.** Percentile* Percentile* Jun-2025 PER Avg.** Percentile* Percentile* Jun-2025 PER Avg.** Percentile*		Count	or co in Feer Group.	IN/A		Mar 2025			lun 2025	
CAPITAL ADEQUACY RATIOS NA NA S.8 NA NA NA NA NA NA NA N		+				Wai-2025			Juli-2025	
CAPITAL ADEQUACY RATIOS NA NOW YORT 10.01 9.77 NA NA 8.86 NA New Yorth Total sasets of Prompt Correstive Action* 9.64 8.70 10.01 9.77 NA NA 1.852 NA New Yorth + ALLL or ACL. 10.23 10.32 10.64 10.40 NA NA 11.52 NA NA New Yorth + ALLL or ACL. 10.23 10.32 10.64 10.40 NA NA 11.52 NA NA 14.03 NA NA NA 14.03 NA NA NA NA NA NA NA N		lun 2024	Son 2024	Doc 2024	Mar 2025	DEED Ava **	Porcontile**	lun 2025	DEED Ava **	Percentile**
Net Warn/Total Assets for Prompt Corrective Action 7 9.64 9.70 10.01 9.77 NA NA NA 8.88 NA NA NA NA 10.52 NA Risk-Based Caprial Ratio 6.37 8.74 8.86 8.91 1.04 1.04 1.05 NA NA 1.05 NA NA 1.05 NA NA NA NA 1.05 NA NA NA NA NA NA NA NA NA N	CARITAL ADEQUACY PATIOS	Juli-2024	3ep-2024	Dec-2024	IVIAI -2025	FEER AVG.	reiceillie	Juli-2025	FEER Avg.	rercentile
Net Worth = ALLL or ACL / Total Assetts + ALLL or ACL 10.23 10.32 10.84 10.40 N/A N/A 10.52 N/A		0.64	0.70	10.01	0.77	NI/A	NI/A	0.00	NI/A	N/A
Risk-Based Capital Ratio 13.99 14.27 14.19 14.17 N/A N/A 14.03 N/A 6AP Equity Train Assets 8.37 8.74 8.96 8.91 N/A N/A 9.00 N/A Loss Coverage 13.78 14.13 14.98 14.24 N/A N/A N/A 13.33 N/A Loss Coverage 13.78 14.13 14.98 14.24 N/A N/A N/A 13.33 N/A ASSET CAPITAL RATIOS N/A N/A 13.33 N/A ASSET CAPITAL RATIOS N/A N/A 13.33 N/A ASSET SATIONAL RATIO RATIO RATIO REPORT OF THE PROPERTY										N/A
SAAP Equity / Total Assets 8.37 8.74 8.96 8.91 N/A N/A 9.08 N/A										N/A
Loss Coverage	<u>'</u>									N/A
ASSET QUALITY RATIOS	1 /									N/A
Delinguent Loans	Loss Coverage	13.76	14.13	14.30	14.24	IN/A	IN/A	13.33	IN/A	IN/A
Delinquent Loane / Net Worth S. 55 S. 57 S. 59 S. 54 N.A N.A S. 59 N.A N.A S. 59 N.A N.A S. 59 N.A N.A S. 59 N.A N.A S. 50 N.A	ASSET QUALITY RATIOS	+								
Delinquent Loane / Not Worth S.55 S.57 S.59 S.04 N/A N/A S.39 N/A N/A S.09 N/A N/A S.01 N/A N/A N/A S.01 S.		0.82	0.79	0.79	0.72	N/A	N/A	0.77	N/A	N/A
Realing 12 Month Net Charge Offs / Average Loans 0.53										N/A
Delinquent Loans - Net Charge-Offs: / Average Loans 1.36										N/A
Cher Non-Performing Assets / Total Assets 0.03 0.04 0.03 0.04 0.03 0.04 0.04 0.04 0.04 0.04 0.04 0.04 0.04 0.04 0.05	3			1.40		N/A	N/A	1.38		N/A
Net Worth Growth	<u> </u>		0.03	0.04	0.03	N/A	N/A	0.04	N/A	N/A
Net Worth Growth										
Share Growth	MANAGEMENT RATIOS									
Loan Growth	Net Worth Growth ¹									N/A
Asset Growth	Share Growth ¹									N/A
Investment Growth 39.84 25.47 4.93 53.73 N/A N/A 13.69 N/A	Loan Growth ¹		_		_					N/A
Membership Growth	Asset Growth ¹				_					N/A
EARNINGS RATIOS Net Income / Average Assets (ROAA)¹ Net Income - Extraordinary Gains (Losses) / Average Assets¹ 0.43 0.44 0.49 0.31 N/A N/A 0.52 N/A Non-Interest Expense / Average Assets¹ 0.47 0.51 0.52 0.52 0.52 N/A N/A N/A 0.49 N/A N/A 0.51 0.51 0.52 0.52 N/A N/A N/A 0.49 N/A N/A 0.51 N/A N/A 0.52 N/A N/A N/A 0.49 N/A N/A 0.49 N/A N/A 0.49 N/A N/A 0.49 N/A N/A 0.51 N/A N/A 0.52 N/A N/A N/A 0.49 N/A N/A 0.49 N/A N/A 0.49 N/A N/A 0.49 N/A N/A 0.51 N/A N/A 0.52 N/A N/A N/A 0.49 N/A N/A 0.49 N/A N/A 0.51 N/A N/A 0.52 N/A N/A N/A 0.49 N/A N/A 0.49 N/A N/A 0.52 N/A N/A N/A 0.49 N/A N/A 0.52 N/A N/A N/A 0.49 N/A N/A 0.52 N/A N/A N/A 0.49 N/A N/A 0.49 N/A N/A 0.49 N/A N/A 0.52 N/A N/A N/A 0.49 N/A N/A 0.49 N/A N/A N/A 0.49 N/A N/A 0.52 N/A N/A N/A 0.49 N/A N/A N/A 0.49 N/A N/A N/A 0.49 N/A N/A 0.49 N/A N/A N/A 0.49 N/A N/A 0.49 N/A N/A N/A 0.52 N/A N/A N/A 0.49 N/A N/A N/A 0.49 N/A N/A 0.49 N/A N/A 0.52 N/A N/A N/A 0.49 N/A N/A 0.49 N/A N/A 0.49 N/A N/A N/A 0.49 N/A N/A 0.49 N/A N/A 0.52 N/A N/A N/A 0.49 N/A N/A 0.49 N/A N/A 0.49 N/A N/A 0.52 N/A N/A N/A 0.49 N/A N/A 0.51 0.52 0.52 N/A N/A N/A 0.52 N/A N/A N/A 0.49 N/A N/A 0.49 N/A N/A 0.52 N/A N/A N/A 0.52 N/A N/A N/A 0.49 N/A N/A 0.51 0.52 0.52 N/A N/A N/A 0.52 N/A N/A N/A 0.52 N/A N/A N/A 0.49 N/A N/A 0.51 0.52 0.52 N/A N/A N/A 0.49 N/A N/A 0.52 N/A N/A 0.	Investment Growth ¹									N/A
Net Income / Average Assets (ROAA)¹	Membership Growth ¹	2.82	1.34	1.25	1.70	N/A	N/A	-6.12	N/A	N/A
Net Income / Average Assets (ROAA) 1 0.50 0.56 0.56 0.36 N/A N/A 0.63 N/A Net Income - Extraordinary Gains (Losses) / Average Assets 1 0.43 0.44 0.49 0.31 N/A N/A 0.52 N/A Non-Interest Expense / Average Assets 1 0.43 0.44 0.49 0.31 N/A N/A 0.52 N/A Non-Interest Expense / Average Assets 1 0.47 0.51 0.52 0.52 N/A N/A N/A 0.48 N/A N/A 0.49 N/A 0.4	EARNINGS RATIOS									
Net Income - Extraordinary Gains (Losses) / Average Assets¹		0.50	0.56	0.56	0.36	N/A	N/A	0.63	N/A	N/A
Non-Interest Expense / Average Assets 1 3.84 3.88 3.93 3.93 N/A N/A 3.85 N/A PLLL or Credit Loss Expense / Average Assets 1 0.47 0.51 0.52 0.52 N/A N/A 0.49 N/A Comparison of the Comparison			0.44	0.49	0.31	N/A	N/A	0.52	N/A	N/A
PLLL or Credit Loss Expense / Average Assets 1 0.47 0.51 0.52 0.52 N/A N/A 0.49 N/A LQUIDITY Total Loans / Total Assets 68.32 68.58 70.42 68.65 N/A N/A 69.36 N/A Cash + Short-Term Investments / Assets 3 14.51 14.26 11.77 14.69 N/A N/A 13.00 N/A SENSITIVITY TO MARKET RISK		3.84	3.88	3.93	3.93	N/A	N/A	3.85	N/A	N/A
LIQUIDITY Total Loans / Total Assets 68.32 68.58 70.42 68.65 N/A N/A 69.36 N/A Cash + Short-Term Investments / Assets³ 14.51 14.26 11.77 14.69 N/A N/A 13.00 N/A SENSITIVITY TO MARKET RISK Est. NEV Tool Post Shock Ratio⁴ N/A, Assets>\$500M N/A assets>\$500M N/A assets>\$500M N/A assets>\$500M N/A assets>\$500M N/A Text and tartios are annualized. Exam Date Ratio is based on Net Charge Offs over the last 12 months This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment. Applicable for credit unions under \$500 million. The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab. The net worth ratio is calculated according to NCUA regulations part 702. This ratio considers optional assets elections, SBA PPP loans pledged as collateral to the FRB PPP Lending Facility, and the CECL Transition Provision, as applicable. The calculation may be found on Schedule G of the Call Report, see Account 998.			0.51				N/A	0.49	N/A	N/A
Total Loans / Total Assets 68.32 68.58 70.42 68.65 N/A N/A 69.36 N/A Cash + Short-Term Investments / Assets³ 14.51 14.26 11.77 14.69 N/A N/A 13.00 N/A SENSITIVITY TO MARKET RISK Est. NEV Tool Post Shock Ratio⁴ N/A, Assets>\$500M N/A, Assets>\$50	- ===									
Cash + Short-Term Investments / Assets ³ 14.51 14.26 11.77 14.69 N/A N/A N/A 13.00 N/A SENSITIVITY TO MARKET RISK Est. NEV Tool Post Shock Ratio ⁴ Est. NEV Tool Post Shock Sensitivity ⁴ N/A, Assets>\$500M N/A Investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment. Applicable for credit unions under \$500 million. The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab. The net worth ratio is calculated according to NCUA regulations part 702. This ratio considers optional assets elections, SBA PPP loans pledged as collateral to the FRB PPP Lending Facility, and the CECL Transition Provision, as applicable. The calculation may be found on Schedule G of the Call Report, see Account 998.										
SENSITIVITY TO MARKET RISK Est. NEV Tool Post Shock Ratio ⁴ N/A, Assets>\$500M N/A,	Total Loans / Total Assets									N/A
Est. NEV Tool Post Shock Ratio ⁴ N/A, Assets>\$500M N/A, Assets>\$500	Cash + Short-Term Investments / Assets ³	14.51	14.26	11.77	14.69	N/A	N/A	13.00	N/A	N/A
Est. NEV Tool Post Shock Ratio ⁴ N/A, Assets>\$500M N/A, Assets>\$500	SENSITIVITY TO MARKET RISK									
Est. NEV Tool Post Shock Sensitivity ⁴ N/A, Assets>\$500M N/A, Assets Asset As		N/A. Assets>\$500M	N/A. Assets>\$500M	N/A. Assets>\$500M	N/A. Assets>\$500M	N/A	N/A	Assets>\$500M	N/A	N/A
Exam date ratios are annualized. Exam Date Ratio is based on Net Charge Offs over the last 12 months This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment. Applicable for credit unions under \$500 million. The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab. The net worth ratio is calculated according to NCUA regulations part 702. This ratio considers optional assets elections, SBA PPP loans pledged as collateral to the FRB PPP Lending Facility, and the CECL Transition Provision, as applicable. The calculation may be found on Schedule G of the Call Report, see Account 998.			,	,						N/A
Exam Date Ratio is based on Net Charge Offs over the last 12 months 3 This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment. 4 Applicable for credit unions under \$500 million. 5 The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab. 6 The net worth ratio is calculated according to NCUA regulations part 702. This ratio considers optional assets elections, SBA PPP loans pledged as collateral to the FRB PPP Lending Facility, and the CECL Transition Provision, as applicable. The calculation may be found on Schedule G of the Call Report, see Account 998.			, , , , , , , , , , , , , , , , , , , ,							
This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment. Applicable for credit unions under \$500 million. The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab. The net worth ratio is calculated according to NCUA regulations part 702. This ratio considers optional assets elections, SBA PPP loans pledged as collateral to the FRB PPP Lending Facility, and the CECL Transition Provision, as applicable. The calculation may be found on Schedule G of the Call Report, see Account 998.										
⁴ Applicable for credit unions under \$500 million. ⁵ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab. ⁶ The net worth ratio is calculated according to NCUA regulations part 702. This ratio considers optional assets elections, SBA PPP loans pledged as collateral to the FRB PPP Lending Facility, and the CECL Transition Provision, as applicable. The calculation may be found on Schedule G of the Call Report, see Account 998.		nstructions. Thus, the matur	rity distribution could be ba	sed on the repricing inter-	val and not the actual matu	rity of the invest	ment.	1	1	
The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab. The net worth ratio is calculated according to NCUA regulations part 702. This ratio considers optional assets elections, SBA PPP loans pledged as collateral to the FRB PPP Lending Facility, and the CECL Transition Provision, as applicable. The calculation may be found on Schedule G of the Call Report, see Account 998.	· · · · · ·									
and the CECL Transition Provision, as applicable. The calculation may be found on Schedule G of the Call Report, see Account 998.	11	d but not deleted. The ratio y	ou are looking for may be	on the Historical Ratios ta	ıb.					
	⁶ The net worth ratio is calculated according to NCUA regulations part 702.	This ratio considers optional	assets elections, SBA PP	P loans pledged as collate		ng Facility,	1	Į.		
	and the CECL Transition Provision, as applicable. The calculation may be for	ound on Schedule G of the C	Call Report, see Account 9	98.	T		ı	T		
		+								2. Key Ratios

			ntal Ratios**		
Return to cover		For Charter :			
09/12/2025		Count of CU :			
CU Name: N/A		Asset Range :			
Peer Group: N/A		Criteria :	Type Included: Fede	r Group: All * Reporting rally Insured State Cred	
	Count	of CU in Peer Group :	N/A		
	Jun-2024	Sep-2024			Jun-20
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	116.96	126.38	127.32	145.20	136.
ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	1.15	1.18			1.:
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.61	0.54	0.53	0.48	0.
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	29.59	29.23	28.44	28.06	27.
Participation Loans Outstanding / Total Loans	3.55	3.30	3.77	3.73	3.
Participation Loans Purchased YTD / Total Loans Granted YTD	1.66	1.66	2.21	2.57	2.
Participation Loans Sold YTD / Total Assets *	0.02	0.10	0.27	0.21	0.
Total Commercial Loans / Total Assets	4.20	4.19	4.67	4.74	5.
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.58	0.37	0.31	0.83	0.9
REAL ESTATE LENDING RATIOS					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	15.59	15.61	16.01	15.68	16.
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	22.82	22.75	22.73	22.85	23.
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	21.11	22.43	23.81	18.37	22.
1- to 4-Family RE Loans secured by First Lien Sold YTD/ 1- to 4-Family RE Loans secured by First Lien Granted YTD	48.29	54.24	51.59	83.74	63.
MISCELLANEOUS RATIOS					
Mortgage Servicing Assets / Net Worth	3.61	3.44	3.75	3.54	3.
Unused Commitments / Cash & ST Investments	96.55	99.76	124.41	98.41	113.
Short Term Liabilities / Total Shares and Deposits plus Borrowings	43.51	45.33	45.53	45.30	46.
# Means the number is too large to display in the cell					
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
				3. Supplemental Ratios	

		Historica	I Datia 3	1		1			
Return to cover	+	For Charter :							-
<u>Return to cover</u> 09/12/2025	+ +	Count of CU :							-
09/12/2025 CU Name: N/A	+	Asset Range :							
Peer Group: N/A	+ +		Region: Nation * Peer	Craup: All * Papartin	~ State = 'MO	* * Type Includ	lad: Endorally Incurse	State Credit	Union
reer Group: N/A	Count	of CU in Peer Group :		Group. All Reportin	g_State = mo	i ype iliciuc	160: Feuerally Illoured	State Creun o	Thion
	- Ocum o	of CO in reer Group.	IN/A		Mar-2025			Jun-2025	
	Jun-2024	Sep-2024	Dec-2024	Mar-2025		Percentile**	Jun-2025		Percentile**
CAPITAL ADEQUACY	Juli-2024	3ep-2024	D60-5054	IVIdI-2023	FEER AVE	Percentile	Jun-2023	FEER AVE	Percentile
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	68	66	66	65	N/A	N/A	62	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		
Net Worth / Total Assets excluding CECL Transition Provision ³	9.55	9.63	9.96	9.72	N/A N/A	N/A N/A	9.83		
Net Worth / Total Assets excluding CECL Transition Provision* Net Worth / PCA Opt. Total Assets (if applies)	9.55 N/A	9.63 N/A	9.96 N/A	9.72 N/A	N/A	N/A	9.63 N/A		
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) 1	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
Net Worth/ I otal Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) Solvency Evaluation (Estimated)	110.12	110.56	110.52	110.30	N/A	N/A	110.49		
Classified Assets (Estimated) / Net Worth	6.84	7.04	7.12	7.32	N/A	N/A	7.34		
ASSET QUALITY	0.04	7.04	7.12	1.52	IN/A	IN/A	7.54	INA	IN/A
Net Charge-Offs / Average Loans*	0.54	0.57	0.60	0.60	N/A	N/A	0.58	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	87.46	90.15	87.98	89.51	N/A	N/A	90.21	N/A	
Accum Unreal G/L On AFS/Cost Of AFS	-8.41	-5.90	-7.46	-6.24	N/A	N/A	-5.46		
Delinquent Loans / Assets	0.56	0.54	0.56	0.49	N/A	N/A	0.53		
EARNINGS EARNINGS									
Gross Income/Average Assets*	6.65	6.77	6.92	6.59	N/A	N/A	6.71	N/A	N/A
Yield on Average Loans*	5.78	5.87	5.92	6.11	N/A	N/A	6.00		
Yield on Average Investments*	4.15	4.25	4.53	3.59	N/A	N/A	3.96		
Fee & Other Op. Income / Avg. Assets*	1.62	1.65	1.70	1.46	N/A	N/A	1.54		
Cost of Funds / Ava. Assets*	1.94	1.97	2.00	1.85	N/A	N/A	1.86		
Net Margin / Avg. Assets*	4.71	4.79	4.93	4.74	N/A	N/A	4.85		
Net Interest Margin/Avq. Assets*	3.08	3.14	3.23	3.28	N/A	N/A	3.30		
Non-Interest Expense /Gross Income	57.79	57.40	56.79	59.58	N/A	N/A	57.38		
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	2.21	2.17	2.35	2.28	N/A	N/A	2.27		
Net Operating Exp. /Avg. Assets*	3.23	3.25	3.28	3.32	N/A	N/A	3.27		
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	28.33	26.25	26.87	26.73	N/A	N/A	27.48	N/A	N/A
Reg. Shares / Total Shares & Borrowings	28.62	27.74	27.95	28.25	N/A	N/A	27.68	N/A	
Total Loans / Total Shares	82.36	82.57	82.44	79.09	N/A	N/A	79.87	N/A	
Total Shares, Dep. & Borrs / Earning Assets	96.11	95.70	96.32	95.86	N/A	N/A	95.66	N/A	
Reg Shares + Share Drafts / Total Shares & Borrs	49.40	48.09	48.61	49.58	N/A	N/A	48.63	N/A	N/A
Borrowings / Total Shares & Net Worth	7.43	7.09	4.31	2.88	N/A	N/A	2.72	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	4.66	4.77	4.75	4.74	N/A	N/A	4.76	N/A	
Borrowers / Members	183.55	176.07	179.93	178.73	N/A	N/A	170.50	N/A	N/A
Members / Full-Time Empl.	380.38	383.18	379.05	380.16	N/A	N/A	385.55	N/A	N/A
Avg. Shares Per Member	\$11,105	\$11,115	\$11,182	\$11,658	N/A	N/A	\$11,684	N/A	N/A
Avg. Loan Balance	\$4,983	\$5,213	\$5,123	\$5,159	N/A	N/A	\$5,474	N/A	N/A
Salary And Benefits / Full-Time Empl.*	\$94,346	\$95,434	\$94,230	\$97,152	N/A	N/A	\$98,743	N/A	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									

**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance.

However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.

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.

² 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.

4. Historical Ratios

				1		T			
		Ass							
Return to cover		For Charter :							
09/12/2025		Count of CU:							
CU Name: N/A		Asset Range :							<u> </u>
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Inc	luded: Federally Insur	ed
	Count	of CU in Peer Group :	N/A						
									L
	Jun-2024	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg
ASSETS									ļ
CASH AND DEPOSITS									L
Coin and Currency	226,444,977	222,764,993			6.9			189,790,009	
Cash Items in Process of Collection	39,955,202	38,917,973			-37.0		65.7	35,366,998	-13.0
Total Cash On Hand	266,400,179	261,682,966	-1.8	262,714,381	0.4	273,473,557	4.1	225,157,007	-17.7
Cash On Deposit									
Cash on Deposit in Corporate Credit Unions	328,253,378	386,666,089			5.1	, -,	36.6	504,236,679	
Cash on Deposit in a Federal Reserve Bank	1,509,194,832	1,395,886,718			-40.4		63.3	977,058,471	-28.1
Cash on Deposit in Other Financial Institutions	246,457,336	238,054,001			12.2		13.5	346,286,175	14.2
Total Cash on Deposit	2,083,905,546	2,020,606,808	-3.0	1,505,612,755	-25.5	2,217,145,802	47.3	1,827,581,325	-17.6
Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit	453,272,408	446,757,242	-1.4	442,735,225	-0.9	456,062,785	3.0	477,364,653	4.7
unions									
All other deposits ¹	161,656	296,400		2,275,380	667.7	569,241	-75.0	1,141,734	100.6
TOTAL CASH AND OTHER DEPOSITS	2,803,739,789	2,729,343,416	-2.7	2,213,337,741	-18.9	2,947,251,385	33.2	2,531,244,719	-14.1
INVESTMENT SECURITIES									
Equity Securities	177,622,763	187,576,049			-0.8		2.1	199,072,669	4.8
Trading Debt Securities	51,434	83,387	62.1		279.7		-100.0	0	N/A
Available-for-Sale Debt Securities	2,520,385,056	2,562,714,536	1.7	2,405,426,555	-6.1	2,361,282,587	-1.8	2,407,776,026	2.0
Held-to-Maturity Debt Securities	331,033,364	315,126,094	-4.8	314,874,389	-0.1	307,520,903	-2.3	296,996,705	-3.4
Allowance for Credit Losses on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL INVESTMENT SECURITIES	3,029,092,617	3,065,500,066	1.2	2,906,709,961	-5.2	2,858,816,050	-1.6	2,903,845,400	1.6
OTHER INVESTMENTS									
Nonperpetual Contributed Capital	507,096	600,796	18.5	512,446	-14.7	502,546	-1.9	502,541	0.0
Perpetual Contributed Capital	17,840,193	17,773,238	-0.4	18,071,981	1.7	17,119,598	-5.3	16,356,295	-4.5
All Other Investments ²	108,666,854	103,332,687	-4.9	107,910,535	4.4	101,105,000	-6.3	96,960,541	-4.1
TOTAL OTHER INVESTMENTS	127,014,143	121,706,721	-4.2	126,494,962	3.9	118,727,144	-6.1	113,819,377	-4.1
LOANS HELD FOR SALE	51,078,685	54,280,064	6.3	137,036,672	152.5	74,868,887	-45.4	101,435,290	35.5
LOANS AND LEASES									
Consumer Loans (Non-Residential, Non-Commercial)	8,279,807,302	8,165,221,488	-1.4	8,041,916,132	-1.5	8,000,443,107	-0.5	7,560,881,380	-5.5
1- to 4-Family Residential Property Loans/Lines of Credit	6,200,796,287	6,316,977,518	1.9	6,456,006,251	2.2	6,523,140,041	1.0	6,555,088,718	0.5
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	36,450,389	33,234,382	-8.8	34,256,899	3.1	31,764,307	-7.3	18,636,394	-41.3
Commercial Loans/Lines of Credit Real Estate Secured	815,096,221	816,112,669			10.9		5.4	1,006,693,757	5.5
Commercial Loans/Lines of Credit Not Real Estate Secured	136,039,155	128,077,835			-0.7		-2.2	135,049,178	8.6
TOTAL LOANS & LEASES	15,468,189,351	15,459,623,893			0.7				
						.,,			
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN & LEASES)	(149,186,600)	(154,092,327)	3.3	(157,390,853)	2.1	(162,750,389)	3.4	(159,674,593)	-1.9
OTHER ASSETS									
Foreclosed and Repossessed Assets	6,382,743	6,911,279	8.3	8,283,298	19.9	7,872,053	-5.0	8,688,020	10.4
Land and Building	426,387,971	416,154,271	-2.4	441,368,303	6.1		-0.2	423,598,800	-3.8
Other Fixed Assets	67,498,370	65,196,151			7.1		1.5	66,564,366	-6.1
NCUA Share Insurance Capitalization Deposit	169,965,694	168,905,364			3.6		0.0	168,649,780	-3.6
Intangible Assets	83,797,898	80,518,832			9.5		-5.1	86,263,246	3.1
Other Assets	557,488,492	526,933,536			0.3		-0.4	502,844,748	-4.5
TOTAL OTHER ASSETS	1,311,521,168	1,264,619,433			3.7		-0.5	1,256,608,960	-3.7
TOTAL ASSETS	22,641,449,153	22,540,981,266			-1.9		3.0		-3.3
TOTAL CU's	88	84			-1.2				
# Means the number is too large to display in the cell			7.0					70	
Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks, S&Ls, savings banks, Loans to and investm	nents in natural person	credit unions, and All other	er investme	nts in corporate credit unic	ins.				
² Prior to March 2022, Loans to, deposits in, and investments in natural person credit unions are included in All Other Investments. March 2022, Loans to and investments in natural person credit unions are included in All Other Investments. March 2022, Loans to an				· · · · · · · · · · · · · · · · · · ·		and investments in net	l parean	adit unione are included in	Cach
Prior to March 2022, Loans to, deposits in, and investments in natural person credit unions are included in All Other Investments. Maland Other Deposits.	arun 2022 and lofward,	ioans to natural person c	redit unions	s are included in Loans and	a deposits	and investments in hatura	ıı person cr	eun unions are incidded in	Casn
* · · · · · · · · · · · · · · · · · · ·			I					5. Assets	
		L	1	1		I.	1		

		Liabilities, Shares &	Fauity						
Return to cover		For Charter :							
09/12/2025		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Incl	uded: Federally Insur	ed
·	Count	of CU in Peer Group :	N/A						
		-							
	Jun-2024	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES									
Accounts Payable, Accrued Interest on Borrowings, & Other	369,616,712	313,847,089	-15.1	297,827,004	-5.1	317,800,181	6.7	288,702,957	-9.2
Liabilities ¹	309,010,712	313,047,009	-15.1	297,027,004	-5.1	317,000,101	0.7	200,702,937	-9.2
Accrued Dividends and Interest Payable	37134345	49712171	33.9	32415459	-34.8	24211699	-25.3	28660655	18.4
Other Borrowings	1,558,168,585	1,483,135,581	-4.8	909,174,870	-38.7	634,300,460	-30.2	579,257,227	-8.7
Allowance for Credit Losses on Off-Balance Sheet Credit	226,193	231,202	2.2	227,176	-1.7	257,131	13.2	99,732	-61.2
Exposures	220,193	231,202	2.2	221,110	-1.7	237,131	13.2	99,732	-01.2
SHARES AND DEPOSITS									
Member Shares of All Types	18,635,424,281	18,609,463,054	-0.1	18,796,278,616	1.0	19,680,942,804	4.7	19,047,585,158	-3.2
Non-Member Deposits	145,056,187	113,456,531	-21.8	84,791,014	-25.3	87,682,028	3.4	78,115,063	-10.9
TOTAL SHARES AND DEPOSITS	18,780,480,468	18,722,919,585	-0.3	18,881,069,630	0.8	19,768,624,832	4.7	19,125,700,221	-3.3
TOTAL LIABILITIES ²	20,745,626,303	20,569,845,628	-0.8	20,120,714,139	-2.2	20,745,194,303	3.1	20,022,420,792	-3.5
EQUITY:									
Undivided Earnings ³	1,958,838,713	1,989,435,292	1.6	2,021,332,972	1.6	2,028,056,914	0.3	1,983,131,307	-2.2
Other Reserves	170,983,514	146,270,041	-14.5	146,070,784	-0.1	145,343,702	-0.5	142,329,539	-2.1
Appropriation For Non-Conforming Investments (SCU Only)	94,557	17,975	-81.0	17,975	0.0	0	-100.0	0	N/A
Equity Acquired in Merger	23,289,465	26,245,874	12.7	26,363,958	0.4	29,693,256	12.6	29,693,257	0.0
Noncontrolling Interest in Consolidated Subsidiaries	6,223,566	5,555,270	-10.7	7,335,707	32.0	6,550,607	-10.7	6,222,423	-5.0
Accumulated Unrealized G/L on Cash Flow Hedges	2,717,975	0	-100.0	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on AFS Securities	N/A	N/A		N/A		N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on	0	0	N/A	0	N/A	0	N/A	0	N/A
HTM Debt Securities	0	0	IN/A	U	IN/A		IN/A	0	IN/A
Accumulated Unrealized Gains (Losses) on Available for Sale	-231,468,869	-160,728,741	30.6	-193,996,302	-20.7	-157,237,013	18.9	-139,065,735	11.6
Debt Securities ⁴	, ,			,,				, ,	
Other Comprehensive Income	-37,013,951	-36,194,309	2.2	-, ,	28.5	-25,150,893	2.8	-24,768,432	1.5
Net Income	2,157,880	534,236	-75.2	0	-100.0	2,994,009	N/A	3,665,418	22.4
EQUITY TOTAL	1,895,822,850	1,971,135,638	4.0	, , ,	0.5	2,030,250,582	2.5	2,001,207,777	-1.4
TOTAL LIABILITIES, SHARES, & EQUITY	22,641,449,153	22,540,981,266	-0.4	, , ,	-1.9	22,775,444,885	3.0	22,023,628,569	-3.3
CECL Transition Provision	19,062,727	18,196,312	-4.5	, ,	-45.0	9,738,987	-2.7	8,602,796	-11.7
TOTAL NET WORTH	2,181,960,991	2,187,777,611	0.3	2,210,642,057	1.0	2,222,793,184	0.5	2,174,400,196	-2.2
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¹ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "No	n-Trading Derivative Liab	lities"							
² Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
³ Regular Reserves have been included in Undivided Earnings for periods prior to	3/31/22.							6. LiabShEquity	

		Income Stateme	ent*						
Return to cover		For Charter :							
09/12/2025		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repo	rting State = 'MO' * 1	Type Inclu	ded: Federally Insure	ed State
	Count	of CU in Peer Group :				J		, , , , , , , , , , , , , , , , , , ,	
	Jun-2024	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg
INTEREST INCOME YEAR-TO-DATE			Ĭ		Ī				Ĭ
Interest on Loans	445,629,436	677,951,339	1.4	918,819,554	1.6	240,100,732	4.5	466,516,088	-2.8
Less Interest Refund	(198,140)	(249,134)	-16.2	(644,197)	93.9	(51,307)	-68.1	(103,640)	1.0
Income from Investments	108,301,836	165,828,439	2.1	220,320,173	-0.4	47,744,901	-13.3	102,073,617	6.9
Other Interest Income ¹	47,244	72,949	2.9	16,179	-83.4	0	-100.0	1,709,578	N/A
TOTAL INTEREST INCOME	553,780,376	843,603,593	1.6	1,138,511,709	1.2	287,794,326	1.1	570,195,643	-0.9
INTEREST EXPENSE YEAR-TO-DATE									
Dividends	123,133,614	191,700,505	3.8	261,927,162	2.5	69,782,287	6.6	134,217,956	-3.8
Interest on Deposits	35,275,604	50,544,138	-4.5	69,387,559	3.0	18,202,808	4.9	37,112,521	1.9
Interest on Borrowed Money	55,416,838			103,622,613	-6.7	15,689,306	-39.4	34,369,705	9.5
TOTAL INTEREST EXPENSE	213,826,056	325,506,441	1.5	434,937,334	0.2	103,674,401	-4.7	205,700,182	-0.8
NET INTEREST INCOME	339,954,320	518,097,152	1.6	703,574,375	1.8	184,119,925	4.7	364,495,461	-1.0
Dravisian faul can 8 Lagge Lagge au Total Cradit Lagg Typense	, ,	, ,		, ,		, ,		, ,	
Provision for Loan & Lease Losses or Total Credit Loss Expense	52,268,025	83,600,227	6.6	113,986,573	2.3	28,946,466	1.6	54,504,011	-5.9
NON-INTEREST INCOME YEAR-TO-DATE									
Fee Income	67,054,325	104,003,348	3.4	141,077,790	1.7	34,045,277	-3.5	64,114,148	-5.8
Other Income	111,913,990	168,668,164	0.5	227,989,864	1.4	47,712,605	-16.3	106,192,465	11.3
Gain (Loss) on Equity and Trading Debt Securities (includes									
changes in fair value and realized gains/losses from Equity and									
Trading Debt Securities)	9,560,979	18,200,427	26.9	15,661,361	-35.5	-480,424	-112.3	10,723,864	1,216.1
Gain (Loss) on all other Investments or other Hedged items (not									
Equity or Trading Debt Securities)	-1,208,134	4,287,668		2,292,295	-59.9	-41,846	-107.3	-51,347	38.6
Gain (Loss) on Derivatives	1,734,007	1,922,349		1,335,466	-47.9	262,631	-21.3	-3,810	
Gain (Loss) on Disposition of Fixed Assets	-1,410,175			-1,943,093	17.6	-676,622	-39.3	-747,806	
Gain (Loss) on Sales of Loans and Leases	-1,093,673	-1,769,786		-1,234,513	47.7	-1,079,314	-249.7	-1,893,742	12.3
Gain (Loss) on Sales of Other Real Estate Owned	15,145	-5,786		81,380	1,154.9	640,807	3,049.7	604,539	-52.8
Gain from Bargain Purchase (Merger)	0		,, .	0	N/A	4,047,658	N/A	4,047,659	-50.0
Other Non-interest Income	3,902,254		-3.0	3,995,567	-47.2	768,021	-23.1	1,749,064	13.9
TOTAL NON-INTEREST INCOME	190,468,718	299,217,435	4.7	389,256,117	-2.4	85,198,793	-12.4	184,735,034	8.4
NON-INTEREST EXPENSE YEAR-TO-DATE									
Employee Compensation & Benefits	209,731,810		0.0	419,746,322	0.1	108,336,960	3.2	209,607,277	-3.3
Travel, Conference Expense	4,338,046	5,824,066		7,489,459	-3.6	1,883,028	0.6	4,698,022	24.7
Office Occupancy	24,889,688		0.0	<u> </u>	0.1	13,732,765	10.3	25,473,458	-7.3
Office Operation Expense	79,695,191	119,809,513	0.2	163,557,091	2.4	41,175,336	0.7	81,067,999	-1.6
Educational and Promotion	22,058,515	33,804,463	2.2	44,464,948	-1.3	12,867,549	15.8	24,548,614	-4.6
Loan Servicing Expense	28,608,706			57,266,121	-0.3	13,992,458	-2.3	24,528,973	-12.3
Professional, Outside Service	35,438,980	53,452,343	0.6	73,222,522	2.7	18,575,961	1.5	35,907,110	-3.4
Member Insurance	103,576		-6.5	196,961	1.7	47,939	-2.6	91,697	-4.4
Operating Fees	1,160,897	1,769,584	1.6	2,394,334	1.5	656,633	9.7	1,241,736	-5.4
Miscellaneous Non-Interest Expense	17,439,404	30,825,958	17.8	38,026,702	-7.5	8,922,886	-6.1	17,732,228	-0.6
TOTAL NON-INTEREST EXPENSE	423,464,813	640,693,432		856,172,402	0.2	220,191,515	2.9	424,897,114	-3.5
NET INCOME (LOSS)	54,690,200	93,020,928	13.4	122,671,517	-1.1	20,180,737	-34.2	69,829,370	73.0
# Means the number is too large to display in the cell									
* All Income/Expense amounts are year-to-date while the related % change ratio									
¹ For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to	12/31/20, this includes Ur	realized Gain (Loss) due t	to change i	in fair value of Equity and	rading Deb	t Securities.		7.IncExp	

		Loans							
Return to cover		For Charter :	N/Δ						
09/12/2025		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Pan	orting State - 'MO' *	Type Inc	ludad: Fadarally Incu	red
r eer Group. N/A	Count	of CU in Peer Group :		Mation Feel Gloup.	All IXEP	orthig_State = WO	Type IIIc	luded. I ederally illisu	leu
	Count	To com reer Group.	IVA						
	Jun-2024	Sep-2024	% Cha	Dec-2024	% Cha	Mar-2025	% Cha	Jun-2025	% Cha
LOANS AND LEASES	Juli-2024	Зер-2024	76 City	Dec-2024	76 City	Wai -2023	76 City	Juli-2023	76 City
Unsecured Credit Card Loans	477,151,055	478,687,990	0.3	492,099,912	2.8	480,266,253	-2.4	468.560.175	-2.4
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	477,101,000	1 470,007,000	N/A	432,033,312	N/A	400,200,200	N/A	400,300,173	N/A
Non-Federally Guaranteed Student Loans	45,079,007	47,495,974	5.4	46,941,059	-1.2	49,411,758		48,878,624	-1.1
All Other Unsecured Loans/Lines of Credit	473,092,480	, ,	1.1	475,583,917	-0.5	457,055,695	-3.9	436,992,140	-4.4
New Vehicle Loans	1,869,791,158		-2.5	1,789,219,424	-1.8	1,788,440,492	0.0	1,694,237,285	
Used Vehicle Loans	4,841,605,197	4,783,419,512	-1.2	4,703,975,958	-1.7	4,702,706,890	0.0	4,416,406,768	
Leases Receivable	418,500		-2.4	366,188	-10.4	337,876		289,653	
All Other Secured Non-Real Estate Loans/Lines of Credit	572,669,905	, , , , , , , , , , , , , , , , , , ,	-3.1	533,729,674	-3.8	522,224,143		495,516,735	
All Other Secured Non-Rear Estate Loans/Lines of Credit	372,009,903	334,720,403	-3.1	555,729,674	-3.0	522,224,145	-2.2	495,510,735	
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien	4,438,376,936	4,469,871,825	0.7	4,540,024,563	1.6	4,567,631,405	0.6	4,532,639,101	-0.8
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien	1,762,419,351	1,847,105,693	4.8	1,915,981,688	3.7	1,955,508,636	2.1	2,022,449,617	3.4
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	36,450,389	33,234,382	-8.8	34,256,899	3.1	31,764,307	-7.3	18,636,394	-41.3
Commercial Loans/Lines of Credit Real Estate Secured	815,096,221	816,112,669	0.1	905,310,653	10.9	954,529,153	5.4	1,006,693,757	5.5
Commercial Loans/Lines of Credit Not Real Estate Secured	136,039,155	128,077,835	-5.9	127,221,488	-0.7	124,402,528	-2.2	135,049,178	8.6
TOTAL LOANS & LEASES	15,468,189,351	15,459,623,893	-0.1	15,564,711,434	0.7	15,634,279,128	0.4	15,276,349,416	-2.3
LOANS GRANTED									
Number of Loans Granted Year-to-Date	182,720	306,150	67.6	433,227	41.5	149,365	-65.5	293,987	96.8
Amount of Loans Granted Year-to-Date	2,558,352,972	3,879,802,039	51.7	5,211,325,391	34.3	1,425,634,479	-72.6	2,888,543,048	102.6
Number of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A
Amount of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
First Time Homebuyer Program	15	14	-6.7	14	0.0	13	-7.1	12	-7.7
Credit Builder	13		7.7	14	0.0	13		13	
Payday Alternative 1 Loans (PALs I loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Payday Alternative 2 Loans (PALs II loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
GOVERNMENT GUARANTEED LOANS									
Non-Commercial Loans									
Small Business Administration (SBA) Outstanding Balance	1,384,177	1,301,488	-6.0	1,218,074	-6.4	1,702,668	39.8	1,059,290	-37.8
SBA Guaranteed Portion	1,236,769	1,130,819	-8.6	1,039,141	-8.1	1,484,378	42.8	909,878	-38.7
Paycheck Protection Program (PPP) Loans (included in SBA) Outstanding Balance	386,906	326,774	-15.5	284,081	-13.1	663,583	133.6	85,994	-87.0
Other Government Guaranteed Outstanding Balance	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Government Guaranteed Outstanding Balance Other Government Guaranteed Guaranteed Portion	0			0		0		0	
Commercial Loans	0	1	IN/A	0	IN/A	U	IN/A	0	IN/A
SBA Commercial Loans Outstanding Balance	22,622,984	22,486,373	-0.6	22,107,972	-1.7	28,007,946	26.7	26,448,676	-5.6
SBA Commercial Loans Outstanding Balance SBA Commercial Loans Guaranteed Portion	22,622,964		-0.6	21,118,715	-1.7	25,641,876		24,954,545	
Other Government Guaranteed Commercial Loans Outstanding Balance	14,317,649		6.8	15,107,922	-1.6	25,641,876 15,074,159	-0.2	24,954,545 14,920,761	-2.7
Other Government Guaranteed Commercial Loans Guaranteed Portion			6.5		-1.2	, ,	-0.2	, ,	
	14,058,778	14,974,267	0.5	14,794,796	-1.2	14,657,161		1- /	-0.9
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		Delinguent Loan Info	ormation						
Return to cover		For Charter :							
09/12/2025		Count of CU :	78						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repo	orting_State = 'MO' *	Type Inc	luded: Federally Insu	red
	Count	of CU in Peer Group :	N/A						
DELINOUENOV OURANDA ALL LOAN EVENE	Jun-2024	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES	111 000 050	454 000 405		400.040.000	20.5	100 101 050	0.4	440.400.000	40.4
30 to 59 Days Delinquent	141,868,350	151,920,425		, ,		183,134,650		148,122,300	
60 to 89 Days Delinquent ¹	53,428,346	, ,	-5.6	, ,		34,505,580		45,502,418	
90 to 179 Days Delinquent ¹	38,969,040					45,433,674		43,279,302	
180 to 359 Days Delinquent	19,361,806					27,931,081	16.3	21,076,543	
> = 360 Days Delinquent	15,795,930					4,216,287		7,260,395	
Total Delinquent Loans - All Types (> = 60 Days)	127,555,122	, ,				112,086,622		117,118,658	
% Delinquent Loans / Total Loans	0.82		1			0.72		0.77	
Amount of Loans in Non-Accrual Status	70,467,007	61,109,053	-13.3	72,507,658	18.7	80,457,028	11.0	81,151,988	0.9
COMMERCIAL LOAN DELINQUENCY RATIOS ¹									
% Comm Lns > = 30 Days Delinquent	2.72					2.09		1.98	
% Comm Lns > = 60 Days Delinquent	2.34	0.70	-70.1	0.45	-35.2	0.76	67.1	0.79	4.6
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	5,162,684	5,348,514	3.6	5,557,083	3.9	4,750,210	-14.5	5,021,786	5.7
60 to 89 Days Delinquent ¹	2,438,015	2,551,050	4.6	2,670,493	4.7	2,372,922	-11.1	2,267,478	-4.4
90 to 179 Days Delinquent ¹	3,033,712	3,412,882	12.5	3,680,496	7.8	3,560,928	-3.2	3,064,064	-14.0
180 to 359 Days Delinquent	312,943	1,169,201	273.6	237,507	-79.7	260,630	9.7	356,566	36.8
> = 360 Days Delinquent	13,401	12,561	-6.3	4,558	-63.7	0	-100.0	335	N/A
Total Delinquent Credit Card Lns (> = 60 Days)	5,798,071	7,145,694	23.2	6,593,054	-7.7	6,194,480	-6.0	5,688,443	-8.2
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	1.22	1.49	22.8	1.34	-10.2	1.29	-3.7	1.21	-5.9
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
30 to 59 Days Delinguent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinguent ¹	0	0	N/A	0	N/A	0	N/A	0	N/A
90 to 179 Days Delinguent ¹	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0		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		0.00	N/A	0.00	
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinguent	332,472	614,930	85.0	400,009	-35.0	755,704	88.9	319,037	-57.8
60 to 89 Days Delinquent ¹	54,336	· ·				98,473		26,033	
90 to 179 Days Delinquent ¹	123,564	48,513		268,052		47,455		168,407	
180 to 359 Days Delinquent	0	,			2.5	0		0	
> = 360 Days Delinquent	0	, -				0		0	
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	177,900	-				145,928		194,440	+
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-	,	·		,		,		,	
Federally Guaranteed Student Loans %	0.39	0.48	20.5	0.83	74.4	0.30	-64.4	0.40	34.7
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days	days delinguent							9. Delinguent Loans	

	Deli	nguent Loan Informati	ion (conti	nued)					
Return to cover	Delli	For Charter :	_ `	lucuj					
09/12/2025		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: /	All * Repo	rting State = 'MO' *	Type Incl	uded: Federally Insure	d State
	Count	of CU in Peer Group :	_			g_	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,	
	Jun-2024	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg
DELINQUENT LOANS BY CATEGORY (continued)			7		,,,,,,,,,,		,,,,,,,,,		70 0 1.19
All Other Unsecured Loans/Lines of Credit									
30 to 59 Days Delinquent	4,926,732	5,070,777	2.9	5,475,200	8.0	4,694,544	-14.3	4,948,887	5.4
60 to 89 Days Delinquent ¹	2,591,961	2,789,768			-4.9	2,100,478	-20.8	2,145,856	2.2
90 to 179 Days Delinquent ¹	3,250,894	3,418,560			2.0	3,017,537	-13.5	2,624,661	-13.0
180 to 359 Days Delinquent	484,269	428,314	+		-11.3	331,728		408,596	23.2
> = 360 Days Delinquent	42,404	61,105		101,856	66.7	71,666	-29.6	75,232	5.0
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	6,369,528	6,697,747			-1.2	5,521,409		5,254,345	-4.8
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other								, ,	
Unsecured Loans/Lines of Credit %	1.35	1.40	4.0	1.39	-0.6	1.21	-13.2	1.20	-0.5
New Vehicle Loans									
30 to 59 Days Delinquent	17,775,141	18,702,557	5.2	20,703,449	10.7	17,261,944	-16.6	16,507,180	-4.4
60 to 89 Days Delinquent ¹	4,995,309	4,491,151	-10.1	4,658,665	3.7	3,944,064	-15.3	4,662,152	18.2
90 to 179 Days Delinquent ¹	4,100,368	5,062,908	23.5	4,691,025	-7.3	4,275,345	-8.9	3,852,958	-9.9
180 to 359 Days Delinquent	1,527,871	1,452,748	-4.9	2,004,339	38.0	2,072,151	3.4	1,652,273	-20.3
> = 360 Days Delinquent	245,106	275,869	12.6	344,049	24.7	184,654	-46.3	239,473	29.7
Total Del New Vehicle Lns (> = 60 Days)	10,868,654	11,282,676	3.8	11,698,078	3.7	10,476,214	-10.4	10,406,856	-0.7
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.58	0.62		0.65	5.6	0.59	-10.4	0.61	4.9
Used Vehicle Loans									
30 to 59 Days Delinquent	68,089,253	68,625,430	0.8	77,952,862	13.6	66,702,874	-14.4	60,617,864	-9.1
60 to 89 Days Delinquent ¹	20,630,339	19,785,044			3.4	14,778,268	-27.8	18,446,058	24.8
90 to 179 Days Delinquent ¹	17,948,448	19,612,481			5.8	18,609,880	-10.3	15,866,509	-14.7
180 to 359 Days Delinquent	10,610,085	10,113,468			-1.0	11,923,219	19.1	8,795,157	-26.2
> = 360 Days Delinguent	1,395,576	1,138,734			12.0	891,847	-30.1	877,801	-1.6
Total Del Used Vehicle Lns (> = 60 Days)	50,584,448	50,649,727		, ,	3.7	46,203,214	-12.0	43,985,525	-4.8
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	1.04	1.06		. ,,	5.4	0.98		1.00	1.4
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle									
Loans %	0.92	0.94	2.4	0.99	5.5	0.87	-11.7	0.89	1.9
Leases Receivable									
30 to 59 Days Delinquent	0	O	N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	0	N/A
90 to 179 Days Delinguent ¹	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	O	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	O	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent	5,737,381	5,898,045	2.8	7,002,405	18.7	6,536,971	-6.6	5,736,815	-12.2
60 to 89 Days Delinquent ¹	2,026,433	1,943,684	-4.1	1,971,691	1.4	2,053,449	4.1	1,520,670	-25.9
90 to 179 Days Delinquent ¹	1,189,021	2,418,497	103.4	2,621,386	8.4	2,094,203	-20.1	2,436,133	16.3
180 to 359 Days Delinquent	1,388,099	1,090,085	-21.5	968,781	-11.1	1,375,521	42.0	1,247,869	-9.3
> = 360 Days Delinquent	42,113	154,788		190,796	23.3	100,383	-47.4	30,978	-69.1
Total Del All Other Secured Loans (> = 60 Days)	4,645,666	5,607,054	20.7	5,752,654	2.6	5,623,556	-2.2	5,235,650	-6.9
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	0.81	1.01		, ,	6.6	1.08	-0.1	1.06	-1.9
Outstanding balances of loans affected by bankruptcy claims	83,887,012	91,945,861			4.0	99,426,169	4.0	68,175,600	-31.4
Outstanding Troubled Debt Restructured loans or Modifications to Borrowers Experiencing Financial Difficulty	38,812,726	42,085,554		31,237,531	-25.8	29,396,970	-5.9	29,714,313	1.1
Amount of loans to borrowers experiencing financial difficulty not in compliance with modified loan terms	221	142	-35.7	120	-15.5	197	64.2	175	-11.2
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1 - Prior to 3/31/22, loans delinguent 60 - 89 days delinquent were combined with loans 60 -	179 days delinquent.						10. Deli	nguent Loans (con	t)

Delinquer	nt 1- to 4-Family R	esidential and Other	Non-Con	nmercial Real Estate L	oans ¹				
Return to cover	it i to 4 i anni y it	For Charter :		Interestal Real Estate E	ourio				
09/12/2025		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
	Count	of CU in Peer Group :	N/A						
	I 0004	0 0004	0/ 01	D = 0004	0/ 01	M 0005	0/ 01	I 0005	0/ 01
DELINQUENT REAL ESTATE LOANS BY CATEGORY	Jun-2024	Sep-2024	% Cng	Dec-2024	% Cng	Mar-2025	% Chg	Jun-2025	% Cng
Secured by a 1st Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinguent	24,420,970	25,279,521	3.5	45,947,704	81.8	55,460,533	20.7	26,479,155	-52.3
60 to 89 Days Delinquent ¹	11,920,177	12,218,822		, ,	-18.6		-77.8	, ,	
90 to 179 Days Delinquent ¹	4.470.636	8.255.834		-,,-	-10.3	, -,	13.2	9.863.805	
180 to 359 Days Delinquent	1.949.333	2.525.698	_	,,	127.2	-,, -		4.362.245	_
> = 360 Days Delinquent	1.114.935	956.989		-,,		-,,	156.7	2.883.413	
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent >	, ,	,		,		, , , , , ,		, , , , , ,	
= 60 Days	19,455,081	23,957,343	23.1	23,884,720	-0.3	20,696,174	-13.3	27,133,895	31.1
1- to 4-Family Residential Property Secured by a 1st Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a 1st Lien loans %	0.44	0.54	22.3	0.53	-1.8	0.45	-13.9	0.60	32.1
Secured by Junior Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinquent	11,817,626	12,534,995	6.1	13,998,638	11.7	12,420,149	-11.3	14,974,364	20.6
60 to 89 Days Delinguent ¹	2,827,081	4,347,602	53.8	5,310,145	22.1	3,497,920	-34.1	4,424,710	26.5
90 to 179 Days Delinguent ¹	2,453,091	3,117,757	27.1	3,906,190	25.3	2,811,698	-28.0	2,885,851	2.6
180 to 359 Days Delinquent	1,470,243	1,555,748	5.8	1,531,023	-1.6	2,057,775	34.4	2,081,765	1.2
> = 360 Days Delinquent	594,995	673,857	13.3	693,454	2.9	675,950	-2.5	770,087	13.9
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent >= 60 Days	7,345,410	9,694,964	32.0	11,440,812	18.0	9,043,343	-21.0	10,162,413	12.4
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	0.52	25.9	0.60	13.8	0.46	-22.6	0.50	8.7
All Other (Non-Commercial) Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent	3,031	35,047	1,056.3	45,279	29.2	193,262	326.8	0	-100.0
60 to 89 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	0	N/A
90 to 179 Davs Delinguent ¹	55,302	0	-100.0	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	56,183	N/A	56,260	0.1	0	-100.0	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days	55,302	56,183	1.6	56,260	0.1	0	-100.0	0	N/A
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60 Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %	0.15	0.17	11.4	0.16	-2.9	0.00	-100.0	0.00	N/A
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days	26,855,793	33,708,490	25.5	35,381,792	5.0	29,739,517	-15.9	37,296,308	25.4
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)	0.43	0.53	23.3	0.55	2.7	0.45	-16.8	0.57	25.1
# Means the number is too large to display in the cell									
¹ Prior to 3/31/22, loans delinguent 60 - 89 days delinguent were combined with loans 60 - 179 days of	delinguent.			•		!	11. 🖸	elinquent RE Loans	

		Delinquent Commerci	al Loans						
Return to cover		For Charter :	N/A						
09/12/2025		Count of CU:	78						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'MO' * 1	ype Inc	cluded: Federally Insu	red
	Count	of CU in Peer Group :	N/A						
	Jun-2024	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY									
Construction and Development Loans									
30 to 59 Days Delinquent	280,363	2,550,000	809.5	1,555,452	-39.0	0	-100.0	400,377	N/A
60 to 89 Days Delinquent ¹	865,649	0	-100.0	0	N/A	0	N/A	73,803	N/A
90 to 179 Days Delinguent ¹	0	921,363	N/A	0	-100.0	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	934,937	N/A	621,137	-33.6	0	-100.0
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	299,604	N/A
Fotal Construction and Development loans delinquent > = 60 Days	865,649	921,363	6.4	934,937	1.5	621,137	-33.6	373,407	-39.9
Construction and Development loans >= 60 Days / Total Construction and Development						2 = -	00	,	
oans %	1.05	0.99	-5.5	0.85	-13.9	0.52	-39.6	0.30	-41.5
Secured by Farmland									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent ¹	0	0	N/A	0		0	N/A	0	
90 to 179 Days Delinquent ¹	0	0	N/A	0		0	N/A	0	
180 to 359 Days Delinquent	0	0	N/A	0		0	N/A	0	
> = 360 Days Delinquent	0	0	N/A	0		0	N/A	0	N/A
Fotal loans Secured by Farmland delinquent > = 60 Days	0	0	N/A	0		0	N/A	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		N/A
Secured by Multifamily	0.00	0.00	11//	0.00	IN/A	0.00	11//	0.00	IN/A
30 to 59 Days Delinquent	316.248	2.272.981	618.7	0	-100.0	230.816	N/A	1,271,091	450.7
• • • •	1,572,445	, ,	-100.0	0	-100.0 N/A	230,616	N/A	226,415	450.7 N/A
60 to 89 Days Delinquent ¹				•				,	
90 to 179 Days Delinquent ¹	352,173		-56.0	343,818		203,489	-40.8		
180 to 359 Days Delinquent	0	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	1,924,618	154,880	-92.0	498,698	222.0	203,489	-59.2	226,415	11.3
oans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	0.97	0.07	-92.3	0.19	158.8	0.07	-62.1	0.07	1.5
Secured by Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinquent	895,949	-,- ,	239.8	2,738,267	-10.1	513,927	-81.2	-,,	675.7
60 to 89 Days Delinquent	2,471,869	865,379	-65.0	328,591	-62.0	1,670,566	408.4	329,288	-80.3
90 to 179 Days Delinquent ¹	0	1,120,701	N/A	0	-100.0	658,370	N/A	1,718,423	161.0
180 to 359 Days Delinquent	843,839	0	-100.0	1,138,594	N/A	1,152,141	1.2		11.8
> = 360 Days Delinquent	9,197,876	1,155,519	-87.4	158,428	-86.3	113,711	-28.2	2,015,413	1,672.4
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60	12,513,584	3,141,599	-74.9	1,625,613	-48.3	3,594,788	121.1	5,351,562	48.9
Days	12,010,004	3,141,399	-14.3	1,020,013	70.3	3,334,100	141.1	3,331,302	40.9
oans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del									
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %	5.95	1.63	-72.7	0.68	-58.0	1.41	105.9	1.81	28.6
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	100 ===	100 = 10	44.5	475 000	7.0	0.400.00	4 700 0	4.046.==0	00.0
30 to 59 Days Delinquent	183,507	162,749	-11.3	175,089	7.6	, ,	1,722.2	1,013,772	-68.2
60 to 89 Days Delinquent ¹	0	182,891	N/A	361,148	97.5	1,121,304	210.5	,	-96.4
90 to 179 Days Delinquent ¹	1,206,314	178,713	-85.2	0		760,498	N/A	56,923	-92.5
180 to 359 Days Delinquent	0	446,784	N/A	402,105	-10.0	0	-100.0	- , -	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60	1,206,314	808,388	-33.0	763,253	-5.6	1,881,802	146.6	282,353	-85.0
Days	1,200,314	000,300	-55.0	700,200	5.0	1,001,002	170.0	202,333	-00.0
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 days delin								12. Del Comm Loans	

		Delinguent Commerc	ial Laans		1	I	1	I	
Return to cover		For Charter :		· 					
09/12/2025		Count of CU :							
CU Name: N/A		Asset Range :							
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 :					ľ.		
	Jun-2024	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	Jun-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	0.39	0.26	-32.8	0.27	1.9	0.66	145.4	0.10	-84.1
Occupied, Non-Farm, Non-Residential Property %	0.00	0.20	02.0	0.2.		0.00		0.10	"
Loans to finance agricultural production and other loans to									
farmers									
	0	0	N/A	. 0	N/A	0	N/A	0	N/A
30 to 59 Days Delinquent	0		N/A N/A	. 0		0		0	
60 to 89 Days Delinquent ¹	0		N/A N/A	. 0		0		0	
90 to 179 Days Delinquent ¹			_						
180 to 359 Days Delinquent	0		N/A	. 0		0		0	
> = 360 Days Delinquent	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Total delinquent loans to finance agricultural production and other	0	0	N/A		N/A	0	N/A	0	N/A
loans to farmers > = 60 Days				ļ					1
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 %									
Commercial and Industrial Loans									
30 to 59 Days Delinquent	1,923,993	1,775,933	-7.7	1,368,614	-22.9	10,383,354	658.7	6,840,943	
60 to 89 Days Delinquent ¹	995,450	1,155,875	16.1	106,589	-90.8	657,472	516.8	1,294,899	
90 to 179 Days Delinquent ¹	558,275	,	-66.8		46.8	432,382	59.2	741,568	
180 to 359 Days Delinquent	625,131	146,976	-76.5	,		63,607	-83.8	126,714	
> = 360 Days Delinquent	3,149,524	51,748	-98.4				192.2	68,059	-55.0
Total Commercial and Industrial Loans delinquent > = 60 Days	5,328,380	1,539,687	-71.1	822,332	-46.6	1,304,680	58.7	2,231,240	71.0
Commercial and Industrial Loans >= 60 Days / Total Commercial and	4.06	1.24	-69.4	0.68	-45.6	1.08	60.3	1.69	56.6
Industrial Loans %	4.00	1.24	-09.4	0.00	-45.0	1.00	00.5	1.03	30.0
Unsecured Commercial Loans									
30 to 59 Days Delinquent	0	0	N/A	91,890	N/A	36,968	-59.8	0	-100.0
60 to 89 Days Delinquent ¹	0	0	N/A	37,739	N/A	0	-100.0	19,988	N/A
90 to 179 Days Delinquent ¹	0	39,282	N/A	. 0	-100.0	572,126	N/A	0	-100.0
180 to 359 Days Delinquent	0	0	N/A	. 0	N/A	0	N/A	572,126	N/A
> = 360 Days Delinquent	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Total Unsecured Commercial Loans delinquent > = 60 Days	0	39,282	N/A	37,739	-3.9	572,126	1,416.0	592,114	3.5
Unsecured Commercial Loans >= 60 Days / Total Unsecured									
Commercial Loans %	0.00	1.21	N/A	0.81	-33.0	18.68	2,211.8	30.56	63.6
Unsecured Revolving Lines of Credit for Commercial Purposes									
30 to 59 Days Delinguent	3,000	4,318	43.9	4,282	-0.8	3,000	-29.9	4,282	42.7
60 to 89 Days Delinquent ¹	39,282	3,000	-92.4					0	
90 to 179 Days Delinquent ¹	227,242	0,000	-100.0		N/A	4,282	42.7	0	
180 to 359 Days Delinquent	149,993	0	-100.0	,		7,202		0	
> = 360 Days Delinquent	149,993	0	N/A			0		0	
	0	0	IN/A		IN/A	0	IN/A		IN/A
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	416,517	3,000	-99.3	3,000	0.0	4,282	42.7	0	-100.0
· · · · · · · · · · · · · · · · · · ·									
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60	04.40	0.00	07.5		400		25.0		1000
Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %	24.42	0.62	-97.5	0.56	-10.0	0.75	35.2	0.00	-100.0
1 uiposos 70				-			-		-
Total Commercial Loans to Members and Non-Members delinquent									
>= 60 days	22,255,062	6,608,199	-70.3	4,685,572	-29.1	8,182,304	74.6	9,057,091	10.7
•									
Total Commercial Loans to Members and Non-Members delinquent									
>= 60 days / Total Commercial Loans to Members and Non-Members	2.34	0.70	-70.1	0.45	-35.2	0.76	67.1	0.79	4.6
%									
* Amounts are year-to-date and the related % change ratios are annualized.									
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with	loans 60 - 179 davs delii	nguent.						13. Del Comm Loans (co	on't)

		Loon Loons							
Return to cover		Loan Losse							
09/12/2025		For Charter :							
		Count of CU							
CU Name: N/A Peer Group: N/A		Asset Range :					<u> </u>	–	1011
Peer Group: N/A		Criteria :		Nation * Peer Group:	All * Rep	orting_State = 'MO' ^	I ype Inc	luded: Federally Insul	red State
	Count	of CU in Peer Group :	N/A						
	I 0004	0 000	0/ 01	D 0004	0/ Ob	M 000F	0/ 01	I 000F	0/ 01
LOAN LOGG CHMMARY (TOTAL FOR ALL LOAN TYPEO)	Jun-2024	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Cng	Jun-2025	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)	50,000,040	00 000 000	0.4	400 000 004	0.7	00.004.400	0.7	F0 400 400	4.0
Total Loans Charged Off Year-to-Date* Total Loans Recovered Year-to-Date*	56,232,818 14,472,084	86,933,892 21,034,244	3.1	120,230,981 27,744,403	3.7 -1.1	30,264,100 6,815,242		59,406,192 14,393,372	-1.9 5.6
NET CHARGE OFFS (\$\$)*	41,760,734	65,899,648			5.3				
Net Charge-Offs / Average Loans %**	0.54	0.57			4.9				
Total Delinquent Loans & Year-to-Date Net Charge-Offs	169,315,856	187,825,157	10.9		15.1	135,535,480			
Combined Delinquency and Net Charge Off Ratio	1.37	1.36			2.5				
LOAN LOSS SUMMARY BY LOAN TYPE	1.37	1.30	-0.5	1.39	2.5	1.32	-5.5	1.55	2.4
Unsecured Credit Card Lns Charged Off*	10,186,053	15,336,526	0.4	20,676,809	1.1	5,054,451	-2.2	9,720,424	-3.8
Unsecured Credit Card Lins Criarged Off Unsecured Credit Card Lins Recovered*	1,412,455	2,118,985			6.2		-5.4		
Unsecured Credit Card Net Charge Offs*	8,773,598	13,217,541	0.4		0.2		-5.4		
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	3.67	3.68			-1.1	3.57	-1.7		-5.7
PALs I and PALs II Charged Off (FCU Only)*	3.07			3.04		3.57		0	
PALs I and PALs II Recovered (FCU Only)*	0					0		0	
PALs I and PALs II Net Charge Offs (FCU Only)*	0			0		0		0	
PALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)	0.00	0.00		0.00	N/A	0.00		0.00	
Non-Federally Guaranteed Student Loans Charged Off*	55,601	138,135			-7.1	213,556			
Non-Federally Guaranteed Student Loans Recovered*	19,953	31,232			-4.0				
Non-Federally Guaranteed Student Loans Net Charge Offs*	35,648	106,903			-8.1	195,557	497.0		
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed	0.16	0.31	94.6		-7.5				
Student Loans**									
All Other Unsecured Loans/Lines of Credit Charged Off*	12,715,425	19,160,809			3.4	6,209,758			
All Other Unsecured Loans/Lines of Credit Recovered*	2,450,370	3,656,840			-0.4				
All Other Unsecured Loans/Lines of Credit Net Charge Offs*	10,265,055	15,503,969	0.7	21,567,419	4.3	4,969,138	-7.8	8,980,575	-9.6
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured	4.34	4.34	0.2	4.54	4.6	4.26	-6.2	3.94	-7.6
Loans/Lines of Credit** New Vehicle Loans Charged Off*	3,938,514	6,570,040			5.1	2,514,052	9.2	4,676,790	-7.0
New Vehicle Loans Recovered*	1,703,349	2,398,813		3,228,027	0.9	, ,			
New Vehicle Loans Net Charge Offs*	2,235,165	4,171,227		-, -,-	7.5		2.9		_
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.23	0.29	+		8.4	, ,		, ,	
Used Vehicle Loans Charged Off*	26,305,349					14,591,412			
Used Vehicle Loans Recovered*	8,160,560	11,784,211	-3.7		-3.1	3,392,414			
Used Vehicle Loans Net Charge Offs*	18,144,789	28,794,013		, ,	6.5				
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.75	0.79		, ,	7.4			0.98	
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**	0.60	0.65				0.78	11.8	0.80	
Leases Receivable Charged Off*	0		+	. 0	N/A	0	N/A	0	
Leases Receivable Recovered*	0			. 0		0		0	
Leases Receivable Net Charge Offs*	0	C	N/A	. 0	N/A	0	N/A	0	N/A
Leases Receivable Net Charge Offs / Avg Leases Receivable**	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	2,452,312	3,768,896	2.5	5,420,393	7.9	1,326,960	-2.1	2,914,802	9.8
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	608,524	877,682	-3.8	1,108,628	-5.3	401,050	44.7	829,799	
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	1,843,788	2,891,214	4.5	4,311,765	11.9	925,910	-14.1	2,085,003	12.6
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other	0.63	0.67	6.2	0.77	13.9	0.70	-8.5	0.81	15.5
Secured Non-Real Estate Loans/Lines of Credit**	0.00	0.07	5.2	0.77	10.0	0.70	5.5	0.01	10.0
FORECLOSED AND REPOSSESSED ASSETS									
Commercial	692,977	710,458			2.3				0.5
Real Estate - Non-Commercial	1,027,475	1,339,442	30.4						
Vehicle - Non-Commercial	4,604,221	4,803,309			10.8				+
Other - Non-Commercial	58,070	58,070			90.6	· · · · · · · · · · · · · · · · · · ·	-4.1		
Total Foreclosed and Repossessed Assets	6,382,743	6,911,279	8.3	8,283,298	19.9	7,872,053	-5.0	8,688,020	10.4
*Amounts are year-to-date while the related percent change ratios are annualized.			-	1	-		-		
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								14. Loan Losses	

		Indirect Loan	s						
Return to cover		For Charter :	N/A						
09/12/2025		Count of CU:	78						
CU Name: N/A		Asset Range :	N/A						
Peer Group Number: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Inc	uded: Federally Insur	red State
	Count	of CU in Peer Group :	N/A						
	Jun-2024	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg
INDIRECT LOANS AMOUNT OUTSTANDING:									
New and Used Vehicle Indirect Loans	4,244,743,697	4,195,773,568	-1.2	4,104,418,921	-2.2	4,070,604,430	-0.8	3,876,031,445	-4.8
First Lien and Junior Lien Residential Indirect Loans	114,021,901	114,455,968	0.4	114,909,494	0.4	114,054,573	-0.7	111,648,541	-2.1
Commercial Indirect Loans	8,590,815	3,687,541	-57.1	9,157,257	148.3	9,473,394	3.5	9,365,389	-1.1
All Other Indirect Loans	210,107,402	204,714,404	-2.6	198,235,862	-3.2	192,085,209	-3.1	182,389,681	-5.0
TOTAL OUTSTANDING AMOUNT INDIRECT LOANS	4,577,463,815	4,518,631,481	-1.3	4,426,721,534	-2.0	4,386,217,606	-0.9	4,179,435,056	
Indirect Loans Outstanding / Total Loans %	29.59	29.23	-1.2	28.44	-2.7	28.06	-1.4	27.36	-2.5
INDIRECT LOANS NUMBER OUTSTANDING:									
New and Used Vehicle Indirect Loans	1,528,773	1,480,510	-3.2	1,482,199	0.1	1,458,379	-1.6	1,367,940	-6.2
First Lien and Junior Lien Residential Indirect Loans	507	500	-1.4	515	3.0	507	-1.6	499	-1.6
Commercial Indirect Loans	34	33	-2.9	39	18.2	41	5.1	41	0.0
All Other Indirect Loans	13,594	13,539	-0.4	13,481	-0.4	13,334	-1.1	13,021	-2.3
TOTAL NUMBER OUTSTANDING INDIRECT LOANS	1,542,908	1,494,582	-3.1	1,496,234	0.1	1,472,261	-1.6	1,381,501	-6.2
DELINQUENT INDIRECT LOANS									
Total Delinquent Indirect Lns (>= 60 Days)	48,752,964	50,111,408	2.8	52,765,633	5.3	45,480,735	-13.8	43,441,197	-4.5
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	1.07	1.11	4.1	1.19	7.5	1.04	-13.0	1.04	0.2
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*	24,457,404	36,729,265	0.1	51,361,194	4.9	13,921,875	8.4	28,378,483	1.9
Indirect Loans Recovered*	6,107,560	11,237,848	22.7	15,009,657	0.2	3,624,207	-3.4	7,875,352	8.6
Indirect Loans Net Charge Offs*	18,349,844	25,491,417	-7.4	36,351,537	7.0	10,297,668	13.3	20,503,131	-0.4
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.80	0.74	-6.8	0.80	8.0	0.93	16.2	0.95	1.9
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								15. Indirect Loans	

		Indirect, Purchased	or Sold				1		
Return to cover		For Charter :							
09/12/2025		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group Number: N/A				Nation * Peer Group:	All * Ren	orting State = 'MO' *	Type Inc	luded: Federally Insi	ıred
	Count	of CU in Peer Group :		nanon roomonoup.	7 			indicar r cucramy mice	1
	Jun-2024	Sep-2024	% Cha	Dec-2024	% Chg	Mar-2025	% Cha	Jun-202	5 % Cho
LOANS PURCHASED YEAR-TO-DATE UNDER 701,23			7. 5.1.9		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		7		7,7,0,1,12
Amount of Loans Purchased from Other Financial Institutions *	1,508,198	1,014,728	-55.1	1,014,728	-25.0	6,299,307	2.383.2	18,723,743	3 48.6
Amount of Loans Purchased from Other Sources *	13,427,325	13,193,265		15,388,299		5,503,104	43.0	7,601,827	
Loans Purchased From Other Financial Institutions & Other Sources YTD / Loans Granted YTD	0.583794463	0.366204071		0.314757298		0.82787076		0.911378836	
Number of Loans Purchased from Other Financial Institutions *	107	13	-91.9	13		244	7.407.7	516	
Number of Loans Purchased from Other Sources *	12,916	618	-96.8	727		173	-4.8	10.590	2,960.7
	,					-			1
OUTSTANDING LOANS PURCHASED YEAR-TO-DATE UNDER 701.23									
Amount From Other Financial Institutions Outstanding	62,039,691	55,958,526	-9.8	51,883,645	-7.3	54,447,192	4.9	37,335,855	-31.4
Amount From other sources Outstanding	67,534,369	61,451,907	-9.0	61,490,665	0.1	65,774,489	7.0	66,372,322	2 0.9
Number From Other Financial Institutions Outstanding	94,351	85,378	-9.5	80,911	-5.2	76,321	-5.7	70,537	7 -7.6
Number From other sources Outstanding	162,665	48,894		46,483	-4.9	64,487	38.7	70,072	
						·			
DELINQUENT WHOLE OR PARTIAL LOAN PURCHASED UNDER 701.23									
Delinquent Whole or Partial Loans Purchased Under 701.23	4,603	0	-100.0	0	N/A	0	N/A	(N/A
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial Loans	0.00	0	400.0	0	N/A	0	N/A		N1/A
Purchased Under 701.23 %	0.00	0	-100.0	0	N/A	0	N/A	(N/A
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Whole or Partial Loans Purchased Under 701.23 Charged Off*	0	0	N/A	0	N/A	0	N/A	(N/A
Whole or Partial Loans Purchased Under 701.23 Recovered*	0	0	N/A	0	N/A	0	N/A	(N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	0	0	N/A	0	N/A	0	N/A	(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 AMOUNT YEAR-TO-DATE									
Loans Sold	400,415,030	681.538.625	70.2	874.647.104	28.3	324.154.818	-62.9	568.414.959	75.4
First mortgage loans sold on the secondary market	351,005,958	627,451,819		823,053,420		276,546,591	-66.4	526,174,350	
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	30,193,697	66,866,986		85,030,262	27.2	21,694,223	-74.5	43,196,973	
Real Estate Loans Sold with Servicing Retained	292,025,377	530,181,035		661,657,265	24.8	241,674,940		463,535,428	
All Other Loans Sold with Servicing Retained	660,348	696,800		9,738	-98.6	211,011,010		290,817	
7 iii Cirici Edulo Cola IIIII Corvollig Notaliida	000,010	000,000	0.0	0,100	00.0		100.0	200,011	11,77
LOANS SOLD NUMBER YEAR-TO-DATE									
Loans Sold	1,718	2,965	72.6	3,676	24.0	1,362	-62.9	2,246	64.9
First mortgage loans sold on the secondary market	1,285	2,256		2,982	32.2	947		1,728	
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	1,283	480		539	12.3	70		139	
Real Estate Loans Sold with Servicing Retained	1,029	1,831		2,316		806		1,485	
All Other Loans Sold with Servicing Retained	1,029	1,831	50.0	2,310	-66.7	800	_	1,483	
All Other Loans Sold with Servicing Retained		3	50.0	1	-00.7		-100.0	17	IN/P
LOANS SOLD WITH SERVICING RETAINED OUTSTANDING							1		
Real Estate Loans Sold with Servicing Retained Balance Outstanding	4,934,651,073	5,026,246,416	1.9	5,012,536,339	-0.3	5,135,653,720	2.5	4,840,273,702	2 -5.8
All Other Loans Sold with Servicing Retained Balance Outstanding	14,033,509	13,794,339		14,331,279	3.9	14,408,186		25,406,479	
Real Estate Loans Sold with Servicing Retained Number Outstanding	31,299	31,485		31,403	-0.3	35,735		25,406,478	
All Other Loans Sold with Servicing Retained Number Outstanding	31,299	20		21	5.0	35,735		1,306	
7.11. S.11.0. ESC.10. S.10. II.11 OF FINING POLITICAL PO	30	20	-55.5	21	3.0	20	0	1,300	0,450.0
* Amounts are year-to-date while the related %change ratios are annualized.	-				 		 		+
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)					1		4	l 6. Loans Purch or So	ld 704 25
Annualization ractor: march = 4, June = 2, September = 40, December = 1 (or no annualizing)				1	1			o. Loans Fulcii di St	nu 101.2

	Pai	rticipations Purchas	ed & Sold	ı					$\overline{}$
Return to cover	ı aı	For Charter :		•					+
09/12/2025		Count of CU :							+
									+
CU Name: N/A Peer Group: N/A		Asset Range :		Matian * Daar Craum.	All * Dan	autima Ctata IMOL *	Tuma Inal	uded. Federally beau	Tad Ctata
Peer Group: N/A	Count of			Nation * Peer Group:	All " Rep	orting_State = 'MO' *	i ype inci	uded: Federally Insu	red State
	Count of	CU in Peer Group :	N/A						+
	Jun-2024	Sep-2024	% Chg	Dec-2024	0/ Ch =	Mar-2025	% Chg	Jun-2025	0/ Cha
LOAN PARTICIPATIONS OUTSTANDING BALANCE PURCHASED UNDER 701.22:	Juli-2024	3ep-2024	% City	Dec-2024	% City	Wai -2023	% City	Juli-2023	76 City
Vehicle - Non-commercial	329,235,196	298,551,895	-9.3	286,339,287	-4.1	266,949,959	-6.8	247,770,104	-7.2
Non-Federally Guaranteed Student Loans	8,015,066	8,163,855	1.9	8,112,981	-0.6	8,230,295	1.4	8,061,263	
1- to 4-Family Residential Property	61,288,851	60,167,665	-1.8	71,311,140		76,007,736	6.6	73,698,814	
Commercial Loans (excluding Construction & Development)	109,740,386	104,625,727	-4.7	186,107,341	77.9	198,961,497	6.9	199,571,585	
Commercial Construction & Development	22,146,654	21,105,857	-4.7	20,972,880	-0.6	20,239,319	-3.5	20,472,820	
All Other Participation Loans	19,280,012	17,547,683	-9.0	13,611,342	-22.4	13,111,631	-3.5	14,792,314	
TOTAL PARTICIPATION LOANS OUTSTANDING PURCHASED UNDER 701.22	549,706,165	510,162,682	-7.2	586,454,971	15.0	583,500,437	-0.5	564,366,900	
	3.55	3.30	-7.2	3.77	14.2	3.73	-0.9	3.69	+
Participation Loans Outstanding / Total Loans %	3.33	3.30	-7.1	3.11	14.2	3./3	-0.9	3.09	-1.0
LOAN PARTICIPATIONS AMOUNT PURCHASED YTD UNDER 701.22									+
Vehicle - Non-commercial	21,199,502	39,533,885	86.5	61,141,318	54.7	22,741,699	-62.8	56,612,301	148.9
Non-Federally Guaranteed Student Loans	865,896	1,692,817	95.5	2,022,661	19.5	334,790	-83.4	588,300	
1- to 4-Family Residential Property	11,411,482	13,504,798	18.3	26,877,651	99.0	11,896,463	-55.7	16,929,503	
Commercial Loans (excluding Construction & Development)	1,198,000	1,788,000	49.2	21,480,977		1,484,881	-93.1	9,517,011	_
Commercial Construction & Development	810.000	100,000	-87.7	100,000	0.0	1,464,661	-100.0	9,517,011	
All Other Participation Loans	7,090,022	7,918,736	11.7	3,620,018	-54.3	122,245	-96.6	2,369,037	
TOTAL PARTICIPATION LOANS PURCHASED YTD UNDER 701.22*	42,574,902	64,538,236	51.6	115,242,625	78.6	36,580,078	-68.3	86,016,152	
Participation Loans Purchased YTD / Total Loans Granted YTD %	1.66	1.66	0.0	2.21	32.9	2.57	16.0	2.98	
Farticipation Loans Furchased 11D / Total Loans Granted 11D %	1.00	1.00	0.0	2.21	32.9	2.37	16.0	2.90	10.1
DELINQUENT - PARTICIPATION LOANS PURCHASED UNDER 701.22									+
Delinquent Participation Loans Purchased Under 701.22	11,616,483	2,921,360	-74.9	2,499,497	-14.4	1,471,930	-41.1	1,814,985	5 23.3
Delinquent Participation Loans Purchased Under 701.22 >= 60 Days / Total Participation Loans									
Purchased %	2.11	0.57	-72.9	0.43	-25.6	0.25	-40.8	0.32	27.5
T distance /s									1
LOAN LOSSES - PARTICIPATION LOANS PURCHASED UNDER 701.22									1
Participation Loans Charged Off*	2,415,390	3.337.495	-7.9	4,142,845	-6.9	992.159	-4.2	1.754.744	-11.6
Participation Loans Recovered*	1,340,067	1,808,530	-10.0	2,248,454	-6.8	444,673	-20.9	852,941	-4.1
Participation Loan Net Charge Offs *	1,075,323	1,528,965	-5.2	1,894,391	-7.1	547,486	15.6	901,803	3 -17.6
Participation Loans Net Charge Offs / Avg Participation Loans % **	0.38	0.37	-1.8	0.32	-13.1	0.37	16.0	0.31	-16.3
									1
LOAN PARTICIPATIONS AMOUNT SOLD YEAR-TO-DATE									
Vehicle - Non-commercial	0	5.550.000	N/A	5.550.000	0.0	0	-100.0	290.817	7 N/A
Non-Federally Guaranteed Student Loans	348,815	390,331	11.9	389,646		212,766		202,595	
1- to 4-Family Residential Property	147,435	151,299	2.6	156,696	3.6		-89.4	31,704	
Commercial Loans (excluding Construction & Development)	0	0	N/A	459,200	N/A	0	-100.0	0	
Commercial Construction & Development	1,284,200	10,400,000	709.8	52,384,000	403.7	11,450,058	-78.1	11,914,330	4.1
All Other Participation Loans	0	0	N/A	0	N/A	0	N/A	9,001,243	
Total Participation Loans Sold YTD*	1,780,450	16,491,630	826.3	58,939,542	257.4	11,679,470	-80.2	21,440,689	
%Participation Loans Sold YTD / Total Assets**	0.02	0.10	520.3	0.27	173.4	0.21	-23.1	0.19	
·									
LOAN PARTICIPATIONS RETAINED BALANCE OUTSTANDING									
Vehicle - Non-commercial	5,576,022	5,627,026	0.9	7,191,981	27.8	6,337,238	-11.9	6,121,504	-3.4
Non-Federally Guaranteed Student Loans	145,458	148,918	2.4	286,417	92.3	136,738	-52.3	128,826	
1- to 4-Family Residential Property	18,249,676	17,404,933	-4.6	17,081,776	-1.9	13,041,324	-23.7	24,766,620	
Commercial Loans (excluding Construction & Development)	30,869,721	27,005,182	-12.5	24,366,805	-9.8	31,303,340	28.5	20,478,524	
Commercial Construction & Development	1,955,535	16,471,055	742.3	64,367,222		79,578,055	23.6	80,847,076	
All Other Participation Loans	105,809	100,721	-4.8	99,097	-1.6	96,248	-2.9	1,095,912	
Total Retained Balance Outstanding of Participations Sold	56,902,221	66,757,835	17.3	113,393,298	69.9	130,492,943	15.1	133,438,462	
* Amounts are year-to-date while the related %change ratios are annualized.	,,1	27, 21,300		, ,		22, :22,010	1511	,, 102	† <u> </u>
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								17. Participations 701.2	22
, , , ,						l .			

1- to 4	-Family Residential P	roperty and All Other	(Non-Cor	nmercial) Real Estate	Loans				$\overline{}$
Return to cover	-i anni y residentiai i	For Charter :		Innercialy Real Estate	Louis				
09/12/2025		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 :				<u></u>	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,	T T
	Jun-2024	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg
1- to 4-Family Residential Property Loans									
Secured by 1st Lien									
Fixed Rate > 15 years	1,916,800,639	1,927,116,845	0.5	1,961,697,247	1.8	1,974,314,021	0.6	2,123,672,389	7.6
Fixed Rate 15 years or less	785,172,981	763,269,680	-2.8	716,733,620	-6.1	709,728,509	-1.0	620,185,727	-12.6
Balloon/Hybrid > 5 years	526,146,653	516,711,422	-1.8	544,458,787	5.4	543,873,267	-0.1	503,658,110	-7.4
Balloon/Hybrid 5 years or less	783,033,302	837,328,919	6.9	879,427,003	5.0	896,023,378	1.9	834,482,065	-6.9
Adjustable Rate	427,223,359	425,444,954	-0.4	437,707,910	2.9	443,692,236	1.4	450,640,814	1.6
Total Secured by 1st Lien	4,438,376,934	4,469,871,820	0.7	4,540,024,567	1.6	4,567,631,411	0.6	4,532,639,105	-0.8
Secured by Junior Lien									
Closed-End Fixed Rate	280,063,463	291,487,485	4.1	295,026,621	1.2	285,107,608	-3.4	271,090,099	-4.9
Closed-End Adjustable Rate	43,861,824	28,685,610		28,695,690		, ,	-9.9	30,727,181	
Open-End Fixed Rate	8,698,228	9,723,914	11.8	10,068,069	3.5			39,150,941	
Open-End Adjustable Rate	1,429,795,832	1,517,208,682	6.1	1,582,191,310			0.9	1,681,481,392	1
Total Secured by Junior Lien	1,762,419,347	1,847,105,691	4.8	1,915,981,690	3.7		2.1	2,022,449,613	
All Other (Non-Commercial) Real Estate	, , , , , ,	, , , , , , , , , , , , , , , , , , , ,		,,,		,,,		,= , =,===	<u> </u>
Closed-End Fixed Rate	9,237,095	8,582,566	-7.1	8,727,440	1.7	9,633,398	10.4	13,077,704	35.8
Closed-End Adjustable Rate	17,582,358	16,002,448		16,572,994	3.6	, ,	0.7	290,543	
Open-End Fixed Rate	3,567,443	826,969		794,253	-4.0	, ,	13.6	599,974	
Open-End Adjustable Rate	6,063,492	7,822,399		8,162,210			-44.3	4,668,174	1
Total All Other (Non-Commercial) Real Estate	36,450,388	33,234,382		34,256,897	3.1	31,764,309		18,636,395	
Total 1- to 4-Family Residential Property Loans and All Other									
(Non-Commercial) Real Estate	6,237,246,669	6,350,211,893	1.8	6,490,263,154	2.2	6,554,904,355	1.0	6,573,725,113	0.3
1- to 4-Family Residential Property Loans Granted YTD									
Secured by 1st Lien Granted YTD									
Fixed Rate > 15 Years*	382,809,927	623,136,540	8.5	901,712,564	8.5	183,395,380	-18.6	478,821,660	30.5
Fixed Rate 15 Years or less*	32,761,789	50,037,014	1.8	80,875,322	21.2		-0.9	41,396,572	
Balloon/Hybrid > 5 Years*	76,389,239	122,680,301	7.1	163,097,623	-0.3	, ,		91,947,647	
Balloon/Hybrid 5 Years or less*	179,820,655	288,214,415		349,617,062	-9.0		-21.8	148,986,071	
Adjustable Rate*	55,030,597	72,761,488	-11.9	99,943,306	3.0	, ,	-14.3	63,470,079	
Total Secured by 1st Lien Granted YTD*	726,812,207	1,156,829,758	6.1	1,595,245,877	3.4	, ,	-17.2	824,622,029	
Secured by Junior Lien Granted YTD	720,012,207	1,130,023,730	0.1	1,000,240,077	5.4	330,230,221	11.2	024,022,023	24.0
Closed-End Fixed Rate*	43,400,544	69,829,872	7.3	89,723,737	-3.6	17,265,583	-23.0	33,825,588	-2.0
Closed-End Adjustable Rate*	7,141,663	6,936,418		9,917,113			-70.1	3,409,023	
Open-End Fixed Rate*	1,068,728		36.5	2,509,983	-14.0			5,448,777	
Open-End Adjustable Rate*	195,682,858	327,722,714	11.7	443,772,286	1.6			223,792,682	1
Total Secured by Junior Lien Granted YTD*	247,293,793	406,677,402		545,923,119		113,388,419		266,476,070	
All Other (Non-Commercial) Real Estate Granted YTD	241,283,183	+00,077,402	9.0	340,823,118	0.7	113,300,419	-10.9	200,470,070	17.5
Closed-End Fixed Rate*	998,916	1,893,677	26.4	2,147,999	-14.9	1,249,852	132.7	2,489,363	-0.4
Closed-End Pixed Rate*	536,036	597,049		773,106				2,469,303	1
Open-End Adjustable Rate Open-End Fixed Rate*	2,563,876	562,500	-85.4	562,500	-25.0		-100.0	0	
Open-End Fixed Rate* Open-End Adjustable Rate*	403,425	882,925		1,037,925	-25.0		68.3	7,498,695	
Total All Other (Non-Commercial) Real Estate Granted YTD*	4.502.253	3,936,151	-41.7	4,521,530	-11.8		60.7	9,988,058	
	, , , , , , , , , , , , , , , , , , , ,		-41.7	4,521,530		, ,	60.7	3,900,008	174.9
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate Granted YTD*	978,608,253	1,567,443,311	6.8	2,145,690,526	2.7	445,435,197	-17.0	1,101,086,157	23.6
Outstanding 1- to 4-Family Residential Construction Loans	30,774,813	31,141,877	1.2	28,935,880	-7.1	27,696,005	-4.3	22,873,889	-17.4
·	30,114,013	31,141,077	1.2			21,080,005	-4.3	22,013,009	-17.4
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	2,228,541,099	2,767,592,760	24.2	2,917,329,269	5.4	2,912,550,720	-0.2	2,999,415,261	3.0
Outstanding Interest Only & Payment Option First Mortgage Loans	59,798,874	60,031,635	0.4	61,594,339	2.6	64,848,483	5.3	76,626,043	18.2
Interest Only & Payment Option First Mortgages / Total Assets %	0.26			0.28				0.35	
Interest Only & Payment Option First Mortgages / Net Worth %	2.74	2.74		2.79				3.52	
* Amounts are year-to-date while the related %change ratios are annualiz		2.74	0.1	2.79	1.5	2.92	4.7	3.52	20.0
Amounts are year-to-date write the related /ochange ratios are diffidalized					-			10 DE L	
		l				l		18. RE Loans	

	Real E	state (Non-Commerci	al) Loan	Losses					
Return to cover		For Charter :	N/A						
09/12/2025		Count of CU:	78						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Ren	orting State = 'MO' *	Type Inc	luded: Federally Insu	red
	Count	of CU in Peer Group :				3	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
	Jun-2024	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg
LOAN LOSS SUMMARY BY LOAN TYPE									
First Lien single 1- to 4-Family Residential Property Loans Charged									
Off*	34,373	58,296	13.1	58,296	-25.0	44,626	206.2	47,132	-47.2
First Lien single 1- to 4-Family Residential Property Loans									
Recovered*	43,076	45,236	-30.0	49,111	-18.6	22,219	81.0	19,496	-56.1
First Lien single 1- to 4-Family Residential Property Loans Net									
Charge Offs*	-8,703	13,060	200.0	9,185	-47.3	22,407	875.8	27,636	-38.3
First Lien single 1- to 4-Family Residential Property Loans Net									
Charge Offs / Avg First Lien single 1- to 4-Family Residential									
Property Loans**	0.00	0.00	199.7	0.00	-47.7	0.00	840.8	0.00	-38.1
Junior Lien single 1- to 4-Family Residential Property Loans									
Charged Off*	72,141	192,670	78.0	276,751	7.7	150,389	117.4	112,022	-62.8
Junior Lien single 1- to 4-Family Residential Property Loans									
Recovered*	52,942	93,195	17.4	144,090	16.0	47,497	31.9	125,259	31.9
Junior Lien single 1- to 4-Family Residential Property Loans Net	40.400	00.475	0.45.4	400.004	0.0	400,000	0400	40.007	400.4
Charge Offs*	19,199	99,475	245.4	132,661	0.0	102,892	210.2	-13,237	-106.4
Junior Lien single 1- to 4-Family Residential Property Loans Net									
Charge Offs / Avg Junior Lien single 1- to 4-Family Residential	0.00	0.04	007.0	0.04	4.0	0.00	4045	0.00	400.0
Property Loans**	0.00	0.01	237.0	0.01	-1.9	0.02	184.5	0.00	-106.3
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	0	0	N/A	401	N/A	0	-100.0	41,217	N/A
Charged Off* All Other (Non-Commercial) Real Estate Loans/Lines of Credit	U	U	IN/A	401	IN/A	U	-100.0	41,217	IN/A
Recovered*	997	1,197	-20.0	1,197	-25.0	300	0.3	20.057	4,909.5
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net	331	1,197	-20.0	1,197	-25.0	300	0.3	30,037	4,909.5
Charge Offs*	-997	-1,197	20.0	-796	50.1	-300	-50.8	11 160	1,960.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net	331	1,107	20.0	730	50.1	300	50.0	11,100	1,500.0
Charge Offs / Avg All Other (Non-Commercial) Real Estate									
Loans/Lines of Credit**	-0.01	0.00	16.4	0.00	50.8	0.00	-67.2	0.08	2,421.6
	0.01	0.00	10.4	0.00	00.0	0.00	07.2	0.00	_,
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	674.2	0.00	-6.1	0.01	237.1	0.00	-89.8
*Amounts are year-to-date while the related percent change ratios are annu	ualized.								
** Annualization factor: March = 4; June = 2; September = 4/3; December =	1 (or no annualizing)							19. RE Loan Losses	

	l c	ommercial Loan Inf	ormation						
Return to cover		For Charter :							
09/12/2025		Count of CU :							
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 :						· · · · · · · · · · · · · · · · · · ·	
	Jun-2024	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development	82,639,740	93,073,535	12.6	109,634,954	17.8	120,513,683	9.9	123,787,650	2.7
Secured by Farmland	14,482,982	15,217,535	5.1	15,054,511	-1.1	14,489,720	-3.8	13,349,982	-7.9
Secured by Multifamily	199,245,818	206,969,145	3.9	257,496,265	24.4	277,446,694	7.7	304,023,655	9.6
Owner Occupied, Non-Farm, Non-Residential Property	210,148,165	193,044,742	-8.1	237,797,312	23.2	255,409,723	7.4	295,648,008	15.8
Non-Owner Occupied, Non-Farm, Non-Residential Property	308,579,520	307,807,720		285,327,610	-7.3	286,669,331	0.5	269,884,456	-5.9
Total Real Estate Secured Commercial Loans	815,096,225	816,112,677	0.1	905,310,652	10.9		5.4	1,006,693,751	5.5
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	010,000,220	010,112,011	0.1	000,010,002	10.0	30-1,020,101	0.1	1,000,000,701	0.0
MEMBERS)									
Loans to finance agricultural production and other loans to farmers	253,716	251,957	-0.7	240,566	-4.5		-11.9	257,459	21.5
Commercial and Industrial Loans	131,294,547	124,083,064	-5.5		-1.9		-1.0	131,696,691	9.2
Unsecured Commercial Loans	2,785,414	3,259,228	17.0	4,670,151	43.3	3,062,502	-34.4	1,937,606	-36.7
Unsecured Revolving Lines of Credit (Commercial Purpose)	1,705,478	483,587	-71.6	,	11.2	, -	5.5	1,157,423	104.0
Total Non-Real Estate Secured Commercial Loans	136,039,155	128,077,836	-5.9	127,221,488	-0.7	124,402,528	-2.2	135,049,179	8.6
TOTAL COMMERCIAL LOANS:									
Commercial Loans to Members	817,032,973	815,780,799	-0.2	825,084,119	1.1	872,213,007	5.7	888,166,934	1.8
Purchased Commercial Loans or Participations to Nonmembers	134,102,407	128,409,714	-4.2	207,448,021	61.6	206,718,672	-0.4	253,575,996	22.7
Total Commercial Loans	951,135,380	944,190,513	-0.7		9.4	, ,	4.5	1,141,742,930	5.8
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE	001,100,000	0 ,		.,,,		1,010,001,010		.,,. :=,	
Construction and Development	164	163	-0.6	178	9.2	200	12.4	193	-3.5
Farmland	44	45					-2.2	41	-8.9
Secured by Multifamily	379	377	-0.5		3.7		3.8	446	9.9
Owner Occupied, Non-Farm, Non-Residential Property	412	392			12.5		7.9	479	0.6
Non-Owner Occupied, Non-Farm, Non-Residential Property	448	453	1.1		-4.6		-8.6	400	1.3
	1,447	1,430			4.1		2.3	1,559	2.4
Total Number of Real Estate Secured Commercial Loans				,		,			-25.0
Loans to finance agricultural production and other loans to farmers	4	4 222			0.0		0.0	3	
Commercial and Industrial Loans	1,051	1,020	-2.9	,	1.1	,	3.5	1,084	1.6
Unsecured Commercial Loans	19	34			-41.2		25.0	21	-16.0
Unsecured Revolving Lines of Credit (Commercial Purpose)	62	32		55	71.9		0.0	216	292.7
Total Number of Non-Real Estate Secured Commercial Loans	1,136	1,090	-4.0	1,110	1.8	1,151	3.7	1,324	15.0
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING									
Number of Outstanding Commercial Loans to Members	2,416	2,354	-2.6	2,407	2.3	2,488	3.4	2,669	7.3
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	167	166	-0.6	191	15.1	185	-3.1	214	15.7
Total Number of Commercial Loans Outstanding	2,583	2,520	-2.4	2.598	3.1	2.673	2.9	2.883	7.9
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS	951,135,380	944,190,513		,	9.4	,	4.5	1,141,742,930	5.8
(Total Commercial Loans / Total Assets)%	4.20	4.19			11.5	, , ,	1.4	5.18	9.4
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED	4.20	7.13	0.0	4.07	11.5	7.17	17	3.10	3.4
Member Commercial Loans Granted YTD*	130,344,830	204,475,167	4.6	366,431,712	34.4	93,061,582	1.6	199,403,339	7.1
Purchased or Participation Interests to Nonmembers*	10,165,185	15,133,551	-0.7		664.9		-66.5	31,185,578	20.5
MISCELLANEOUS LOAN INFORMATION	10,100,100	10,100,001	-0.7	104,040,070	004.9	12,830,001	-00.5	31,100,070	20.5
	44.700.000	45 400 400		45 005 077	4.4	44.704.050	2.0	40.007.444	-7.4
Agricultural Related Commercial Loans Outstanding Balance	14,736,698	15,469,492	5.0	-,,-	-1.1	, , , , , , , , , , , , , , , , , , , ,	-3.9	13,607,441	
Outstanding Agricultural Related Loans - Number	48	49			2.0			72 444 704	-10.2
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*	25,115,610	10,370,749		, ,	370.0	, , , , , , , , , , , , , , , , , , ,	349.5	73,414,784	-49.7
Commercial Loans and Participations Sold -no servicing rights- YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Member Business Loans - (NMBLB)									
(NMBLB / Total Assets)%	3.77	3.71	-1.5	4.10	10.2	4.31	5.1	4.52	5.0
* Amounts are year-to-date and the related % change ratios are annualized.							20. Comn	nercial Loans	

	С	ommercial Loan Net C	harge O	ffs					
Return to cover		For Charter :	N/A						
09/12/2025		Count of CU:	78						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Incl	uded: Federally Insur	ed State
·	Count	of CU in Peer Group :	N/A	·	·		· ·		
		•							
	Jun-2024	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg
COMMERCIAL LOAN NET CHARGE-OFF RATIOS:		•					Ĭ		Ť
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**	0.06	0.37	510.12	0.51	35.474	0.00	-100.1	0.00	-411.86
Net Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential									
Property YTD Charge Offs to average Commercial Loans Secured by Owner									
Occupied, Non-Farm, Non-Residential Property**	0.00	0.00	N/A	0.00	N/A	0.04	N/A	0.00	-100
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	-33.243	0.00	-21.902	0.00	-100.0	0.03	N/A
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**	-0.03	0.56	2179.8	0.52	-7.9621	0.23	-55.0	0.26	12.229
Net Unsecured Commercial Loans YTD Charge Offs to average Unsecured									
Commercial Loans**	25.56	-0.26	-101.03	-0.18	30.851	0.00	100.0	1.43	N/A
Net Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge									
Offs to average Unsecured Revolving Lines of Credit for Commercial Purposes**	3.83	5.54	44.777	3.95	-28.689	41.74	956.5	13.40	-67.901
Net Commercial Loans/Lines of Credit Real Estate Secured YTD Charge Offs to									
average Commercial Real Estate Secured**	0.02	0.10	492.46	0.14	44.047	0.01	-92.7	0.01	-29.943
Net Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge Offs									
to average Commercial Not Real Estate Secured**	0.58	0.56			-9.068	0.41	-19.9	0.37	
Net Commercial Loan YTD Charge Offs to average Commercial Loans**	0.10	0.16	62.938	0.19	16.228	0.06	-69.3	0.05	-10.399
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annual	izing)						21. Comr	n Loan Net COs	

Return to cover					1
Count of CU in Peer Group: N/A Count of Cu in C					
Peer Group: N/A Count of CU in Peer Group: All * Reporting_S Count of CU in Peer Group: All * Reporting_S Count of CU in Peer Group: All * Reporting_S Count of CU in Peer Group: N/A					
Count of CU in Peer Group: N/A					
Dun-2024 Sep-2024 % Chg Dec-2024 % Chg COMMERCIAL LOAN CHARGE-OFFS:	State = 'MO' *	All * Repo	orting_State = 'MO' *	Type Included: Federally Insu	red State
COMMERCIAL LOAN CHARGE-OFFS: Commercial Construction and Development Loans YTD Charge Offs* O N/A O N/A O N/A Commercial Loans Secured by Farmland YTD Charge Offs* O O N/A O N/A O N/A Commercial Loans Secured by Farmland YTD Charge Offs* O O N/A O N/A O N/A Commercial Loans Secured by Multifarnily YTD Charge Offs* G1,143 558,625 509,09 1,135,547 52,457 Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs* O N/A O N/A O N/A Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs* 3,323 3,323 -33,333 3,323 -25 Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs* O N/A O N/A O N/A Commercial Loans to Finance Agricultural Production and Other Loans to Farmers O O N/A O N/A O N/A Commercial Loans to Finance Agricultural Production and Other Loans to Farmers O S46,638 N/A 725,194 -0.5017 Unsecured Commercial Loans YTD Charge Offs* 386,874 O -100 O N/A O		·			
COMMERCIAL LOAN CHARGE-OFFS: Commercial Construction and Development Loans YTD Charge Offs* O N/A O N/A O N/A Commercial Loans Secured by Farmland YTD Charge Offs* O O N/A O N/A O N/A Commercial Loans Secured by Farmland YTD Charge Offs* O O N/A O N/A O N/A Commercial Loans Secured by Multifarnily YTD Charge Offs* G1,143 558,625 509,09 1,135,547 52,457 Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs* O N/A O N/A O N/A Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs* 3,323 3,323 -33,333 3,323 -25 Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs* O N/A O N/A O N/A Commercial Loans to Finance Agricultural Production and Other Loans to Farmers O O N/A O N/A O N/A Commercial Loans to Finance Agricultural Production and Other Loans to Farmers O S46,638 N/A 725,194 -0.5017 Unsecured Commercial Loans YTD Charge Offs* 386,874 O -100 O N/A O					
Commercial Construction and Development Loans YTD Charge Offs*	Mar-202	% Chg	Mar-202	% Chg Jun-202	5 % Chg
Commercial Loans Secured by Farmland YTD Charge Offs*					
Commercial Loans Secured by Multifamily YTD Charge Offs*	0	N/A	0	N/A C	N/A
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*	0	N/A	0	N/A C	N/A
Property YTD Charge Offs*	0	52.457	0	-100.0 113,711	N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs* 3,323 3,323 -33,333 3,223 -25					
Property YTD Charge Offs* 3,323	23,697	N/A	23,697	N/A C	-100.0
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Charge Offs*					
YTD Charge Offs* 0 0 N/A 0 N/A 0 N/A Commercial and Industrial Loans YTD Charge Offs* 0 546,638 N/A 725,194 -0.5017 Unsecured Commercial Loans YTD Charge Offs* 386,874 0 -100 0 N/A Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs* 21,710 21,710 -33.333 21,710 -25 Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge-Offs* 64,466 561,948 481.13 1,138,870 51.998 Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge-Offs* 408,584 568,348 -7.2654 746,904 -1.4375 Total Commercial Loan YTD Charge Offs* 473,050 1,130,296 59.292 1,885,774 25.129 COMMERCIAL LOAN RECOVERIES: Commercial Construction and Development Loans YTD Recoveries* 0 N/A 0 N/A Commercial Loans Secured by Farmland YTD Recoveries* 0 N/A 0 N/A Commercial Loans Secured by Whitifamily YTD Recoveries* 1,600 2,900 20.833 4,082 5.569	0	-25	0	-100.0 37,391	N/A
Commercial and Industrial Loans YTD Charge Offs*	_		_		
Unsecured Commercial Loans YTD Charge Offs* 386,874 0 -100 0 N/A Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs* 21,710 21,710 21,710 -33.333 21,710 -25 Commercial Loans/Lines of Credit Real Estate Secured YTD Charge-Offs* 64,466 561,948 481.13 1,138,870 51.998 Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge-Offs* 408,584 568,348 -7.2654 746,904 -1.4375 Total Commercial Loan YTD Charge Offs* 473,050 1,130,296 59.292 1,885,774 25.129 COMMERCIAL LOAN RECOVERIES: Commercial Construction and Development Loans YTD Recoveries* 0 0 N/A Commercial Loans Secured by Farmland YTD Recoveries* 0 0 N/A Commercial Loans Secured by Multifamily YTD Recoveries* 1,600 2,900 20.833 4,082 5.569 Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries* 0 0 N/A Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries* 0 0 N/A Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries* 0 0 N/A Commercial Loans Secured by Ton-Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries* 0 0 N/A Commercial Loans Secured by Ton-Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries* 0 N/A Commercial Loans Secured by Ton-Owner Occupied, Non-Farm Non-Residential Property YTD Recoveries* 1,449	0	-		N/A C	-
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs* 21,710 21,710 -33.333 21,710 -25 Commercial Loans/Lines of Credit Real Estate Secured YTD Charge-Offs* 64,466 561,948 481.13 1,138,870 51.998 Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge-Offs* 408,584 568,348 -7.2654 746,904 -1.4375 Total Commercial Loan YTD Charge Offs* 473,050 1,130,296 59.292 1,885,774 25.129 COMMERCIAL LOAN RECOVERIES: 0 N/A 0 N/	75,544		- / -	-58.3 227,144	
Commercial Loans/Lines of Credit Real Estate Secured YTD Charge-Offs* 64,466 561,948 481.13 1,138,870 51.998	0	N/A	0	N/A 23,697	N/A
Commercial Loans/Lines of Credit Real Estate Secured YTD Charge-Offs*	59.655	25	E0 655	999.1 59,655	-50.0
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge-Offs*	23,697		,	-91.7 151,102	
Total Commercial Loan YTD Charge Offs*	23,097	51.996	23,097	-91.7 151,102	210.0
COMMERCIAL LOAN RECOVERIES: Commercial Construction and Development Loans YTD Recoveries* 0 0 N/A 0 N/A Commercial Loans Secured by Farmland YTD Recoveries* 0 0 N/A 0 N/A Commercial Loans Secured by Multifamily YTD Recoveries* 1,600 2,900 20.833 4,082 5.569 Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries* 0 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 Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries* 0 0 N/A 0 N/A Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Recoveries* 170 N/A 17,449 17,449 -33.333 81,752 251.39 Unsecured Commercial Loans YTD Recoveries*	135,199	-1.4375	135,199	-27.6 310,496	14.8
Commercial Construction and Development Loans YTD Recoveries* 0 0 N/A 0 N/A Commercial Loans Secured by Farmland YTD Recoveries* 0 0 N/A 0 N/A Commercial Loans Secured by Multifamily YTD Recoveries* 1,600 2,900 20.833 4,082 5.569 Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries* 0 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 Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Recoveries* 0 0 N/A 0 N/A Commercial and Industrial Loans YTD Recoveries* 17,449 17,449 -33.333 81,752 251.39 Unsecured Commercial Loans YTD Recoveries* 767 6,462 461.67 7,248 -15.877	158,896	25.129	158,896	-66.3 461,598	45.3
Commercial Loans Secured by Farmland YTD Recoveries* 0 0 N/A 0 N/A	,		,	, in the second	1
Commercial Loans Secured by Multifamily YTD Recoveries*	0	N/A	0	N/A C	N/A
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries* 0 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 Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Recoveries* 0 0 N/A 0 N/A Commercial Loans YTD Recoveries* 17,449 17,449 -33,333 81,752 251.39 Unsecured Commercial Loans YTD Recoveries* 767 6,462 461.67 7,248 -15.877	0	N/A	0	N/A C	N/A
Property YTD Recoveries* 0 0 N/A 0 N/A	350	5.569	350	-65.7 117,472	16681.7
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries* 0 0 N/A 0 N/A Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Recoveries* 0 0 N/A 0 N/A Commercial and Industrial Loans YTD Recoveries* 17,449 17,449 -33.333 81,752 251.39 Unsecured Commercial Loans YTD Recoveries* 767 6,462 461.67 7,248 -15.877					-
Property YTD Recoveries* 0 0 N/A 0 N/A	0	N/A	0	N/A C	N/A
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Recoveries* 0 0 N/A 0 N/A 0 N/A Commercial and Industrial Loans YTD Recoveries* 17,449 17,449 -33.333 81,752 251.39 Unsecured Commercial Loans YTD Recoveries* 767 6,462 461.67 7,248 -15.877					
YTD Recoveries* 0 0 N/A 0 N/A 0 N/A Commercial and Industrial Loans YTD Recoveries* 17,449 17,449 -33.333 81,752 251.39 Unsecured Commercial Loans YTD Recoveries* 767 6,462 461.67 7,248 -15.877	0	N/A	0	N/A C	N/A
Commercial and Industrial Loans YTD Recoveries* 17,449 17,449 -33,333 81,752 251,39 Unsecured Commercial Loans YTD Recoveries* 767 6,462 461.67 7,248 -15.877	_		_		
Unsecured Commercial Loans YTD Recoveries* 767 6,462 461.67 7,248 -15.877	0		v	N/A C	
	5,145		,	-74.8 61,866	
	0	-15.877	0	-100.0 C	N/A
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Recoveries* 42 42 -33.333 42 -25	2,000	-25	2 000	 ###### 2,876	-28.1
Commercial Loans/Lines of Credit Real Estate Secured YTD Recoveries* 1,600 2,900 2,903 4,082 5,569	350			-65.7 117.472	
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Recoveries* 18,258 23,953 -12,539 89,042 178.8	7,145			-67.9 64,742	
Total Commercial Loan YTD Recoveries* 19.858 26.853 -9.8499 93.124 160.09	7,145			-67.9 64,742 -67.8 182.214	
*Amounts are year-to-date while the related percent change ratios are annualized.	7,495	160.09	7,495	22. Commercial Loan Losses	1110.0

		Investments							
Return to cover		For Charter :	N/A						
09/12/2025		Count of CU:	78.0						
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	ed State
	Count o	f CU in Peer Group :	N/A						
	Jun-2024	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg
INVESTMENT SECURITIES									
EQUITY SECURITIES									
Common Stock	4,280,430	4,192,866	-2.0		2.1	4,083,529	-4.6	4,513,566	10.5
Registered Investment Companies	141,124,384	148,863,489	5.5		-0.6	16,159,280	-89.1	17,127,954	6.0
Other Equities	32,217,949	34,519,694	7.1	33,767,614	-2.2	169,769,751	402.8	177,431,149	4.5
TOTAL EQUITY SECURITIES	177,622,763	187,576,049	5.6	186,092,384	-0.8	190,012,560	2.1	199,072,669	4.8
TRADING DEBT SECURITIES									
US Government Obligations	0	0	N/A		N/A	0		0	
Federal Agency Securities - Guaranteed - Debt Instruments	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Federal Agency Securities - Guaranteed - Non-Debt Instruments	0	0	N/A	. 0	N/A	0		0	
Federal Agency Securities - Non-Guaranteed	0	0	N/A	. 0	N/A	0		0	N/A
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	51,434	83,387	62.1	316,633	279.7	0	-100.0	0	
TOTAL TRADING DEBT SECURITIES	51,434	83,387	62.1	316,633	279.7	0	-100.0	0	N/A
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	106,014,816	104,621,896	-1.3	86,544,728	-17.3	37,134,484	-57.1	20,740,296	-44.1
Federal Agency Securities - Guaranteed - Debt Instruments	902,240,566	921,503,406	2.1	822,489,424	-10.7	719,400,581	-12.5	693,670,339	-3.6
Federal Agency Securities - Guaranteed - Non-Debt Instruments	1,637,819,284	1,597,122,051	-2.5		-0.3	1,665,068,241	4.5	1,732,468,064	4.0
Federal Agency Securities - Non-Guaranteed	0	16,800	N/A		-100.0	0		0	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	714,269	677,087	-5.2	642,622	-5.1	616,548	-4.1	633,664	2.8
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.	26,997,439	26,984,931	0.0	26,972,511	0.0	26,959,899	0.0	26,947,377	0.0
Debt Securities Issued by Depositories, Banks, and Credit Unions	45,285,557	43,133,036	-4.8	41,149,811	-4.6	40,792,844	-0.9	40,860,763	0.2
All Other Available-for-Sale Debt Securities at Amortized Cost	26,690,365	23,833,374	-10.7	23,910,855	0.3	24,402,037	2.1	27,811,955	14.0
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST	2,745,762,296	2,717,892,581	-1.0	2,594,382,906	-4.5	2,514,374,634	-3.1	2,543,132,458	1.1
AFS DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	103,144,458	103,488,502	0.3	84,854,716	-18.0	36,310,901	-57.2	20,030,783	-44.8
Federal Agency Securities - Guaranteed - Debt Instruments	852,304,703	889,976,667	4.4	788,754,315	-11.4	693,986,142	-12.0	672,641,201	-3.1
Federal Agency Securities - Guaranteed - Non-Debt Instruments	1,471,345,952	1,478,006,181	0.5	1,443,393,266	-2.3	1,541,713,838	6.8	1,621,944,068	5.2
Federal Agency Securities - Non-Guaranteed	0	8,057	N/A	. 0	-100.0	0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	704,532	676,541	-4.0	633,118	-6.4	607,233	-4.1	577,728	-4.9
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.	23,891,567	24,802,020	3.8	24,279,573	-2.1	24,671,041	1.6	24,788,792	0.5
Debt Securities Issued by Depositories, Banks, and Credit Unions	43,907,631	42,636,549	-2.9	40,548,366	-4.9	40,296,379	-0.6	40,404,282	0.3
All Other Available-for-Sale Debt Securities at Fair Value	25,086,213	23,120,019	-7.8	, ,	-0.7	23,697,053	3.2	27,389,172	15.6
TOTAL AFS DEBT SECURITIES AT FAIR VALUE	2,520,385,056	2,562,714,536	1.7	, ,	-6.1	2,361,282,587	-1.8	, ,	2.0
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		Investments		T	1	T	1		
Return to cover		For Charter :							
09/12/2025		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		5	-	Nation * Peer Group:	All * Ren	orting State = 'MO' *	Type Inc	cluded: Federally Insu	red
	Count	of CU in Peer Group :						,	
	Jun-2024	Sep-2024	% Cha	Dec-2024	% Cha	Mar-2025	% Cha	Jun-2025	% Cha
INVESTMENT SECURITIES (continued)									
HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	1,393,024	500,000	-64.1	6,497,478	1,199.5	6,497,570	0.0	7,330,033	12.8
Federal Agency Securities - Guaranteed - Debt Instruments	81,947,757	72,809,250	-11.2		-	59,914,460			
Federal Agency Securities - Guaranteed - Non-Debt Instruments	232,863,558	229,987,431	-1.2	227,403,672	-1.1	224,781,371	-1.2	221,854,637	-1.3
Federal Agency Securities - Non-Guaranteed	8,863,400	8,855,741	-0.1		31.6		3.8		-3.4
Non-Federal Agency Asset-Backed Securities - Senior Tranches	0	0				0	_		N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	0	0				0			N/A
Securities Issued by States and Political Subdivisions in the U.S.	1,034,468	1,032,182			-0.2	1,027,609	-0.2	1,025,322	-0.2
Debt Securities Issued by Depositories, Banks, and Credit Unions	1,493,000	996,000	-33.3	, ,		, ,			
All Other HTM Debt Securities at Amortized Cost	3,438,157	945,490	-72.5	, ,	0.8				
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	331,033,364	315,126,094	-4.8		-0.1	307,520,903	-2.3	,	
	221,000,001	210,1=2,001		211,011,000		,			
HTM DEBT SECURITIES AT FAIR VALUE									1
US Government Obligations	1,353,550	476,412	-64.8	6,108,510	1.182.2	6,196,567	1.4	6,996,830	12.9
Federal Agency Securities - Guaranteed - Debt Instruments	76,014,994	68,886,104	-9.4		-13.6		-4.9	, ,	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	197,583,191	203,007,371	2.7	, ,	-4.3	, ,		- , ,	-0.1
Federal Agency Securities - Non-Guaranteed	8,733,157	8,841,782	1.2		30.5	12,025,933	4.2	, ,	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	0	0,011,102		, ,		0		, ,	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	0	0							
Securities Issued by States and Political Subdivisions in the U.S.	856,242	881,244				875,855			-0.5
Debt Securities Issued by Depositories, Banks, and Credit Unions	1.478.106	994,872	-32.7	3,752,021	277.1	2,254,124			-100.0
All Other HTM Debt Securities at Amortized Cost	3,500,000	1,000,000	-71.4	, ,	0.0	, ,	0.0		
TOTAL HTM DEBT SECURITIES AT FAIR VALUE	289,519,240	284,087,785	-1.9	, ,	-2.5			, ,	
Allowance for Credit Losses on Held-to-maturity Debt Securities ¹		, ,		<u> </u>		1, 1, 11		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
(if ASC 326 has been adopted)	0	0	N/A	. 0	N/A	. 0	N/A	0	N/A
(iii rioo ozo nao ooon aaoptoa)									
TOTAL INVESTMENT SECURITIES	3,029,092,617	3,065,500,066	1.2	2,906,709,961	-5.2	2,858,816,050	-1.6	2,903,845,400	1.6
	0,020,002,011	0,000,000,000		2,000,100,001	0.2	2,000,010,000		2,000,010,100	
Allowance for Credit Losses on Available-for-sale Debt Securities ² (if ASC 326									
has been adopted)	-12,884	0	100.0	0	N/A	. 0	N/A	0	N/A
OTHER INVESTMENTS									
Nonperpetual Capital Account	507,096	600,796	18.5	512,446	-14.7	502,546	-1.9	502,541	0.0
Perpetual Contributed Capital	17,840,193	17,773,238	-0.4	18,071,981	1.7	17,119,598	-5.3	16,356,295	-4.5
All other investments	108,666,854	103,332,687	-4.9	107,910,535	4.4	101,105,000	-6.3	96,960,541	-4.1
TOTAL OTHER INVESTMENTS	127,014,143	121,706,721	-4.2	126,494,962	3.9	118,727,144	-6.1	113,819,377	-4.1
DEPOSITS									
Time deposits in commercial banks, S&Ls, savings banks, natural person credit									
unions, or corporate credit unions	453,272,408	446,757,242	-1.4	442,735,225	-0.9	456,062,785	3.0	477,364,653	4.7
The allowance for credit losses on Held-to-maturity debt securities is a valuation account a	and is not included in the	amount reported as HTM	L Debt Secu	I urities at Amortized Cost				+	\vdash
(Account NV0081) or at Fair Value (Account 801).	o not moladod in the		_ 55. 0000					24. Investments (con't)	
2 The allowance for credit losses on Available-for-sale debt securities is for informational put	rposes only and represen	ts the credit-related declin	e in the fa	ir value of an individual					

		Investment Mat	uritv						
Return to cover		For Charter	N/A						
09/12/2025		Count of CU	78						
CU Name: N/A		Asset Range	N/A						
Peer Group: N/A		Criteria	Region:	Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Incl	uded: Federally Insur	ed State
	Count	of CU in Peer Group	N/A						
	Jun-2024	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg
TIME DEPOSITS MATURITY DISTRIBUTION									
Total Time Deposits < 1 yr	246,461,578	245,491,477	-0.4	, ,	-2.5	241,578,613	1.0	259,856,582	7.6
Total Time Deposits 1-3 yrs	175,934,829	169,908,765	-3.4	-, -,	0.2	179,014,203	5.2	177,737,255	-0.7
Total Time Deposits 3-5 yrs	30,182,000	30,663,000	1.6		6.3	34,775,969	6.7	38,855,926	11.7
Total Time Deposits 5-10 yrs	694,000	694,000	0.0		0.0	694,000	0.0	914,889	31.8
Total Time Deposits > 10 yrs	0	0			N/A	0	N/A	0	N/A
TOTAL TIME DEPOSITS	453,272,407	446,757,242	-1.4	442,735,224	-0.9	456,062,785	3.0	477,364,652	4.7
EQUITY SECURITIES MATURITY DISTRIBUTION									
Total Equity Securities < 1 yr	140,627	366,604	160.7		4.9	200,206	-47.9	66,738	-66.7
Total Equity Securities 1-3 yrs	125,701,692	132,346,561	5.3		-0.5	136,127,234	3.4	141,226,297	3.7
Total Equity Securities 3-5 yrs	32,217,949	34,128,967	5.9		-1.4	33,642,516	0.0	36,204,851	7.6
Total Equity Securities 5-10 yrs	15,282,066	16,541,051	8.2		-2.6	15,959,074	-1.0	17,061,216	6.9
Total Equity Securities > 10 yrs	4,280,429	4,192,866	-2.0		2.1	4,083,529	-4.6 2.1	4,513,566	10.5
TOTAL EQUITY SECURITIES TRADING DEBT SECURITIES MATURITY DISTRIBUTION	177,622,763	187,576,049	5.6	186,092,384	-0.8	190,012,559	2.1	199,072,668	4.8
	54.404	00.007	00.4	040.000	070.7	0	400.0	0	N/A
Total Trading Debt Securities < 1 yr	51,434	83,387	62.1 N/A	316,633	279.7 N/A	0	-100.0 N/A	0	
Total Trading Debt Securities 1-3 yrs	0	0		. 0	N/A N/A	0	N/A N/A	0	
Total Trading Debt Securities 3-5 yrs Total Trading Debt Securities 5-10 yrs	0	0		. 0	N/A N/A	0	N/A N/A	0	
Total Trading Debt Securities 5-10 yrs Total Trading Debt Securities > 10 yrs	0	0			N/A N/A	0	N/A N/A	0	
TOTAL TRADING DEBT SECURITIES	51,434	83,387	62.1	316,633	279.7	0	-100.0	0	N/A
AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION	51,434	03,307	62.1	310,033	2/9./	U	-100.0	U	IN/A
Total Available-for-Sale Debt Securities < 1 yr	624,369,831	636,004,875	1.9	540,624,388	-15.0	559,329,774	3.5	505,952,253	-9.5
Total Available-for-Sale Debt Securities 1-3 yrs	782.174.633	816.539.330	4.4		-3.3	649.801.093	-17.7	703,701,382	8.3
Total Available-for-Sale Debt Securities 3-5 yrs	597,630,189	708,641,123			-0.1	775,450,950	9.6	842,654,076	8.7
Total Available-for-Sale Debt Securities 5-10 yrs	498,455,001	388,347,168	-22.1	354,340,870	-8.8	362,668,696	2.4	344,621,752	-5.0
Total Available-for-Sale Debt Securities > 10 yrs	15,525,391	10,892,313	-29.8		-2.6	11,816,522	11.4	8,613,119	-27.1
TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES	2,518,155,045	2,560,424,809	1.7		-6.1	2,359,067,035	-1.8	2,405,542,582	2.0
HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION	2,010,100,010	2,000, 12 1,000		2,100,100,000	0	2,000,007,000		2,100,012,002	2.0
Total Held-to-Maturity Debt Securities < 1 yr	33,326,528	23,223,634	-30.3	25,103,650	8.1	29,204,436	16.3	21,793,678	-25.4
Total Held-to-Maturity Debt Securities 1-3 yrs	50,024,410	50,532,490	1.0		-16.2	54,592,917	28.9	58.089.585	6.4
Total Held-to-Maturity Debt Securities 3-5 yrs	66,314,830	83,015,476	25.2		22.7	102,329,035	0.4	95,039,542	-7.1
Total Held-to-Maturity Debt Securities 5-10 yrs	177,105,080	156,718,733	-11.5		-8.8	115,548,701	-19.2	118,554,899	2.6
Total Held-to-Maturity Debt Securities > 10 yrs	6,492,533	3,925,488	-39.5	4,846,845	23.5	8,061,367	66.3	5,752,456	-28.6
TOTAL HELD-TO-MATURITY DEBT SECURITIES	333,263,381	317,415,821	-4.8	317,165,141	-0.1	309,736,456	-2.3	299,230,160	-3.4
OTHER INVESTMENTS MATURITY DISTRIBUTION									
Total Other Investments < 1 yr	30,887,657	26,882,626	-13.0	26,313,005	-2.1	25,340,787	-3.7	23,251,810	-8.2
Total Other Investments 1-3 yrs	84,836,179	83,431,518	-1.7	88,014,853	5.5	80,377,777	-8.7	78,968,282	-1.8
Total Other Investments 3-5 yrs	3,959,070	3,927,108	-0.8	4,265,116	8.6	5,537,300	29.8	4,917,107	-11.2
Total Other Investments 5-10 yrs	1,377,400	1,377,400	0.0	1,377,400	0.0	1,377,400	0.0	699,391	-49.2
Total Other Investments > 10 yrs	5,953,837	6,088,069	2.3	6,524,588	7.2	6,093,880	-6.6	5,982,787	-1.8
TOTAL OTHER INVESTMENTS	127,014,143	121,706,721	-4.2	126,494,962	3.9	118,727,144	-6.1	113,819,377	-4.1
TOTAL INVESTMENT MATURITY DISTRIBUTION									
Total Investments < 1 yr	935,237,655	932,052,603	-0.3		-10.7	855,653,816	2.8	810,921,061	-5.2
Total Investments 1-3 yrs	1,218,671,743	1,252,758,664	2.8		-2.5	1,099,913,224	-10.0	1,159,722,801	5.4
Total Investments 3-5 yrs	730,304,038	860,375,674	17.8		2.3	951,735,770	8.1	1,017,671,502	6.9
Total Investments 5-10 yrs	692,913,547	563,678,352	-18.7		-8.5	496,247,871	-3.7	481,852,147	-2.9
Total Investments > 10 yrs	32,252,190	25,098,736	-22.2		4.6	30,055,298	14.4	24,861,928	-17.3
TOTAL INVESTMENT MATURITY DISTRIBUTION	3,609,379,173	3,633,964,029	0.7	3,475,940,147	-4.3	3,433,605,979	-1.2	3,495,029,439	1.8
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								25. Investment Maturity	

		Other Investment Inf	ormation						
Return to cover		For Charter :							
09/12/2025		Count of CU :							
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	ed State
	Count	of CU in Peer Group :	N/A						
	Jun-2024	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg
Investments - Memoranda									
Non-Conforming Investments (State Credit Unions ONLY) ¹	0	0	N/A	0	N/A	0	N/A	0	N/A
Outstanding balance of brokered certificates of deposit and share	199.865.152	196,522,639	-1.7	192,831,395	-1.9	190,774,678	-1.1	202.166.240	6.0
certificates	199,003,132	190,322,039	-1.7	192,031,393	-1.9	190,774,076	-1.1	202,100,240	0.0
Realized Investment Gains (Losses)									
Realized Gain (Losses) on HTM Debt Securities	-46,386	0	100.0	0	N/A	0	N/A	0	N/A
Realized Gain (Losses) on AFS Debt Securities	-9,324,713	-5,983,064	35.8	-5,990,662	-0.1	-25,493	99.6	-34,994	-37.3
Realized Gain (Losses) on all other investments	8,162,965	10,270,732	25.8	8,282,957	-19.4	-16,353	-100.2	-16,353	0.0
Total Gain (Loss) on Investments	-1,208,134	4,287,668	454.9	2,292,295	-46.5	-41,846	-101.8	-51,347	-22.7
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		.		A1/A		. 1/A		11/1	
Derivatives Hedge	N/A	N/A		N/A		N/A		N/A	
Assets used to fund employee benefit or deferred compensation									
plans									
Recorded Value of Securities	166,550,340	172,325,759	3.5	171,234,523	-0.6	171,711,516	0.3	180,774,955	5.3
Recorded Value of Other Investments	8,245,556	8,179,673	-0.8	8,306,095	1.5	8,124,361	-2.2	6,517,706	-19.8
Collateral Assignment Split Dollar Life Insurance Arrangements								· · ·	
Remaining Premiums	3,341,800	241,800	-92.8	2,841,800	1,075.3	241,800	-91.5	1,961,200	711.1
Cash Surrender Value	16,188,746	12,480,795	-		54.0	15,014,256		21,046,175	40.2
Recorded Value	33,331,215	29,726,500			29.8	34,548,829	-10.5	25,175,438	-27.1
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	168,755	N/A	154.394	-8.5
Recorded Value	0	0			N/A	0		0	N/A
Other Insurance	109,414,837	108,835,458	-0.5	101,384,646	-6.8	107,661,637	6.2	108,242,766	0.5
Other Non-insurance	37,791,161	39,725,137		45,411,749	14.3	43,428,019		46,048,362	6.0
Total Assets Used to Fund Employee Benefit Plans or Deferred									
Compensation Agreements	355,333,109	358,792,527	1.0	364,924,160	1.7	365,474,362	0.2	366,759,227	0.4
Charitable Donation Accounts	506,181	510,651	0.9	0	-100.0	0	N/A	0	N/A
CREDIT UNION INVESTMENT PROGRAMS						<u>-</u>			
Mortgage Processing	22	21	-4.5	21	0.0	20	-4.8	19	-5.0
Approved Mortgage Seller	21	20				18		16	
Borrowing Repurchase Agreements	0	0		0		0		0	
Brokered Deposits (all deposits acquired through 3rd party)	6	6		7	16.7	7		6	
Investment Pilot Program	0	0		0		0		0	
Investments Not Authorized by FCU Act (SCU only)	0	0		0		0		0	
Deposits and Shares Meeting 703.10(a)	0	0		0		0		0	
Brokered Certificates of Deposit (investments)	32	31		31	0.0	31		30	-
Prior to March 31, 2014, this item included investments purchased for employee			3.1	31	0.0	31	0.0	30	0.2
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" Mound the number is too large to display in the cell							ZO. IIIVE	Stricints-Melliorant	au .

	DER	IVATIVES TRANSACTI	ION REF	PORT					
Return to cover		For Charter :	N/A						
09/12/2025		Count of CU:	78						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Repo	orting_State = 'MO' *	Type Inclu	ded: Federally Insur	red
	Count	of CU in Peer Group :	N/A						
	Jun-2024	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg
DERIVATIVE TRANSACTIONS OUTSTANDING									
Interest Rate Derivatives - Total Notional Amount									
Options									
Purchased Options	N/A	N/A		N/A		0		0	N/A
Written Options	N/A	N/A		N/A		0		0	N/A
Swaps	N/A	N/A		N/A		0		0	N/A
Futures	N/A	N/A		N/A		0		0	N/A
Other Interest Rate Derivatives	N/A	N/A		N/A		0		0	N/A
Loan Pipeline Management Derivatives	N/A	N/A		N/A		220,241,574		225,282,249	2.3
European Equity Call Options	N/A	N/A		N/A		0		0	N/A
All Other Derivatives	N/A	N/A		N/A		0		0	N/A
Total Notional Amount of Derivatives	30,526,945	2,018,847	-93.4	161,860,054	7,917.5	220,241,574	36.1	225,282,249	2.3
Interest Rate Derivatives - Net Fair Value Gain (Loss)									
Options									
Purchased Options	N/A	N/A		N/A		0		0	N/A
Written Options	N/A	N/A		N/A		0		0	N/A
Swaps	N/A	N/A		N/A		0		0	N/A
Futures	N/A	N/A		N/A		0		0	N/A
Other Interest Rate Derivatives	N/A	N/A		N/A		0		0	N/A
Loan Pipeline Management Derivatives	N/A	N/A		N/A		1,639,807		-3,809	-100.2
European Equity Call Options	N/A	N/A		N/A		0		0	N/A
All Other Derivatives	N/A	N/A		N/A		0		0	N/A
Total Net Fair Value Gain (Loss) on Derivatives	4,477,340	1,922,349	-57.1	1,354,286	-29.6	1,639,807	21.1	-3,809	-100.2
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	LIQUIDITY - COMMIT	TMENTS AND OFF-BA	LANCE S	SHEET EXPOSURES					
Return to cover		For Charter :	N/A						
09/12/2025		Count of CU:	78						
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						
		2 2221	0/ 01	D 0004	0/ 01		0/ 01		0/ 01
	Jun-2024	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	141,668,523	128,896,348	-9.0	133,804,330	3.8	148,576,587	11.0	150,062,290	1.0
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)									
Revolving Open-End lines secured by 1- to 4-Family Residential Properties	1,095,881,566	1,103,255,641	0.7	1,117,842,589	1.3	1,132,667,030	1.3	1,173,342,842	3.6
Credit Card Line	1,407,306,828	1,421,062,922	1.0	1,418,914,800	-0.2	1,438,839,594	1.4	1,402,175,018	-2.5
Unsecured Share Draft LOC	140,192,986	138,441,932	-1.2	136,627,864	-1.3	139,486,189	2.1	124,553,713	-10.7
Unused Overdraft Protection Programs	361,903,153	386,408,253	6.8	385,680,729	-0.2	387,156,686	0.4	369,939,856	-4.4
Other Unfunded Commitments	25,212,445	28,652,330	13.6	42,303,370	47.6	46,221,170	9.3	42,431,355	
Total Unfunded Commitments for Non Commercial Loans	3,030,496,978	3,077,821,078	1.6	3,101,369,352	0.8	3,144,370,669	1.4	3,112,442,784	-1.0
TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES	3,172,165,501	3,206,717,426	1.1	3,235,173,682	0.9	3,292,947,256	1.8	3,262,505,074	-0.9
OFF-BALANCE SHEET EXPOSURES									
Unconditionally Cancelable Unfunded Commitments for All loan Types	894,765,566	921,425,845	3.0	934,018,389	1.4	957,887,751	2.6	942,502,288	-1.6
Conditionally Cancelable Unfunded Commitments	1,503,035,782	1,545,046,662	2.8	1,567,332,524	1.4	1,627,127,485	3.8	1,628,971,424	0.1
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	541,307,642	566,503,103	4.7	587,091,450	3.6	610,751,350	4.0	629,513,881	3.1
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	30,193,697	66,866,986	121.5	85,030,262	27.2	21,694,223	-74.5	43,196,973	99.1
Other Contingent Liabilities	9,051,466	11,209,208	23.8	12,116,702	8.1	12,537,804	3.5	12,981,817	3.5
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LIQUIDITY	- BORROWING ARRAN	GEMENTS CONTINGE	NT LIABI	LITIES AND SOURCE	S OF FU	NDS			
Return to cover		For Charter :							1
09/12/2025		Count of CU:							
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 Stat
	Count	of CU in Peer Group :	N/A						
	Jun-2024	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Ch
BORROWING ARRANGEMENTS									
Borrowing Capacity									+
Corporate Credit Unions	495,259,400	495,103,800	0.0	498,493,800	0.7	501,541,800	0.6	465,571,800) -7.:
	100.000		0.0		0.7	0 0 1,541,800		400,071,800) -7) N//
Natural Person Credit Unions	1	100,000		100,000		_		0 070 040 500	
Federal Home Loan Bank	2,978,893,870	2,998,646,030	0.7	2,875,814,712		2,927,244,318		, , ,	
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0) N//
Federal Reserve Bank - excludes amount reported in FRB	192,926,379	719,155,381	272.8	160,095,320	-77.7	168,822,517	5.5	155,287,483	-8.0
Paycheck Protection Program Lending Facility Loans			2,2.0					i i	
FRB Paycheck Protection Program Lending Facility Loans	0	0		0		0	N/A	0)
Other Sources	647,259,396	84,298,598	-87.0	78,868,612	-6.4	22,648,799	-71.3	48,450,546	
Total Borrowing Capacity	4,314,439,045	4,297,303,809	-0.4	3,613,372,444	-15.9	3,620,257,434	0.2	3,548,658,391	-2.
Draws Against Borrowing Capacity									
Corporate Credit Unions	394,034	250,000	-36.6	2,452,162	880.9	0	-100.0	0) N//
Natural Person Credit Unions	100,000	100,000	0.0	100,000	0.0	0	-100.0	0) N//
Federal Home Loan Bank	843,755,619	803,403,565	-4.8	901,018,659	12.2	628,703,313	-30.2	573,757,227	7 -8.
Central Liquidity Facility	0		N/A	0		0		0	
Federal Reserve Bank - excludes amount reported in FRB						•			
Paycheck Protection Program Lending Facility Loans	153,771,116	673,771,116	338.2	0	-100.0	0	N/A	0) N//
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0) N//
Other Sources	560,147,815	5,610,900	-99.0	5,604,049		5,597,147	-0.1	5,500,000	
			-99.0						
Total Draws Against Borrowing Capacity	1,558,168,584	1,483,135,581	-4.8	909,174,870	-38.7	634,300,460	-30.2	579,257,227	7 -8.
Assets Pledged to Secure Borrowing Capacity									
Corporate Credit Unions	140,810,963	133,498,968	-5.2	116,499,163	-12.7	134,598,904	15.5	150,988,040	
Natural Person Credit Unions	100,000	100,000	0.0	100,000	0.0	0	-100.0		
Federal Home Loan Bank	3,606,677,627	3,764,978,225	4.4	3,807,792,037	1.1	4,225,244,059	11.0		
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0) N//
Federal Reserve Bank - excludes amount reported in FRB	235,215,105	747,815,253	217.9	173,340,445	-76.8	216,067,962	24.6	195,794,598	-9.4
Paycheck Protection Program Lending Facility Loans									
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	,	0	N/A	0	
Other Sources	565,742,198	1,445,490	-99.7	1,452,600	0.5	1,459,710	0.5	1,466,820	0.
Total Assets Pledged to Secure Borrowing Capacity	4,548,545,893	4,647,837,936	2.2	4,099,184,245	-11.8	4,577,370,635	11.7	4,523,026,360	-1.:
Amount of Borrowings Callable by Lender	0	0	N/A	0	N/A	0	N/A	0) N//
Number of FHLB Members (1 = Yes)	29	28	-3.4	28	0.0	28	0.0	26	6 -7.
BORROWING MATURITY DISTRIBUTION									
Draws Against Borrowing Capacity < 1 Year	1,016,119,462	1,093,432,873	7.6	511,042,118	-53.3	306,484,864	-40.0	270,033,957	-11.9
Draws Against Borrowing Capacity 1 - 3 Years	391,016,211	267,605,674	-31.6	256,117,730	-4.3	266,753,623	4.2	268,044,808	
Draws Against Borrowing Capacity > 3 Years	95,574,311	97,638,120	2.2	91,118,249	-6.7	35,141,468	-61.4	15,373,945	
Draws Against Borrowing Capacity Total Amount	1,502,709,984	1,458,676,667	-2.9	858,278,097	-41.2		-29.1	553,452,710	
Borrowings from Repurchase Transactions < 1 Year	50,358,600	19,358,914	-61.6	45,796,773	136.6	000,010,000	-54.3	20,804,517	
Borrowings from Repurchase Transactions 1 - 3 Years	30,338,000		N/A	43,790,773		20,920,505		20,804,517	_
	0		N/A N/A	0					
Borrowings from Repurchase Transactions > 3 Years						0 000 505		00 004 547	
Borrowings from Repurchase Transactions Total Amount	50,358,600	19,358,914	-61.6	45,796,773		20,920,505		20,804,517	
Subordinated Debt < 1 Year	0	0	N/A	0	N/A	0	N/A	0	
Subordinated Debt 1 - 3 Years	100,000	100,000	0.0	100,000	0.0	0		0	
Subordinated Debt > 3 Years	5,000,000	5,000,000	0.0	5,000,000		-,,		-,,	_
Subordinated Debt Total Amount	5,100,000	5,100,000	0.0	5,100,000	0.0	-,,	-2.0		
Total Borrowings < 1 Year	1,066,478,062	1,112,791,787	4.3	556,838,891	-50.0	327,405,369			
Total Borrowings 1 - 3 Years	391,116,211	267,705,674	-31.6	256,217,730	-4.3	266,753,623	4.1	268,044,808	0.
Total Borrowings > 3 Years	100,574,311	102,638,120	2.1	96,118,249	-6.4	40,141,468	-58.2	20,373,945	-49.
Total Borrowings	1,558,168,584	1,483,135,581	-4.8	909,174,870	-38.7	634,300,460	-30.2	579,257,227	-8.
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	Sha	are and Membership	Informat	tion					
Return to cover		For Charter :	N/A						
09/12/2025		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				: Nation * Peer Group	: All * Rep	orting_State = 'MO'	* Type In	cluded: Federally Insu	ıred
	Count	of CU in Peer Group :	N/A						<u> </u>
	Jun-2024	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg
MEMBERSHIP:									
Number of Current Members	1,691,177	1,684,443	-0.4	1,688,495	0.2	1,695,689	0.4	1,636,861	-3.5
Number of Potential Members	36,297,461	35,291,480	-2.8	35,576,085	0.8	35,757,524	0.5	34,368,870	-3.9
% Current Members to Potential Members	4.66	4.77	2.4	4.75	-0.6	4.74	-0.1	4.76	0.4
% Membership Growth*	2.82	1.34	-68.3	1.25	-30.1	1.70	446.7	-6.12	-279.4
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units Deposits	798,731	819,619	2.6	823,876	0.5	845,991	2.7	826,326	-2.3
Accounts Held by Nonmember Public Units Deposits	14,313,332	10,883,952	-24.0	7,188,489	-34.0	8,212,491	14.2	10,053,014	22.4
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Dollar Amount of Share Certificates >= \$100,000	1,656,182,289	1,752,081,669	5.8	1,846,769,122	5.4	1,870,683,992	1.3	1,814,679,236	-3.0
Dollar Amount of IRA/Keogh >= \$100,000	375,915,125	376,207,878	0.1	387,160,522	2.9	407,385,079	5.2	363,318,288	-10.8
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	22,575,789	25,571,675	13.3	26,077,981	2.0	29,441,175	12.9	0	-100.0
Dollar Amount of Commercial Deposit Accounts	874,865,545	942,172,589	7.7	849,995,116	-9.8	888,517,677	4.5	949,904,089	6.9
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	6,705,529	8,016,372	19.5	8,564,932	6.8	7,180,098	-16.2	7,423,380	3.4
NCUA INSURED SAVINGS									
Uninsured Member Shares	1,153,259,920	1,222,676,596	6.0	1,214,925,065	-0.6	1,305,422,011	7.4	1,354,175,090	3.7
Uninsured NonMember Deposits	4,863,903	6,347,087	30.5	3,471,045	-45.3	4,429,514	27.6	1,497,000	-66.2
Total Uninsured Shares & Deposits	1,158,123,823	1,229,023,683	6.1	1,218,396,110	-0.9	1,309,851,525	7.5	1,355,672,090	3.5
Total Insured Shares & Deposits	17,622,356,645	17,493,895,902	-0.7	17,662,673,520	1.0	18,458,773,307	4.5	17,770,028,131	-3.7
INSURANCE COVERAGE OTHER THAN NCUSIF									
Share/Deposit Insurance Other than NCUSIF	10	12	20.0	12	0.0	12	0.0	12	
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	103,660,287	119,319,468	15.1	112,493,043	-5.7	127,223,201	13.1	153,486,996	20.6
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								-	

	S	hare and Membership	Informati	on					
Return to cover		For Charter :							
09/12/2025		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: I	Nation * Peer Group: /	All * Repo	rting_State = 'MO' * T	ype Inclu	uded: Federally Insure	d State
	Count	of CU in Peer Group :	N/A						
					2/ 21				2/ 21
SHARES/DEPOSITS MATURITY DISTRIBUTION	Jun-2024	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg
SHARES/DEFOSITO MATORITI DISTRIBUTION									
Member Share Drafts Number of Accounts	1,016,582	1,013,155	-0.3	1,017,848	0.5	1,025,980	0.8	993,935	-3.1
Member Share Drafts < 1 Year	4,227,466,502	4,113,378,410	-2.7	4,088,668,828	-0.6	4,352,024,710	6.4	4,127,996,646	-5.1
Member Share Drafts Total Amount	4,227,466,502	4,113,378,410	-2.7	4,088,668,828	-0.6	4,352,024,710	6.4	4,127,996,646	-5.1
Marshar Davida Chara Nivebar of Assault	2 202 707	0.007.500	0.7	0.045.007	0.4	0.000.055	0.4	4.050.440	2.5
Member Regular Shares Number of Accounts	2,020,797	2,007,526	-				0.4		
Member Regular Shares < 1 Year	5,820,601,521	5,604,497,825		5,531,134,981			4.2		
Member Regular Shares Total Amount	5,820,601,521	5,604,497,825	-3.7	5,531,134,981	-1.3	5,763,661,974	4.2	5,454,936,776	-5.4
Member Money Market Shares Number of Accounts	104,137	106,436	2.2	108,634	2.1	112,177	3.3	113,420	1.1
Member Money Market Shares < 1 Year	3,930,227,103	4,011,323,650		4,172,208,616		,		· '	
Member Money Market Shares Total Amount	3,930,227,103	4,011,323,650	-	4,172,208,616			1		
									ļ
Member Share Certificates Number of Accounts	148,400	153,513	-				0.9		
Member Share Certificates < 1 Year	3,077,631,590	3,289,809,110				3,692,741,394	3.9		
Member Share Certificates 1 - 3 Years	523,257,975	551,783,184				410,951,846	-12.2	, ,	
Member Share Certificates > 3 Years	127,956,445	125,874,857	-1.6			75,825,469	-5.5		
Member Share Certificates Total Amount	3,728,846,010	3,967,467,151	6.4	4,101,702,148	3.4	4,179,518,709	1.9	4,052,836,039	-3.0
Member IRA/KEOGH Accounts Number of Accounts	36,184	34,220	-5.4	34,094	-0.4	33,984	-0.3	31,387	-7.6
Member IRA/KEOGH Accounts < 1 Year	597.190.326	582,902,289					2.7		
Member IRA/KEOGH Accounts 1 - 3 Years	138,869,776	139,849,195	0.7	158,944,127	-	166,364,009	4.7		
Member IRA/KEOGH Accounts > 3 Years	110,640,329	106,340,386				49,209,572	-23.5		
Member IRA/KEOGH Accounts Total Amount	846,700,431	829,091,870	1	831,024,259		839,694,661	1.0	+	
Member All Other Shares Number of Accounts	23,377	22,465	-3.9	22,388	-0.3	22,466	0.3	20,906	-6.9
Member All Other Shares < 1 Year	80,236,401	82,060,450	2.3	69,532,224	-15.3	80,443,619	15.7	77,799,628	-3.3
Member All Other Shares 1 - 3 Years	524,266	867,067	65.4	1,303,817	50.4	1,662,558	27.5	1,871,871	12.6
Member All Other Shares > 3 Years	822,035	776,623	-5.5	703,733	-9.4	550,199	-21.8	497,602	-9.6
Member All Other Shares Total Amount	81,582,702	83,704,140	2.6	71,539,774	-14.5	82,656,376	15.5	80,169,101	-3.0
Member Total Shares Number of Accounts	3,349,477	3,337,315	-0.4	3,352,398	0.5	3,373,635	0.6	3,265,969	-3.2
Member Total Shares < 1 Year	17,733,353,443	17,683,971,734						· · · · · ·	-3.4
Member Total Shares 1 - 3 Years	662,652,017	692,499,446					-7.9		
Member Total Shares > 3 Years	239,418,809	232,991,866		145,305,864					
Member Total Shares Total Amount	18,635,424,269	18,609,463,046		18,796,278,606	-		4.7		
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Non-Member Total Deposits Number of Accounts	8,290	8,170		291		304	4.5		
Non-Member Total Deposits < 1 Year	97,173,835	80,109,532				54,153,028	-		
Non-Member Total Deposits 1 - 3 Years	44,901,351	29,619,000					1.8		
Non-Member Total Deposits > 3 Years	2,981,000	3,728,000		5,914,000		, ,			
Non-Member Total Deposits Total Amount	145,056,186	113,456,532	-21.8	84,791,015	-25.3	87,682,028	3.4	78,115,063	-10.9
Total Shares/Deposits Number of Accounts	3,357,767	3,345,485	-0.4	3,352,689	0.2	3,373,939	0.6	3,266,224	-3.2
Total Shares/Deposits < 1 Year	17,830,527,278		-			19,030,532,173			
Total Shares/Deposits 1 - 3 Years	707,553,368	722,118,446		655,808,169					
Total Shares/Deposits > 3 Years	242,399,809	236,719,866			-	131,246,240			-
Total Shares/Deposits Total Amount	18,780,480,455	18,722,919,578							
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							∣31. Sha	are & Deposit Maturi	ty

		Supplemental Infor	mation						
Return to cover		For Charter :	N/A						
09/12/2025		Count of CU :	78						
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 Insure	ed State
	Count	of CU in Peer Group :	N/A						
	Jun-2024	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg
GRANTS									
Amount of Grants Awarded to your credit union, YTD	3,496,878	3,502,941	0	1,219,370	-65	2,582,530	112	2,662,530	3
Amount of Grants Received by your credit union, YTD	1,444,033	4,213,491	192	2,372,297	-44	647,000	-73	807,275	25
EMPLOYEES:									
Number of Full-Time Employees	4,347	4,299	-1	4,355	1	4,355	0	4,134	-5
Number of Part-Time Employees	198	194	-2	199	3	211	6	223	6
BRANCHES:									
Plan to add new branches or expand existing facilities	11	8	-27	7	-13	7	0	6	-14
CUSO INFORMATION									
Value of Investments in CUSO	45,307,081	40,399,651	-11	44,414,122	10	40,846,223	-8	44,706,954	9
CUSO Loans	17,626,391	15,463,424	-12	23,975,172	55	26,064,124	9	23,736,478	-9
Aggregate Cash Outlays in CUSO	37,562,412	38,189,504	2	38,432,892	1	36,416,324	-5	40,925,132	12
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):									
Number of International Remittances Originated YTD	2,279	3,288	44	4,322	31	1,078	-75	2,047	90
MERGERS/ACQUISITIONS:									
Adjusted Retained Earnings Obtained through Business Combinations	25,723,600	28,223,755	10	28,112,489	0	31,659,572	13	31,671,136	0
# Means the number is too large to display in the cell								32. Supplemental In	nfo

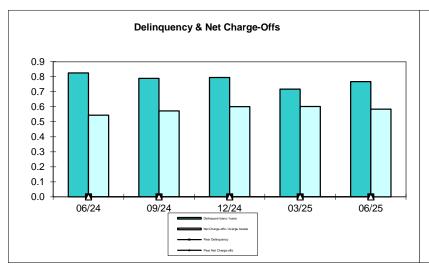
Graphs 1

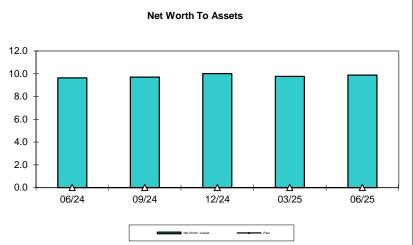
Return to cover

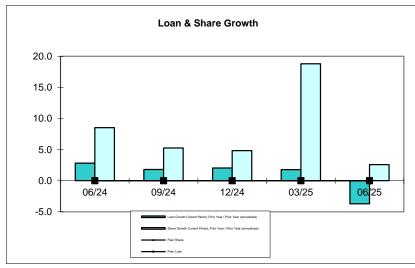
09/12/2025 CU Name: N/A Peer Group: N/A For Charter: N/A Count of CU: 78 Asset Range: N/A

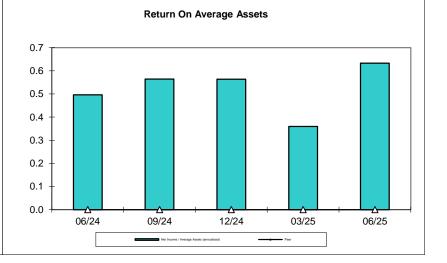
Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included:

Count of CU in Peer Group: N/A









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

Return to cover

09/12/2025 CU Name: N/A Peer Group: N/A Graphs 2 For Charter: N/A Count of CU: 78 Asset Range: N/A

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

Count of CU in Peer Group: N/A

