

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

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

Count of CU : 78
 Asset Range : N/A
 Peer Group Number : N/A
 Count of CU in Peer Group : N/A

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

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

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2. Key Ratios

		Supplemental Ratios**			
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 * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *		
	Count of CU in Peer Group :		N/A		
	Jun-2024	Sep-2024	Dec-2024	Mar-2025	Jun-2025
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	116.96	126.38	127.32	145.20	136.34
<u>ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)</u>					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	1.15	1.18	1.40	1.44	1.21
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.61	0.54	0.53	0.48	0.57
<u>SPECIALIZED LENDING RATIOS</u>					
Indirect Loans Outstanding / Total Loans	29.59	29.23	28.44	28.06	27.36
Participation Loans Outstanding / Total Loans	3.55	3.30	3.77	3.73	3.69
Participation Loans Purchased YTD / Total Loans Granted YTD	1.66	1.66	2.21	2.57	2.98
Participation Loans Sold YTD / Total Assets *	0.02	0.10	0.27	0.21	0.19
Total Commercial Loans / Total Assets	4.20	4.19	4.67	4.74	5.18
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.58	0.37	0.31	0.83	0.91
<u>REAL ESTATE LENDING RATIOS</u>					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	15.59	15.61	16.01	15.68	16.22
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	22.82	22.75	22.73	22.85	23.38
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	22.64
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	63.81
<u>MISCELLANEOUS RATIOS</u>					
Mortgage Servicing Assets / Net Worth	3.61	3.44	3.75	3.54	3.40
Unused Commitments / Cash & ST Investments	96.55	99.76	124.41	98.41	113.93
Short Term Liabilities / Total Shares and Deposits plus Borrowings	43.51	45.33	45.53	45.30	46.10
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
				3. Supplemental Ratios	

¹ 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.

³ 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.

Return to cover		Liabilities, Shares & Equity								
09/12/2025		For Charter : N/A								
CU Name: N/A		Count of CU : 78								
Peer Group: N/A		Asset Range : N/A								
		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured								
		Count of CU in Peer Group : N/A								
		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 Liabilities ¹	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 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 Exposures	226,193	231,202	2.2	227,176	-1.7	257,131	13.2	99,732	-61.2	
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 HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A	
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities ⁴	-231,468,869	-160,728,741	30.6	-193,996,302	-20.7	-157,237,013	18.9	-139,065,735	11.6	
Other Comprehensive Income	-37,013,951	-36,194,309	2.2	-25,862,799	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	1,981,262,295	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	22,101,976,434	-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	10,007,837	-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 "Non-Trading Derivative Liabilities"										
² Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.										
³ Regular Reserves have been included in Undivided Earnings for periods prior to 3/31/22.										
6. LiabShEquity										

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		Loans								
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 * Reporting_State = 'MO' * Type Included: Federally Insured								
		Count of CU in Peer Group : N/A								
		Jun-2024	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg
LOANS AND LEASES										
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)		0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans		45,079,007	47,495,974	5.4	46,941,059	-1.2	49,411,758	5.3	48,878,624	-1.1
All Other Unsecured Loans/Lines of Credit		473,092,480	478,195,524	1.1	475,583,917	-0.5	457,055,695	-3.9	436,992,140	-4.4
New Vehicle Loans		1,869,791,158	1,822,293,456	-2.5	1,789,219,424	-1.8	1,788,440,492	0.0	1,694,237,285	-5.3
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	-6.1
Leases Receivable		418,500	408,569	-2.4	366,188	-10.4	337,876	-7.7	289,653	-14.3
All Other Secured Non-Real Estate Loans/Lines of Credit		572,669,905	554,720,463	-3.1	533,729,674	-3.8	522,224,143	-2.2	495,516,735	-5.1
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	14	7.7	14	0.0	13	-7.1	13	0.0
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 Guaranteed Portion		0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Loans										
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 Guaranteed Portion		21,516,059	21,472,619	-0.2	21,118,715	-1.6	25,641,876	21.4	24,954,545	-2.7
Other Government Guaranteed Commercial Loans Outstanding Balance		14,317,649	15,297,481	6.8	15,107,922	-1.2	15,074,159	-0.2	14,920,761	-1.0
Other Government Guaranteed Commercial Loans Guaranteed Portion		14,058,778	14,974,267	6.5	14,794,796	-1.2	14,657,161	-0.9	14,521,212	-0.9
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		Delinquent Loan Information											
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 * Reporting_State = 'MO' * Type Included: Federally Insured											
		Count of CU in Peer Group : N/A											
		Jun-2024		Sep-2024 % Chg		Dec-2024 % Chg		Mar-2025 % Chg		Jun-2025 % Chg			
DELINQUENCY SUMMARY - ALL LOAN TYPES													
30 to 59 Days Delinquent		141,868,350		151,920,425 7.1		183,016,223 20.5		183,134,650 0.1		148,122,300 -19.1			
60 to 89 Days Delinquent ¹		53,428,346		50,448,257 -5.6		48,565,302 -3.7		34,505,580 -29.0		45,502,418 31.9			
90 to 179 Days Delinquent ¹		38,969,040		47,947,459 23.0		47,430,292 -1.1		45,433,674 -4.2		43,279,302 -4.7			
180 to 359 Days Delinquent		19,361,806		19,048,623 -1.6		24,015,694 26.1		27,931,081 16.3		21,076,543 -24.5			
> = 360 Days Delinquent		15,795,930		4,481,170 -71.6		3,610,116 -19.4		4,216,287 16.8		7,260,395 72.2			
Total Delinquent Loans - All Types (> = 60 Days)		127,555,122		121,925,509 -4.4		123,621,404 1.4		112,086,622 -9.3		117,118,658 4.5			
% Delinquent Loans / Total Loans		0.82		0.79 -4.4		0.79 0.7		0.72 -9.7		0.77 6.9			
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		1.74 -36.0		1.03 -40.9		2.09 103.1		1.98 -5.4			
% 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 Delinquent		0		0 N/A		0 N/A		0 N/A		0 N/A			
60 to 89 Days Delinquent ¹		0		0 N/A		0 N/A		0 N/A		0 N/A			
90 to 179 Days Delinquent ¹		0		0 N/A		0 N/A		0 N/A		0 N/A			
180 to 359 Days Delinquent		0		0 N/A		0 N/A		0 N/A		0 N/A			
> = 360 Days Delinquent		0		0 N/A		0 N/A		0 N/A		0 N/A			
Total PAL I and II Loans Delinquent > = 60 Days		0		0 N/A		0 N/A		0 N/A		0 N/A			
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %		0.00		0.00 N/A		0.00 N/A		0.00 N/A		0.00 N/A			
Non-Federally Guaranteed Student Loans													
30 to 59 Days Delinquent		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		113,991 109.8		56,274 -50.6		98,473 75.0		26,033 -73.6			
90 to 179 Days Delinquent ¹		123,564		48,513 -60.7		268,052 452.5		47,455 -82.3		168,407 254.9			
180 to 359 Days Delinquent		0		63,418 N/A		64,987 2.5		0 -100.0		0 N/A			
> = 360 Days Delinquent		0		0 N/A		0 N/A		0 N/A		0 N/A			
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days		177,900		225,922 27.0		389,313 72.3		145,928 -62.5		194,440 33.2			
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 delinquent.												9. Delinquent Loans	

	Delinquent Loan Information (continued)							
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 * Reporting_State = 'MO' * Type Included: Federally Insured State				
			Count of CU in Peer Group :	N/A				
	Jun-2024	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025 % Chg
DELINQUENT LOANS BY CATEGORY (continued)								
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	7.6	2,652,334	-4.9	2,100,478	-20.8	2,145,856 2.2
90 to 179 Days Delinquent ¹	3,250,894	3,418,560	5.2	3,486,517	2.0	3,017,537	-13.5	2,624,661 -13.0
180 to 359 Days Delinquent	484,269	428,314	-11.6	379,725	-11.3	331,728	-12.6	408,596 23.2
> = 360 Days Delinquent	42,404	61,105	44.1	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	5.2	6,620,432	-1.2	5,521,409	-16.6	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	6.5	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	-4.1	20,464,821	3.4	14,778,268	-27.8	18,446,058 24.8
90 to 179 Days Delinquent ¹	17,948,448	19,612,481	9.3	20,748,582	5.8	18,609,880	-10.3	15,866,509 -14.7
180 to 359 Days Delinquent	10,610,085	10,113,468	-4.7	10,011,385	-1.0	11,923,219	19.1	8,795,157 -26.2
> = 360 Days Delinquent	1,395,576	1,138,734	-18.4	1,275,721	12.0	891,847	-30.1	877,801 -1.6
Total Del Used Vehicle Lns (> = 60 Days)	50,584,448	50,649,727	0.1	52,500,509	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	1.3	1.12	5.4	0.98	-12.0	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	0	N/A	0	N/A	0	N/A	0 N/A
60 to 89 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	0 N/A
90 to 179 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	0 N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0 N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0 N/A
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0 N/A
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00 N/A
All Other Secured Non-Real Estate Loans/Lines of Credit								
30 to 59 Days Delinquent	5,737,381	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	267.6	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	24.6	1.08	6.6	1.08	-0.1	1.06 -1.9
Outstanding balances of loans affected by bankruptcy claims	83,887,012	91,945,861	9.6	95,615,008	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	8.4	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 delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.							10. Delinquent Loans (con't)	

Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans ¹									
Return to cover		For Charter :	N/A						
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 * Reporting_State = 'MO' * Type Included: Federally Insured						
		Count of CU in Peer Group :	N/A						
	Jun-2024	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg
DELINQUENT REAL ESTATE LOANS BY CATEGORY									
Secured by a 1st Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinquent	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	2.5	9,946,812	-18.6	2,210,664	-77.8	10,024,432	353.5
90 to 179 Days Delinquent ¹	4,470,636	8,255,834	84.7	7,409,593	-10.3	8,385,481	13.2	9,863,805	17.6
180 to 359 Days Delinquent	1,949,333	2,525,698	29.6	5,738,809	127.2	8,073,172	40.7	4,362,245	-46.0
> = 360 Days Delinquent	1,114,935	956,989	-14.2	789,506	-17.5	2,026,857	156.7	2,883,413	42.3
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 Delinquent 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 Delinquent 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 Days Delinquent 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 delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.							11. Delinquent RE Loans		

	Delinquent Commercial Loans								
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 * Reporting_State = 'MO' * Type Included: Federally Insured						
	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 Delinquent 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
Total 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 loans %	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	N/A	0	N/A	0	N/A
90 to 179 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total loans Secured by Farmland delinquent > = 60 Days	0	0	N/A	0	N/A	0	N/A	0	N/A
Loans Secured by Farmland >= 60 Days Del / Total loans Secured by Farmland %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Secured by Multifamily									
30 to 59 Days Delinquent	316,248	2,272,981	618.7	0	-100.0	230,816	N/A	1,271,091	450.7
60 to 89 Days Delinquent ¹	1,572,445	0	-100.0	0	N/A	0	N/A	226,415	N/A
90 to 179 Days Delinquent ¹	352,173	154,880	-56.0	343,818	122.0	203,489	-40.8	0	-100.0
180 to 359 Days Delinquent	0	0	N/A	154,880	N/A	0	-100.0	0	N/A
> = 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
Loans 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	3,044,628	239.8	2,738,267	-10.1	513,927	-81.2	3,986,747	675.7
60 to 89 Days Delinquent ¹	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	1,288,438	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 Days	12,513,584	3,141,599	-74.9	1,625,613	-48.3	3,594,788	121.1	5,351,562	48.9
Loans 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									
30 to 59 Days Delinquent	183,507	162,749	-11.3	175,089	7.6	3,190,394	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	40,636	-96.4
90 to 179 Days Delinquent ¹	1,206,314	178,713	-85.2	0	-100.0	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	184,794	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 Days	1,206,314	808,388	-33.0	763,253	-5.6	1,881,802	146.6	282,353	-85.0
# Means the number is too large to display in the cell									
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								12. Del Comm Loans	

		Delinquent Commercial Loans							
Return to cover		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 * Reporting_State = 'MO' * Type Included: Federally Insured State							
	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 (continued)									
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)									
Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property %	0.39	0.26	-32.8	0.27	1.9	0.66	145.4	0.10	-84.1
Loans to finance agricultural production and other loans to farmers									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent [†]	0	0	N/A	0	N/A	0	N/A	0	N/A
90 to 179 Days Delinquent [†]	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	0	0	N/A	0	N/A	0	N/A	0	N/A
Loans to finance agricultural production and other loans to farmers delinquent >= 60 Days / Total Loans to finance agricultural production and other loans to farmers %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Commercial and Industrial Loans									
30 to 59 Days Delinquent	1,923,993	1,775,933	-7.7	1,368,614	-22.9	10,383,354	658.7	6,840,943	-34.1
60 to 89 Days Delinquent [†]	995,450	1,155,875	16.1	106,589	-90.8	657,472	516.8	1,294,899	97.0
90 to 179 Days Delinquent [†]	558,275	185,088	-66.8	271,633	46.8	432,382	59.2	741,568	71.5
180 to 359 Days Delinquent	625,131	146,976	-76.5	392,362	167.0	63,607	-83.8	126,714	99.2
> = 360 Days Delinquent	3,149,524	51,748	-98.4	51,748	0.0	151,219	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 Industrial Loans %	4.06	1.24	-69.4	0.68	-45.6	1.08	60.3	1.69	56.6
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 [†]	0	0	N/A	37,739	N/A	0	-100.0	19,988	N/A
90 to 179 Days Delinquent [†]	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 Delinquent	3,000	4,318	43.9	4,282	-0.8	3,000	-29.9	4,282	42.7
60 to 89 Days Delinquent [†]	39,282	3,000	-92.4	0	-100.0	0	N/A	0	N/A
90 to 179 Days Delinquent [†]	227,242	0	-100.0	3,000	N/A	4,282	42.7	0	-100.0
180 to 359 Days Delinquent	149,993	0	-100.0	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total 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 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
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.									
† Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
								13. Del Comm Loans (cont't)	

[illegible]

		Indirect Loans							
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 * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group : N/A							

Return to cover		Indirect, Purchased or Sold								
09/12/2025		For Charter : N/A								
CU Name: N/A		Count of CU : 78								
Peer Group Number: N/A		Asset Range : N/A								
		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured								
		Count of CU in Peer Group : N/A								
		Jun-2024	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg
LOANS PURCHASED YEAR-TO-DATE UNDER 701.23										
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	48.6
Amount of Loans Purchased from Other Sources *		13,427,325	13,193,265	-34.5	15,388,299	-12.5	5,503,104	43.0	7,601,827	-30.9
Loans Purchased From Other Financial Institutions & Other Sources YTD / Loans Granted YTD		0.583794463	0.366204071	-37.27	0.314757298	-14.05	0.82787076	163.02	0.911378836	10.087
Number of Loans Purchased from Other Financial Institutions *		107	13	-91.9	13	-25.0	244	7,407.7	516	5.7
Number of Loans Purchased from Other Sources *		12,916	618	-96.8	727	-11.8	173	-4.8	10,590	2,960.7
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	0.9
Number From Other Financial Institutions Outstanding		94,351	85,378	-9.5	80,911	-5.2	76,321	-5.7	70,537	-7.6
Number From other sources Outstanding		162,665	48,894	-69.9	46,483	-4.9	64,487	38.7	70,072	8.7
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	0	N/A
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial Loans Purchased Under 701.23 %		0.00	0	-100.0	0	N/A	0	N/A	0	N/A
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23										
Whole or Partial Loans Purchased Under 701.23 Charged Off*		0	0	N/A	0	N/A	0	N/A	0	N/A
Whole or Partial Loans Purchased Under 701.23 Recovered*		0	0	N/A	0	N/A	0	N/A	0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*		0	0	N/A	0	N/A	0	N/A	0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs / Avg Whole or Partial Loans Purchased Under 701.23**		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
LOANS SOLD 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	78.8	823,053,420	31.2	276,546,591	-66.4	526,174,350	90.3
Loans Transferred with Limited Recourse Qualifying for Sales Accounting		30,193,697	66,866,986	121.5	85,030,262	27.2	21,694,223	-74.5	43,196,973	99.1
Real Estate Loans Sold with Servicing Retained		292,025,377	530,181,035	81.6	661,657,265	24.8	241,674,940	-63.5	463,535,428	91.8
All Other Loans Sold with Servicing Retained		660,348	696,800	5.5	9,738	-98.6	0	-100.0	290,817	N/A
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	75.6	2,982	32.2	947	-68.2	1,728	82.5
Loans Transferred with Limited Recourse Qualifying for Sales Accounting		103	480	366.0	539	12.3	70	-87.0	139	98.6
Real Estate Loans Sold with Servicing Retained		1,029	1,831	77.9	2,316	26.5	806	-65.2	1,485	84.2
All Other Loans Sold with Servicing Retained		2	3	50.0	1	-66.7	0	-100.0	177	N/A
LOANS SOLD WITH SERVICING RETAINED OUTSTANDING										
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	-5.8
All Other Loans Sold with Servicing Retained Balance Outstanding		14,033,509	13,794,339	-1.7	14,331,279	3.9	14,408,186	0.5	25,406,479	76.3
Real Estate Loans Sold with Servicing Retained Number Outstanding		31,299	31,485	0.6	31,403	-0.3	35,735	13.8	28,700	-19.7
All Other Loans Sold with Servicing Retained Number Outstanding		30	20	-33.3	21	5.0	20	-4.8	1,306	6,430.0
* 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)										
16. Loans Purch or Sold 701.23										

	Participations Purchased & Sold							
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 * Reporting_State = 'MO' * Type Included: Federally Insured State				
	Count of CU in Peer Group : N/A							
	Jun-2024	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025 % Chg
LOAN PARTICIPATIONS OUTSTANDING BALANCE PURCHASED UNDER 701.22:								
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 -2.1
1- to 4-Family Residential Property	61,288,851	60,167,665	-1.8	71,311,140	18.5	76,007,736	6.6	73,698,814 -3.0
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 0.3
Commercial Construction & Development	22,146,654	21,105,857	-4.7	20,972,880	-0.6	20,239,319	-3.5	20,472,820 1.2
All Other Participation Loans	19,280,012	17,547,683	-9.0	13,611,342	-22.4	13,111,631	-3.7	14,792,314 12.8
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 -3.3
Participation Loans Outstanding / Total Loans %	3.55	3.30	-7.1	3.77	14.2	3.73	-0.9	3.69 -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 75.7
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 42.3
Commercial Loans (excluding Construction & Development)	1,198,000	1,788,000	49.2	21,480,977	1,101.4	1,484,881	-93.1	9,517,011 540.9
Commercial Construction & Development	810,000	100,000	-87.7	100,000	0.0	0	-100.0	0 N/A
All Other Participation Loans	7,090,022	7,918,736	11.7	3,620,018	-54.3	122,245	-96.6	2,369,037 1,837.9
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	86,016,152 135.1
Participation Loans Purchased YTD / Total Loans Granted YTD %	1.66	1.66	0.0	2.21	32.9	2.57	16.0	2.98 16.1
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 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
LOAN LOSSES - PARTICIPATION LOANS PURCHASED UNDER 701.22								
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 -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
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 N/A
Non-Federally Guaranteed Student Loans	348,815	390,331	11.9	389,646	-0.2	212,766	-45.4	202,595 -4.8
1- to 4-Family Residential Property	147,435	151,299	2.6	156,696	3.6	16,646	-89.4	31,704 90.5
Commercial Loans (excluding Construction & Development)	0	0	N/A	459,200	N/A	0	-100.0	0 N/A
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 N/A
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 83.6
%Participation Loans Sold YTD / Total Assets**	0.02	0.10	520.3	0.27	173.4	0.21	-23.1	0.19 -5.1
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 -5.8
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 89.9
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 -34.6
Commercial Construction & Development	1,955,535	16,471,055	742.3	64,367,222	290.8	79,578,055	23.6	80,847,076 1.6
All Other Participation Loans	105,809	100,721	-4.8	99,097	-1.6	96,248	-2.9	1,095,912 1,038.6
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 2.3
* 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)								
								17. Participations 701.22

1- to 4-Family Residential Property and All Other (Non-Commercial) Real Estate Loans									
Return to cover									
09/12/2025									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured								
	Count of CU in Peer Group : N/A								
	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	-34.6	28,695,690	0.0	25,844,695	-9.9	30,727,181	18.9
Open-End Fixed Rate	8,698,228	9,723,914	11.8	10,068,069	3.5	48,312,949	379.9	39,150,941	-19.0
Open-End Adjustable Rate	1,429,795,832	1,517,208,682	6.1	1,582,191,310	4.3	1,596,243,383	0.9	1,681,481,392	5.3
Total Secured by Junior Lien	1,762,419,347	1,847,105,691	4.8	1,915,981,690	3.7	1,955,508,635	2.1	2,022,449,613	3.4
All Other (Non-Commercial) Real Estate									
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	-9.0	16,572,994	3.6	16,683,975	0.7	290,543	-98.3
Open-End Fixed Rate	3,567,443	826,969	-76.8	794,253	-4.0	902,612	13.6	599,974	-33.5
Open-End Adjustable Rate	6,063,492	7,822,399	29.0	8,162,210	4.3	4,544,324	-44.3	4,668,174	2.7
Total All Other (Non-Commercial) Real Estate	36,450,388	33,234,382	-8.8	34,256,897	3.1	31,764,309	-7.3	18,636,395	-41.3
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	20,046,757	-0.9	41,396,572	3.3
Balloon/Hybrid > 5 Years*	76,389,239	122,680,301	7.1	163,097,623	-0.3	36,988,740	-9.3	91,947,647	24.3
Balloon/Hybrid 5 Years or less*	179,820,655	288,214,415	6.9	349,617,062	-9.0	68,375,437	-21.8	148,986,071	8.9
Adjustable Rate*	55,030,597	72,761,488	-11.9	99,943,306	3.0	21,423,907	-14.3	63,470,079	48.1
Total Secured by 1st Lien Granted YTD*	726,812,207	1,156,829,758	6.1	1,595,245,877	3.4	330,230,221	-17.2	824,622,029	24.9
Secured by Junior Lien Granted YTD									
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	-35.2	9,917,113	7.2	742,352	-70.1	3,409,023	129.6
Open-End Fixed Rate*	1,068,728	2,188,398	36.5	2,509,983	-14.0	2,971,586	373.6	5,448,777	-8.3
Open-End Adjustable Rate*	195,682,858	327,722,714	11.7	443,772,286	1.6	92,408,898	-16.7	223,792,682	21.1
Total Secured by Junior Lien Granted YTD*	247,293,793	406,677,402	9.6	545,923,119	0.7	113,388,419	-16.9	266,476,070	17.5
All Other (Non-Commercial) Real Estate Granted YTD									
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 Adjustable Rate*	536,036	597,049	-25.7	773,106	-2.9	130,000	-32.7	0	-100.0
Open-End Fixed Rate*	2,563,876	562,500	-85.4	562,500	-25.0	0	-100.0	0	N/A
Open-End Adjustable Rate*	403,425	882,925	45.9	1,037,925	-11.8	436,705	68.3	7,498,695	758.6
Total All Other (Non-Commercial) Real Estate Granted YTD*	4,502,253	3,936,151	-41.7	4,521,530	-13.8	1,816,557	60.7	9,988,058	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
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	0.27	0.8	0.28	4.6	0.28	2.2	0.35	22.2
Interest Only & Payment Option First Mortgages / Net Worth %	2.74	2.74	0.1	2.79	1.5	2.92	4.7	3.52	20.8
* Amounts are year-to-date while the related %change ratios are annualized.									
								18. RE Loans	

	Real Estate (Non-Commercial) 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 * Reporting_State = 'MO' * Type Included: Federally Insured							
	Count of CU in Peer Group :			N/A					
	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 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 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 Charged Off*	0	0	N/A	401	N/A	0	-100.0	41,217	N/A
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*	997	1,197	-20.0	1,197	-25.0	300	0.3	30,057	4,909.5
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net 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 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
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 annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								19. RE Loan Losses	

		Commercial Loan Information							
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 * Reporting_State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group :			N/A					
	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	-0.3	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	954,529,151	5.4	1,006,693,751	5.5
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)									
Loans to finance agricultural production and other loans to farmers	253,716	251,957	-0.7	240,566	-4.5	211,939	-11.9	257,459	21.5
Commercial and Industrial Loans	131,294,547	124,083,064	-5.5	121,773,231	-1.9	120,560,716	-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	537,540	11.2	567,371	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	1,032,532,140	9.4	1,078,931,679	4.5	1,141,742,930	5.8
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE									
Construction and Development	164	163	-0.6	178	9.2	200	12.4	193	-3.5
Farmland	44	45	2.3	46	2.2	45	-2.2	41	-8.9
Secured by Multifamily	379	377	-0.5	391	3.7	406	3.8	446	9.9
Owner Occupied, Non-Farm, Non-Residential Property	412	392	-4.9	441	12.5	476	7.9	479	0.6
Non-Owner Occupied, Non-Farm, Non-Residential Property	448	453	1.1	432	-4.6	395	-8.6	400	1.3
Total Number of Real Estate Secured Commercial Loans	1,447	1,430	-1.2	1,488	4.1	1,522	2.3	1,559	2.4
Loans to finance agricultural production and other loans to farmers	4	4	0.0	4	0.0	4	0.0	3	-25.0
Commercial and Industrial Loans	1,051	1,020	-2.9	1,031	1.1	1,067	3.5	1,084	1.6
Unsecured Commercial Loans	19	34	78.9	20	-41.2	25	25.0	21	-16.0
Unsecured Revolving Lines of Credit (Commercial Purpose)	62	32	-48.4	55	71.9	55	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	-0.7	1,032,532,140	9.4	1,078,931,679	4.5	1,141,742,930	5.8
(Total Commercial Loans / Total Assets)%	4.20	4.19	-0.3	4.67	11.5	4.74	1.4	5.18	9.4
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED									
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	154,348,670	664.9	12,938,651	-66.5	31,185,578	20.5
MISCELLANEOUS LOAN INFORMATION									
Agricultural Related Commercial Loans Outstanding Balance	14,736,698	15,469,492	5.0	15,295,077	-1.1	14,701,659	-3.9	13,607,441	-7.4
Outstanding Agricultural Related Loans - Number	48	49	2.1	50	2.0	49	-2.0	44	-10.2
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*	25,115,610	10,370,749	-72.5	64,984,003	370.0	73,022,386	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. Commercial Loans	

Return to cover	Commercial Loan Net Charge Offs								
	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 * Reporting_State = 'MO' * Type Included: Federally Insured 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:									
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	-4.1672	0.51	-9.068	0.41	-19.9	0.37	-7.9381
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 annualizing)							21. Comm Loan Net COs		

			Commercial 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 *	Reporting_State = 'MO' *	Type Included: Federally Insured 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 CHARGE-OFFS:									
Commercial Construction and Development Loans YTD Charge Offs*	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Loans Secured by Farmland YTD Charge Offs*	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Loans Secured by Multifamily YTD Charge Offs*	61,143	558,625	509.09	1,135,547	52.457	0	-100.0	113,711	N/A
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*	0	0	N/A	0	N/A	23,697	N/A	0	-100.0
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*	3,323	3,323	-33.333	3,323	-25	0	-100.0	37,391	N/A
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Charge Offs*	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial and Industrial Loans YTD Charge Offs*	0	546,638	N/A	725,194	-0.5017	75,544	-58.3	227,144	50.3
Unsecured Commercial Loans YTD Charge Offs*	386,874	0	-100	0	N/A	0	N/A	23,697	N/A
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs*	21,710	21,710	-33.333	21,710	-25	59,655	999.1	59,655	-50.0
Commercial Loans/Lines of Credit Real Estate Secured YTD Charge-Offs*	64,466	561,948	481.13	1,138,870	51.998	23,697	-91.7	151,102	218.8
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge-Offs*	408,584	568,348	-7.2654	746,904	-1.4375	135,199	-27.6	310,496	14.8
Total Commercial Loan YTD Charge Offs*	473,050	1,130,296	59.292	1,885,774	25.129	158,896	-66.3	461,598	45.3
COMMERCIAL LOAN RECOVERIES:									
Commercial Construction and Development Loans YTD Recoveries*	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Loans Secured by Farmland YTD Recoveries*	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Loans Secured by Multifamily YTD Recoveries*	1,600	2,900	20.833	4,082	5.569	350	-65.7	117,472	16681.7
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Recoveries*	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial and Industrial Loans YTD Recoveries*	17,449	17,449	-33.333	81,752	251.39	5,145	-74.8	61,866	501.2
Unsecured Commercial Loans YTD Recoveries*	767	6,462	461.67	7,248	-15.877	0	-100.0	0	N/A
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Recoveries*	42	42	-33.333	42	-25	2,000	#####	2,876	-28.1
Commercial Loans/Lines of Credit Real Estate Secured YTD Recoveries*	1,600	2,900	20.833	4,082	5.569	350	-65.7	117,472	16681.7
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	353.1
Total Commercial Loan YTD Recoveries*	19,858	26,853	-9.8499	93,124	160.09	7,495	-67.8	182,214	1115.6
*Amounts are year-to-date while the related percent change ratios are annualized.								22. Commercial Loan Losses	

Return to cover			Investments						
			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 * Reporting_State = 'MO' * Type Included: Federally Insured State					
	Count of 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	4,281,384	2.1	4,083,529	-4.6	4,513,566	10.5
Registered Investment Companies	141,124,384	148,863,489	5.5	148,043,386	-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	0	N/A	0	N/A	0	N/A
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	N/A	0	N/A
Federal Agency Securities - Non-Guaranteed	0	0	N/A	0	N/A	0	N/A	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	N/A
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	1,592,672,955	-0.3	1,665,068,241	4.5	1,732,468,064	4.0
Federal Agency Securities - Non-Guaranteed	0	16,800	N/A	0	-100.0	0	N/A	0	N/A
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	22,963,201	-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	2,405,426,555	-6.1	2,361,282,587	-1.8	2,407,776,026	2.0
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Return to cover		Investments							
09/12/2025		For Charter : N/A							
CU Name: N/A		Count of CU : 78							
Peer Group: N/A		Asset Range : N/A							
		Criteria : Region: Nation * Peer Group: All * Reporting State = 'MO' * Type Included: Federally Insured							
		Count of CU in Peer Group : N/A							
	Jun-2024	Sep-2024	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg
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	63,592,744	-12.7	59,914,460	-5.8	54,137,095	-9.6
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	11,650,000	31.6	12,090,183	3.8	11,682,798	-3.4
Non-Federal Agency Asset-Backed Securities - Senior Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	1,034,468	1,032,182	-0.2	1,029,895	-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	3,748,000	276.3	2,250,000	-40.0	0	-100.0
All Other HTM Debt Securities at Amortized Cost	3,438,157	945,490	-72.5	952,600	0.8	959,710	0.7	966,820	0.7
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	331,033,364	315,126,094	-4.8	314,874,389	-0.1	307,520,903	-2.3	296,996,705	-3.4
HTM DEBT SECURITIES AT FAIR VALUE									
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	59,509,465	-13.6	56,583,737	-4.9	51,354,856	-9.2
Federal Agency Securities - Guaranteed - Non-Debt Instruments	197,583,191	203,007,371	2.7	194,275,051	-4.3	196,315,373	1.1	196,084,641	-0.1
Federal Agency Securities - Non-Guaranteed	8,733,157	8,841,782	1.2	11,541,711	30.5	12,025,933	4.2	11,622,830	-3.4
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.	856,242	881,244	2.9	848,775	-3.7	875,855	3.2	871,651	-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	-39.9	0	-100.0
All Other HTM Debt Securities at Amortized Cost	3,500,000	1,000,000	-71.4	1,000,000	0.0	1,000,000	0.0	1,000,000	0.0
TOTAL HTM DEBT SECURITIES AT FAIR VALUE	289,519,240	284,087,785	-1.9	277,035,533	-2.5	275,251,589	-0.6	267,930,808	-2.7
Allowance for Credit Losses on Held-to-maturity Debt Securities ¹ (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL INVESTMENT SECURITIES	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
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
1 The allowance for credit losses on Held-to-maturity debt securities is a valuation account and is not included in the amount reported as HTM Debt Securities at Amortized Cost (Account NV0081) or at Fair Value (Account 801).								24. Investments (con't)	
2 The allowance for credit losses on Available-for-sale debt securities is for informational purposes only and represents the credit-related decline in the fair value of an individual									

[illegible]

		Other Investment Information							
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 * Reporting_State = 'MO' * Type Included: Federally Insured 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 certificates	199,865,152	196,522,639	-1.7	192,831,395	-1.9	190,774,678	-1.1	202,166,240	6.0
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 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	-22.9	19,224,168	54.0	15,014,256	-21.9	21,046,175	40.2
Recorded Value	33,331,215	29,726,500	-10.8	38,587,147	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	N/A	0	N/A	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	5.1	45,411,749	14.3	43,428,019	-4.4	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									
Mortgage Processing	22	21	-4.5	21	0.0	20	-4.8	19	-5.0
Approved Mortgage Seller	21	20	-4.8	20	0.0	18	-10.0	16	-11.1
Borrowing Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	6	6	0.0	7	16.7	7	0.0	6	-14.3
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	32	31	-3.1	31	0.0	31	0.0	30	-3.2
¹ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
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26. Investments-Memoranda									

	DERIVATIVES TRANSACTION REPORT									
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 * Reporting_State = 'MO' * Type Included: Federally Insured							
	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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	Share and Membership Information								
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 * Reporting_State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group :				N/A				
		</							

		Supplemental Information							
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 * Reporting_State = 'MO' * Type Included: Federally Insured 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
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								32. Supplemental Info	

[Return to cover](#)

09/12/2025

CU Name: N/A

Peer Group: N/A

Graphs 1

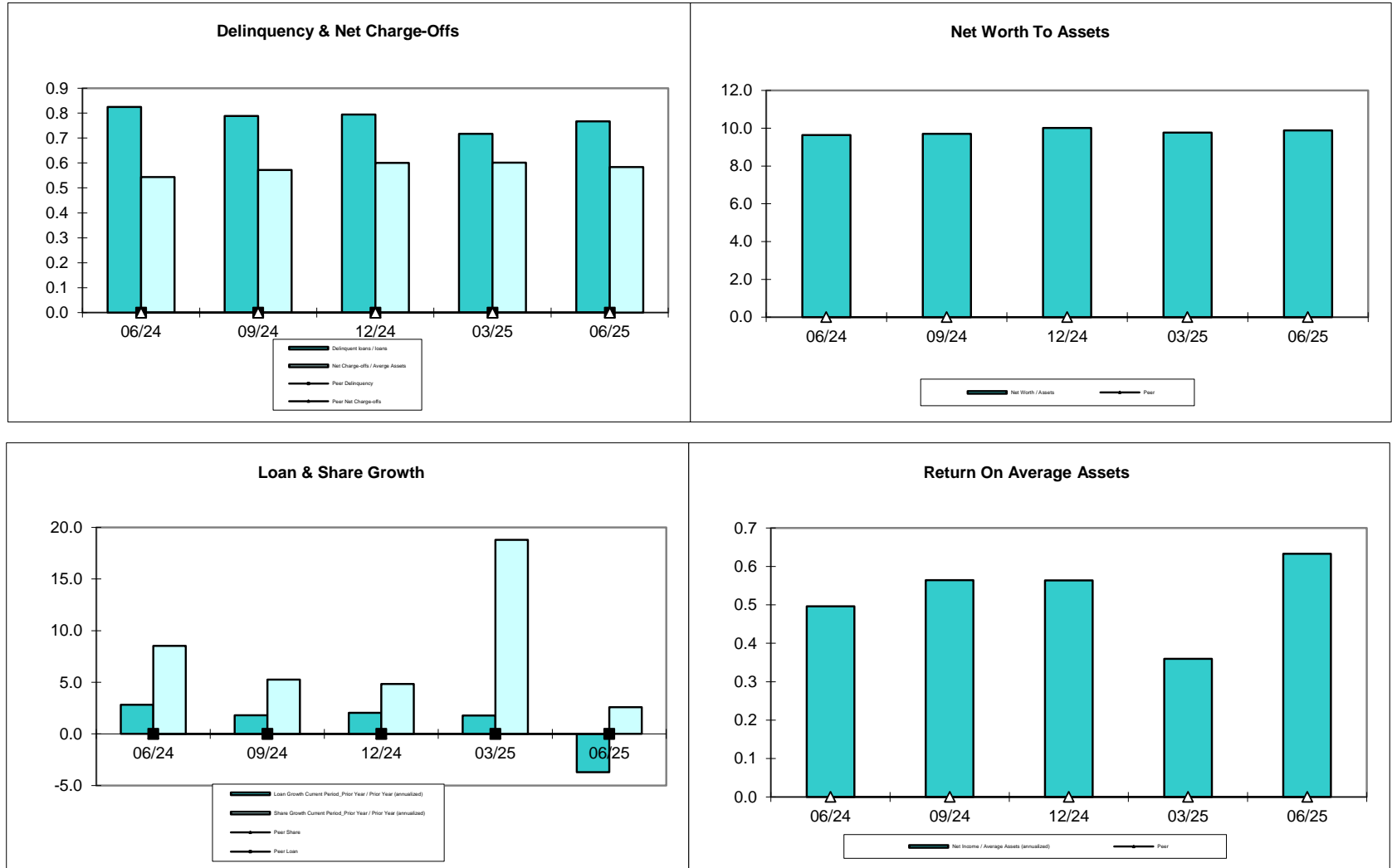
For Charter : N/A

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

