

Page	Click on links below to jump to FPR contents
1	Summary Financial Information
2	Key Ratios
3	Supplemental Ratios
4	Historical Ratios
5	Assets
6	Liabilities, Shares & Equity
7	Income Statement
8	Loans
9	Delinquent Loan Information 1
10	Delinquent Loan Information 2
11	Delinquent Real Estate Loans
12	Delinquent Commercial Loans 1
13	Delinquent Commercial Loans 2
14	Loan Losses
15	Indirect Loans
16	Loans Purchased or Sold 701.23
17	Participation Loans 701.22
18	Real Estate(Non-Commercial) Loans
19	Real Estate(Non-Commercial) Loans Losses
20	Commercial Loans
21	Commercial Loan Net Charge Offs
22	Commercial Loan Losses
23	Investments
24	Investments Continued
25	Investment Maturity
26	Other Investment Information
27	Derivatives
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)
34	Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

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

Count of CU :	77
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.

Cycle Date: September-2025
Run Date: 01/08/2026
Interval: Quarterly
Validated

Supplemental Ratios**					
For Charter :	N/A				
Count of CU :	77				
Asset Range :	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				
	Sep-2024	Dec-2024	Mar-2025	Jun-2025	Sep-2025
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	126.38	127.32	145.20	136.34	131.74
ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	1.18	1.40	1.44	1.21	1.28
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.54	0.53	0.48	0.57	0.70
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	29.23	28.44	28.06	27.36	26.86
Participation Loans Outstanding / Total Loans	3.30	3.77	3.73	3.69	3.93
Participation Loans Purchased YTD / Total Loans Granted YTD	1.66	2.21	2.57	2.98	3.47
Participation Loans Sold YTD / Total Assets *	0.10	0.27	0.21	0.19	0.59
Total Commercial Loans / Total Assets	4.19	4.67	4.74	5.18	5.29
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.37	0.31	0.83	0.85	0.55
REAL ESTATE LENDING RATIOS					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	15.61	16.01	15.68	16.22	16.61
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	22.75	22.73	22.85	23.38	23.57
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	22.43	23.81	18.37	22.64	21.41
1- to 4-Family RE Loans secured by First Lien Sold YTD/ 1- to 4-Family RE Loans secured by First Lien Granted YTD	54.24	51.59	83.74	63.81	58.69
MISCELLANEOUS RATIOS					
Mortgage Servicing Assets / Net Worth	3.44	3.75	3.54	3.40	3.31
Unused Commitments / Cash & ST Investments	99.76	124.41	98.41	113.93	127.69
Short Term Liabilities / Total Shares and Deposits plus Borrowings	45.33	45.53	45.30	46.10	46.55
# Means the number is too large to display in the cell					
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
				3. Supplemental Ratios	

		Historical Ratios ³									
		For Charter : N/A									
		Count of CU : 77									
		Asset Range : N/A									
Return to cover		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union									
01/08/2026		Count of CU in Peer Group : N/A									
CU Name: N/A											
Peer Group: N/A											

		Liabilities, Shares & Equity									
		For Charter : N/A									
		Count of CU : 77									
		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									
		Sep-2024		Dec-2024		% Chg		Mar-2025		% Chg	
LIABILITIES, SHARES AND EQUITY											
LIABILITIES											
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ¹	313,847,089	297,827,004	-5.1	317,800,181	6.7	288,702,957	-9.2	298,698,470	3.5		
Accrued Dividends and Interest Payable	497,121,717	324,154,597	-34.8	242,116,997	-25.3	286,606,557	18.4	322,813,433	12.6		
Other Borrowings	1,483,135,581	909,174,870	-38.7	634,300,460	-30.2	579,257,227	-8.7	486,096,624	-16.1		
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	231,202	227,176	-1.7	257,131	13.2	99,732	-61.2	1,596,361	1,500.7		
SHARES AND DEPOSITS											
Member Shares of All Types	18,609,463,054	18,796,278,616	1.0	19,680,942,804	4.7	19,047,585,158	-3.2	19,085,410,821	0.2		
Non-Member Deposits	113,456,531	84,791,014	-25.3	87,682,028	3.4	78,115,063	-10.9	74,170,919	-5.0		
TOTAL SHARES AND DEPOSITS	18,722,919,585	18,881,069,630	0.8	19,768,624,832	4.7	19,125,700,221	-3.3	19,159,581,740	0.2		
TOTAL LIABILITIES²	20,569,845,628	20,120,714,139	-2.2	20,745,194,303	3.1	20,022,420,792	-3.5	19,978,254,538	-0.2		
EQUITY:											
Undivided Earnings ³	1,989,435,292	2,021,332,972	1.6	2,028,056,914	0.3	1,983,131,307	-2.2	2,031,519,071	2.4		
Other Reserves	146,270,041	146,070,784	-0.1	145,343,702	-0.5	142,329,539	-2.1	141,292,459	-0.7		
Appropriation For Non-Conforming Investments (SCU Only)	17,975	17,975	0.0	0	-100.0	0	N/A	0	N/A	0	N/A
Equity Acquired in Merger	26,245,874	26,363,958	0.4	29,693,256	12.6	29,693,257	0.0	31,926,874	7.5		
Noncontrolling Interest in Consolidated Subsidiaries	5,555,270	7,335,707	32.0	6,550,607	-10.7	6,222,423	-5.0	6,201,571	-0.3		
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	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		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	0	N/A
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities ⁴	-160,728,741	-193,996,302	-20.7	-157,237,013	18.9	-139,065,735	11.6	-115,537,281	16.9		
Other Comprehensive Income	-36,194,309	-25,862,799	28.5	-25,150,893	2.8	-24,768,432	1.5	-22,824,294	7.8		
Net Income	534,236	0	-100.0	2,994,009	N/A	3,665,418	22.4	5,318,217	45.1		
EQUITY TOTAL	1,971,135,638	1,981,262,295	0.5	2,030,250,582	2.5	2,001,207,777	-1.4	2,077,896,617	3.8		
TOTAL LIABILITIES, SHARES, & EQUITY	22,540,981,266	22,101,976,434	-1.9	22,775,444,885	3.0	22,023,628,569	-3.3	22,056,151,155	0.1		
CECL Transition Provision	18,196,312	10,007,837	-45.0	9,738,987	-2.7	8,602,796	-11.7	8,328,688	-3.2		
TOTAL NET WORTH	2,187,777,611	2,210,642,057	1.0	2,222,793,184	0.5	2,174,400,196	-2.2	2,225,363,190	2.3		
# Means the number is too large to display in the cell											
¹ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"											
² Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.											
³ Regular Reserves have been included in Undivided Earnings for periods prior to 3/31/22.											6. LiabShEquity

				Income Statement*									
Return to cover				For Charter : N/A									
01/08/2026				Count of CU : 77									
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									
		Sep-2024	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg	Sep-2025	% Chg	Sep-2025	% Chg	
INTEREST INCOME YEAR-TO-DATE													
Interest on Loans		677,951,339	918,819,554	1.6	240,100,732	4.5	466,516,088	-2.8	711,592,703	1.7			
Less Interest Refund		(249,134)	(644,197)	93.9	(51,307)	-68.1	(103,640)	1.0	(157,804)	1.5			
Income from Investments		165,828,439	220,320,173	-0.4	47,744,901	-13.3	102,073,617	6.9	158,614,469	3.6			
Other Interest Income ¹		72,949	16,179	-83.4	0	-100.0	1,709,578	N/A	2,494,291	-2.7			
TOTAL INTEREST INCOME		843,603,593	1,138,511,709	1.2	287,794,326	1.1	570,195,643	-0.9	872,543,659	2.0			
INTEREST EXPENSE YEAR-TO-DATE													
Dividends		191,700,505	261,927,162	2.5	69,782,287	6.6	134,217,956	-3.8	203,732,424	1.2			
Interest on Deposits		50,544,138	69,387,559	3.0	18,202,808	4.9	37,112,521	1.9	55,836,378	0.3			
Interest on Borrowed Money		83,261,798	103,622,613	-6.7	15,689,306	-39.4	34,369,705	9.5	52,892,917	2.6			
TOTAL INTEREST EXPENSE		325,506,441	434,937,334	0.2	103,674,401	-4.7	205,700,182	-0.8	312,461,719	1.3			
NET INTEREST INCOME		518,097,152	703,574,375	1.8	184,119,925	4.7	364,495,461	-1.0	560,081,940	2.4			
Provision for Loan & Lease Losses or Total Credit Loss Expense		83,600,227	113,986,573	2.3	28,861,506	1.3	54,504,011	-5.6	84,650,130	3.5			
NON-INTEREST INCOME YEAR-TO-DATE													
Fee Income		104,003,348	141,077,790	1.7	34,045,278	-3.5	64,114,148	-5.8	99,088,693	3.0			
Other Income		168,668,164	227,989,864	1.4	47,659,330	-16.4	106,192,465	11.4	168,856,722	6.0			
Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and Trading Debt Securities)		18,200,427	15,661,361	-35.5	-480,424	-112.3	10,723,864	1,216.1	19,330,568	20.2			
Gain (Loss) on all other Investments or other Hedged items (not Equity or Trading Debt Securities)		4,287,668	2,292,295	-59.9	-41,846	-107.3	-51,347	38.6	-48,309	37.3			
Gain (Loss) on Derivatives		1,922,349	1,335,466	-47.9	262,631	-21.3	-3,810	-100.7	961,262	#####			
Gain (Loss) on Disposition of Fixed Assets		-1,768,039	-1,943,093	17.6	-676,622	-39.3	-747,806	44.7	-949,595	15.3			
Gain (Loss) on Sales of Loans and Leases		-1,769,786	-1,234,513	47.7	-1,079,314	-249.7	-1,893,742	12.3	-1,921,822	32.3			
Gain (Loss) on Sales of Other Real Estate Owned		-5,786	81,380	1,154.9	640,807	3,049.7	604,539	-52.8	676,959	-25.3			
Gain from Bargain Purchase (Merger)		0	0	N/A	4,047,658	N/A	4,047,659	-50.0	4,047,658	-33.3			
Other Non-interest Income		5,679,090	3,996,041	-47.2	768,021	-23.1	1,749,064	13.9	-1,876,536	-171.5			
TOTAL NON-INTEREST INCOME		299,217,435	389,256,591	-2.4	85,145,519	-12.5	184,735,034	8.5	288,165,600	4.0			
NON-INTEREST EXPENSE YEAR-TO-DATE													
Employee Compensation & Benefits		314,647,280	419,746,322	0.1	108,336,960	3.2	209,607,277	-3.3	318,139,199	1.2			
Travel, Conference Expense		5,824,066	7,489,459	-3.6	1,883,028	0.6	4,698,022	24.7	6,875,794	-2.4			
Office Occupancy		37,321,332	49,807,942	0.1	13,723,828	10.2	25,473,458	-7.2	38,885,805	1.8			
Office Operation Expense		119,809,513	163,557,091	2.4	41,184,273	0.7	81,067,999	-1.6	122,299,896	0.6			
Educational and Promotion		33,804,463	44,464,948	-1.3	12,867,549	15.8	24,548,614	-4.6	36,122,959	-1.9			
Loan Servicing Expense		43,093,613	57,266,121	-0.3	13,993,155	-2.3	24,528,973	-12.4	37,234,388	1.2			
Professional, Outside Service		53,452,343	73,222,522	2.7	18,575,961	1.5	35,907,110	-3.4	55,470,181	3.0			
Member Insurance		145,280	196,961	1.7	47,939	-2.6	91,697	-4.4	141,335	2.8			
Operating Fees		1,769,584	2,394,334	1.5	656,633	9.7	1,241,736	-5.4	1,910,245	2.6			
Miscellaneous Non-Interest Expense		30,825,958	38,026,702	-7.5	8,922,886	-6.1	17,732,228	-0.6	26,581,623	-0.1			
TOTAL NON-INTEREST EXPENSE		640,693,432	856,172,402	0.2	220,192,212	2.9	424,897,114	-3.5	643,661,425	1.0			
NET INCOME (LOSS)		93,020,928	122,671,991	-1.1	20,211,726	-34.1	69,829,370	72.7	119,935,985	14.5			

Means the number is too large to display in the cell

* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.

¹ For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to 12/31/20, this includes Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities.

7.IncExp

		Loans									
Return to cover		For Charter :	N/A								
01/08/2026		Count of CU :	77								
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								
		Sep-2024	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg	Sep-2025	% Chg	
LOANS AND LEASES											
Unsecured Credit Card Loans	478,687,990	492,099,912	2.8	480,266,253	-2.4	468,560,175	-2.4	475,994,519	1.6		
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	47,495,974	46,941,059	-1.2	49,411,758	5.3	48,878,624	-1.1	51,751,737	5.9		
All Other Unsecured Loans/Lines of Credit	478,195,524	475,583,917	-0.5	457,055,695	-3.9	436,992,140	-4.4	439,426,092	0.6		
New Vehicle Loans	1,822,293,456	1,789,161,088	-1.8	1,788,440,492	0.0	1,694,237,285	-5.3	1,685,174,131	-0.5		
Used Vehicle Loans	4,783,419,512	4,703,898,585	-1.7	4,702,706,890	0.0	4,416,406,768	-6.1	4,434,219,948	0.4		
Leases Receivable	408,569	366,188	-10.4	337,876	-7.7	289,653	-14.3	269,470	-7.0		
All Other Secured Non-Real Estate Loans/Lines of Credit	554,720,463	533,865,383	-3.8	522,224,143	-2.2	495,516,735	-5.1	479,503,075	-3.2		
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien	4,469,871,825	4,540,024,563	1.6	4,567,631,405	0.6	4,532,639,101	-0.8	4,684,351,678	3.3		
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien	1,847,105,693	1,915,981,688	3.7	1,955,508,636	2.1	2,022,449,617	3.4	2,109,982,446	4.3		
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	33,234,382	34,256,899	3.1	31,764,307	-7.3	18,636,394	-41.3	14,711,384	-21.1		
Commercial Loans/Lines of Credit Real Estate Secured	816,112,669	905,310,653	10.9	954,529,153	5.4	1,006,693,757	5.5	1,030,393,302	2.4		
Commercial Loans/Lines of Credit Not Real Estate Secured	128,077,835	127,221,488	-0.7	124,402,528	-2.2	135,049,178	8.6	135,512,325	0.3		
TOTAL LOANS & LEASES	15,459,623,893	15,564,711,434	0.7	15,634,279,128	0.4	15,276,349,416	-2.3	15,541,290,110	1.7		
LOANS GRANTED											
Number of Loans Granted Year-to-Date	306,150	433,196	41.5	149,365	-65.5	293,987	96.8	491,312	67.1		
Amount of Loans Granted Year-to-Date	3,879,802,039	5,211,392,894	34.3	1,425,634,479	-72.6	2,888,543,048	102.6	4,951,306,244	71.4		
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	14	14	0.0	13	-7.1	12	-7.7	12	0.0		
Credit Builder	14	14	0.0	13	-7.1	13	0.0	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	1,301,488	1,218,074	-6.4	1,702,668	39.8	1,059,290	-37.8	1,128,282	6.5		
SBA Guaranteed Portion	1,130,819	1,039,141	-8.1	1,484,378	42.8	909,878	-38.7	905,017	-0.5		
Paycheck Protection Program (PPP) Loans (included in SBA) Outstanding Balance	326,774	284,081	-13.1	663,583	133.6	85,994	-87.0	45,804	-46.7		
Other Government Guaranteed Outstanding Balance	0	0	N/A	0	N/A	0	N/A	0	N/A		
Other Government Guaranteed Portion	0	0	N/A	0	N/A	0	N/A	0	N/A		
Commercial Loans											
SBA Commercial Loans Outstanding Balance	22,486,373	22,107,972	-1.7	28,007,946	26.7	26,448,676	-5.6	26,044,404	-1.5		
SBA Commercial Loans Guaranteed Portion	21,472,619	21,118,715	-1.6	25,641,876	21.4	24,954,545	-2.7	24,512,151	-1.8		
Other Government Guaranteed Commercial Loans Outstanding Balance	15,297,481	15,107,922	-1.2	15,074,159	-0.2	14,920,761	-1.0	14,517,194	-2.7		
Other Government Guaranteed Commercial Loans Guaranteed Portion	14,974,267	14,794,796	-1.2	14,657,161	-0.9	14,521,212	-0.9	14,133,758	-2.7		
# Means the number is too large to display in the cell								8. Loans			

Delinquent Loan Information									
		For Charter	N/A						
01/08/2026		Count of CU	77						
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						
	Sep-2024	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg	Sep-2025	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES									
30 to 59 Days Delinquent	151,920,425	183,016,223	20.5	183,134,994	0.1	148,153,719	-19.1	149,552,597	0.9
60 to 89 Days Delinquent ¹	50,448,257	48,364,944	-4.1	34,508,185	-28.7	45,456,965	31.7	46,428,163	2.1
90 to 179 Days Delinquent ¹	47,947,459	47,630,650	-0.7	45,433,674	-4.6	43,324,755	-4.6	50,897,694	17.5
180 to 359 Days Delinquent	19,048,623	24,015,694	26.1	27,931,081	16.3	21,076,543	-24.5	22,142,784	5.1
> = 360 Days Delinquent	4,481,170	3,607,769	-19.5	4,216,287	16.9	7,260,395	72.2	6,359,077	-12.4
Total Delinquent Loans - All Types (> = 60 Days)	121,925,509	123,619,057	1.4	112,089,227	-9.3	117,118,658	4.5	125,827,718	7.4
% Delinquent Loans / Total Loans	0.79	0.79	0.7	0.72	-9.7	0.77	6.9	0.81	5.6
Amount of Loans in Non-Accrual Status	61,109,053	72,470,112	18.6	80,457,028	11.0	81,053,127	0.7	85,937,603	6.0
COMMERCIAL LOAN DELINQUENCY RATIOS¹									
% Comm Lns > = 30 Days Delinquent	1.74	1.03	-40.9	2.09	103.1	1.98	-5.4	2.53	28.2
% Comm Lns > = 60 Days Delinquent	0.70	0.45	-35.2	0.76	67.1	0.79	4.6	1.71	116.2
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	5,348,514	5,557,083	3.9	4,750,554	-14.5	5,022,239	5.7	5,283,986	5.2
60 to 89 Days Delinquent ¹	2,551,050	2,670,493	4.7	2,375,527	-11.0	2,262,661	-4.8	2,545,723	12.5
90 to 179 Days Delinquent ¹	3,412,882	3,680,496	7.8	3,560,928	-3.2	3,068,881	-13.8	3,045,481	-0.8
180 to 359 Days Delinquent	1,169,201	237,507	-79.7	260,630	9.7	356,566	36.8	158,657	-55.5
> = 360 Days Delinquent	12,561	4,558	-63.7	0	-100.0	335	N/A	5,730	1,610.4
Total Delinquent Credit Card Lns (> = 60 Days)	7,145,694	6,593,054	-7.7	6,197,085	-6.0	5,688,443	-8.2	5,755,591	1.2
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	1.49	1.34	-10.2	1.29	-3.7	1.21	-5.9	1.21	-0.4
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	614,930	400,009	-35.0	755,704	88.9	319,037	-57.8	471,067	47.7
60 to 89 Days Delinquent ¹	113,991	56,274	-50.6	98,473	75.0	26,033	-73.6	8,083	-69.0
90 to 179 Days Delinquent ¹	48,513	268,052	452.5	47,455	-82.3	168,407	254.9	51,486	-69.4
180 to 359 Days Delinquent	63,418	64,987	2.5	0	-100.0	0	N/A	67,541	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	225,922	389,313	72.3	145,928	-62.5	194,440	33.2	127,110	-34.6
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-Federally Guaranteed Student Loans %	0.48	0.83	74.4	0.30	-64.4	0.40	34.7	0.25	-38.3
# Means the number is too large to display in the cell									
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								9. Delinquent Loans	

Delinquent Loan Information (continued)								
Return to cover	For Charter	N/A						
01/08/2026	Count of CU	77						
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						
	Sep-2024	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg	Sep-2025
								% Chg
DELINQUENT LOANS BY CATEGORY (continued)								
All Other Unsecured Loans/Lines of Credit								
30 to 59 Days Delinquent	5,070,777	5,475,200	8.0	4,694,544	-14.3	4,956,416	5.6	4,838,478
60 to 89 Days Delinquent ¹	2,789,768	2,650,854	-5.0	2,100,478	-20.8	2,145,856	2.2	2,245,795
90 to 179 Days Delinquent ¹	3,418,560	3,487,997	2.0	3,017,537	-13.5	2,624,661	-13.0	3,091,794
180 to 359 Days Delinquent	428,314	379,725	-11.3	331,728	-12.6	408,596	23.2	380,035
> = 360 Days Delinquent	61,105	101,856	66.7	71,666	-29.6	75,232	5.0	21,766
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	6,697,747	6,620,432	-1.2	5,521,409	-16.6	5,254,345	-4.8	5,739,390
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other Unsecured Loans/Lines of Credit %	1.40	1.39	-0.6	1.21	-13.2	1.20	-0.5	1.31
New Vehicle Loans								
30 to 59 Days Delinquent	18,702,557	20,703,449	10.7	17,261,944	-16.6	16,507,180	-4.4	17,697,628
60 to 89 Days Delinquent ¹	4,491,151	4,658,665	3.7	3,944,064	-15.3	4,662,152	18.2	3,811,110
90 to 179 Days Delinquent ¹	5,062,908	4,691,025	-7.3	4,275,345	-8.9	3,852,958	-9.9	3,060,357
180 to 359 Days Delinquent	1,452,748	2,004,339	38.0	2,072,151	3.4	1,652,273	-20.3	1,474,434
> = 360 Days Delinquent	275,869	344,049	24.7	184,654	-46.3	239,473	29.7	155,913
Total Del New Vehicle Lns (> = 60 Days)	11,282,676	11,698,078	3.7	10,476,214	-10.4	10,406,856	-0.7	8,501,814
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.62	0.65	5.6	0.59	-10.4	0.61	4.9	0.50
Used Vehicle Loans								
30 to 59 Days Delinquent	68,625,430	77,952,862	13.6	66,702,874	-14.4	60,617,864	-9.1	63,219,074
60 to 89 Days Delinquent ¹	19,785,044	20,464,821	3.4	14,778,268	-27.8	18,446,058	24.8	16,380,508
90 to 179 Days Delinquent ¹	19,612,481	20,748,582	5.8	18,609,880	-10.3	15,866,509	-14.7	17,719,725
180 to 359 Days Delinquent	10,113,468	10,011,385	-1.0	11,923,219	19.1	8,795,157	-26.2	7,793,144
> = 360 Days Delinquent	1,138,734	1,275,721	12.0	891,847	-30.1	877,801	-1.6	861,120
Total Del Used Vehicle Lns (> = 60 Days)	50,649,727	52,500,509	3.7	46,203,214	-12.0	43,985,525	-4.8	42,754,497
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	1.06	1.12	5.4	0.98	-12.0	1.00	1.4	0.96
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans %	0.94	0.99	5.5	0.87	-11.7	0.89	1.9	0.84
Leases Receivable								
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0
60 to 89 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	0
90 to 179 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	0
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00
All Other Secured Non-Real Estate Loans/Lines of Credit								
30 to 59 Days Delinquent	5,898,045	7,002,405	18.7	6,536,971	-6.6	5,760,252	-11.9	5,795,036
60 to 89 Days Delinquent ¹	1,943,684	1,971,691	1.4	2,053,449	4.1	1,520,670	-25.9	1,765,547
90 to 179 Days Delinquent ¹	2,418,497	2,621,386	8.4	2,094,203	-20.1	2,436,133	16.3	2,017,171
180 to 359 Days Delinquent	1,090,085	968,781	-11.1	1,375,521	42.0	1,247,869	-9.3	1,318,722
> = 360 Days Delinquent	154,788	188,449	21.7	100,383	-46.7	30,978	-69.1	135,374
Total Del All Other Secured Loans (> = 60 Days)	5,607,054	5,750,307	2.6	5,623,556	-2.2	5,235,650	-6.9	5,236,814
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	1.01	1.08	6.6	1.08	0.0	1.06	-1.9	1.09
Outstanding balances of loans affected by bankruptcy claims	91,945,861	95,615,008	4.0	99,426,169	4.0	68,402,486	-31.2	73,959,119
Outstanding Troubled Debt Restructured loans or Modifications to Borrowers Experiencing Financial Difficulty	42,085,554	31,237,531	-25.8	29,396,970	-5.9	29,714,313	1.1	33,176,175
Amount of loans to borrowers experiencing financial difficulty not in compliance with modified loan terms	142	120	-15.5	197	64.2	175	-11.2	207
# 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.								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										
01/08/2026		Count of CU : 77										
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										
		Sep-2024	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg	Sep-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		25,279,521	45,947,704	81.8	55,460,533	20.7	26,479,155	-52.3	28,804,336	8.8		
60 to 89 Days Delinquent ¹		12,218,822	9,946,812	-18.6	2,210,664	-77.8	10,024,432	353.5	10,342,139	3.2		
90 to 179 Days Delinquent ¹		8,255,834	7,409,593	-10.3	8,385,481	13.2	9,863,805	17.6	9,520,801	-3.5		
180 to 359 Days Delinquent		2,525,698	5,738,809	127.2	8,073,172	40.7	4,362,245	-46.0	5,497,158	26.0		
> = 360 Days Delinquent		956,989	789,506	-17.5	2,026,857	156.7	2,883,413	42.3	2,690,261	-6.7		
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent > = 60 Days		23,957,343	23,884,720	-0.3	20,696,174	-13.3	27,133,895	31.1	28,050,359	3.4		
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 %		0.54	0.53	-1.8	0.45	-13.9	0.60	32.1	0.60	0.0		
Secured by Junior Lien on a single 1- to 4-Family Residential Property												
30 to 59 Days Delinquent		12,534,995	13,998,638	11.7	12,420,149	-11.3	14,974,364	20.6	13,886,827	-7.3		
60 to 89 Days Delinquent ¹		4,347,602	5,310,145	22.1	3,497,920	-34.1	4,424,710	26.5	3,777,311	-14.6		
90 to 179 Days Delinquent ¹		3,117,757	3,906,190	25.3	2,811,698	-28.0	2,885,851	2.6	3,470,326	20.3		
180 to 359 Days Delinquent		1,555,748	1,531,023	-1.6	2,057,775	34.4	2,081,765	1.2	1,514,886	-27.2		
> = 360 Days Delinquent		673,857	693,454	2.9	675,950	-2.5	770,087	13.9	904,690	17.5		
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days		9,694,964	11,440,812	18.0	9,043,343	-21.0	10,162,413	12.4	9,667,213	-4.9		
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 %		0.52	0.60	13.8	0.46	-22.6	0.50	8.7	0.46	-8.8		
All Other (Non-Commercial) Real Estate Loans/Lines of Credit												
30 to 59 Days Delinquent		35,047	45,279	29.2	193,262	326.8	0	-100.0	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		56,183	56,260	0.1	0	-100.0	0	N/A	0	N/A		
> = 360 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A		
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days		56,183	56,260	0.1	0	-100.0	0	N/A	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 %		0.17	0.16	-2.9	0.00	-100.0	0.00	N/A	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		33,708,490	35,381,792	5.0	29,739,517	-15.9	37,296,308	25.4	37,717,572	1.1		
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)		0.53	0.55	2.7	0.45	-16.8	0.57	25.1	0.55	-2.4		
# Means the number is too large to display in the cell												
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									11. Delinquent RE Loans			

Delinquent Commercial Loans									
Return to cover	For Charter	N/A							
01/08/2026	Count of CU	77							
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							
	Sep-2024	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg	Sep-2025	% Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY									
Construction and Development Loans									
30 to 59 Days Delinquent	2,550,000	1,555,452	-39.0	0	-100.0	400,377	N/A	400,377	0.0
60 to 89 Days Delinquent ¹	0	0	N/A	0	N/A	73,803	N/A	0	-100.0
90 to 179 Days Delinquent ¹	921,363	0	-100.0	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	934,937	N/A	621,137	-33.6	0	-100.0	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	299,604	N/A	0	-100.0
Total Construction and Development loans delinquent > = 60 Days	921,363	934,937	1.5	621,137	-33.6	373,407	-39.9	0	-100.0
Construction and Development loans >= 60 Days / Total Construction and Development loans %	0.99	0.85	-13.9	0.52	-39.6	0.30	-41.5	0.00	-100.0
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	2,272,981	0	-100.0	230,816	N/A	1,271,091	450.7	608,678	-52.1
60 to 89 Days Delinquent ¹	0	0	N/A	0	N/A	226,415	N/A	0	-100.0
90 to 179 Days Delinquent ¹	154,880	343,818	122.0	203,489	-40.8	0	-100.0	0	N/A
180 to 359 Days Delinquent	0	154,880	N/A	0	-100.0	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total loans Secured by Multifamily delinquent > = 60 Days	154,880	498,698	222.0	203,489	-59.2	226,415	11.3	0	-100.0
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	0.07	0.19	158.8	0.07	-62.1	0.07	1.5	0.00	-100.0
Secured by Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinquent	3,044,628	2,738,267	-10.1	513,927	-81.2	3,986,747	675.7	1,108,566	-72.2
60 to 89 Days Delinquent ¹	865,379	328,591	-62.0	1,670,566	408.4	329,288	-80.3	2,871,202	771.9
90 to 179 Days Delinquent ¹	1,120,701	0	-100.0	658,370	N/A	1,718,423	161.0	721,747	-58.0
180 to 359 Days Delinquent	0	1,138,594	N/A	1,152,141	1.2	1,288,438	11.8	1,718,423	33.4
> = 360 Days Delinquent	1,155,519	158,428	-86.3	113,711	-28.2	2,015,413	1,672.4	1,326,540	-34.2
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	3,141,599	1,625,613	-48.3	3,594,788	121.1	5,351,562	48.9	6,637,912	24.0
Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %	1.63	0.68	-58.0	1.41	105.9	1.81	28.6	2.15	19.0
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinquent	162,749	175,089	7.6	3,190,394	1,722.2	1,013,772	-68.2	636,232	-37.2
60 to 89 Days Delinquent ¹	182,891	162,270	-11.3	1,121,304	591.0	0	-100.0	1,618,604	N/A
90 to 179 Days Delinquent ¹	178,713	198,878	11.3	760,498	282.4	97,559	-87.2	7,073,342	7,150.3
180 to 359 Days Delinquent	446,784	402,105	-10.0	0	-100.0	184,794	N/A	1,386,192	650.1
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	186,436	N/A
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	808,388	763,253	-5.6	1,881,802	146.6	282,353	-85.0	10,264,574	3,535.4
# Means the number is too large to display in the cell									
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								12. Del Comm Loans	

Return to cover 01/08/2026 CU Name: N/A Peer Group: N/A	Delinquent Commercial Loans							
	For Charter: N/A Count of CU: 77 Asset Range: N/A Criteria: Region: Nation * Peer Group: All * Reporting State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group: N/A							
	Sep-2024	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg	Sep-2025
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 %	0.26	0.27	1.9	0.66	145.4	0.10	-84.1	3.86 3,585.1
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 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 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	1,775,933	1,368,614	-22.9	10,383,354	658.7	6,840,943	-34.1	6,784,751 -0.8
60 to 89 Days Delinquent ¹	1,155,875	106,589	-90.8	657,472	516.8	1,294,899	97.0	1,062,141 -18.0
90 to 179 Days Delinquent ¹	185,088	271,633	46.8	432,382	59.2	741,568	71.5	1,125,464 51.8
180 to 359 Days Delinquent	146,976	392,362	167.0	63,607	-83.8	126,714	99.2	261,768 106.6
> = 360 Days Delinquent	51,748	51,748	0.0	151,219	192.2	68,059	-55.0	71,247 4.7
Total Commercial and Industrial Loans delinquent > = 60 Days	1,539,687	822,332	-46.6	1,304,680	58.7	2,231,240	71.0	2,520,620 13.0
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	1.24	0.68	-45.6	1.08	60.3	1.69	56.6	1.91 12.8
Unsecured Commercial Loans								
30 to 59 Days Delinquent	0	91,890	N/A	36,968	-59.8	0	-100.0	14,587 N/A
60 to 89 Days Delinquent ¹	0	37,739	N/A	0	-100.0	19,988	N/A	0 -100.0
90 to 179 Days Delinquent ¹	39,282	0	-100.0	572,126	N/A	0	-100.0	0 N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	572,126	N/A	571,824 -0.1
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0 N/A
Total Unsecured Commercial Loans delinquent > = 60 Days	39,282	37,739	-3.9	572,126	1,416.0	592,114	3.5	571,824 -3.4
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	1.21	0.81	-33.0	18.68	2,211.8	30.56	63.6	25.20 -17.5
Unsecured Revolving Lines of Credit for Commercial Purposes								
30 to 59 Days Delinquent	4,318	4,282	-0.8	3,000	-29.9	4,282	42.7	2,974 -30.5
60 to 89 Days Delinquent ¹	3,000	0	-100.0	0	N/A	0	N/A	0 N/A
90 to 179 Days Delinquent ¹	0	3,000	N/A	4,282	42.7	0	-100.0	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 Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	3,000	3,000	0.0	4,282	42.7	0	-100.0	0 N/A
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %	0.62	0.56	-10.0	0.75	35.2	0.00	-100.0	0.00 N/A
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	6,608,199	4,685,572	-29.1	8,182,304	74.6	9,057,091	10.7	19,994,930 120.8
Total Commercial Loans to Members and Non-Members delinquent >= 60 days / Total Commercial Loans to Members and Non-Members %	0.70	0.45	-35.2	0.76	67.1	0.79	4.6	1.71 116.2

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

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

13. Del Comm Loans (con't)

		Loan Losses									
		For Charter : N/A									
01/08/2026		Count of CU : 77									
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									
		Sep-2024		Dec-2024		% Chg		Mar-2025		% Chg	
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)		Jun-2025		% Chg		Sep-2025		% Chg			
Total Loans Charged Off Year-to-Date*		86,933,892	120,190,251	3.7	30,264,100	0.7	59,406,192	-1.9	88,718,096	-0.4	
Total Loans Recovered Year-to-Date*		21,034,244	27,744,403	-1.1	6,815,242	-1.7	14,393,372	5.6	20,733,465	-4.0	
NET CHARGE OFFS (\$\$)*		65,899,648	92,445,848	5.2	23,448,858	1.5	45,012,820	-4.0	67,984,631	0.7	
Net Charge-Offs / Average Loans %**		0.57	0.60	4.9	0.60	0.2	0.58	-2.9	0.58	-0.2	
Total Delinquent Loans & Year-to-Date Net Charge-Offs		187,825,157	216,064,905	15.0	135,538,085	-37.3	162,131,478	19.6	193,812,349	19.5	
Combined Delinquency and Net Charge Off Ratio		1.36	1.39	2.4	1.32	-5.4	1.35	2.4	1.39	3.1	
LOAN LOSS SUMMARY BY LOAN TYPE											
Unsecured Credit Card Lns Charged Off*		15,336,526	20,676,809	1.1	5,054,451	-2.2	9,720,424	-3.8	14,568,735	-0.1	
Unsecured Credit Card Lns Recovered*		2,118,985	3,000,187	6.2	709,520	-5.4	1,627,220	14.7	2,390,338	-2.1	
Unsecured Credit Card Net Charge Offs*		13,217,541	17,676,622	0.3	4,344,931	-1.7	8,093,204	-6.9	12,178,397	0.3	
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**		3.68	3.64	-1.1	3.57	-1.7	3.37	-5.7	3.35	-0.5	
PALS I and PALS II Charged Off (FCU Only)*		0	0	N/A	0	N/A	0	N/A	0	N/A	
PALS I and PALS II Recovered (FCU Only)*		0	0	N/A	0	N/A	0	N/A	0	N/A	
PALS I and PALS II Net Charge Offs (FCU Only)*		0	0	N/A	0	N/A	0	N/A	0	N/A	
PALS I and PALS II Net Charge Offs / Avg PALS I and PALS II Loans** (FCU Only)		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
Non-Federally Guaranteed Student Loans Charged Off*		138,135	171,017	-7.1	213,556	399.5	267,165	-37.4	293,087	-26.9	
Non-Federally Guaranteed Student Loans Recovered*		31,232	39,997	-4.0	17,999	80.0	30,645	-14.9	41,758	-9.2	
Non-Federally Guaranteed Student Loans Net Charge Offs*		106,903	131,020	-8.1	195,557	497.0	236,520	-39.5	251,329	-29.2	
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed Student Loans**		0.31	0.29	-7.5	1.62	463.9	0.99	-39.2	0.68	-31.2	
All Other Unsecured Loans/Lines of Credit Charged Off*		19,160,809	26,421,597	3.4	6,209,758	-6.0	11,370,869	-8.4	16,714,694	-2.0	
All Other Unsecured Loans/Lines of Credit Recovered*		3,656,840	4,854,178	-0.4	1,240,620	2.2	2,390,294	-3.7	3,544,527	-1.1	
All Other Unsecured Loans/Lines of Credit Net Charge Offs*		15,503,969	21,567,419	4.3	4,969,138	-7.8	8,980,575	-9.6	13,170,167	-2.2	
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured Loans/Lines of Credit**		4.34	4.54	4.6	4.26	-6.2	3.94	-7.6	3.84	-2.5	
New Vehicle Loans Charged Off*		6,570,040	9,205,027	5.1	2,514,052	9.2	4,676,790	-7.0	7,220,119	2.9	
New Vehicle Loans Recovered*		2,398,813	3,228,027	0.9	976,128	21.0	1,743,145	-10.7	2,391,956	-8.5	
New Vehicle Loans Net Charge Offs*		4,171,227	5,977,000	7.5	1,537,924	2.9	2,933,645	-4.6	4,828,163	9.7	
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**		0.29	0.32	8.4	0.34	8.3	0.34	-2.0	0.37	10.0	
Used Vehicle Loans Charged Off*		40,578,224	56,074,186	3.6	14,591,412	4.1	29,794,173	2.1	43,847,376	-1.9	
Used Vehicle Loans Recovered*		11,784,211	15,225,864	-3.1	3,392,414	-10.9	7,415,243	9.3	10,787,737	-3.0	
Used Vehicle Loans Net Charge Offs*		28,794,013	40,848,322	6.4	11,198,998	9.7	22,378,930	-0.1	33,059,639	-1.5	
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**		0.79	0.85	7.3	0.95	11.8	0.98	3.1	0.96	-1.7	
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**		0.65	0.70	7.4	0.78	11.9	0.80	2.4	0.80	-0.3	
Leases Receivable Charged Off*		0	0	N/A	0	N/A	0	N/A	0	N/A	
Leases Receivable Recovered*		0	0	N/A	0	N/A	0	N/A	0	N/A	
Leases Receivable Net Charge Offs*		0	0	N/A	0	N/A	0	N/A	0	N/A	
Leases Receivable Net Charge Offs / Avg Leases Receivable**		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*		3,768,896	5,420,393	7.9	1,326,960	-2.1	2,914,802	9.8	4,758,022	8.8	
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*		877,682	1,108,628	-5.3	401,050	44.7	829,799	3.5	1,201,785	-3.4	
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*		2,891,214	4,311,765	11.9	925,910	-14.1	2,085,003	12.6	3,556,237	13.7	
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other Secured Non-Real Estate Loans/Lines of Credit**		0.67	0.77	13.9	0.70	-8.5	0.81	15.5	0.94	15.5	
FORECLOSED AND REPOSESSED ASSETS											
Commercial		710,458	726,710	2.3	672,493	-7.5	676,052	0.5	1,702,390	151.8	
Real Estate - Non-Commercial		1,339,442	2,124,336	58.6	2,420,638	13.9	1,796,350	-25.8	2,176,488	21.2	
Vehicle - Non-Commercial		4,803,309	5,321,571	10.8	4,672,752	-12.2	6,141,634	31.4	5,375,336	-12.5	
Other - Non-Commercial		58,070	110,681	90.6	106,170	-4.1	73,984	-30.3	78,979	6.8	
Total Foreclosed and Repossessed Assets		6,911,279	8,283,298	19.9	7,872,053	-5.0	8,688,020	10.4	9,333,193	7.4	
*Amounts are year-to-date while the related percent change ratios are annualized.											
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)										14. Loan Losses	

		Indirect Loans								
Return to cover		For Charter : N/A								
01/08/2026		Count of CU : 77								
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								
		Sep-2024	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg	Sep-2025	% Chg
INDIRECT LOANS AMOUNT OUTSTANDING:										
New and Used Vehicle Indirect Loans		4,195,773,568	4,104,418,921	-2.2	4,070,604,430	-0.8	3,876,031,445	-4.8	3,874,519,724	0.0
First Lien and Junior Lien Residential Indirect Loans		114,455,968	114,909,494	0.4	114,054,573	-0.7	111,648,541	-2.1	111,888,781	0.2
Commercial Indirect Loans		3,687,541	9,157,257	148.3	9,473,394	3.5	9,365,389	-1.1	12,676,121	35.4
All Other Indirect Loans		204,714,404	198,235,862	-3.2	192,085,209	-3.1	182,389,681	-5.0	174,691,569	-4.2
TOTAL OUTSTANDING AMOUNT INDIRECT LOANS		4,518,631,481	4,426,721,534	-2.0	4,386,217,606	-0.9	4,179,435,056	-4.7	4,173,776,195	-0.1
Indirect Loans Outstanding / Total Loans %		29.23	28.44	-2.7	28.06	-1.4	27.36	-2.5	26.86	-1.8
INDIRECT LOANS NUMBER OUTSTANDING:										
New and Used Vehicle Indirect Loans		1,480,510	1,482,199	0.1	1,458,379	-1.6	1,367,940	-6.2	1,332,024	-2.6
First Lien and Junior Lien Residential Indirect Loans		500	515	3.0	507	-1.6	499	-1.6	568	13.8
Commercial Indirect Loans		33	39	18.2	41	5.1	41	0.0	54	31.7
All Other Indirect Loans		13,539	13,481	-0.4	13,334	-1.1	13,021	-2.3	12,906	-0.9
TOTAL NUMBER OUTSTANDING INDIRECT LOANS		1,494,582	1,496,234	0.1	1,472,261	-1.6	1,381,501	-6.2	1,345,552	-2.6
DELINQUENT INDIRECT LOANS										
Total Delinquent Indirect Lns (>= 60 Days)		50,111,408	52,765,633	5.3	45,480,735	-13.8	43,441,197	-4.5	39,525,210	-9.0
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %		1.11	1.19	7.5	1.04	-13.0	1.04	0.2	0.95	-8.9
INDIRECT LOAN LOSSES										
Indirect Loans Charged Off*		36,729,265	51,361,194	4.9	13,921,875	8.4	28,378,483	1.9	42,270,434	-0.7
Indirect Loans Recovered*		11,237,848	15,009,657	0.2	3,624,207	-3.4	7,875,352	8.6	11,190,834	-5.3
Indirect Loans Net Charge Offs*		25,491,417	36,351,537	7.0	10,297,668	13.3	20,503,131	-0.4	31,079,600	1.1
Indirect Loans Net Charge Offs / Avg Indirect Loans %**		0.74	0.80	8.0	0.93	16.2	0.95	1.9	0.96	1.1
* Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)									15. Indirect Loans	

Return to cover			Indirect, Purchased or Sold					
01/08/2026			For Charter	N/A				
CU Name:	N/A		Count of CU	77				
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				
			Sep-2024	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 *		1,014,728	1,014,728	-25.0	6,299,307	2,383.2	17,033,385	35.2
Amount of Loans Purchased from Other Sources *		13,193,265	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	0.366204071	0.314753221	-14.05	0.82787076	163	0.852859438	3.018	0.550920013
Number of Loans Purchased from Other Financial Institutions *	13	13	-25.0	244	7,407.7	504	3.3	480
Number of Loans Purchased from Other Sources *	618	727	-11.8	173	-4.8	10,590	2,960.7	20,334
OUTSTANDING LOANS PURCHASED YEAR-TO-DATE UNDER 701.23								
Amount From Other Financial Institutions Outstanding		55,958,526	51,883,645	-7.3	54,447,192	4.9	39,026,213	-28.3
Amount From other sources Outstanding		61,451,907	61,490,665	0.1	65,375,248	6.3	66,024,437	1.0
Number From Other Financial Institutions Outstanding		85,378	80,911	-5.2	76,321	-5.7	70,549	-7.6
Number From other sources Outstanding		48,894	46,483	-4.9	51,554	10.9	58,153	12.8
DELINQUENT WHOLE OR PARTIAL LOAN PURCHASED UNDER 701.23								
Delinquent Whole or Partial Loans Purchased Under 701.23		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	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
Whole or Partial Loans Purchased Under 701.23 Recovered*		0	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
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
LOANS SOLD AMOUNT YEAR-TO-DATE								
Loans Sold		681,538,625	874,647,104	28.3	324,154,818	-62.9	568,414,959	75.4
First mortgage loans sold on the secondary market		627,451,819	823,053,420	31.2	276,546,591	-66.4	526,174,350	90.3
Loans Transferred with Limited Recourse Qualifying for Sales Accounting		66,866,986	85,030,262	27.2	21,694,223	-74.5	43,196,973	99.1
Real Estate Loans Sold with Servicing Retained		530,181,035	661,657,265	24.8	241,674,940	-63.5	463,535,428	91.8
All Other Loans Sold with Servicing Retained		696,800	9,738	-98.6	0	-100.0	290,817	N/A
LOANS SOLD NUMBER YEAR-TO-DATE								
Loans Sold		2,965	3,676	24.0	1,362	-62.9	2,246	64.9
First mortgage loans sold on the secondary market		2,256	2,982	32.2	947	-68.2	1,728	82.5
Loans Transferred with Limited Recourse Qualifying for Sales Accounting		480	539	12.3	70	-87.0	139	98.6
Real Estate Loans Sold with Servicing Retained		1,831	2,316	26.5	806	-65.2	1,485	84.2
All Other Loans Sold with Servicing Retained		3	1	-66.7	0	-100.0	177	N/A
LOANS SOLD WITH SERVICING RETAINED OUTSTANDING								
Real Estate Loans Sold with Servicing Retained Balance Outstanding		5,026,246,416	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		13,794,339	14,331,279	3.9	14,408,186	0.5	25,406,479	76.3
Real Estate Loans Sold with Servicing Retained Number Outstanding		31,485	31,403	-0.3	35,735	13.8	28,700	-19.7
All Other Loans Sold with Servicing Retained Number Outstanding		20	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

1- to 4-Family Residential Property and All Other (Non-Commercial) Real Estate Loans								
Return to cover	For Charter	N/A						
01/08/2026	Count of CU	77						
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						
	Sep-2024	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg	Sep-2025
1- to 4-Family Residential Property Loans								
Secured by 1st Lien								
Fixed Rate > 15 years	1,927,116,845	1,961,697,247	1.8	1,974,314,021	0.6	2,123,672,389	7.6	2,239,167,664
Fixed Rate 15 years or less	763,269,680	716,733,620	-6.1	709,728,509	-1.0	620,185,727	-12.6	607,091,108
Balloon/Hybrid > 5 years	516,711,422	544,458,787	5.4	543,873,267	-0.1	503,658,110	-7.4	488,144,675
Balloon/Hybrid 5 years or less	837,328,919	879,427,003	5.0	896,023,378	1.9	844,261,212	-5.8	873,154,850
Adjustable Rate	425,444,954	437,707,910	2.9	443,692,236	1.4	440,861,667	-0.6	476,793,380
Total Secured by 1st Lien	4,469,871,820	4,540,024,567	1.6	4,567,631,411	0.6	4,532,639,105	-0.8	4,684,351,677
Secured by Junior Lien								
Closed-End Fixed Rate	291,487,485	295,026,621	1.2	285,107,608	-3.4	271,090,099	-4.9	275,209,730
Closed-End Adjustable Rate	28,685,610	28,695,690	0.0	25,844,695	-9.9	30,727,181	18.9	29,423,266
Open-End Fixed Rate	9,723,914	10,068,069	3.5	48,312,949	379.9	39,150,941	-19.0	41,285,700
Open-End Adjustable Rate	1,517,208,682	1,582,191,310	4.3	1,596,243,383	0.9	1,681,481,392	5.3	1,764,063,750
Total Secured by Junior Lien	1,847,105,691	1,915,981,690	3.7	1,955,508,635	2.1	2,022,449,613	3.4	2,109,982,446
All Other (Non-Commercial) Real Estate								
Closed-End Fixed Rate	8,582,566	8,727,440	1.7	9,633,398	10.4	13,077,704	35.8	11,341,828
Closed-End Adjustable Rate	16,002,448	16,572,994	3.6	16,683,975	0.7	290,543	-98.3	409,537
Open-End Fixed Rate	826,969	794,253	-4.0	902,612	13.6	599,974	-33.5	587,805
Open-End Adjustable Rate	7,822,399	8,162,210	4.3	4,544,324	-44.3	4,668,174	2.7	2,372,213
Total All Other (Non-Commercial) Real Estate	33,234,382	34,256,897	3.1	31,764,309	-7.3	18,636,395	-41.3	14,711,383
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate	6,350,211,893	6,490,263,154	2.2	6,554,904,355	1.0	6,573,725,113	0.3	6,809,045,506
1- to 4-Family Residential Property Loans Granted YTD								
Secured by 1st Lien Granted YTD								
Fixed Rate > 15 Years*	623,136,540	901,712,564	8.5	183,395,380	-18.6	478,821,660	30.5	748,235,686
Fixed Rate 15 Years or less*	50,037,014	80,875,322	21.2	20,046,757	-0.9	41,396,572	3.3	63,031,354
Balloon/Hybrid > 5 Years*	122,680,301	163,097,623	-0.3	36,988,740	-9.3	91,947,647	24.3	182,330,163
Balloon/Hybrid 5 Years or less*	288,214,415	349,617,062	-9.0	68,375,437	-21.8	149,196,071	9.1	220,896,976
Adjustable Rate*	72,761,488	99,943,306	3.0	21,423,907	-14.3	63,260,079	47.6	109,760,871
Total Secured by 1st Lien Granted YTD*	1,156,829,758	1,595,245,877	3.4	330,230,221	-17.2	824,622,029	24.9	1,324,255,050
Secured by Junior Lien Granted YTD								
Closed-End Fixed Rate*	69,829,872	89,723,737	-3.6	17,265,583	-23.0	33,825,588	-2.0	54,160,745
Closed-End Adjustable Rate*	6,936,418	9,917,113	7.2	742,352	-70.1	3,409,023	129.6	6,667,262
Open-End Fixed Rate*	2,188,398	2,509,983	-14.0	2,971,586	373.6	5,448,777	-8.3	9,711,487
Open-End Adjustable Rate*	327,722,714	443,819,786	1.6	92,408,898	-16.7	223,792,682	21.1	360,678,742
Total Secured by Junior Lien Granted YTD*	406,677,402	545,970,619	0.7	113,388,419	-16.9	266,476,070	17.5	431,218,236
All Other (Non-Commercial) Real Estate Granted YTD								
Closed-End Fixed Rate*	1,893,677	2,147,999	-14.9	1,249,852	132.7	2,489,363	-0.4	2,413,763
Closed-End Adjustable Rate*	597,049	773,106	-2.9	130,000	-32.7	0	-100.0	120,238
Open-End Fixed Rate*	562,500	562,500	-25.0	0	-100.0	0	N/A	0
Open-End Adjustable Rate*	882,925	1,037,925	-11.8	436,705	68.3	7,498,695	758.6	17,003,105
Total All Other (Non-Commercial) Real Estate Granted YTD*	3,936,151	4,521,530	-13.8	1,816,557	60.7	9,988,058	174.9	19,537,106
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate Granted YTD*	1,567,443,311	2,145,738,026	2.7	445,435,197	-17.0	1,101,086,157	23.6	1,775,010,392
Outstanding 1- to 4-Family Residential Construction Loans	31,141,877	28,935,880	-7.1	27,696,005	-4.3	22,873,889	-17.4	25,014,160
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	2,767,592,760	2,917,329,269	5.4	2,912,550,720	-0.2	3,009,194,408	3.3	3,142,139,704
Outstanding Interest Only & Payment Option First Mortgage Loans	60,031,635	61,594,339	2.6	64,848,483	5.3	76,626,043	18.2	83,625,235
Interest Only & Payment Option First Mortgages / Total Assets %	0.27	0.28	4.6	0.28	2.2	0.35	22.2	0.38
Interest Only & Payment Option First Mortgages / Net Worth %	2.74	2.79	1.5	2.92	4.7	3.52	20.8	3.76

		Real Estate (Non-Commercial) Loan Losses									
Return to cover			For Charter :	N/A							
01/08/2026			Count of CU :	77							
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							
			Sep-2024	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg	Sep-2025	% Chg
LOAN LOSS SUMMARY BY LOAN TYPE											
First Lien single 1- to 4-Family Residential Property Loans Charged Off*		58,296	58,296	-25.0		44,626	206.2	47,132	-47.2	204,004	188.6
First Lien single 1- to 4-Family Residential Property Loans Recovered*		45,236	49,111	-18.6		22,219	81.0	19,496	-56.1	21,263	-27.3
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*		13,060	9,185	-47.3		22,407	875.8	27,636	-38.3	182,741	340.8
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg First Lien single 1- to 4-Family Residential Property Loans**		0.00	0.00	-47.7		0.00	840.8	0.00	-38.1	0.01	333.6
Junior Lien single 1- to 4-Family Residential Property Loans Charged Off*		192,670	276,751	7.7		150,389	117.4	112,022	-62.8	312,370	85.9
Junior Lien single 1- to 4-Family Residential Property Loans Recovered*		93,195	144,090	16.0		47,497	31.9	125,259	31.9	136,062	-27.6
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs* / Avg Junior Lien single 1- to 4-Family Residential Property Loans**		99,475	132,661	0.0		102,892	210.2	-13,237	-106.4	176,308	988.0
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg Junior Lien single 1- to 4-Family Residential Property Loans**		0.01	0.01	-1.9		0.02	184.5	0.00	-106.3	0.01	968.6
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off*		0	401	N/A		0	-100.0	41,217	N/A	0	-100.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*		1,197	1,197	-25.0		300	0.3	30,057	4,909.5	28,477	-36.8
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*		-1,197	-796	50.1		-300	-50.8	11,160	1,960.0	-28,477	-270.1
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit**		0.00	0.00	50.8		0.00	-67.2	0.08	2,421.6	-0.16	-283.7
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	-6.1		0.01	237.1	0.00	-89.8	0.01	747.0
*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 Net Charge Offs									
		For Charter : N/A									
		Count of CU : 77									
		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									
		Sep-2024	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg	Sep-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**		0.37	0.51	35.474	0.00	-100.1	0.00	-411.9	0.00	22.616	
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	0.04	N/A	0.00	-100.0	0.00	N/A	
Net Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs to average Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property**		0.00	0.00	-21.902	0.00	-100	0.03	N/A	0.02	-32.893	
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**		0.56	0.52	-7.9621	0.23	-54.997	0.26	12.2	0.58	123.06	
Net Unsecured Commercial Loans YTD Charge Offs to average Unsecured Commercial Loans**		-0.26	-0.18	30.851	0.00	100	1.43	N/A	0.91	-36.52	
Net Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs to average Unsecured Revolving Lines of Credit for Commercial Purposes**		5.54	3.95	-28.689	41.74	956.55	13.40	-67.9	0.00	-100	
Net Commercial Loans/Lines of Credit Real Estate Secured YTD Charge Offs to average Commercial Real Estate Secured**		0.10	0.14	44.047	0.01	-92.665	0.01	-29.9	0.00	-35.309	
Net Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge Offs to average Commercial Not Real Estate Secured**		0.56	0.51	-9.068	0.41	-19.938	0.37	-7.9	0.59	56.273	
Net Commercial Loan YTD Charge Offs to average Commercial Loans**		0.16	0.19	16.228	0.06	-69.339	0.05	-10.4	0.07	43.988	
** 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									
01/08/2026		Count of CU : 77									
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									
		Sep-2024	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg	Sep-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	N/A
Commercial Loans Secured by Farmland YTD Charge Offs*		0	0	N/A	0	N/A	0	N/A	0	N/A	N/A
Commercial Loans Secured by Multifamily YTD Charge Offs*		558,625	1,135,547	52.457	0	-100	113,711	N/A	113,711	-33.3	
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*		0	0	N/A	23,697	N/A	0	-100.0	0	N/A	
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*		3,323	3,323	-25	0	-100	37,391	N/A	37,391	-33.3	
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*		546,638	725,194	-0.5017	75,544	-58.332	227,144	50.3	624,890	83.4	
Unsecured Commercial Loans YTD Charge Offs*		0	0	N/A	0	N/A	23,697	N/A	23,697	-33.3	
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs*		21,710	21,710	-25	59,655	999.12	59,655	-50.0	0	-100.0	
Commercial Loans/Lines of Credit Real Estate Secured YTD Charge-Offs*		561,948	1,138,870	51.998	23,697	-91.677	151,102	218.8	151,102	-33.3	
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge-Offs*		568,348	746,904	-1.4375	135,199	-27.595	310,496	14.8	648,587	39.3	
Total Commercial Loan YTD Charge Offs*		1,130,296	1,885,774	25.129	158,896	-66.296	461,598	45.3	799,689	15.5	
COMMERCIAL LOAN RECOVERIES:											
Commercial Construction and Development Loans YTD Recoveries*		0	0	N/A	0	N/A	0	N/A	0	N/A	N/A
Commercial Loans Secured by Farmland YTD Recoveries*		0	0	N/A	0	N/A	0	N/A	0	N/A	N/A
Commercial Loans Secured by Multifamily YTD Recoveries*		2,900	4,082	5.569	350	-65.703	117,472	#####	118,064	-33.0	
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	81,752	251.39	5,145	-74.826	61,866	501.2	71,498	-23.0	
Unsecured Commercial Loans YTD Recoveries*		6,462	7,248	-15.877	0	-100	0	N/A	0	N/A	
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Recoveries*		42	42	-25	2,000	18948	2,876	-28.1	0	-100.0	
Commercial Loans/Lines of Credit Real Estate Secured YTD Recoveries*		2,900	4,082	5.569	350	-65.703	117,472	#####	118,064	-33.0	
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Recoveries*		23,953	89,042	178.8	7,145	-67.903	64,742	353.1	71,498	-26.4	
Total Commercial Loan YTD Recoveries*		26,853	93,124	160.09	7,495	-67.806	182,214	1,115.6	189,562	-30.6	
*Amounts are year-to-date while the related percent change ratios are annualized.									22. Commercial Loan Losses		

		Investments									
		For Charter	N/A								
01/08/2026		Count of CU	77.0								
CU Name: N/A		Asset Range									
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							
		Sep-2024		Dec-2024		% Chg		Mar-2025		% Chg	
INVESTMENT SECURITIES											
EQUITY SECURITIES											
Common Stock		4,192,866	4,281,384	2.1	4,083,529	-4.6	4,513,566	10.5	4,874,795	8.0	
Registered Investment Companies		148,863,489	148,043,386	-0.6	16,159,280	-89.1	17,127,954	6.0	18,412,262	7.5	
Other Equities		34,519,694	33,767,614	-2.2	169,769,751	402.8	177,431,149	4.5	185,930,582	4.8	
TOTAL EQUITY SECURITIES		187,576,049	186,092,384	-0.8	190,012,560	2.1	199,072,669	4.8	209,217,639	5.1	
TRADING DEBT SECURITIES											
US Government Obligations		0	0	N/A	0	N/A	0	N/A	0	N/A	0
Federal Agency Securities - Guaranteed - Debt Instruments		0	0	N/A	0	N/A	0	N/A	0	N/A	0
Federal Agency Securities - Guaranteed - Non-Debt Instruments		0	0	N/A	0	N/A	0	N/A	0	N/A	0
Federal Agency Securities - Non-Guaranteed		0	0	N/A	0	N/A	0	N/A	0	N/A	0
Non-Federal Agency Asset-Backed Securities - Senior Tranches		0	0	N/A	0	N/A	0	N/A	0	N/A	0
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		0	0	N/A	0	N/A	0	N/A	0	N/A	0
Securities Issued by States and Political Subdivisions in the U.S.		0	0	N/A	0	N/A	0	N/A	0	N/A	0
Debt Securities Issued by Depositories, Banks, and Credit Unions		0	0	N/A	0	N/A	0	N/A	0	N/A	0
All Other Trading Debt Securities		83,387	316,633	279.7	0	-100.0	0	N/A	0	N/A	0
TOTAL TRADING DEBT SECURITIES		83,387	316,633	279.7	0	-100.0	0	N/A	0	N/A	0
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST											
US Government Obligations		104,621,896	86,544,728	-17.3	37,134,484	-57.1	20,740,296	-44.1	57,367,601	176.6	
Federal Agency Securities - Guaranteed - Debt Instruments		921,503,406	822,489,424	-10.7	719,400,581	-12.5	693,670,339	-3.6	612,206,137	-11.7	
Federal Agency Securities - Guaranteed - Non-Debt Instruments		1,597,122,051	1,592,672,955	-0.3	1,665,068,241	4.5	1,732,468,064	4.0	1,740,693,689	0.5	
Federal Agency Securities - Non-Guaranteed		16,800	0	-100.0	0	N/A	0	N/A	0	N/A	0
Non-Federal Agency Asset-Backed Securities - Senior Tranches		677,087	642,622	-5.1	616,548	-4.1	633,664	2.8	798,278	26.0	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		0	0	N/A	0	N/A	0	N/A	129,965	N/A	
Securities Issued by States and Political Subdivisions in the U.S.		26,984,931	26,972,511	0.0	26,959,899	0.0	26,947,377	0.0	25,931,711	-3.8	
Debt Securities Issued by Depositories, Banks, and Credit Unions		43,133,036	41,149,811	-4.6	40,792,844	-0.9	40,860,763	0.2	41,598,950	1.8	
All Other Available-for-Sale Debt Securities at Amortized Cost		23,833,374	23,910,855	0.3	24,402,037	2.1	27,811,955	14.0	27,553,232	-0.9	
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST		2,717,892,581	2,594,382,906	-4.5	2,514,374,634	-3.1	2,543,132,458	1.1	2,506,279,563	-1.4	
AFS DEBT SECURITIES AT FAIR VALUE											
US Government Obligations		103,488,502	84,854,716	-18.0	36,310,901	-57.2	20,030,783	-44.8	56,853,565	183.8	
Federal Agency Securities - Guaranteed - Debt Instruments		889,976,667	788,754,315	-11.4	693,986,142	-12.0	672,641,201	-3.1	596,415,938	-11.3	
Federal Agency Securities - Guaranteed - Non-Debt Instruments		1,478,006,181	1,443,393,266	-2.3	1,541,713,838	6.8	1,621,944,068	5.2	1,646,944,227	1.5	
Federal Agency Securities - Non-Guaranteed		8,057	0	-100.0	0	N/A	0	N/A	0	N/A	0
Non-Federal Agency Asset-Backed Securities - Senior Tranches		676,541	633,118	-6.4	607,233	-4.1	577,728	-4.9	745,127	29.0	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		0	0	N/A	0	N/A	0	N/A	130,992	N/A	
Securities Issued by States and Political Subdivisions in the U.S.		24,802,020	24,279,573	-2.1	24,671,041	1.6	24,788,792	0.5	24,246,742	-2.2	
Debt Securities Issued by Depositories, Banks, and Credit Unions		42,636,549	40,548,366	-4.9	40,296,379	-0.6	40,404,282	0.3	41,512,735	2.7	
All Other Available-for-Sale Debt Securities at Fair Value		23,120,019	22,963,201	-0.7	23,697,053	3.2	27,389,172	15.6	27,395,231	0.0	
TOTAL AFS DEBT SECURITIES AT FAIR VALUE		2,562,714,536	2,405,426,555	-6.1	2,361,282,587	-1.8	2,407,776,026	2.0	2,394,244,557	-0.6	
# Means the number is too large to display in the cell								23. Investments			

		Investments										
		For Charter	N/A									
		Count of CU	77									
		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								
		Sep-2024	Dec-2024	% Chg		Mar-2025	% Chg		Jun-2025	% Chg	Sep-2025	% Chg
INVESTMENT SECURITIES (continued)												
HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST												
US Government Obligations		500,000	6,497,478	1,199.5		6,497,570	0.0		7,330,033	12.8	9,306,487	27.0
Federal Agency Securities - Guaranteed - Debt Instruments		72,809,250	63,592,744	-12.7		59,914,460	-5.8		54,137,095	-9.6	57,499,607	6.2
Federal Agency Securities - Guaranteed - Non-Debt Instruments		229,987,431	227,403,672	-1.1		224,781,371	-1.2		221,854,637	-1.3	219,026,812	-1.3
Federal Agency Securities - Non-Guaranteed		8,855,741	11,650,000	31.6		12,090,183	3.8		11,682,798	-3.4	11,600,000	-0.7
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.		1,032,182	1,029,895	-0.2		1,027,609	-0.2		1,025,322	-0.2	1,023,036	-0.2
Debt Securities Issued by Depositories, Banks, and Credit Unions		996,000	3,748,000	276.3		2,250,000	-40.0		0	-100.0	0	N/A
All Other HTM Debt Securities at Amortized Cost		945,490	952,600	0.8		959,710	0.7		966,820	0.7	3,973,930	311.0
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST		315,126,094	314,874,389	-0.1		307,520,903	-2.3		296,996,705	-3.4	302,429,872	1.8
HTM DEBT SECURITIES AT FAIR VALUE												
US Government Obligations		476,412	6,108,510	1,182.2		6,196,567	1.4		6,996,830	12.9	9,074,512	29.7
Federal Agency Securities - Guaranteed - Debt Instruments		68,886,104	59,509,465	-13.6		56,583,737	-4.9		51,354,856	-9.2	55,142,892	7.4
Federal Agency Securities - Guaranteed - Non-Debt Instruments		203,007,371	194,275,051	-4.3		196,315,373	1.1		196,084,641	-0.1	196,011,915	0.0
Federal Agency Securities - Non-Guaranteed		8,841,782	11,541,711	30.5		12,025,933	4.2		11,622,830	-3.4	11,593,009	-0.3
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.		881,244	848,775	-3.7		875,855	3.2		871,651	-0.5	898,504	3.1
Debt Securities Issued by Depositories, Banks, and Credit Unions		994,872	3,752,021	277.1		2,254,124	-39.9		0	-100.0	0	N/A
All Other HTM Debt Securities at Amortized Cost		1,000,000	1,000,000	0.0		1,000,000	0.0		1,000,000	0.0	4,000,000	300.0
TOTAL HTM DEBT SECURITIES AT FAIR VALUE		284,087,785	277,035,533	-2.5		275,251,589	-0.6		267,930,808	-2.7	276,720,832	3.3
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		3,065,500,066	2,906,709,961	-5.2		2,858,816,050	-1.6		2,903,845,400	1.6	2,905,892,068	0.1
Allowance for Credit Losses on Available-for-sale Debt Securities ² (if ASC 326 has been adopted)		0	0	N/A		0	N/A		0	N/A	0	N/A
OTHER INVESTMENTS												
Nonperpetual Capital Account		600,796	512,446	-14.7		502,546	-1.9		502,541	0.0	550,829	9.6
Perpetual Contributed Capital		17,773,238	18,071,981	1.7		17,119,598	-5.3		15,449,295	-9.8	15,351,164	-0.6
All other investments		103,332,687	107,910,535	4.4		101,105,000	-6.3		96,447,858	-4.6	85,794,949	-11.0
TOTAL OTHER INVESTMENTS		121,706,721	126,494,962	3.9		118,727,144	-6.1		112,399,694	-5.3	101,696,942	-9.5
DEPOSITS												
Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions		446,757,242	442,735,225	-0.9		456,062,785	3.0		477,877,336	4.8	493,134,297	3.2
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												

		Investment Maturity								
Return to cover		For Charter : N/A								
01/08/2026		Count of CU : 77								
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								
		Sep-2024		Dec-2024		% Chg		Mar-2025		
		% Chg		Jun-2025		% Chg		Sep-2025		
		% Chg								
TIME DEPOSITS MATURITY DISTRIBUTION										
Total Time Deposits < 1 yr		245,491,477	239,241,265	-2.5	241,578,613	1.0	260,119,265	7.7	269,277,700	3.5
Total Time Deposits 1-3 yrs		169,908,765	170,219,959	0.2	179,014,203	5.2	177,987,255	-0.6	178,240,693	0.1
Total Time Deposits 3-5 yrs		30,663,000	32,580,000	6.3	34,775,969	6.7	38,855,926	11.7	45,168,903	16.2
Total Time Deposits 5-10 yrs		694,000	694,000	0.0	694,000	0.0	914,889	31.8	447,000	-51.1
Total Time Deposits > 10 yrs		0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TIME DEPOSITS		446,757,242	442,735,224	-0.9	456,062,785	3.0	477,877,335	4.8	493,134,296	3.2
EQUITY SECURITIES MATURITY DISTRIBUTION										
Total Equity Securities < 1 yr		366,604	384,539	4.9	200,206	-47.9	66,738	-66.7	517,030	674.7
Total Equity Securities 1-3 yrs		132,346,561	131,663,051	-0.5	136,127,234	3.4	141,226,297	3.7	147,776,952	4.6
Total Equity Securities 3-5 yrs		34,128,967	33,646,205	-1.4	33,642,516	0.0	36,204,851	7.6	38,153,630	5.4
Total Equity Securities 5-10 yrs		16,541,051	16,117,205	-2.6	15,959,074	-1.0	17,061,216	6.9	17,904,056	4.9
Total Equity Securities > 10 yrs		4,192,866	4,281,384	2.1	4,083,529	-4.6	4,513,566	10.5	4,865,971	7.8
TOTAL EQUITY SECURITIES		187,576,049	186,092,384	-0.8	190,012,559	2.1	199,072,668	4.8	209,217,639	5.1
TRADING DEBT SECURITIES MATURITY DISTRIBUTION										
Total Trading Debt Securities < 1 yr		83,387	316,633	279.7	0	-100.0	0	N/A	0	N/A
Total Trading Debt Securities 1-3 yrs		0	0	N/A	0	N/A	0	N/A	0	N/A
Total Trading Debt Securities 3-5 yrs		0	0	N/A	0	N/A	0	N/A	0	N/A
Total Trading Debt Securities 5-10 yrs		0	0	N/A	0	N/A	0	N/A	0	N/A
Total Trading Debt Securities > 10 yrs		0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING DEBT SECURITIES		83,387	316,633	279.7	0	-100.0	0	N/A	0	N/A
AVAILABLE-FOR- SALE DEBT SECURITIES MATURITY DISTRIBUTION										
Total Available-for-Sale Debt Securities < 1 yr		636,004,875	540,624,388	-15.0	559,329,774	3.5	505,952,253	-9.5	522,722,236	3.3
Total Available-for-Sale Debt Securities 1-3 yrs		816,539,330	789,780,158	-3.3	649,801,093	-17.7	703,701,382	8.3	622,836,916	-11.5
Total Available-for-Sale Debt Securities 3-5 yrs		708,641,123	707,778,414	-0.1	775,450,950	9.6	842,654,076	8.7	876,550,700	4.0
Total Available-for-Sale Debt Securities 5-10 yrs		388,347,168	354,340,870	-8.8	362,668,696	2.4	344,621,752	-5.0	343,909,852	-0.2
Total Available-for-Sale Debt Securities > 10 yrs		10,892,313	10,611,973	-2.6	11,816,522	11.4	8,613,119	-27.1	28,224,852	227.7
TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES		2,560,424,809	2,403,135,803	-6.1	2,359,067,035	-1.8	2,405,542,582	2.0	2,394,244,556	-0.5
HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION										
Total Held-to-Maturity Debt Securities < 1 yr		23,223,634	25,103,650	8.1	29,204,436	16.3	21,793,678	-25.4	27,635,801	26.8
Total Held-to-Maturity Debt Securities 1-3 yrs		50,532,490	42,361,988	-16.2	54,592,917	28.9	58,089,585	6.4	59,443,070	2.3
Total Held-to-Maturity Debt Securities 3-5 yrs		83,015,476	101,889,978	22.7	102,329,035	0.4	95,039,542	-7.1	99,353,505	4.5
Total Held-to-Maturity Debt Securities 5-10 yrs		156,718,733	142,962,680	-8.8	115,548,701	-19.2	118,554,899	2.6	105,117,299	-11.3
Total Held-to-Maturity Debt Securities > 10 yrs		3,925,488	4,846,845	23.5	8,061,367	66.3	5,752,456	-28.6	10,880,197	89.1
TOTAL HELD-TO-MATURITY DEBT SECURITIES		317,415,821	317,165,141	-0.1	309,736,456	-2.3	299,230,160	-3.4	302,429,872	1.1
OTHER INVESTMENTS MATURITY DISTRIBUTION										
Total Other Investments < 1 yr		26,882,626	26,313,005	-2.1	25,340,787	-3.7	22,059,827	-12.9	21,605,316	-2.1
Total Other Investments 1-3 yrs		83,431,518	87,961,953	5.4	80,377,777	-8.6	78,665,382	-2.1	67,618,304	-14.0
Total Other Investments 3-5 yrs		3,927,108	4,265,116	8.6	5,537,300	29.8	4,917,107	-11.2	5,042,759	2.6
Total Other Investments 5-10 yrs		1,377,400	1,377,400	0.0	1,377,400	0.0	699,391	-49.2	627,300	-10.3
Total Other Investments > 10 yrs		6,088,069	6,577,488	8.0	6,093,880	-7.4	6,057,987	-0.6	6,803,263	12.3
TOTAL OTHER INVESTMENTS		121,706,721	126,494,962	3.9	118,727,144	-6.1	112,399,694	-5.3	101,696,942	-9.5
TOTAL INVESTMENT MATURITY DISTRIBUTION										
Total Investments < 1 yr		932,052,603	831,983,480	-10.7	855,653,816	2.8	809,991,761	-5.3	841,758,083	3.9
Total Investments 1-3 yrs		1,252,758,664	1,221,987,109	-2.5	1,099,913,224	-10.0	1,159,669,901	5.4	1,075,915,935	-7.2
Total Investments 3-5 yrs		860,375,674	880,159,713	2.3	951,735,770	8.1	1,017,671,502	6.9	1,064,269,497	4.6
Total Investments 5-10 yrs		563,678,352	515,492,155	-8.5	496,247,871	-3.7	481,852,147	-2.9	468,005,507	-2.9
Total Investments > 10 yrs		25,098,736	26,317,690	4.9	30,055,298	14.2	24,937,128	-17.0	50,774,283	103.6
TOTAL INVESTMENT MATURITY DISTRIBUTION		3,633,964,029	3,475,940,147	-4.3	3,433,605,979	-1.2	3,494,122,439	1.8	3,500,723,305	0.2
# Means the number is too large to display in the cell								25. Investment Maturity		

		Other Investment Information																	
		For Charter : N/A																	
		Count of CU : 77																	
		Asset Range : N/A																	
CU Name: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State																	
Peer Group: N/A		Count of CU in Peer Group : N/A																	
		Sep-2024		Dec-2024		% Chg		Mar-2025		% Chg		Jun-2025		% Chg		Sep-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		196,522,639		214,201,395		9.0		190,774,678		-10.9		202,166,240		6.0		231,122,314		14.3	
Realized Investment Gains (Losses)																			
Realized Gain (Losses) on HTM Debt Securities		0		0		N/A		0		N/A		0		N/A		17,999		N/A	
Realized Gain (Losses) on AFS Debt Securities		-5,983,064		-5,990,662		-0.1		-25,493		99.6		-34,994		-37.3		-49,703		-42.0	
Realized Gain (Losses) on all other investments		10,270,732		8,282,957		-19.4		-16,353		-100.2		-16,353		0.0		-16,605		-1.5	
Total Gain (Loss) on Investments		4,287,668		2,292,295		-46.5		-41,846		-101.8		-51,347		-22.7		-48,309		5.9	
Other-Than-Temporary Impairment (OTTI)																			
Total OTTI Losses		0		0		N/A		0		N/A		0		N/A		7		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		7		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		N/A	
Assets used to fund employee benefit or deferred compensation plans																			
Recorded Value of Securities		172,325,759		171,234,523		-0.6		171,711,516		0.3		180,774,955		5.3		188,512,269		4.3	
Recorded Value of Other Investments		8,179,673		8,306,095		1.5		8,124,361		-2.2		6,517,706		-19.8		8,700,572		33.5	
Collateral Assignment Split Dollar Life Insurance Arrangements																			
Remaining Premiums		241,800		2,841,800		1,075.3		241,800		-91.5		1,961,200		711.1		2,680,600		36.7	
Cash Surrender Value		12,480,795		19,224,168		54.0		15,014,256		-21.9		21,046,175		40.2		21,529,667		2.3	
Recorded Value		29,726,500		38,587,147		29.8		34,548,829		-10.5		25,175,438		-27.1		26,744,539		6.2	
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		168,755		N/A		154,394		-8.5		125,671		-18.6	
Recorded Value		0		0		N/A		0		N/A		0		N/A		0		N/A	
Other Insurance		108,835,458		101,384,646		-6.8		107,661,637		6.2		108,242,766		0.5		117,561,580		8.6	
Other Non-insurance		39,725,137		45,411,749		14.3		43,428,019		-4.4		46,048,362		6.0		46,478,525		0.9	
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements		358,792,527		364,924,160		1.7		365,474,362		0.2		366,759,227		0.4		387,997,485		5.8	
Charitable Donation Accounts		510,651		0		-100.0		0		N/A		0		N/A		0		N/A	
CREDIT UNION INVESTMENT PROGRAMS																			
Mortgage Processing		21		21		0.0		20		-4.8		19		-5.0		18		-5.3	
Approved Mortgage Seller		20		20		0.0		18		-10.0		16		-11.1		16		0.0	
Borrowing Repurchase Agreements		0		0		N/A		0		N/A		0		N/A		0		N/A	
Brokered Deposits (all deposits acquired through 3rd party)		6		7		16.7		7		0.0		6		-14.3		6		0.0	
Investment Pilot Program		0		0		N/A		0		N/A		0		N/A		0		N/A	
Investments Not Authorized by FCU Act (SCU only)		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)		31																	

LIQUIDITY - COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES									
Return to cover		For Charter	N/A						
01/08/2026		Count of CU	77						
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						
		Sep-2024	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg	Sep-2025
									% Chg
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	128,896,348	133,804,330	3.8	148,576,587	11.0	150,062,290	1.0	143,201,235	-4.6
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)									
Revolving Open-End lines secured by 1- to 4-Family Residential Properties	1,103,255,641	1,117,842,589	1.3	1,132,667,030	1.3	1,173,342,842	3.6	1,209,815,238	3.1
Credit Card Line	1,421,062,922	1,418,914,800	-0.2	1,438,839,594	1.4	1,402,175,018	-2.5	1,500,818,045	7.0
Unsecured Share Draft LOC	138,441,932	136,627,864	-1.3	139,486,189	2.1	124,553,713	-10.7	123,490,643	-0.9
Unused Overdraft Protection Programs	386,408,253	385,680,729	-0.2	387,156,686	0.4	369,939,856	-4.4	365,509,664	-1.2
Other Unfunded Commitments	28,652,330	42,303,370	47.6	46,221,170	9.3	42,431,355	-8.2	36,427,967	-14.1
Total Unfunded Commitments for Non Commercial Loans	3,077,821,078	3,101,369,352	0.8	3,144,370,669	1.4	3,112,442,784	-1.0	3,236,061,557	4.0
TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES	3,206,717,426	3,235,173,682	0.9	3,292,947,256	1.8	3,262,505,074	-0.9	3,379,262,792	3.6
OFF-BALANCE SHEET EXPOSURES									
Unconditionally Cancelable Unfunded Commitments for All loan Types	921,425,845	934,018,389	1.4	957,887,751	2.6	942,502,288	-1.6	1,032,007,086	9.5
Conditionally Cancelable Unfunded Commitments	1,545,046,662	1,567,332,524	1.4	1,627,127,485	3.8	1,628,971,424	0.1	1,635,647,042	0.4
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	566,503,103	587,091,450	3.6	610,751,350	4.0	629,513,881	3.1	649,491,566	3.2
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	66,866,986	85,030,262	27.2	21,694,223	-74.5	43,196,973	99.1	74,532,323	72.5
Other Contingent Liabilities	11,209,208	10,116,702	-9.7	12,537,804	23.9	10,981,817	-12.4	11,480,805	4.5
# Means the number is too large to display in the cell								28. LIQ - Comm and OBS	

LIQUIDITY - BORROWING ARRANGEMENTS CONTINGENT LIABILITIES AND SOURCES OF FUNDS								
Return to cover		For Charter :	N/A					
01/08/2026		Count of CU :	77					
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					
		Sep-2024	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg
BORROWING ARRANGEMENTS								
Borrowing Capacity								
Corporate Credit Unions	495,103,800	500,493,800	1.1	501,541,800	0.2	467,571,800	-6.8	464,716,800
Natural Person Credit Unions	100,000	100,000	0.0	0	-100.0	0	N/A	0
Federal Home Loan Bank	2,998,646,030	2,875,814,712	-4.1	2,927,244,318	1.8	2,879,348,562	-1.6	3,137,654,890
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	719,155,381	160,095,320	-77.7	168,822,517	5.5	155,287,483	-8.0	148,930,476
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0
Other Sources	84,298,598	78,868,612	-6.4	22,648,799	-71.3	48,450,546	113.9	43,613,009
Total Borrowing Capacity	4,297,303,809	3,615,372,444	-15.9	3,620,257,434	0.1	3,550,658,391	-1.9	3,794,915,175
Draws Against Borrowing Capacity								
Corporate Credit Unions	250,000	2,452,162	880.9	0	-100.0	0	N/A	654,613
Natural Person Credit Unions	100,000	100,000	0.0	0	-100.0	0	N/A	0
Federal Home Loan Bank	803,403,565	901,018,659	12.2	628,703,313	-30.2	573,757,227	-8.7	479,942,011
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	673,771,116	0	-100.0	0	N/A	0	N/A	0
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0
Other Sources	5,610,900	5,604,049	-0.1	5,597,147	-0.1	5,500,000	-1.7	5,500,000
Total Draws Against Borrowing Capacity	1,483,135,581	909,174,870	-38.7	634,300,460	-30.2	579,257,227	-8.7	486,096,624
Assets Pledged to Secure Borrowing Capacity								
Corporate Credit Unions	133,498,968	116,499,163	-12.7	134,598,904	15.5	150,988,040	12.2	150,859,344
Natural Person Credit Unions	100,000	100,000	0.0	0	-100.0	0	N/A	0
Federal Home Loan Bank	3,764,978,225	3,807,792,037	1.1	4,225,244,059	11.0	4,174,776,902	-1.2	4,502,300,093
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	747,815,253	173,340,445	-76.8	216,067,962	24.6	195,794,598	-9.4	191,601,647
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0
Other Sources	1,445,490	1,452,600	0.5	1,459,710	0.5	1,466,820	0.5	1,473,930
Total Assets Pledged to Secure Borrowing Capacity	4,647,837,936	4,099,184,245	-11.8	4,577,370,635	11.7	4,523,026,360	-1.2	4,846,235,014
Amount of Borrowings Callable by Lender	0	0	N/A	0	N/A	0	N/A	0
Number of FHLB Members (1 = Yes)	28	28	0.0	28	0.0	26	-7.1	26
BORROWING MATURITY DISTRIBUTION								
Draws Against Borrowing Capacity < 1 Year	1,093,432,873	511,042,118	-53.3	306,484,864	-40.0	270,033,957	-11.9	174,629,594
Draws Against Borrowing Capacity 1 - 3 Years	267,605,674	256,117,730	-4.3	266,753,623	4.2	268,044,808	0.5	281,472,108
Draws Against Borrowing Capacity > 3 Years	97,638,120	91,118,249	-6.7	35,141,468	-61.4	15,373,945	-56.3	18,879,296
Draws Against Borrowing Capacity Total Amount	1,458,676,667	858,278,097	-41.2	608,379,955	-29.1	553,452,710	-9.0	474,980,998
Borrowings from Repurchase Transactions < 1 Year	19,358,914	45,796,773	136.6	20,920,505	-54.3	20,804,517	-0.6	6,115,626
Borrowings from Repurchase Transactions 1 - 3 Years	0	0	N/A	0	N/A	0	N/A	0
Borrowings from Repurchase Transactions > 3 Years	0	0	N/A	0	N/A	0	N/A	0
Borrowings from Repurchase Transactions Total Amount	19,358,914	45,796,773	136.6	20,920,505	-54.3	20,804,517	-0.6	6,115,626
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	0	-100.0	0	N/A	0
Subordinated Debt > 3 Years	5,000,000	5,000,000	0.0	5,000,000	0.0	5,000,000	0.0	5,000,000
Subordinated Debt Total Amount	5,100,000	5,100,000	0.0	5,000,000	-2.0	5,000,000	0.0	5,000,000
Total Borrowings < 1 Year	1,112,791,787	556,838,891	-50.0	327,405,369	-41.2	290,838,474	-11.2	180,745,220
Total Borrowings 1 - 3 Years	267,705,674	256,217,730	-4.3	266,753,623	4.1	268,044,808	0.5	281,472,108
Total Borrowings > 3 Years	102,638,120	96,118,249	-6.4	40,141,468	-58.2	20,373,945	-49.2	23,879,296
Total Borrowings	1,483,135,581	909,174,870	-38.7	634,300,460	-30.2	579,257,227	-8.7	486,096,624
# Means the number is too large to display in the cell								29. LIQ-Borrowing Arrangements

		Share and Membership Information									
Return to cover		For Charter :	N/A								
01/08/2026		Count of CU :	77								
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								
		Sep-2024	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg	Sep-2025	% Chg	
SHARES/DEPOSITS MATURITY DISTRIBUTION											
Member Share Drafts Number of Accounts		1,013,155	1,017,848	0.5	1,025,980	0.8	993,935	-3.1	998,941	0.5	
Member Share Drafts < 1 Year		4,113,378,410	4,088,668,828	-0.6	4,352,024,710	6.4	4,127,996,646	-5.1	4,084,243,255	-1.1	
Member Share Drafts Total Amount		4,113,378,410	4,088,668,828	-0.6	4,352,024,710	6.4	4,127,996,646	-5.1	4,084,243,255	-1.1	
Member Regular Shares Number of Accounts		2,007,526	2,015,087	0.4	2,023,355	0.4	1,953,449	-3.5	1,955,168	0.1	
Member Regular Shares < 1 Year		5,604,497,825	5,531,134,981	-1.3	5,763,661,974	4.2	5,454,936,776	-5.4	5,346,171,475	-2.0	
Member Regular Shares Total Amount		5,604,497,825	5,531,134,981	-1.3	5,763,661,974	4.2	5,454,936,776	-5.4	5,346,171,475	-2.0	
Member Money Market Shares Number of Accounts		106,436	108,634	2.1	112,177	3.3	113,420	1.1	117,545	3.6	
Member Money Market Shares < 1 Year		4,011,323,650	4,172,208,616	4.0	4,463,386,368	7.0	4,536,175,170	1.6	4,716,429,122	4.0	
Member Money Market Shares Total Amount		4,011,323,650	4,172,208,616	4.0	4,463,386,368	7.0	4,536,175,170	1.6	4,716,429,122	4.0	
Member Share Certificates Number of Accounts		153,513	154,347	0.5	155,673	0.9	152,872	-1.8	152,087	-0.5	
Member Share Certificates < 1 Year		3,289,809,110	3,553,238,556	8.0	3,692,741,394	3.9	3,565,519,808	-3.4	3,555,946,516	-0.3	
Member Share Certificates 1 - 3 Years		551,783,184	468,195,225	-15.1	410,951,846	-12.2	414,498,204	0.9	427,947,946	3.2	
Member Share Certificates > 3 Years		125,874,857	80,268,367	-36.2	75,825,469	-5.5	72,818,027	-4.0	76,714,411	5.4	
Member Share Certificates Total Amount		3,967,467,151	4,101,702,148	3.4	4,179,518,709	1.9	4,052,836,039	-3.0	4,060,608,873	0.2	
Member IRA/KEOGH Accounts Number of Accounts		34,220	34,094	-0.4	33,984	-0.3	31,387	-7.6	30,964	-1.3	
Member IRA/KEOGH Accounts < 1 Year		582,902,289	607,746,368	4.3	624,121,080	2.7	569,232,603	-8.8	566,499,327	-0.5	
Member IRA/KEOGH Accounts 1 - 3 Years		139,849,195	158,944,127	13.7	166,364,009	4.7	178,367,340	7.2	180,045,837	0.9	
Member IRA/KEOGH Accounts > 3 Years		106,340,386	64,333,764	-39.5	49,209,572	-23.5	47,871,474	-2.7	47,219,953	-1.4	
Member IRA/KEOGH Accounts Total Amount		829,091,870	831,024,259	0.2	839,694,661	1.0	795,471,417	-5.3	793,765,117	-0.2	
Member All Other Shares Number of Accounts		22,465	22,388	-0.3	22,466	0.3	20,906	-6.9	20,872	-0.2	
Member All Other Shares < 1 Year		82,060,450	69,532,224	-15.3	80,443,619	15.7	77,799,628	-3.3	81,778,199	5.1	
Member All Other Shares 1 - 3 Years		867,067	1,303,817	50.4	1,662,558	27.5	1,871,871	12.6	2,129,769	13.8	
Member All Other Shares > 3 Years		776,623	703,733	-9.4	550,199	-21.8	497,602	-9.6	285,001	-42.7	
Member All Other Shares Total Amount		83,704,140	71,539,774	-14.5	82,656,376	15.5	80,169,101	-3.0	84,192,969	5.0	
Member Total Shares Number of Accounts		3,337,315	3,352,398	0.5	3,373,635	0.6	3,265,969	-3.2	3,275,577	0.3	
Member Total Shares < 1 Year		17,683,971,734	18,022,529,573	1.9	18,976,379,145	5.3	18,331,660,631	-3.4	18,351,067,894	0.1	
Member Total Shares 1 - 3 Years		692,499,446	628,443,169	-9.3	578,978,413	-7.9	594,737,415	2.7	610,123,552	2.6	
Member Total Shares > 3 Years		232,991,866	145,305,864	-37.6	125,585,240	-13.6	121,187,103	-3.5	124,219,365	2.5	
Member Total Shares Total Amount		18,609,463,046	18,796,278,606	1.0	19,680,942,798	4.7	19,047,585,149	-3.2	19,085,410,811	0.2	
Non-Member Total Deposits Number of Accounts		8,170	291	-96.4	304	4.5	255	-16.1	254	-0.4	
Non-Member Total Deposits < 1 Year		80,109,532	51,512,015	-35.7	54,153,028	5.1	44,000,820	-18.7	43,138,676	-2.0	
Non-Member Total Deposits 1 - 3 Years		29,619,000	27,365,000	-7.6	27,868,000	1.8	30,441,243	9.2	27,359,243	-10.1	
Non-Member Total Deposits > 3 Years		3,728,000	5,914,000	58.6	5,661,000	-4.3	3,673,000	-35.1	3,673,000	0.0	
Non-Member Total Deposits Total Amount		113,456,532	84,791,015	-25.3	87,682,028	3.4	78,115,063	-10.9	74,170,919	-5.0	
Total Shares/Deposits Number of Accounts		3,345,485	3,352,689	0.2	3,373,939	0.6	3,266,224	-3.2	3,275,831	0.3	
Total Shares/Deposits < 1 Year		17,764,081,266	18,074,041,588	1.7	19,030,532,173	5.3	18,375,661,451	-3.4	18,394,206,570	0.1	
Total Shares/Deposits 1 - 3 Years		722,118,446	655,808,169	-9.2	606,846,413	-7.5	625,178,658	3.0	637,482,795	2.0	
Total Shares/Deposits > 3 Years		236,719,866	151,219,864	-36.1	131,246,240	-13.2	124,860,103	-4.9	127,892,365	2.4	
Total Shares/Deposits Total Amount		18,722,919,578	18,881,069,621	0.8	19,768,624,826	4.7	19,125,700,212	-3.3	19,159,581,730	0.2	
# Means the number is too large to display in the cell											31. Share & Deposit Maturity

		Supplemental Information						
Return to cover		For Charter	N/A					
01/08/2026		Count of CU	77					
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					
		Sep-2024	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg
GRANTS								
Amount of Grants Awarded to your credit union, YTD		3,502,941	1,219,370	-65	2,582,530	112	2,662,530	3
Amount of Grants Received by your credit union, YTD		4,213,491	2,372,297	-44	647,000	-73	807,275	25
EMPLOYEES:								
Number of Full-Time Employees		4,299	4,355	1	4,355	0	4,134	-5
Number of Part-Time Employees		194	199	3	211	6	223	6
BRANCHES:								
Plan to add new branches or expand existing facilities		8	7	-13	7	0	6	-14
CUSO INFORMATION								
Value of Investments in CUSO		40,399,651	44,414,122	10	40,846,223	-8	44,706,954	9
CUSO Loans		15,463,424	23,975,172	55	26,064,124	9	23,736,478	-9
Aggregate Cash Outlays in CUSO		38,189,504	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		3,288	4,322	31	1,078	-75	2,047	90
MERGERS/ACQUISITIONS:								
Adjusted Retained Earnings Obtained through Business Combinations		28,223,755	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 Info

[Return to cover](#)

01/08/2026

CU Name: N/A

Peer Group: N/A

Graphs 1

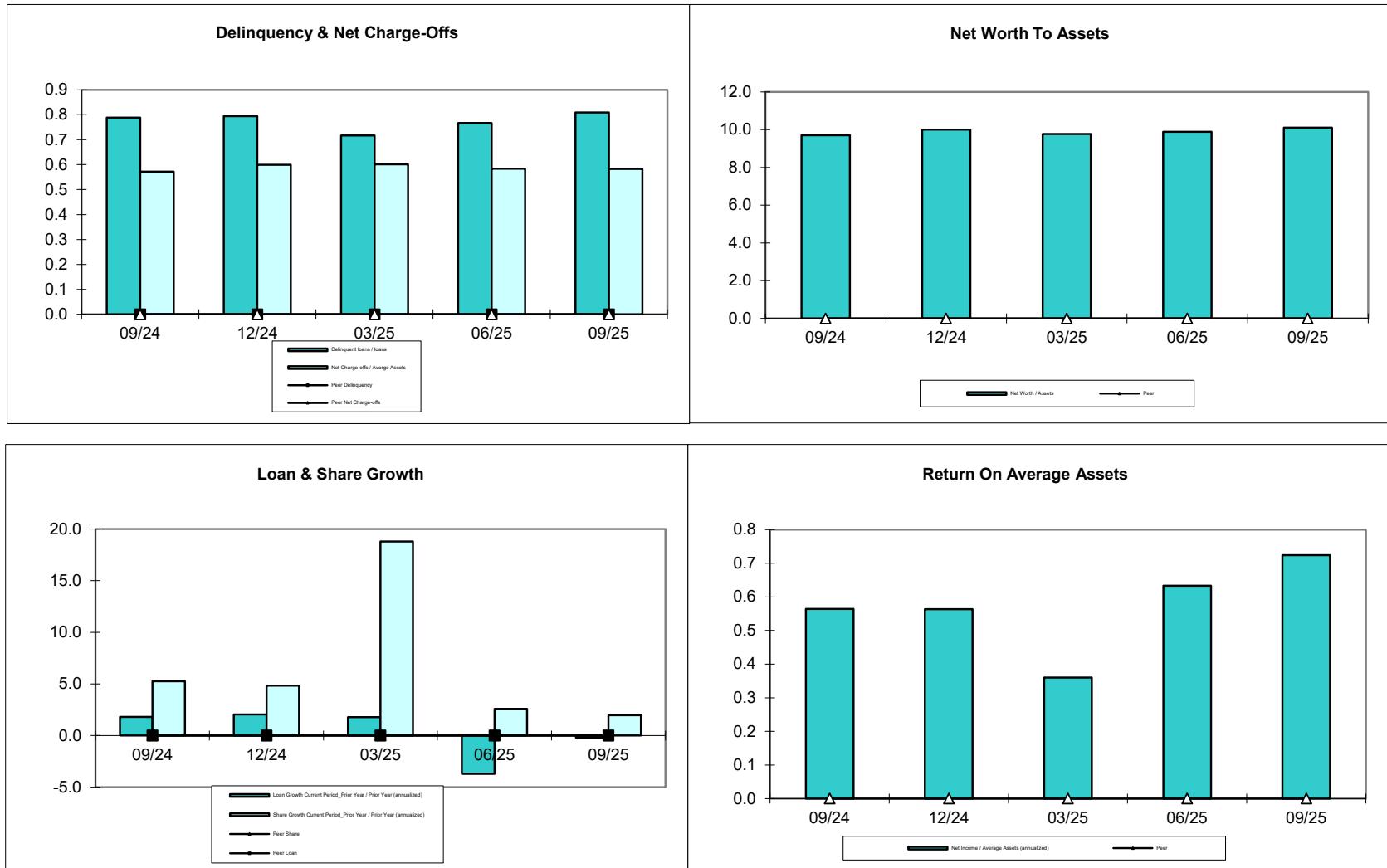
For Charter : N/A

Count of CU : 77

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](#)

01/08/2026

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 77

Asset Range : N/A

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

Count of CU in Peer Group : N/A

