

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

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

Count of CU : 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.

[illegible]

		Key Ratios <sup>5</sup>									
<a href="#">Return to cover</a>		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 Credit									
		Count of CU in Peer Group :				N/A					
						Jun-2025			Sep-2025		
		Sep-2024	Dec-2024	Mar-2025	Jun-2025	PEER Avg.**	Percentile**	Sep-2025	PEER Avg.**	Percentile**	
<b>CAPITAL ADEQUACY RATIOS</b>											
Net Worth/Total Assets for Prompt Corrective Action <sup>6</sup>		9.70	10.01	9.77	9.88	N/A	N/A	10.11	N/A	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL		10.32	10.64	10.40	10.52	N/A	N/A	10.76	N/A	N/A	N/A
Risk-Based Capital Ratio		14.27	14.19	14.17	14.03	N/A	N/A	14.24	N/A	N/A	N/A
GAAP Equity / Total Assets		8.74	8.96	8.91	9.09	N/A	N/A	9.42	N/A	N/A	N/A
Loss Coverage		14.13	14.98	14.24	13.33	N/A	N/A	13.63	N/A	N/A	N/A
<b>ASSET QUALITY RATIOS</b>											
Delinquent Loans / Total Loans		0.79	0.79	0.72	0.77	N/A	N/A	0.81	N/A	N/A	N/A
Delinquent Loans / Net Worth		5.57	5.59	5.04	5.39	N/A	N/A	5.65	N/A	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans <sup>2</sup>		0.57	0.60	0.62	0.62	N/A	N/A	0.61	N/A	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans		1.36	1.40	1.34	1.38	N/A	N/A	1.42	N/A	N/A	N/A
Other Non-Performing Assets / Total Assets		0.03	0.04	0.03	0.04	N/A	N/A	0.04	N/A	N/A	N/A
<b>MANAGEMENT RATIOS</b>											
Net Worth Growth <sup>1</sup>		3.90	4.00	2.20	-3.28	N/A	N/A	0.89	N/A	N/A	N/A
Share Growth <sup>1</sup>		5.26	4.82	18.80	2.59	N/A	N/A	1.97	N/A	N/A	N/A
Loan Growth <sup>1</sup>		1.81	2.05	1.79	-3.71	N/A	N/A	-0.20	N/A	N/A	N/A
Asset Growth <sup>1</sup>		6.82	3.07	12.19	-0.71	N/A	N/A	-0.28	N/A	N/A	N/A
Investment Growth <sup>1</sup>		25.47	4.93	53.73	13.69	N/A	N/A	3.00	N/A	N/A	N/A
Membership Growth <sup>1</sup>		1.34	1.25	1.70	-6.12	N/A	N/A	-4.38	N/A	N/A	N/A
<b>EARNINGS RATIOS</b>											
Net Income / Average Assets (ROAA) <sup>1</sup>		0.56	0.56	0.36	0.63	N/A	N/A	0.72	N/A	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets <sup>1</sup>		0.44	0.49	0.31	0.52	N/A	N/A	0.59	N/A	N/A	N/A
Non-Interest Expense / Average Assets <sup>1</sup>		3.88	3.93	3.93	3.85	N/A	N/A	3.89	N/A	N/A	N/A
PLLL or Credit Loss Expense / Average Assets <sup>1</sup>		0.51	0.52	0.51	0.49	N/A	N/A	0.51	N/A	N/A	N/A
<b>LIQUIDITY</b>											
Total Loans / Total Assets		68.58	70.42	68.65	69.36	N/A	N/A	70.46	N/A	N/A	N/A
Cash + Short-Term Investments / Assets <sup>3</sup>		14.26	11.77	14.69	13.00	N/A	N/A	12.00	N/A	N/A	N/A
<b>SENSITIVITY TO MARKET RISK</b>											
Est. NEV Tool Post Shock Ratio <sup>4</sup>	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A	N/A
Est. NEV Tool Post Shock Sensitivity <sup>4</sup>	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A	N/A
<sup>1</sup> Exam date ratios are annualized.											
<sup>2</sup> Exam Date Ratio is based on Net Charge Offs over the last 12 months											
<sup>3</sup> This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.											
<sup>4</sup> Applicable for credit unions under \$500 million.											
<sup>5</sup> The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.											
<sup>6</sup> The net worth ratio is calculated according to NCUA regulations part 702. This ratio considers optional assets elections, SBA PPP loans pledged as collateral to the FRB PPP Lending Facility, and the CECL Transition Provision, as applicable. The calculation may be found on Schedule G of the Call Report, see Account 998.											
											2. Key Ratio

<a href="#">Return to cover</a>		Supplemental Ratios**			
01/08/2026		For Charter :	N/A		
CU Name: N/A		Count of CU :	77		
Peer Group: N/A		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
<b><u>ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)</u></b>					
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
<b><u>SPECIALIZED LENDING RATIOS</u></b>					
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
<b><u>REAL ESTATE LENDING RATIOS</u></b>					
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
<b><u>MISCELLANEOUS RATIOS</u></b>					
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
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
				3. Supplemental Ratios	

<sup>1</sup>	For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.		
<sup>2</sup>	The FFR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.		
<sup>3</sup>	For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility. For periods after December 2022, the CECL Transition Provision is not included in either Net Worth or Assets.		



<a href="#">Return to cover</a>			<b>Liabilities, Shares &amp; Equity</b>						
			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
<b>LIABILITIES, SHARES AND EQUITY</b>									
<b>LIABILITIES</b>									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities <sup>1</sup>	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	497,121,711	324,154,559	-34.8	242,116,999	-25.3	286,606,555	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
<b>SHARES AND DEPOSITS</b>									
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
<b>TOTAL SHARES AND DEPOSITS</b>	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
<b>TOTAL LIABILITIES<sup>2</sup></b>	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
<b>EQUITY:</b>									
Undivided Earnings <sup>3</sup>	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
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
Accumulated Unrealized G/L on AFS Securities	N/A	N/A		N/A		N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities <sup>4</sup>	-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
<b>EQUITY TOTAL</b>	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
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	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
<b>TOTAL NET WORTH</b>	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
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<sup>1</sup> Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
<sup>2</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
<sup>3</sup> Regular Reserves have been included in Undivided Earnings for periods prior to 3/31/22.									
								<b>6. LiabShEquity</b>	

			Income Statement*						
<a href="#">Return to cover</a>			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
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 <sup>1</sup>	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
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* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
<sup>1</sup> 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								
<a href="#">Return to cover</a>		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 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
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		Delinquent Loan Information							
<a href="#">Return to cover</a>		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 <sup>1</sup>	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 <sup>1</sup>	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 RATIOS <sup>1</sup>									
% 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 <sup>1</sup>	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 <sup>1</sup>	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 <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
90 to 179 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total PAL I and II Loans Delinquent > = 60 Days	0	0	N/A	0	N/A	0	N/A	0	N/A
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	614,930	400,009	-35.0	755,704	88.9	319,037	-57.8	471,067	47.7
60 to 89 Days Delinquent <sup>1</sup>	113,991	56,274	-50.6	98,473	75.0	26,033	-73.6	8,083	-69.0
90 to 179 Days Delinquent <sup>1</sup>	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
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<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								9. Delinquent Loans	

	Delinquent Loan Information (continued)													
<a href="#">Return to cover</a>				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	-2.4					
60 to 89 Days Delinquent <sup>1</sup>	2,789,768	2,650,854	-5.0	2,100,478	-20.8	2,145,856	2.2	2,245,795	4.7					
90 to 179 Days Delinquent <sup>1</sup>	3,418,560	3,487,997	2.0	3,017,537	-13.5	2,624,661	-13.0	3,091,794	17.8					
180 to 359 Days Delinquent	428,314	379,725	-11.3	331,128	-12.6	408,596	23.2	380,035	-7.0					
> = 360 Days Delinquent	61,105	101,856	66.7	71,666	-29.6	75,232	5.0	21,766	-71.1					
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	9.2					
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	8.6					
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	7.2					
60 to 89 Days Delinquent <sup>1</sup>	4,491,151	4,658,665	3.7	3,944,064	-15.3	4,662,152	18.2	3,811,110	-18.3					
90 to 179 Days Delinquent <sup>1</sup>	5,062,908	4,691,025	-7.3	4,275,345	-8.9	3,852,958	-9.9	3,060,357	-20.6					
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	-10.8					
> = 360 Days Delinquent	275,869	344,049	24.7	184,654	-46.3	239,473	29.7	155,913	-34.9					
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	-18.3					
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	-17.9					
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	4.3					
60 to 89 Days Delinquent <sup>1</sup>	19,785,044	20,464,821	3.4	14,778,268	-27.8	18,446,058	24.8	16,380,508	-11.2					
90 to 179 Days Delinquent <sup>1</sup>	19,612,481	20,748,582	5.8	18,609,880	-10.3	15,866,509	-14.7	17,719,725	11.7					
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	-11.4					
> = 360 Days Delinquent	1,138,734	1,275,721	12.0	891,847	-30.1	877,801	-1.6	861,120	-1.9					
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	-2.8					
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	-3.2					
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	-5.9					
Leases Receivable														
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A					
60 to 89 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A					
90 to 179 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A					
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A					
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A					
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A					
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A					
All Other Secured Non-Real Estate Loans/Lines of Credit														
30 to 59 Days Delinquent	5,898,045	7,002,405	18.7	6,536,971	-6.6	5,760,252	-11.9	5,795,036	0.6					
60 to 89 Days Delinquent <sup>1</sup>	1,943,684	1,971,691	1.4	2,053,449	4.1	1,520,670	-25.9	1,765,547	16.1					
90 to 179 Days Delinquent <sup>1</sup>	2,418,497	2,621,386	8.4	2,094,203	-20.1	2,436,133	16.3	2,017,171	-17.2					
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	5.7					
> = 360 Days Delinquent	154,788	188,449	21.7	100,383	-46.7	30,978	-69.1	135,374	337.0					
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	0.0					
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	3.4					
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	8.1					
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	11.7					
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	18.3					
# 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.														
	10. Delinquent Loans (con't)													

Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans <sup>1</sup>									
<a href="#">Return to cover</a>		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
<b>DELINQUENT REAL ESTATE LOANS BY CATEGORY</b>									
<b>Secured by a 1st Lien on a single 1- to 4-Family Residential Property</b>									
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 <sup>1</sup>	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 <sup>1</sup>	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
<b>Secured by Junior Lien on a single 1- to 4-Family Residential Property</b>									
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 <sup>1</sup>	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 <sup>1</sup>	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
<b>All Other (Non-Commercial) Real Estate Loans/Lines of Credit</b>									
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 <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
90 to 179 Days Delinquent <sup>1</sup>	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
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								11. Delinquent RE Loans	

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

	Delinquent Commercial Loans								
<a href="#">Return to cover</a>		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 <sup>1</sup>	0	0	N/A	0	N/A	73,803	N/A	0	-100.0
90 to 179 Days Delinquent <sup>1</sup>	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 <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
90 to 179 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total 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 <sup>1</sup>	0	0	N/A	0	N/A	226,415	N/A	0	-100.0
90 to 179 Days Delinquent <sup>1</sup>	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 <sup>1</sup>	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 <sup>1</sup>	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 <sup>1</sup>	182,891	162,270	-11.3	1,121,304	591.0	0	-100.0	1,618,604	N/A
90 to 179 Days Delinquent <sup>1</sup>	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									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								12. Del Comm Loans	

<a href="#">Return to cover</a>			Delinquent Commercial Loans						
01/08/2026			For Charter :	N/A					
CU Name: N/A			Count of CU :	77					
Peer Group: N/A			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	% Chg
<b>DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)</b>									
<b>Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)</b>									
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
<b>Loans to finance agricultural production and other loans to farmers</b>									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
90 to 179 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total 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
<b>Commercial and Industrial Loans</b>									
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 <sup>1</sup>	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 <sup>1</sup>	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
<b>Unsecured Commercial Loans</b>									
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 <sup>1</sup>	0	37,739	N/A	0	-100.0	19,988	N/A	0	-100.0
90 to 179 Days Delinquent <sup>1</sup>	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
<b>Unsecured Revolving Lines of Credit for Commercial Purposes</b>									
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 <sup>1</sup>	3,000	0	-100.0	0	N/A	0	N/A	0	N/A
90 to 179 Days Delinquent <sup>1</sup>	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.									
<sup>1</sup> 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)

[illegible]

		Indirect Loans							
<a href="#">Return to cover</a>		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	



<a href="#">Return to cover</a>			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	Sep-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	16,733,487	-34.5
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	10,544,250	-7.5
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	-35.4
Number of Loans Purchased from Other Financial Institutions *	13	13	-25.0	244	7,407.7	504	3.3	480	-36.5
Number of Loans Purchased from Other Sources *	618	727	-11.8	173	-4.8	10,590	2,960.7	20,334	28.0
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	35,266,699	-9.6
Amount From other sources Outstanding	61,451,907	61,490,665	0.1	65,375,248	6.3	66,024,437	1.0	57,410,606	-13.0
Number From Other Financial Institutions Outstanding	85,378	80,911	-5.2	76,321	-5.7	70,549	-7.6	1,937	-97.3
Number From other sources Outstanding	48,894	46,483	-4.9	51,554	10.9	58,153	12.8	64,138	10.3
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	117,258	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	0	N/A
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Whole or Partial Loans Purchased Under 701.23 Charged Off*	0	0	N/A	0	N/A	0	N/A	0	N/A
Whole or Partial Loans Purchased Under 701.23 Recovered*	0	0	N/A	0	N/A	0	N/A	0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	0	0	N/A	0	N/A	0	N/A	0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs / Avg Whole or Partial Loans Purchased Under 701.23**	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
LOANS SOLD AMOUNT YEAR-TO-DATE									
Loans Sold	681,538,625	874,647,104	28.3	324,154,818	-62.9	568,414,959	75.4	819,029,004	44.1
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	777,243,001	47.7
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	74,532,323	72.5
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	674,227,860	45.5
All Other Loans Sold with Servicing Retained	696,800	9,738	-98.6	0	-100.0	290,817	N/A	290,817	0.0
LOANS SOLD NUMBER YEAR-TO-DATE									
Loans Sold	2,965	3,676	24.0	1,362	-62.9	2,246	64.9	3,077	37.0
First mortgage loans sold on the secondary market	2,256	2,982	32.2	947	-68.2	1,728	82.5	2,556	47.9
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	480	539	12.3	70	-87.0	139	98.6	237	70.5
Real Estate Loans Sold with Servicing Retained	1,831	2,316	26.5	806	-65.2	1,485	84.2	2,150	44.8
All Other Loans Sold with Servicing Retained	3	1	-66.7	0	-100.0	177	N/A	177	0.0
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	6,079,950,130	25.6
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	31,209,746	22.8
Real Estate Loans Sold with Servicing Retained Number Outstanding	31,485	31,403	-0.3	35,735	13.8	28,700	-19.7	34,139	19.0
All Other Loans Sold with Servicing Retained Number Outstanding	20	21	5.0	20	-4.8	1,306	6,430.0	1,188	-9.0
* 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)									

	Participations Purchased & Sold								
<a href="#">Return to cover</a>			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
LOAN PARTICIPATIONS OUTSTANDING BALANCE PURCHASED UNDER 701.22:									
Vehicle - Non-commercial	298,551,895	286,339,287	-4.1	266,949,959	-6.8	247,770,104	-7.2	288,080,401	16.3
Non-Federally Guaranteed Student Loans	8,163,855	8,112,981	-0.6	8,230,295	1.4	8,061,263	-2.1	8,238,352	2.2
1- to 4-Family Residential Property	60,167,665	71,311,140	18.5	76,007,736	6.6	73,698,814	-3.0	71,996,001	-2.3
Commercial Loans (excluding Construction & Development)	104,625,727	186,107,341	77.9	198,961,497	6.9	199,571,585	0.3	207,439,111	3.9
Commercial Construction & Development	21,105,857	20,972,880	-0.6	20,239,319	-3.5	20,472,820	1.2	20,813,680	1.7
All Other Participation Loans	17,547,683	13,611,342	-22.4	13,111,631	-3.7	14,792,314	12.8	14,173,614	-4.2
TOTAL PARTICIPATION LOANS OUTSTANDING PURCHASED UNDER 701.22	510,162,682	586,454,971	15.0	583,500,437	-0.5	564,366,900	-3.3	610,741,159	8.2
Participation Loans Outstanding / Total Loans %	3.30	3.77	14.2	3.73	-0.9	3.69	-1.0	3.93	6.4
LOAN PARTICIPATIONS AMOUNT PURCHASED YTD UNDER 701.22									
Vehicle - Non-commercial	39,533,885	61,141,318	54.7	22,741,699	-62.8	56,612,301	148.9	131,592,726	132.4
Non-Federally Guaranteed Student Loans	1,692,817	2,022,661	19.5	334,790	-83.4	588,300	75.7	1,457,259	147.7
1- to 4-Family Residential Property	13,504,798	26,877,651	99.0	11,896,463	-55.7	16,929,503	42.3	16,945,194	0.1
Commercial Loans (excluding Construction & Development)	1,788,000	21,480,977	1,101.4	1,484,881	-93.1	9,517,011	540.9	18,752,846	97.0
Commercial Construction & Development	100,000	100,000	0.0	0	-100.0	0	N/A	249,900	N/A
All Other Participation Loans	7,918,736	3,620,018	-54.3	122,245	-96.6	2,369,037	1,837.9	2,895,116	22.2
TOTAL PARTICIPATION LOANS PURCHASED YTD UNDER 701.22*	64,538,236	115,242,625	78.6	36,580,078	-68.3	86,016,152	135.1	171,893,041	99.8
Participation Loans Purchased YTD / Total Loans Granted YTD %	1.66	2.21	32.9	2.57	16.0	2.98	16.1	3.47	16.6
DELINQUENT - PARTICIPATION LOANS PURCHASED UNDER 701.22									
Delinquent Participation Loans Purchased Under 701.22	2,921,360	2,499,497	-14.4	1,471,930	-41.1	1,814,985	23.3	10,321,220	468.7
Delinquent Participation Loans Purchased Under 701.22 >= 60 Days / Total Participation Loans Purchased %	0.57	0.43	-25.6	0.25	-40.8	0.32	27.5	1.69	425.5
LOAN LOSSES - PARTICIPATION LOANS PURCHASED UNDER 701.22									
Participation Loans Charged Off*	3,337,495	4,142,845	-6.9	992,159	-4.2	1,754,744	-11.6	2,547,401	-3.2
Participation Loans Recovered*	1,808,530	2,248,454	-6.8	444,673	-20.9	852,941	-4.1	1,266,751	-1.0
Participation Loan Net Charge Offs *	1,528,965	1,894,391	-7.1	547,486	15.6	901,803	-17.6	1,280,650	-5.3
Participation Loans Net Charge Offs / Avg Participation Loans % **	0.37	0.32	-13.1	0.37	16.0	0.31	-16.3	0.29	-9.0
LOAN PARTICIPATIONS AMOUNT SOLD YEAR-TO-DATE									
Vehicle - Non-commercial	5,550,000	5,550,000	0.0	0	-100.0	290,817	N/A	290,817	0.0
Non-Federally Guaranteed Student Loans	390,331	389,646	-0.2	212,766	-45.4	202,595	-4.8	222,816	10.0
1- to 4-Family Residential Property	151,299	156,696	3.6	16,646	-89.4	31,704	90.5	37,611	18.6
Commercial Loans (excluding Construction & Development)	0	459,200	N/A	0	-100.0	0	N/A	18,153,440	N/A
Commercial Construction & Development	10,400,000	52,384,000	403.7	11,450,058	-78.1	11,914,330	4.1	64,098,330	438.0
All Other Participation Loans	0	0	N/A	0	N/A	9,001,243	N/A	14,236,211	58.2
Total Participation Loans Sold YTD*	16,491,630	58,939,542	257.4	11,679,470	-80.2	21,440,689	83.6	97,039,225	352.6
%Participation Loans Sold YTD / Total Assets**	0.10	0.27	173.4	0.21	-23.1	0.19	-5.1	0.59	201.3
LOAN PARTICIPATIONS RETAINED BALANCE OUTSTANDING									
Vehicle - Non-commercial	5,627,026	7,191,981	27.8	6,337,238	-11.9	6,121,504	-3.4	5,189,342	-15.2
Non-Federally Guaranteed Student Loans	148,918	286,417	92.3	136,738	-52.3	128,826	-5.8	123,485	-4.1
1- to 4-Family Residential Property	17,404,933	17,081,776	-1.9	13,041,324	-23.7	24,766,620	89.9	23,940,382	-3.3
Commercial Loans (excluding Construction & Development)	27,005,182	24,366,805	-9.8	31,303,340	28.5	20,478,524	-34.6	29,255,162	42.9
Commercial Construction & Development	16,471,055	64,367,222	290.8	79,578,055	23.6	80,847,076	1.6	80,964,057	0.1
All Other Participation Loans	100,721	99,097	-1.6	96,248	-2.9	1,095,912	1,038.6	1,677,096	53.0
Total Retained Balance Outstanding of Participations Sold	66,757,835	113,393,298	69.9	130,492,943	15.1	133,438,462	2.3	141,149,524	5.8
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								17. Participations 701.22	

1- to 4-Family Residential Property and All Other (Non-Commercial) Real Estate Loans									
<a href="#">Return to cover</a>									
01/08/2026			For Charter : N/A						
CU Name: N/A			Count of CU : 77						
Peer Group: N/A			Asset Range : N/A						
			Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
			Count of CU in Peer Group : N/A						
	Sep-2024	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg	Sep-2025	% Chg
<b>1- to 4-Family Residential Property Loans</b>									
<b>Secured by 1st Lien</b>									
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	5.4
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	-2.1
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	-3.1
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	3.4
Adjustable Rate	425,444,954	437,707,910	2.9	443,692,236	1.4	440,861,667	-0.6	476,793,380	8.2
<b>Total Secured by 1st Lien</b>	<b>4,469,871,820</b>	<b>4,540,024,567</b>	<b>1.6</b>	<b>4,567,631,411</b>	<b>0.6</b>	<b>4,532,639,105</b>	<b>-0.8</b>	<b>4,684,351,677</b>	<b>3.3</b>
<b>Secured by Junior Lien</b>									
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	1.5
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	-4.2
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	5.5
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	4.9
<b>Total Secured by Junior Lien</b>	<b>1,847,105,691</b>	<b>1,915,981,690</b>	<b>3.7</b>	<b>1,955,508,635</b>	<b>2.1</b>	<b>2,022,449,613</b>	<b>3.4</b>	<b>2,109,982,446</b>	<b>4.3</b>
<b>All Other (Non-Commercial) Real Estate</b>									
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	-13.3
Closed-End Adjustable Rate	16,002,448	16,572,994	3.6	16,683,975	0.7	290,543	-98.3	409,537	41.0
Open-End Fixed Rate	826,969	794,253	-4.0	902,612	13.6	599,974	-33.5	587,805	-2.0
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	-49.2
<b>Total All Other (Non-Commercial) Real Estate</b>	<b>33,234,382</b>	<b>34,256,897</b>	<b>3.1</b>	<b>31,764,309</b>	<b>-7.3</b>	<b>18,636,395</b>	<b>-41.3</b>	<b>14,711,383</b>	<b>-21.1</b>
<b>Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate</b>	<b>6,350,211,893</b>	<b>6,490,263,154</b>	<b>2.2</b>	<b>6,554,904,355</b>	<b>1.0</b>	<b>6,573,725,113</b>	<b>0.3</b>	<b>6,809,045,506</b>	<b>3.6</b>
<b>1- to 4-Family Residential Property Loans Granted YTD</b>									
<b>Secured by 1st Lien Granted YTD</b>									
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	4.2
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	1.5
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	32.2
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	-1.3
Adjustable Rate*	72,761,488	99,943,306	3.0	21,423,907	-14.3	63,260,079	47.6	109,760,871	15.7
<b>Total Secured by 1st Lien Granted YTD*</b>	<b>1,156,829,758</b>	<b>1,595,245,877</b>	<b>3.4</b>	<b>330,230,221</b>	<b>-17.2</b>	<b>824,622,029</b>	<b>24.9</b>	<b>1,324,255,050</b>	<b>7.1</b>
<b>Secured by Junior Lien Granted YTD</b>									
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	6.7
Closed-End Adjustable Rate*	6,936,418	9,917,113	7.2	742,352	-70.1	3,409,023	129.6	6,667,262	30.4
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	18.8
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	7.4
<b>Total Secured by Junior Lien Granted YTD*</b>	<b>406,677,402</b>	<b>545,970,619</b>	<b>0.7</b>	<b>113,388,419</b>	<b>-16.9</b>	<b>266,476,070</b>	<b>17.5</b>	<b>431,218,236</b>	<b>7.9</b>
<b>All Other (Non-Commercial) Real Estate Granted YTD</b>									
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	-35.4
Closed-End Adjustable Rate*	597,049	773,106	-2.9	130,000	-32.7	0	-100.0	120,238	N/A
Open-End Fixed Rate*	562,500	562,500	-25.0	0	-100.0	0	N/A	0	N/A
Open-End Adjustable Rate*	882,925	1,037,925	-11.8	436,705	68.3	7,498,695	758.6	17,003,105	51.2
<b>Total All Other (Non-Commercial) Real Estate Granted YTD*</b>	<b>3,936,151</b>	<b>4,521,530</b>	<b>-13.8</b>	<b>1,816,557</b>	<b>60.7</b>	<b>9,988,058</b>	<b>174.9</b>	<b>19,537,106</b>	<b>30.4</b>
<b>Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate Granted YTD*</b>	<b>1,567,443,311</b>	<b>2,145,738,026</b>	<b>2.7</b>	<b>445,435,197</b>	<b>-17.0</b>	<b>1,101,086,157</b>	<b>23.6</b>	<b>1,775,010,392</b>	<b>7.5</b>
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	9.4
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	4.4
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	9.1
Interest Only & Payment Option First Mortgages / Total Assets %	0.27	0.28	4.6	0.28	2.2	0.35	22.2	0.38	9.0
Interest Only & Payment Option First Mortgages / Net Worth %	2.74	2.79	1.5	2.92	4.7	3.52	20.8	3.76	6.6
* Amounts are year-to-date while the related %change ratios are annualized.									
								<b>18. RE Loans</b>	

	<b>Real Estate (Non-Commercial) Loan Losses</b>								
<a href="#">Return to cover</a>		<b>For Charter :</b>	N/A						
01/08/2026		<b>Count of CU :</b>	77						
CU Name: N/A		<b>Asset Range :</b>	N/A						
Peer Group: N/A		<b>Criteria :</b>	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
		<b>Count of CU in Peer Group :</b>	N/A						
	<b>Sep-2024</b>	<b>Dec-2024</b>	<b>% Chg</b>	<b>Mar-2025</b>	<b>% Chg</b>	<b>Jun-2025</b>	<b>% Chg</b>	<b>Sep-2025</b>	<b>% Chg</b>
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>									
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*	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)									
								<b>19. RE Loan Losses</b>	

<a href="#">Return to cover</a>		Commercial Loan Information							
01/08/2026		For Charter :	N/A						
CU Name: N/A		Count of CU :	77						
Peer Group: N/A		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	% Chg
<b>REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>									
Construction and Development	93,073,535	109,634,954	17.8	120,513,683	9.9	123,787,650	2.7	140,885,338	13.8
Secured by Farmland	15,217,535	15,054,511	-1.1	14,489,720	-3.8	13,349,982	-7.9	12,724,010	-4.7
Secured by Multifamily	206,969,145	257,496,265	24.4	277,446,694	7.7	304,023,655	9.6	302,397,487	-0.5
Owner Occupied, Non-Farm, Non-Residential Property	193,044,742	237,797,312	23.2	255,409,723	7.4	295,648,008	15.8	308,146,715	4.2
Non-Owner Occupied, Non-Farm, Non-Residential Property	307,807,720	285,327,610	-7.3	286,669,331	0.5	269,884,456	-5.9	266,239,749	-1.4
<b>Total Real Estate Secured Commercial Loans</b>	<b>816,112,677</b>	<b>905,310,652</b>	<b>10.9</b>	<b>954,529,151</b>	<b>5.4</b>	<b>1,006,693,751</b>	<b>5.5</b>	<b>1,030,393,299</b>	<b>2.4</b>
<b>NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>									
Loans to finance agricultural production and other loans to farmers	251,957	240,566	-4.5	211,939	-11.9	257,459	21.5	241,501	-6.2
Commercial and Industrial Loans	124,083,064	121,773,231	-1.9	120,560,716	-1.0	131,696,691	9.2	131,870,946	0.1
Unsecured Commercial Loans	3,259,228	4,670,151	43.3	3,062,502	-34.4	1,937,606	-36.7	2,269,292	17.1
Unsecured Revolving Lines of Credit (Commercial Purpose)	483,587	537,540	11.2	567,371	5.5	1,157,423	104.0	1,130,588	-2.3
<b>Total Non-Real Estate Secured Commercial Loans</b>	<b>128,077,836</b>	<b>127,221,488</b>	<b>-0.7</b>	<b>124,402,528</b>	<b>-2.2</b>	<b>135,049,179</b>	<b>8.6</b>	<b>135,512,327</b>	<b>0.3</b>
<b>TOTAL COMMERCIAL LOANS:</b>									
Commercial Loans to Members	815,780,799	825,084,119	1.1	872,213,007	5.7	888,166,934	1.8	914,281,622	2.9
Purchased Commercial Loans or Participations to Nonmembers	128,409,714	207,448,021	61.6	206,718,672	-0.4	253,575,996	22.7	251,624,004	-0.8
<b>Total Commercial Loans</b>	<b>944,190,513</b>	<b>1,032,532,140</b>	<b>9.4</b>	<b>1,078,931,679</b>	<b>4.5</b>	<b>1,141,742,930</b>	<b>5.8</b>	<b>1,165,905,626</b>	<b>2.1</b>
<b>NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE</b>									
Construction and Development	163	178	9.2	200	12.4	193	-3.5	179	-7.3
Farmland	45	46	2.2	45	-2.2	41	-8.9	40	-2.4
Secured by Multifamily	377	391	3.7	406	3.8	446	9.9	445	-0.2
Owner Occupied, Non-Farm, Non-Residential Property	392	441	12.5	476	7.9	479	0.6	489	2.1
Non-Owner Occupied, Non-Farm, Non-Residential Property	453	432	-4.6	395	-8.6	400	1.3	402	0.5
<b>Total Number of Real Estate Secured Commercial Loans</b>	<b>1,430</b>	<b>1,488</b>	<b>4.1</b>	<b>1,522</b>	<b>2.3</b>	<b>1,559</b>	<b>2.4</b>	<b>1,555</b>	<b>-0.3</b>
Loans to finance agricultural production and other loans to farmers	4	4	0.0	4	0.0	3	-25.0	3	0.0
Commercial and Industrial Loans	1,020	1,031	1.1	1,067	3.5	1,084	1.6	1,093	0.8
Unsecured Commercial Loans	34	20	-41.2	25	25.0	21	-16.0	20	-4.8
Unsecured Revolving Lines of Credit (Commercial Purpose)	32	55	71.9	55	0.0	216	292.7	212	-1.9
<b>Total Number of Non-Real Estate Secured Commercial Loans</b>	<b>1,090</b>	<b>1,110</b>	<b>1.8</b>	<b>1,151</b>	<b>3.7</b>	<b>1,324</b>	<b>15.0</b>	<b>1,328</b>	<b>0.3</b>
<b>TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING</b>									
Number of Outstanding Commercial Loans to Members	2,354	2,407	2.3	2,488	3.4	2,669	7.3	2,669	0.0
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	166	191	15.1	185	-3.1	214	15.7	214	0.0
<b>Total Number of Commercial Loans Outstanding</b>	<b>2,520</b>	<b>2,598</b>	<b>3.1</b>	<b>2,673</b>	<b>2.9</b>	<b>2,883</b>	<b>7.9</b>	<b>2,883</b>	<b>0.0</b>
<b>TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS</b>	<b>944,190,513</b>	<b>1,032,532,140</b>	<b>9.4</b>	<b>1,078,931,679</b>	<b>4.5</b>	<b>1,141,742,930</b>	<b>5.8</b>	<b>1,165,905,626</b>	<b>2.1</b>
<b>(Total Commercial Loans / Total Assets)%</b>	<b>4.19</b>	<b>4.67</b>	<b>11.5</b>	<b>4.74</b>	<b>1.4</b>	<b>5.18</b>	<b>9.4</b>	<b>5.29</b>	<b>2.0</b>
<b>AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED</b>									
Member Commercial Loans Granted YTD*	204,475,167	366,431,712	34.4	93,061,582	1.6	199,403,339	7.1	288,788,162	-3.4
Purchased or Participation Interests to Nonmembers*	15,133,551	154,348,670	664.9	12,938,651	-66.5	31,185,578	20.5	34,974,546	-25.2
<b>MISCELLANEOUS LOAN INFORMATION</b>									
Agricultural Related Commercial Loans Outstanding Balance	15,469,492	15,295,077	-1.1	14,701,659	-3.9	13,607,441	-7.4	12,965,511	-4.7
Outstanding Agricultural Related Loans - Number	49	50	2.0	49	-2.0	44	-10.2	43	-2.3
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*	10,370,749	64,984,003	370.0	73,022,386	349.5	73,414,784	-49.7	76,392,125	-30.6
Commercial Loans and Participations Sold -no servicing rights- YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>Total Member Business Loans - (NMBLB)</b>									
<b>(NMBLB / Total Assets)%</b>	<b>3.71</b>	<b>4.10</b>	<b>10.2</b>	<b>4.31</b>	<b>5.1</b>	<b>4.52</b>	<b>5.0</b>	<b>4.61</b>	<b>2.1</b>
* Amounts are year-to-date and the related % change ratios are annualized.									
								<b>20. Commercial Loans</b>	

	Commercial Loan Net Charge Offs							
<a href="#">Return to cover</a>		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
<b>COMMERCIAL LOAN NET CHARGE-OFF RATIOS:</b>								
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								
<a href="#">Return to cover</a>		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	
Commercial Loans Secured by Farmland YTD Charge Offs*	0	0	N/A	0	N/A	0	N/A	0	N/A	
Commercial Loans Secured by Multifamily YTD Charge Offs*	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	
Commercial Loans Secured by Farmland YTD Recoveries*	0	0	N/A	0	N/A	0	N/A	0	N/A	
Commercial Loans Secured by Multifamily YTD Recoveries*	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		



<a href="#">Return to cover</a>			Investments						
			For Charter : N/A						
01/08/2026			Count of CU : 77.0						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State					
	Count of CU in Peer Group : N/A								
	Sep-2024	Dec-2024	% Chg	Mar-2025	% Chg	Jun-2025	% Chg	Sep-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
Federal Agency Securities - Guaranteed - Debt Instruments	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Agency Securities - Guaranteed - Non-Debt Instruments	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Agency Securities - Non-Guaranteed	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	0	0	N/A	0	N/A	0	N/A	0	N/A
Debt Securities Issued by Depositories, Banks, and Credit Unions	0	0	N/A	0	N/A	0	N/A	0	N/A
All Other Trading Debt Securities	83,387	316,633	279.7	0	-100.0	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 (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
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
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						
<a href="#">Return to cover</a>				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	
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 <sup>1</sup> (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A	
TOTAL INVESTMENT SECURITIES	3,065,500,066	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 <sup>2</sup> (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						
				For Charter : N/A						
<a href="#">Return to cover</a>				Count of CU : 77						
01/08/2026				Asset Range : N/A						
CU Name: N/A				Criteria :	Region: Nation *	Peer Group: All *	Reporting_State = 'MO' *	Type Included: Federally Insured		
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	
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	
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								25. Investment Maturity		

		Other Investment Information							
<a href="#">Return to cover</a>		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
<b>Investments - Memoranda</b>									
Non-Conforming Investments (State Credit Unions ONLY) <sup>1</sup>	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
<b>Realized Investment Gains (Losses)</b>									
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
<b>Total Gain (Loss) on Investments</b>	4,287,668	2,292,295	-46.5	-41,846	-101.8	-51,347	-22.7	-48,309	5.9
<b>Other-Than-Temporary Impairment (OTTI)</b>									
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
<b>OTTI Losses Recognized in Earnings</b>	0	0	N/A	0	N/A	0	N/A	7	N/A
<b>Derivatives Hedge</b>									
Gain (Loss) associated with the Hedged Item in a Fair Value Derivatives Hedge	N/A	N/A		N/A		N/A		N/A	
<b>Assets used to fund employee benefit or deferred compensation plans</b>									
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
<b>Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements</b>	358,792,527	364,924,160	1.7	365,474,362	0.2	366,759,227	0.4	387,997,485	5.8
<b>Charitable Donation Accounts</b>	510,651	0	-100.0	0	N/A	0	N/A	0	N/A
<b>CREDIT UNION INVESTMENT PROGRAMS</b>									
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	31	0.0	31	0.0	30	-3.2	30	0.0
<sup>1</sup> Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
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							<b>26. Investments-Memoranda</b>		

DERIVATIVES TRANSACTION REPORT									
<a href="#">Return to cover</a>			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
<b>DERIVATIVE TRANSACTIONS OUTSTANDING</b>									
Interest Rate Derivatives - Total Notional Amount									
Options									
Purchased Options	0	0	N/A	0	N/A	0	N/A	0	N/A
Written Options	0	0	N/A	0	N/A	0	N/A	0	N/A
Swaps	0	0	N/A	0	N/A	0	N/A	0	N/A
Futures	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Interest Rate Derivatives	0	0	N/A	0	N/A	0	N/A	0	N/A
Loan Pipeline Management Derivatives	2,018,847	161,860,054	7,917.5	220,241,574	36.1	225,282,249	2.3	287,564,692	27.6
European Equity Call Options	0	0	N/A	0	N/A	0	N/A	0	N/A
All Other Derivatives	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>Total Notional Amount of Derivatives</b>	2,018,847	161,860,054	7,917.5	220,241,574	36.1	225,282,249	2.3	287,564,692	27.6
Interest Rate Derivatives - Net Fair Value Gain (Loss)									
Options									
Purchased Options	0	0	N/A	0	N/A	0	N/A	0	N/A
Written Options	0	0	N/A	0	N/A	0	N/A	0	N/A
Swaps	0	0	N/A	0	N/A	0	N/A	0	N/A
Futures	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Interest Rate Derivatives	0	0	N/A	0	N/A	0	N/A	0	N/A
Loan Pipeline Management Derivatives	1,922,349	1,354,286	-29.6	1,639,807	21.1	-3,809	-100.2	961,262	#####
European Equity Call Options	0	0	N/A	0	N/A	0	N/A	0	N/A
All Other Derivatives	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>Total Net Fair Value Gain (Loss) on Derivatives</b>	1,922,349	1,354,286	-29.6	1,639,807	21.1	-3,809	-100.2	961,262	#####
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<a href="#">Return to cover</a>									
	<b>LIQUIDITY - COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES</b>								
		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
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS</b>									
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
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)</b>									
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
<b>Total Unfunded Commitments for Non Commercial Loans</b>	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
<b>TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES</b>	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
<b>OFF-BALANCE SHEET EXPOSURES</b>									
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
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LIQUIDITY - BORROWING ARRANGEMENTS CONTINGENT LIABILITIES AND SOURCES OF FUNDS									
<a href="#">Return to cover</a>			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
<b>BORROWING ARRANGEMENTS</b>									
<b>Borrowing Capacity</b>									
Corporate Credit Unions	495,103,800	500,493,800	1.1	501,541,800	0.2	467,571,800	-6.8	464,716,800	-0.6
Natural Person Credit Unions	100,000	100,000	0.0	0	-100.0	0	N/A	0	N/A
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	9.0
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB									
Paycheck Protection Program Lending Facility Loans	719,155,381	160,095,320	-77.7	168,822,517	5.5	155,287,483	-8.0	148,930,476	-4.1
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Sources	84,298,598	78,868,612	-6.4	22,648,799	-71.3	48,450,546	113.9	43,613,009	-10.0
<b>Total Borrowing Capacity</b>	<b>4,297,303,809</b>	<b>3,615,372,444</b>	<b>-15.9</b>	<b>3,620,257,434</b>	<b>0.1</b>	<b>3,550,658,391</b>	<b>-1.9</b>	<b>3,794,915,175</b>	<b>6.9</b>
<b>Draws Against Borrowing Capacity</b>									
Corporate Credit Unions	250,000	2,452,162	880.9	0	-100.0	0	N/A	654,613	N/A
Natural Person Credit Unions	100,000	100,000	0.0	0	-100.0	0	N/A	0	N/A
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	-16.4
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB									
Paycheck Protection Program Lending Facility Loans	673,771,116	0	-100.0	0	N/A	0	N/A	0	N/A
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Sources	5,610,900	5,604,049	-0.1	5,597,147	-0.1	5,500,000	-1.7	5,500,000	0.0
<b>Total Draws Against Borrowing Capacity</b>	<b>1,483,135,581</b>	<b>909,174,870</b>	<b>-38.7</b>	<b>634,300,460</b>	<b>-30.2</b>	<b>579,257,227</b>	<b>-8.7</b>	<b>486,096,624</b>	<b>-16.1</b>
<b>Assets Pledged to Secure Borrowing Capacity</b>									
Corporate Credit Unions	133,498,968	116,499,163	-12.7	134,598,904	15.5	150,988,040	12.2	150,859,344	-0.1
Natural Person Credit Unions	100,000	100,000	0.0	0	-100.0	0	N/A	0	N/A
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	7.8
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB									
Paycheck Protection Program Lending Facility Loans	747,815,253	173,340,445	-76.8	216,067,962	24.6	195,794,598	-9.4	191,601,647	-2.1
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Sources	1,445,490	1,452,600	0.5	1,459,710	0.5	1,466,820	0.5	1,473,930	0.5
<b>Total Assets Pledged to Secure Borrowing Capacity</b>	<b>4,647,837,936</b>	<b>4,099,184,245</b>	<b>-11.8</b>	<b>4,577,370,635</b>	<b>11.7</b>	<b>4,523,026,360</b>	<b>-1.2</b>	<b>4,846,235,014</b>	<b>7.1</b>
Amount of Borrowings Callable by Lender	0	0	N/A	0	N/A	0	N/A	0	N/A
Number of FHLB Members (1 = Yes)	28	28	0.0	28	0.0	26	-7.1	26	0.0
<b>BORROWING MATURITY DISTRIBUTION</b>									
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	-35.3
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	5.0
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	22.8
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	-14.2
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	-70.6
Borrowings from Repurchase Transactions 1 - 3 Years	0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowings from Repurchase Transactions > 3 Years	0	0	N/A	0	N/A	0	N/A	0	N/A
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	-70.6
Subordinated Debt < 1 Year	0	0	N/A	0	N/A	0	N/A	0	N/A
Subordinated Debt 1 - 3 Years	100,000	100,000	0.0	0	-100.0	0	N/A	0	N/A
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	0.0
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	0.0
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	-37.9
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	5.0
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	17.2
<b>Total Borrowings</b>	<b>1,483,135,581</b>	<b>909,174,870</b>	<b>-38.7</b>	<b>634,300,460</b>	<b>-30.2</b>	<b>579,257,227</b>	<b>-8.7</b>	<b>486,096,624</b>	<b>-16.1</b>
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	Share and Membership Information								
<a href="#">Return to cover</a>		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
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		Supplemental Information								
<a href="#">Return to cover</a>		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
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	2,667,793	0
Amount of Grants Received by your credit union, YTD		4,213,491	2,372,297	-44	647,000	-73	807,275	25	1,296,243	61
EMPLOYEES:										
Number of Full-Time Employees		4,299	4,355	1	4,355	0	4,134	-5	4,176	1
Number of Part-Time Employees		194	199	3	211	6	223	6	192	-14
BRANCHES:										
Plan to add new branches or expand existing facilities		8	7	-13	7	0	6	-14	10	67
CUSO INFORMATION										
Value of Investments in CUSO		40,399,651	44,414,122	10	40,846,223	-8	44,706,954	9	41,791,850	-7
CUSO Loans		15,463,424	23,975,172	55	26,064,124	9	23,736,478	-9	25,873,087	9
Aggregate Cash Outlays in CUSO		38,189,504	38,432,892	1	36,416,324	-5	40,925,132	12	37,756,537	-8
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):										
Number of International Remittances Originated YTD		3,288	4,322	31	1,078	-75	2,047	90	2,955	44
MERGERS/ACQUISITIONS:										
Adjusted Retained Earnings Obtained through Business Combinations		28,223,755	28,112,489	0	31,659,572	13	31,671,136	0	33,904,755	7
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01/08/2026

CU Name: N/A

Peer Group: N/A

### Graphs 1

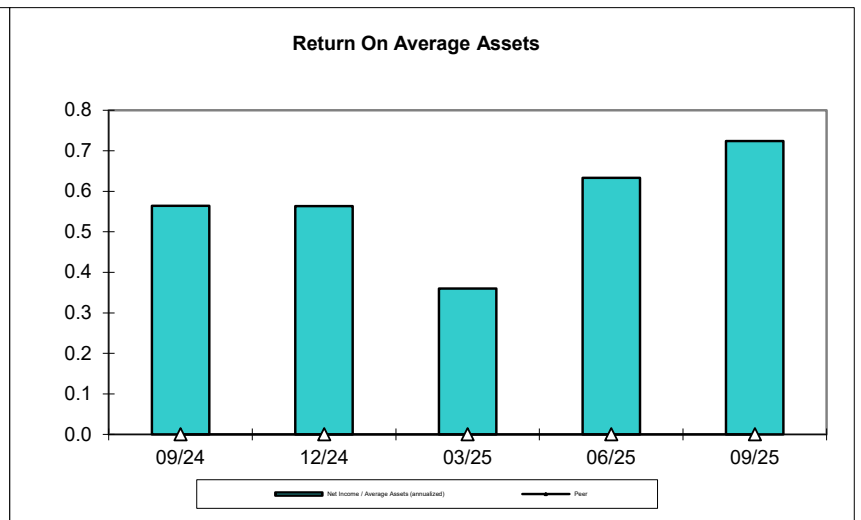
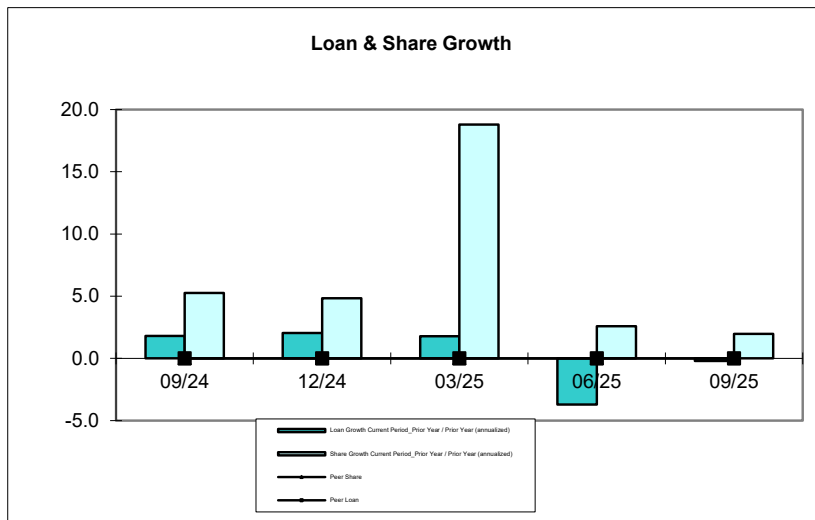
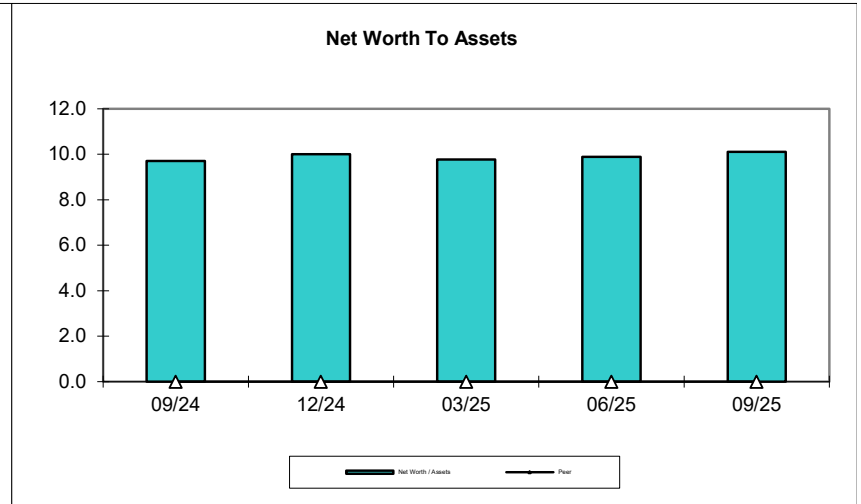
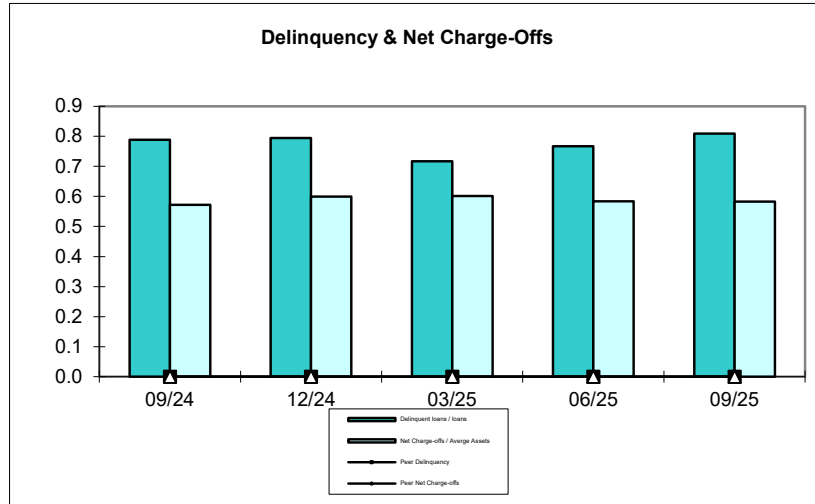
For Charter : N/A

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.

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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

