Cycle Date: September-2022
Run Date: 01/03/2023
Interval: Annual
Validated

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Graphs 1 (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)

Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

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

 Count of CU :
 91

 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

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Summary Financial In	formatio	n					
Return to cover		For Charter							
01/03/2023		Count of CU							
CU Name: N/A		Asset Range							
Peer Group: N/A				Nation * Peer Group: A	All * Repo	orting State = 'MO' * T	vpe Include	ed: Federally Insured	State
·	Count	of CU in Peer Group						,	
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
ASSETS:			% City	Amount	% City		% City	Amount	7₀ Cilg
	Amount	<u>Amount</u>	24.1		101.2	Amount	27.1		20.4
Cash & Other Deposits <sup>1</sup>	858,012,984 2,487,384,854	1,150,566,834			40.0	2,942,101,722	20.9	2,047,356,438	-30.4 -3.9
Total Investments Loans Held for Sale		2,486,342,544				4,206,570,711		4,044,475,012	-3.9 -84.1
	34,568,595	73,318,768				223,975,538		35,656,772	15.7
Total Loans	9,839,933,888	10,522,514,296	6.9	11,375,479,018	8.1	12,016,169,703	5.6	13,904,073,705	15.7
(Allowance for Loan & Lease Losses or Allowance for Credit	(82,092,040)	(74,050,628)	-9.8	(89,824,348)	21.3	(85,170,802)	-5.2	(89,973,614)	5.6
Losses on Loans & Leases )				, ,	0.0	· · · · · · · · · · · · · · · · · · ·		· ·	
Land And Building	335,167,012	374,101,319			2.6	402,353,325		419,633,648	4.3
Other Fixed Assets	57,381,070	63,506,315						67,428,971	-0.8
NCUSIF Deposit	114,716,810	120,763,133				162,174,271		172,937,822	6.6
All Other Assets	350,443,285	391,113,434				478,488,223		583,117,558	21.9
TOTAL ASSETS	13,995,516,458	15,108,176,015	8.0	18,274,061,712	21.0	20,414,638,041	11.7	21,184,706,312	3.8
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other	164,536,519	190,878,521	16.0	305,777,786	60.2	254,571,036	-16.7	278,762,965	9.5
Liabilities <sup>2</sup>	104,330,313	130,070,321	10.0	303,777,700	00.2	204,071,000	-10.7	210,102,303	3.5
									_
Accrued Dividends & Interest Payable on Shares & Deposits	14,436,129	17,572,909	21.7	16,752,124	-4.7	15,431,309	-7.9	12,731,164	-17.5
Allowance for Credit Losses on Off-Balance Sheet Credit									
Exposures	0	C	N/A	0	N/A	0	N/A	0	N/A
Borrowings Notes & Interest Payable	435,951,925	432,644,879	-0.8	445,037,247	2.9	326,031,042	-26.7	520,634,553	59.7
Total Shares & Deposits	11,928,408,350	12,865,382,478				17,965,612,286		18,744,876,904	4.3
					_	18,561,645,673		19,557,005,586	
TOTAL LIABILITIES <sup>3</sup>	12,543,332,923	13,506,478,787							
Undivided Earnings	1,210,012,338	1,304,916,742						1,547,716,309	
Other Reserves	242,171,197	296,780,486				• •		79,984,417	-75.0
TOTAL EQUITY	1,452,183,535	1,601,697,228						1,627,700,726	
TOTAL LIABILITIES, SHARES, & EQUITY	13,995,516,458	15,108,176,015	8.0	18,274,061,712	21.0	20,414,638,041	11.7	21,184,706,312	3.8
INCOME & EXPENSE									
Interest Income*	515,573,154	579,096,723						487,118,433	
Interest Expense*	86,045,038	121,095,816						66,160,027	5.6
Net Interest Income*	429,528,116	458,000,907	6.6	477,554,908	4.3	489,690,081	2.5	420,958,406	14.6
Provision for Loan/Lease Losses or Total Credit Loss	66,264,306	57,973,227	-12.5	59,161,317	2.0	24,475,595	-58.6	27,637,383	50.6
Expense*									
Non-Interest Income*	308,848,229	338,890,945					12.4	264,136,914	-15.9
Non-Interest Expense*	579,019,809	619,563,308			-	719,972,810		572,284,811	6.0
NET INCOME (LOSS)*	93,092,230	119,355,317	28.2	120,998,248	1.4	163,953,483	35.5	85,173,126	-30.7
TOTAL CU's	99	97	· -2.0	94	-3.1	91	-3.2	91	0.0
* Income/Expense items are year-to-date while the related %change ratio		91	-2.0	94	-0.1	31	-0.2	91	0.0
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	l .								
	ente		1						
<sup>1</sup> Prior to March 2022, Time and Other Deposits were included in Investm		iahilities"							
<sup>1</sup> Prior to March 2022, Time and Other Deposits were included in Investm <sup>2</sup> Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and	"Non-Trading Derivative L	_iabilities"							
<sup>1</sup> Prior to March 2022, Time and Other Deposits were included in Investm	"Non-Trading Derivative L	_iabilities"							

		Key Ra	atios <sup>6</sup>						
Return to cover		For Charter :							
01/03/2023		Count of CU:							
CU Name: N/A		Asset Range : I	N/A						
Peer Group: N/A				Group: All * Reporting	g_State = 'MO'	* Type Included	: Federally Insured Sta	te Credit Union	(FISCU) *
	Count	of CU in Peer Group : I	N/A						
					Dec-2021			Sep-2022	
CARITAL AREQUACY RATIOS	Dec-2018	Dec-2019	Dec-2020	Dec-2021	PEER Avg.**	Percentile**	Sep-2022	PEER Avg.**	Percentile**
CAPITAL ADEQUACY RATIOS	40.04	40.05	0.05	0.45	NI/A	NI/A	0.50	NI/A	
Net Worth / Total Assets <sup>5</sup>	10.84	10.85	9.65	9.45	N/A	N/A	9.52	N/A	N/A
Net Worth / PCA Opt. Total Assets (if applies)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL <sup>5</sup>	11.37	11.29	10.09	9.83	N/A	N/A	9.91	N/A	N/A
Risk-Based Capital Ratio	N/A	N/A	N/A	N/A	N/A	N/A	55.89	N/A	N/A
GAAP Equity / Total Assets	10.38	10.60	9.47	9.08	N/A	N/A	7.68	N/A	N/A
Loss Coverage	16.06	15.13	10.91	9.10	N/A	N/A	9.94	N/A	N/A
ASSET QUALITY RATIOS									
Delinquent Loans / Total Loans	0.79	0.68	0.51	0.45	N/A	N/A	0.49	N/A	N/A
Delinquent Loans / Net Worth	5.11	4.36	3.28	2.78	N/A	N/A	3.39	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans <sup>2</sup>	0.68	0.66	0.40	0.25	N/A	N/A	0.23	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	1.50	1.36	0.93	0.71	N/A	N/A	0.76	N/A	N/A
Other Non-Performing Assets / Total Assets	0.08	0.09	0.07	0.02	N/A	N/A	0.02	N/A	N/A
MANAGEMENT RATIOS									
Net Worth Growth <sup>1</sup>	6.61	8.05	7.53	9.43	N/A		6.01	N/A	N/A
Share Growth <sup>1</sup>	3.86	7.85	22.63	13.88	N/A	N/A	5.78	N/A	N/A
Loan Growth <sup>1</sup>	8.66	6.94	8.11	5.63	N/A	N/A	20.95	N/A	N/A
Asset Growth <sup>1</sup>	3.93	7.95	20.95	11.71	N/A	N/A	5.03	N/A	N/A
Investment Growth <sup>1</sup>	-7.46	8.86	60.02	24.72	N/A	N/A	-20.36	N/A	N/A
Membership Growth <sup>1</sup>	3.78	1.77	2.49	1.35	N/A	N/A	3.70	N/A	N/A
EARNINGS RATIOS									
Net Income / Average Assets (ROAA) <sup>1</sup>	0.68	0.82	0.72	0.85	N/A	N/A	0.55	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets <sup>1</sup>	0.67	0.68	0.66	0.77	N/A		0.74	N/A	N/A
Non-Interest Expense / Average Assets <sup>1</sup>	4.22	4.26	4.01	3.72	N/A		3.67	N/A	N/A
PLLL or Credit Loss Expense / Average Assets <sup>1</sup>	0.48	0.40	0.35	0.13	N/A		0.18	N/A	N/A
T ELE OF OFCUR 2003 Experise / Average Assets	0.10	0.10	0.00	0.10	1477	14/7	0.10	14/71	
ASSET LIABILITY MANAGEMENT RATIOS <sup>7</sup>									
Est. NEV Tool Post Shock Ratio <sup>4</sup>	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/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	N/A	N/A, Assets>\$500M	N/A	N/A
Total Loans / Total Assets	70.31	69.65	62.25	58.86	N/A	N/A	65.63	N/A	N/A
Cash + Short-Term Investments / Assets <sup>3</sup>	10.13	12.57	18.23	17.89	N/A	N/A	10.72	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 m	onths								
<sup>3</sup> This ratio relies on maturity distribution of investments reported pe	er 5300 instructions. Thus,	the maturity distribution	could be based on the r	epricing interval and no	t the actual mat	urity of the invest	tment.		
<sup>4</sup> Applicable for credit unions under \$500 million.									
<sup>5</sup> For periods after March 2020, Assets in the denominator exclude:	s Small Business Administra	ation Paycheck Protection	on Program loans pledge	ed as collateral to the F	ederal Reserve	Bank Paycheck	Protection Program Len	ding Facility.	
<sup>6</sup> The FPR was recently reorganized resulting in some ratios being									
<sup>7</sup> Beginning April 1, 2022, Asset Liability Management Ratios are us	sed to evaluate Liquidity and	d Sensitivity.							
								2	. Key Ratios

		Supplemer	ntal Ratios**		
Return to cover		For Charter :	N/A		
01/03/2023		Count of CU:	91		
CU Name: N/A	ļ	Asset Range :			
Peer Group: N/A			Region: Natio	n * Peer Grou	o: All *
C	ount of CU in	Peer Group :	N/A		
	Dec-2018	Dec-2019		Dec-2021	Sep-2022
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	105.86	103.54	155.17	158.73	131.57
ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	1.69	1.63	0.94	1.00	0.63
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.69	0.59	0.40	0.41	0.36
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	25.15	24.16	23.15	23.65	27.26
Participation Loans Outstanding / Total Loans	2.44	2.94	3.59	4.98	5.29
Participation Loans Purchased YTD / Total Loans Granted YTD	1.09	2.48	2.58	4.31	4.29
Participation Loans Sold YTD / Total Assets *	0.48	0.49	0.37	0.19	0.49
Total Commercial Loans / Total Assets	2.94	3.49	3.45	3.57	4.05
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.07	0.33	0.29	0.81	1.76
REAL ESTATE LENDING RATIOS					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	N/A	N/A	N/A	N/A	15.59
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	N/A	N/A	N/A	N/A	23.75
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	N/A	N/A	N/A	N/A	21.63
1- to 4-Family RE Loans secured by First Lien Sold YTD/ 1- to 4-Family RE Loans secured by First Lien Granted YTD	N/A	N/A	N/A	N/A	64.09
MISCELLANEOUS RATIOS					
Mortgage Servicing Assets / Net Worth	1.32	1.46	2.46	2.87	3.93
Unused Commitments / Cash & ST Investments	149.11	117.53		73.54	126.63
Short Term Liabilities / Total Shares and Deposits plus Borrowings	35.30	35.70		33.91	33.59
# Means the number is too large to display in the cell					
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
5				3. Supplementa	l Ratios

		Historical	Ratios <sup>3</sup>							
Return to cover		For Charter : N								
01/03/2023		Count of CU:	91							
CU Name: N/A		Asset Range : N	N/A							
Peer Group: N/A		Criteria : F	Region: Nation * I	Peer Group: All	* Reporting_St	ate = 'MO' *	Type Included: Fo	ederally Insu	red State	
	Count of CU	in Peer Group :	N/A		Dec-2021			Sep-2022		
	Dec-2018	Dec-2019	Dec-2020	Dec-2021	PEER Avg	Porcontilo**	Sep-2022	PEER Avg	Percentile**	
CAPITAL ADEQUACY	Dec-2016	Dec-2019	Dec-2020	Dec-2021	PEER AVG	rercentile	3ep-2022	PEEK AVY	Percentile	
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPK,										
number	N/A	0	0	0	N/A	N/A	3	N/A	N/A	
of adopters Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit										
Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Net Worth/Total Assets excluding one time adjustment to undivided earnings for	N/A	10.05	0.65	9.45	N/A	NI/A	9.52	N/A	N/A	
the adoption of ASC topic 326 (CECL) <sup>2</sup>	IN/A	10.85	9.65	9.45	IN/A	N/A	9.52	IN/A	IN/A	
Solvency Evaluation (Estimated)	112.18	112.46	110.99	110.33	N/A	N/A	108.70	N/A	N/A	
Classified Assets (Estimated) / Net Worth	5.41	4.52	5.10	4.41	N/A	N/A	4.46	N/A	N/A	
ASSET QUALITY										
Net Charge-Offs / Average Loans*	0.68	0.66	0.40	0.25	N/A	N/A	0.24	N/A	N/A	
Fair (Market) HTM Invest Value/Book Value HTM Invest.	98.02	100.67	101.59	99.90	N/A	N/A	87.79	N/A	N/A	
Accum Unreal G/L On AFS/Cost Of AFS	-1.86	0.21	1.16	-1.03	N/A	N/A	-9.21	N/A	N/A	
Delinquent Loans / Assets	0.55	0.47	0.32	0.26	N/A	N/A	0.32	N/A	N/A	
<u>EARNINGS</u>										
Gross Income/Average Assets*	5.94	6.13	5.67	5.03	N/A	N/A	4.98	N/A	N/A	
Yield on Average Loans * 1	4.77	4.91	4.70	4.42	N/A	N/A	4.31	N/A	N/A	
Yield on Average Investments*	1.97	2.31	1.49	0.79	N/A	N/A	1.36	N/A	N/A	
Fee & Other Op.Income / Avg. Assets *	2.18	2.15	2.16	2.07	N/A	N/A	1.86	N/A	N/A	
Cost of Funds / Avg. Assets*	0.63	0.83	0.65	0.43	N/A	N/A	0.42	N/A	N/A	
Net Margin / Avg. Assets*	5.31	5.29	5.02	4.60	N/A	N/A	4.56	N/A	N/A	
Net Interest Margin/Avg. Assets*	3.13	3.15	2.86	2.53	N/A	N/A	2.70	N/A	N/A	
Non-Interest Expense/Gross Income	71.03	69.49	70.80	73.94	N/A	N/A	73.66	N/A	N/A	
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	3.10	3.21	2.73	2.49	N/A	N/A	2.32	N/A	N/A	
Net Operating Exp. /Avg. Assets*	3.24	3.33	3.32	3.07	N/A	N/A	3.03	N/A	N/A	
ASSET / LIABILITY MANAGEMENT										
Net Long-Term Assets / Total Assets	28.38	27.57	28.24	33.24	N/A	N/A	32.92	N/A	N/A	
Reg. Shares / Total Shares & Borrowings	33.41	31.99	33.95	36.26	N/A	N/A	36.19	N/A	N/A	
Total Loans / Total Shares	82.49	81.79	72.10	66.88	N/A	N/A	74.18	N/A	N/A	
Total Shares, Dep. & Borrs / Earning Assets	94.97	95.10	95.90	96.67	N/A	N/A	97.51	N/A	N/A	
Reg Shares + Share Drafts / Total Shares & Borrs	53.08	51.91	55.93	59.08	N/A	N/A	59.23	N/A	N/A	
Borrowings / Total Shares & Net Worth	3.25	2.99	2.54	1.65	N/A	N/A	2.51	N/A	N/A	
PRODUCTIVITY										
Members / Potential Members	4.57	4.44	4.49	4.49	N/A	N/A	4.40	N/A	N/A	
Borrowers / Members	49.45	49.95	64.94	146.57	N/A	N/A	195.05	N/A	N/A	
Members / Full-Time Empl.	364.55	360.32	359.26	368.35	N/A	N/A	361.28	N/A	N/A	
Avg. Shares Per Member	\$7,911	\$8,384	\$10,032	\$11,272	N/A	N/A	\$11,443	N/A	N/A	
Avg. Loan Balance	\$13,198	\$13,729	\$11,138	\$5,144	N/A	N/A	\$4,352	N/A	N/A	
Salary And Benefits / Full-Time Empl.*	\$70,186	\$71,965	\$76,694	\$83,849	N/A	N/A	\$83,683	N/A	N/A	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										

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

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

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

The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.

		Ass	ets						
Return to cover		For Charter :							
01/03/2023		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Repo	rting_State = 'MO' *	Type Inclu	ded: Federally Insu	red
	Count of	CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
ASSETS									
CASH AND DEPOSITS									
Cash On Hand	165,332,550	175,050,031	5.9	255,759,769	46.1	239,887,867	-6.2	237,224,745	-1.1
Cash On Deposit									
Cash on Deposit in Corporate Credit Unions	109,190,803	156,891,558	43.7	377,611,421	140.7	384,032,662	1.7	283,483,286	-26.2
Cash on Deposit in a Federal Reserve Bank	N/A	407,143,384		1,103,216,693		1,837,007,643	66.5	582,508,282	_
Cash on Deposit in Other Financial Institutions	555,381,885	386,712,285		536,953,877	38.9	388,651,377	-27.6	329,874,876	
Total Cash on Deposit	664,572,688	950,747,227	43.1	2,017,781,991	112.2	2,609,691,682	29.3	1,195,866,444	
Time and Other Deposits <sup>4</sup>	556,008,517	564,160,483				665,259,948	-0.8	614,265,249	
TOTAL CASH AND DEPOSITS	1,385,913,755	1,689,957,741	21.9			3,514,839,497	19.4	2,047,356,438	
INVESTMENT SECURITIES	1,000,010,700	1,000,001,141	21.0	2,343,047,302	14.2	0,014,000,407	13.4	2,047,000,400	-41.0
Equity Securities	N/A	0		29,126,327	N/A	115,070,502	295.1	195,999,186	70.3
Trading Debt Securities	N/A	0		77,823,105		86,878,088	11.6	193,999,100	
Available-for-Sale Debt Securities	N/A	0		, ,			27.1		
	N/A	0		2,460,987,213		3,127,880,404		3,312,462,118	
Held-to-Maturity Debt Securities		0		149,746,599	<del>                                     </del>	159,523,399	6.5	420,216,795	
Allowance for Credit Losses on Investment Securities	N/A	0		0.747.000.044	N/A	0 400 050 000	N/A	0.000.070.000	N/A
TOTAL INVESTMENT SECURITIES	N/A	0		2,717,683,244	N/A	3,489,352,393	28.4	3,928,678,099	12.6
OTHER INVESTMENTS									
Nonperpetual Contributed Capital	1,711,796	1,684,996		, ,		1,877,296	11.4	1,338,896	
Perpetual Contributed Capital	15,343,849	15,419,832				16,651,937	8.0	15,828,471	
All Other Investments <sup>2</sup>	113,318,415	129,396,209		116,726,946		125,951,310		98,629,546	
TOTAL OTHER INVESTMENTS	130,374,060	146,501,037	12.4			144,480,543	8.0	115,796,913	
LOANS HELD FOR SALE	34,568,595	73,318,768	112.1	103,031,142	40.5	223,975,538	117.4	35,656,772	-84.1
LOANS AND LEASES									
Consumer Loans (Non-Residential, Non-Commercial)	5,821,522,437	6,082,348,892	4.5	6,267,862,650	3.1	6,719,937,946	7.2	7,944,969,512	18.2
1- to 4-Family Residential Property Loans/Lines of Credit <sup>3</sup>	3,472,046,154	3,753,071,202	8.1	4,398,425,065		4,483,255,176	1.9	5,010,916,227	11.8
All Other (Non-Commercial) Real Estate Loans/Lines of Credit <sup>3</sup>	134,544,471	159,124,770	18.3	78,256,660	-50.8	83,391,886	6.6	90,547,307	8.6
Commercial Loans/Lines of Credit Real Estate Secured <sup>3</sup>	373,249,156	472,301,677	26.5	570,845,943	20.9	660,476,163	15.7	746,229,421	13.0
Commercial Loans/Lines of Credit Not Real Estate Secured <sup>3</sup>	38,571,670	55,667,755	44.3	60,088,700	7.9	69,108,532	15.0	111,411,238	61.2
TOTAL LOANS & LEASES	9,839,933,888	10,522,514,296	6.9	11,375,479,018	8.1	12,016,169,703	5.6	13,904,073,705	15.7
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR	(82,092,040)	(74,050,628)	-9.8	(89,824,348)	21.3	(85,170,802)	-5.2	(89,973,614)	5.6
CREDIT LOSSES ON LOAN & LEASES)	(02,032,040)	(74,030,020)	-9.0	(09,024,040)	21.0	(03,170,002)	-5.2	(09,973,014)	5.0
OTHER ASSETS									
Foreclosed and Repossessed Assets <sup>1</sup>	11,763,427	12,974,591	10.3	12,551,638	-3.3	4,058,135	-67.7	4,941,292	21.8
Land and Building	335,167,012	374,101,319	11.6	383,745,884	2.6	402,353,325	4.8	419,633,648	4.3
Other Fixed Assets	57,381,070	63,506,315	10.7	69,564,187	9.5	67,975,350	-2.3	67,428,971	-0.8
NCUA Share Insurance Capitalization Deposit	114,716,810	120,763,133	5.3	141,228,983	16.9	162,174,271	14.8	172,937,822	6.6
All Other Assets	338,679,858	378,138,843	11.7	482,922,136	27.7	474,430,088	-1.8	578,176,266	21.9
TOTAL OTHER ASSETS	857,708,177	949,484,201	10.7	1,090,012,828	14.8	1,110,991,169	1.9	1,243,117,999	11.9
TOTAL ASSETS	13,995,516,458	15,108,176,015				20,414,638,041	11.7	21,184,706,312	
TOTAL CU's	99	97				91	-3.2	91	
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<sup>1</sup> Other Real Estate Owned prior to 2004									+

person credit unions are included in Cash and Other Deposits.

5. Assets

Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

<sup>4</sup> Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks, S&Ls, savings banks, Loans to and investments in natural person credit unions, and All other investments in corporate credit unions.

		Liabilities, Shares	& Equity						
Return to cover		For Charter :							
01/03/2023		Count of CU :	91						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Inc	luded: Federally Insu	red State
	Count o	f CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES									
Accounts Payable, Accrued Interest on Borrowings, & Other	164,536,519	190,878,521	16.0	305,777,786	60.2	254,571,036	-16.7	278,762,965	9.5
Liabilities <sup>3</sup>	104,550,519	190,070,321	10.0	303,777,700	00.2	254,571,050	-10.7	270,702,903	9.5
Accrued Dividends and Interest Payable	14436129	17572909	21.7	16752124	-4.7	15431309	-7.9	12731164	-17.5
Other Borrowings	435,951,925	432,644,879	-0.8	445,037,247	2.9	326,031,042	-26.7	520,634,553	59.7
Allowance for Credit Losses on Off-Balance Sheet Credit	<b>N</b> 1/A				N1/A		<b>N</b> 1/A		<b>N1/A</b>
Exposures	N/A	0	<b>'</b>	0	N/A	0	N/A	0	N/A
SHARES AND DEPOSITS									
Share Drafts	2,431,507,210	2,649,925,821	9.0	3,565,896,436	34.6	4,175,177,724	17.1	4,439,957,164	6.3
Regular Shares	4,131,668,081	4,253,585,211	3.0	5,507,377,896	29.5	6,633,007,154	20.4	6,971,544,993	5.1
Money Market Shares	2,756,387,263	2,950,187,599	7.0	3,719,331,051	26.1	4,392,012,123	18.1	4,438,507,550	1.1
Share Certificates	1,700,306,318	2,043,957,007	20.2	1,979,879,721	-3.1	1,764,830,876	-10.9	1,825,690,085	3.4
IRA/KEOGH Accounts	813,876,434	838,072,010	3.0	866,138,550	3.3	863,467,134	-0.3	852,885,082	-1.2
All Other Shares <sup>1</sup>	42,956,880	50,707,289	18.0	62,857,321	24.0	66,203,904	5.3	83,044,511	25.4
Non-Member Deposits	51,706,164	78,947,541			-4.9	70,913,371	-5.5	133,247,519	87.9
TOTAL SHARES AND DEPOSITS	11,928,408,350	12,865,382,478	7.9	15,776,560,009	22.6	17,965,612,286	13.9	18,744,876,904	4.3
TOTAL LIABILITIES⁴	12,543,332,923	13,506,478,787	7.7	16,544,127,166	22.5	18,561,645,673	12.2	19,557,005,586	5.4
EQUITY:									
Undivided Earnings <sup>6</sup>	1,210,012,338	1,304,916,742	7.8	1,401,640,886	7.4	1,532,519,201	9.3	1,537,626,288	0.3
Other Reserves	288,422,581	312,528,626			8.5	369,606,630	9.0	439,497,450	18.9
Appropriation For Non-Conforming Investments (SCU Only)	50,795	50,795			0.0	50,795	0.0	17,975	-64.6
Equity Acquired in Merger	17,259,153	20,435,233		20,687,868	1.2	23,283,740	12.5	24,352,616	4.6
Noncontrolling Interest in Consolidated Subsidiaries	1,188,831	1,180,460	-0.7	1,420,931	20.4	1,188,488	-16.4	0	-100.0
Accumulated Unrealized G/L on Cash Flow Hedges	213,646	-571,964	-367.7	-1,132,233	-98.0	85,091	107.5	2,905,486	3,314.6
Accumulated Unrealized G/L on AFS Securities	-32,547,230	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	-11,271	N/A	-13,064,967	-115,816.7
1.111 1.10 1.10									
Accumulated Unrealized Gains (Losses) on Available for Sale	N/A	3,399,942	2	28,247,830	730.8	-32,459,619	-214.9	-336,032,721	-935.2
Debt Securities <sup>5</sup>									
Other Comprehensive Income	-32,416,579			-60,107,245		-41,270,687	31.3	-37,691,422	8.7
Net Income	0	0				0		10,090,021	N/A
EQUITY TOTAL	1,452,183,535					1,852,992,368	7.1	1,627,700,726	-12.2
TOTAL LIABILITIES, SHARES, & EQUITY	13,995,516,458					20,414,638,041	11.7	21,184,706,312	3.8
TOTAL NET WORTH	1,518,222,748	1,640,409,277	8.0	1,763,983,145	7.5	1,930,294,501	9.4	2,017,318,486	4.5
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1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEO			T FORM F	ILERS					
<sup>3</sup> Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "No	on-Trading Derivative Lia	ibilities"							
<sup>4</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.			-						
5 Includes accumulated unrealized gains / losses on AFS securities and AFS de								0.11-1-01-7	
<sup>6</sup> Regular Reserves have been included in Undivided Earnings for periods prior	10 3/31/22.							6. LiabShEquity	

		Income Stateme	nt*		1				
Return to cover		For Charter :							
01/03/2023		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repo	orting_State = 'MO' * T	ype Includ	ed: Federally Insure	d State
·	Count	of CU in Peer Group :		•					
		•							
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
INTEREST INCOME YEAR-TO-DATE								•	
Interest on Loans	450,775,175	502,842,540	11.6	519,517,351	3.3	524,200,894	0.9	422,910,030	7.6
Less Interest Refund	(467,217)	(547,749)	17.2	(454,466)	-17.0			(182,687)	
Income from Investments	65,265,196	74,915,789	14.8	54,634,098		, , ,		64,387,679	
Other Interest Income <sup>1</sup>	0	1,886,143	N/A	12,244,594	549.2	<del>                                     </del>	+	3,411	
TOTAL INTEREST INCOME	515,573,154	579,096,723	12.3	585,941,577	1.2			487,118,433	13.3
INTEREST EXPENSE YEAR-TO-DATE	, ,	0.0,000,000		222,211,211				,,	1010
Dividends	60,217,978	86,474,939	43.6	77,041,198	-10.9	58,724,890	-23.8	44,515,023	1.1
Interest on Deposits	15,493,667	22,756,506	46.9	20,470,017	-10.0			10,151,724	
Interest on Borrowed Money	10,333,393	11,864,371	14.8	10,875,454	-8.3			11,493,280	
TOTAL INTEREST EXPENSE	86,045,038	121,095,816	40.7	108,386,669				66,160,027	5.6
NET INTEREST INCOME	429,528,116	458,000,907	6.6	477,554,908			2.5	420,958,406	
Provision for Loan & Lease Losses or Total Credit Loss Expense	66,264,306	57,973,227	-12.5	59,161,317	2.0			27,637,383	
NON-INTEREST INCOME YEAR-TO-DATE	00,204,000	01,010,221	12.0	00,101,017	2.0	24,470,000	-00.0	21,001,000	00.0
Fee Income	134,379,728	135,042,523	0.5	115,954,272	-14.1	125,327,010	8.1	99,972,498	6.4
Other Income	165,196,370	177,458,000	7.4	244,168,705	37.6			189,856,300	
Gain (Loss) on Equity and Trading Debt Securities (includes	100, 190,070	177,430,000	1.4	244,100,700	37.0	213,223,012	12.1	103,030,300	-0.0
changes in fair value and realized gains/losses from Equity and									
Trading Debt Securities)	N/A	1,860		220.311	11,744.7	11,333,102	5.044.1	-33,553,202	-494.8
Gain (Loss) on all other Investments or other Hedged items (not	·	,		- , -	,	,,,,,,	-,-	,,	
Equity or Trading Debt Securities)	N/A	12,622,918		4,015,688	-68.2	3,253,244	-19.0	-108,935	-104.5
Gain (Loss) on Derivatives	334	5,849,973	######	6,564,646	12.2	723,489	-89.0	247,137	-54.5
Gain (Loss) on Disposition of Fixed Assets	-3,297,718	1,800,200	154.6	-538,302	-129.9	-869,182	-61.5	66,640	110.2
Gain (Loss) on Sales of Loans and Leases	N/A	N/A		N/A		N/A		2,407,395	
Gain (Loss) on Sales of Other Real Estate Owned	N/A	N/A		N/A		N/A		6,643	
Gain from Bargain Purchase (Merger)	0	0	N/A	0	N/A	145,618	N/A	0	-100.0
Other Non-interest Income	12,569,515	6,115,471	-51.3	2,008,815	-67.2	3,574,714	78.0	5,242,438	95.5
TOTAL NON-INTEREST INCOME	308,848,229	338,890,945	9.7	372,394,135	9.9	418,711,807	12.4	264,136,914	-15.9
NON-INTEREST EXPENSE YEAR-TO-DATE									
Employee Compensation & Benefits	290,288,984	306,462,354	5.6	335,727,716	9.5	362,815,194	8.1	284,563,185	4.6
Travel, Conference Expense	5,473,314	5,769,374	5.4	4,445,052	-23.0	4,289,370	-3.5	4,436,089	37.9
Office Occupancy	38,994,024	41,372,126	6.1	43,330,443	4.7	45,588,061	5.2	35,393,382	3.5
Office Operation Expense	113,327,931	120,725,503	6.5	127,630,490				107,204,149	
Educational and Promotion	20,259,834	26,559,082	31.1	27,709,105				27,117,314	
Loan Servicing Expense	40,472,792	41,551,900	2.7	47,572,883				41,414,650	
Professional, Outside Service	43,243,927	47,027,923	8.8	51,792,528				47,070,779	<b>+</b>
Member Insurance	133,272	144,485	8.4	162,612				125,897	
Operating Fees	1,723,365	1,919,248	11.4	1,904,075				1,475,228	+
Miscellaneous Non-Interest Expense	25,102,366	28,031,313	11.7	29,514,574			<del>                                     </del>	23,484,138	
TOTAL NON-INTEREST EXPENSE	579,019,809	619,563,308	7.0	669,789,478				572,284,811	+
NET INCOME (LOSS)	93,092,230	119,355,317		120,998,248				85,173,126	
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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		realized Gain (Loss) due to	change in	fair value of Fauity and T	rading Deh	t Securities	7	.IncExp	+

		Loans							
Return to cover		For Charter :							
01/03/2023		Count of CU							
CU Name: N/A		Asset Range :							
Peer Group: N/A				n * Peer Group: ΔI	* Reporting		Included: Fe	derally Insured Stat	e Credit
1 col Group. 1974	Count of (	CU in Peer Group :		n roor Group. An	rtoporting	<u></u>	moradou. F	dorumy mourou otal	o oroun
		oo iii i ooi oroup .	TU/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
LOANS AND LEASES									
Unsecured Credit Card Loans	467,669,848	473,286,319	1.2	429,556,036	-9.2	413,194,242	-3.8	435,413,059	5.4
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	0		0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans	56,816,727	47,928,796		45,279,478	-5.5	41,810,846	-7.7	42,919,449	2.7
All Other Unsecured Loans/Lines of Credit	368,848,006	388,587,919		454,911,608	17.1	394,893,601	-13.2	402,561,958	1.9
New Vehicle Loans	1,408,827,755	1,428,360,112		1,387,880,571	-2.8	1,422,418,508	2.5	1,850,583,066	30.1
Used Vehicle Loans	3,100,604,358	3,309,777,335		3,479,489,792	5.1	3,932,162,320	13.0	4,636,794,568	17.9
Leases Receivable	0	0	N/A	427,659	N/A	525,188	22.8	706,350	34.5
All Other Secured Non-Real Estate Loans/Lines of Credit	418,755,743	434,408,411		470,317,506	8.3	514,933,241	9.5	575,991,062	11.9
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien	2,468,189,606	2,693,251,897		3,341,513,925	24.1	3,440,566,347	3.0	3,750,905,622	9.0
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien	1,003,856,548	1,059,819,305		1,056,911,140	-0.3	1,042,688,829	-1.3	1,260,010,605	20.8
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	134,544,471	159,124,770		78,256,660	-50.8	83,391,886	6.6	90,547,307	8.6
Commercial Loans/Lines of Credit Real Estate Secured	373,249,156	472,301,677		570,845,943	20.9	660,476,163	15.7	746,229,421	13.0
Commercial Loans/Lines of Credit Not Real Estate Secured	38,571,670	55,667,755		60,088,700	7.9	69,108,532	15.0	111,411,238	61.2
TOTAL LOANS & LEASES	9,839,933,888	10,522,514,296		11,375,479,018	8.1	12,016,169,703	5.6	13,904,073,705	15.7
LOANS GRANTED									
Number of Loans Granted Year-to-Date	248,744	259,880	4.5	457,712	76.1	1,542,655	237.0	1,203,473	-22.0
Amount of Loans Granted Year-to-Date	4,782,698,439	5,438,555,196	13.7	7,214,210,536	32.6	7,582,263,337	5.1	5,967,984,182	-21.3
Number of PALs I and PALs II Granted Year-to-Date	0	0		0	N/A	0	N/A	0	N/A
Amount of PALs I and PALs II Granted Year-to-Date	0	0		0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
First Time Homebuyer Program	16	16	0.0	17	6.3	17	0.0	17	0.0
Credit Builder	26	26	0.0	25	-3.8	12	-52.0	13	8.3
Payday Alternative Loans (PAL loans) (FCUs only)	0	0		0	N/A	0	N/A	0	N/A
GOVERNMENT GUARANTEED LOANS									
Non-Commercial Loans									
Small Business Administration (SBA) Outstanding Balance	N/A	137,610		99,957,412	72,538.2	32,344,594	-67.6	4,668,377	-85.6
SBA Guaranteed Portion	N/A	89,624		92,719,520	103,353.9	22,545,318	-75.7	4,088,417	-81.9
Paycheck Protection Program (PPP) Loans (included in SBA)	N/A	0		99,424,995	N/A	31,597,770	-68.2	2,626,949	-91.7
Outstanding Balance	IN/A				IN/A		-00.2	2,020,949	
Other Government Guaranteed Outstanding Balance	N/A	0		12,356,129	N/A	12,909,215	4.5	11,888,563	-7.9
Other Government Guaranteed Guaranteed Portion	N/A	0		12,064,663	N/A	12,657,221	4.9	11,751,351	-7.2
Commercial Loans									
SBA Commercial Loans Outstanding Balance	3,484,194	4,911,347		4,237,625	-13.7	3,208,011	-24.3	3,546,822	10.6
SBA Commercial Loans Guaranteed Portion	2,729,613	3,899,500		3,303,479	-15.3	2,472,975	-25.1	2,804,418	13.4
Other Government Guaranteed Commercial Loans Outstanding Balance	0	0		0	N/A	1,512,063	N/A	2,566,292	69.7
Other Government Guaranteed Commercial Loans Guaranteed Portion	0	0	N/A	0	N/A	1,478,073	N/A	2,365,593	60.0
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		Delinquent Loan In	nformatio	n					
Return to cover		For Charter :	: N/A						
01/03/2023		Count of CU	: 91						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Grou	p: All * F	Reporting_State = 'I	//O' * Type	e Included: Federa	lly
	Count of	CU in Peer Group :	: N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES									
30 to 59 Days Delinquent	117,049,704	124,061,856		, ,	-32.2		5.3	94,177,499	6.3
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		27,859,411	
90 to 179 Days Delinquent <sup>1</sup>	61,384,395	54,830,599		45,224,957	-17.5		-5.5	27,986,878	-34.5
180 to 359 Days Delinquent	10,319,086	11,247,026			-32.0		-22.4	9,218,253	55.3
> = 360 Days Delinquent	5,844,932	5,439,618			-7.9	· · · ·	-0.4	3,321,856	-33.5
Total Delinquent Loans - All Types (> = 60 Days)	77,548,413	71,517,243	-7.8	57,889,221	-19.1			68,386,398	27.5
% Delinquent Loans / Total Loans	0.79	0.68	-13.8	0.51	-25.1	0.45	-12.3	0.49	10.1
Amount of Loans in Non-Accrual Status	N/A	80,572,848	3	31,816,809	-60.5	30,275,991	-4.8	37,826,558	24.9
COMMERCIAL LOAN DELINQUENCY RATIOS <sup>1</sup>									
% Comm Lns > = 30 Days Delinquent	2	2	-18.7	1	-37.2	1	23.6	1	-7.6
% Comm Lns > = 60 Days Delinquent	1	1	-35.2	0	-78.6	1	357.8	1	47.5
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	4,937,969	4,452,833	-9.8	3,293,500	-26.0	3,297,298	0.1	7,629,022	131.4
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A	٨	N/A		N/A		2,115,203	
90 to 179 Days Delinquent <sup>1</sup>	4,451,553	4,396,823	3 -1.2	3,334,923	-24.2	2,791,513	-16.3	2,068,803	-25.9
180 to 359 Days Delinquent	392,039	300,278	3 -23.4	151,295	-49.6	39,554	-73.9	241,617	510.9
> = 360 Days Delinquent	14,657	88,309	502.5	91,674	3.8	58,533	-36.2	31,690	-45.9
Total Delinquent Credit Card Lns (> = 60 Days)	4,858,249	4,785,410	-1.5	3,577,892	-25.2	2,889,600	-19.2	4,457,313	54.3
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	1.04	1.01	-2.7	0.83	-17.6	0.70	-16.0	1.02	46.4
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
30 to 59 Days Delinquent	0	C	) N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A	١	N/A		N/A		0	
90 to 179 Days Delinquent <sup>1</sup>	0	C	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	C	) N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	C	) N/A	0	N/A	0	N/A	0	N/A
Total PAL I and II Loans Delinquent > = 60 Days	0	C	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	721,294	345,615	5 -52.1	320,685	-7.2	498,091	55.3	501,436	0.7
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		64,556	
90 to 179 Days Delinquent <sup>1</sup>	539,953	352,621	-34.7	404,847	14.8	50,543	-87.5	80,740	59.7
180 to 359 Days Delinquent	1,680			,	-100.0	· · · · · · · · · · · · · · · · · · ·	N/A	0	
> = 360 Days Delinquent	18,338		-100.0		N/A			0	N/A
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	559,971	362,766			11.6		-87.2	145,296	179.5
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-						,			
Federally Guaranteed Student Loans %	0.99	0.76	-23.2	0.89	18.1	0.12	-86.1	0.34	172.3
# 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.							9. Delinquent Loans	

New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%   0.65   0.54   -16.0   0.44   -18.7   0.37   -17.2   0.31   -15.1		Doling	uent Lean Info	mation (conf	tinuod)					
Count of CU   91	Peturn to cover	Denniq			inueu)					
Count of Cl James   NA   Count of Cl Jin Peer Group:   NA   NA   Dec 2018   N   Count of Cl Jin Peer Group:   NA   Count of Cl Jin Peer Group:   NA   Dec 2018   N   Count of Cl Jin Peer Group:   NA   Dec 2018   N   Count of Cl Jin Peer Group:   NA   Dec 2018   N   Count of Cl Jin Peer Group:   NA   Dec 2018   N   Count of Cl Jin Peer Group:   NA   Dec 2018   N   Count of Cl Jin Peer Group:   NA   Dec 2018   N   Count of Cl Jin Peer Group:   NA   Dec 2018   N   Count of Cl Jin Peer Group:   NA   Dec 2018   N   Count of Cl Jin Peer Group:   NA   Dec 2018   N   Count of Cl Jin Peer Group:   NA   Dec 2018   N   Count of Cl Jin Peer Group:   NA   Dec 2018   N   Count of Cl Jin Peer Group:   NA   Dec 2018   N   Count of Cl Jin Peer Group:   NA   Dec 2018   N   Count of Cl Jin Peer Group:   NA   Dec 2018   N   Count of Cl Jin Peer Group:   NA   Dec 2018   N   Count of Cl Jin Peer Group:   NA   Dec 2018   N   Count of Cl Jin Peer Group:   NA   Dec 2018   N   Count of Cl Jin Peer Group:   NA   Dec 2018   NA   Dec										
Page Group: NA										
Dec-2018   Dec-2019   NA     Dec-2020   W. Chg   Dec-2020   W. C					ion * Poor Groun	o: All * Pana	rting State = 'M(	)' * Type Incl	udod: Fodorali	v Incurad
Dec-2019   Dec-2019   S. Chg   Dec-2020   S. Chg   Dec-2021   S.	reer Group. N/A	Count of CII			ion reel Gloup	J. All Repo	rting_State = Wit	7 Type IIICI	uded. Federall	y ilisuleu
DELINGUENT LOANS BY CATEGORY (continued)		Count of Co	iii Feer Group .	IV/A						
DELINGUENT LOANS BY CATEGORY (continued)		Dec-2018	Dec-2019	% Cha	Dec-2020	% Cha	Dec-2021	% Cha	Sep-2022	% Cha
All Other Unsecured Loans/Lines of Credit  NIA	DELINQUENT LOANS BY CATEGORY (continued)	300 2010	200 2010	/v = 1.1g	200 2020	,, cg	200 2021	,	00p 2022	,, cg
30.0 SB Days Delinquent										
800 to 179 Days Delinquent		N/A	N/A		N/A		N/A		3 874 156	
100 to 170 Days Delinquent   NNA										
180 to 350 Days Delimpuent	•									
= 300 Days Delimpoint										
Total All Other Unsecured Loaned.Lines of Credit Pelinquent >= 60 days   M/A   N/A										
All Other Unsecured Loans/Lines of Credit >= 60 Bays/Total All Other   N/A	•									
Unsecured Loans/Lines of Credit %   N/A		IN/A	IN/A	\ <u> </u>	N/A		N/A		3,499,821	
Now Vehicle Loans		N/A	N/A		N/A		N/A		0.87	
39 to 59 Days Delinquent										
60 to 8D Jays Delinquent   N/A		47 444 500	40.055.000		10 700 501	22.0	0.700.400	0.4	40 700 770	20.7
190 to 170 Days Delinquent						-33.8		-9.1		30.7
1861 to 359 Days Delinquent	• • • •									
> = 360 Days Delinquent										
Total Del New Vehicle Lors (> = 60 Days)   9,121,458   7,771,988   -14,8   6,142,633   -2.10   5,213,559   -15,1   5,710,261   9.9										
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	· · · · · · · · · · · · · · · · · · ·						-			
Used Vehicle Loans	, , ,									9.5
30 to 59 Days Delinquent	•	0.65	0.54	-16.0	0.44	-18.7	0.37	-17.2	0.31	-15.8
80 to 89 Days Delinquent¹										
99 to 179 Days Delinquent   20,735,621   21,111,749   1.8   17,601,113   -16.6   15,777,789   -10.4   11,788,480   -2.5, 180 to 359 Days Delinquent   820,952   359,953   -56.2   551,285   55.9   206,197   -6.3   454,091   120.   12	30 to 59 Days Delinquent	45,905,226	46,596,833	1.5	34,582,296	-25.8	35,273,953	2.0	49,541,176	40.4
180 to 359 Days Delinquent	60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		12,855,030	
> = 360 Days Delinquent	90 to 179 Days Delinquent <sup>1</sup>	20,735,621	21,111,749	1.8	17,601,113	-16.6	15,777,789	-10.4	11,768,480	-25.4
Total Del Used Vehicle Lns (> = 60 Days)   26,376,201   24,686,055   -6.4   20,991,316   -15.0   18,056,985   -14.0   28,637,882   58.1	180 to 359 Days Delinquent	4,819,628	3,214,353	-33.3	2,828,918	-12.0	2,072,999	-26.7	3,560,281	71.7
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	> = 360 Days Delinquent	820,952	359,953	-56.2	561,285	55.9	206,197	-63.3	454,091	120.2
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans % Leases Receivable	Total Del Used Vehicle Lns (> = 60 Days)	26,376,201	24,686,055	-6.4	20,991,316	-15.0	18,056,985	-14.0	28,637,882	58.6
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans % Leases Receivable	Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.85	0.75	-12.3	0.60	-19.1	0.46	-23.9	0.62	34.5
Loanse Receivable  30 to 59 Days Delinquent  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle	0.70	0.00	12.0	0.50	40.0	0.42	22.0	0.50	24.0
30 to 59 Days Delinquent	Loans %	0.79	0.08	-13.0	0.56	-18.6	0.43	-22.0	0.53	21.8
60 to 89 Days Delinquent¹	Leases Receivable									
90 to 179 Days Delinquent	30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent  0 0 0 N/A 0 N	60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	90 to 179 Days Delinquent <sup>1</sup>	0	C	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (> = 60 Days)  Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%  0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	180 to 359 Days Delinquent	0	O	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         0.00         N/A         0.00         N/A         0.00	> = 360 Days Delinquent	0	C	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         0.00         N/A         0.00         N/A         0.00	Total Del Leases Receivable (> = 60 Days)	0	O	N/A	0	N/A	0	N/A	0	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit  30 to 59 Days Delinquent  30 to 59 Days Delinquent  60 to 89 Days Delinquent  90 to 179 Days Delinquent  180 to 359 Days Delinquent  180 to 3	, , ,	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
30 to 59 Days Delinquent   3,008,052   60 to 89 Days Delinquent   1	·									
60 to 89 Days Delinquent¹		N/A	N/A		N/A		N/A		3.008.052	
90 to 179 Days Delinquent¹  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	·									
180 to 359 Days Delinquent         N/A         N/A         N/A         N/A         N/A         N/A         M/A         M/A </td <td></td>										
> = 360 Days Delinquent         N/A										
Total Del All Other Secured Loans (> = 60 Days)         N/A         N/A </td <td>·</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	·									
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%										
Outstanding balances of loans affected by bankruptcy claims       40,087,290       38,299,780       -4.5       27,104,262       -29.2       18,359,436       -32.3       60,167,316       227.104,262         Outstanding Troubled Debt Restructured loans       57,173,400       55,497,697       -2.9       50,764,058       -8.5       37,124,070       -26.9       34,595,544       -6.0         # Means the number is too large to display in the cell       50,764,058										
Outstanding Troubled Debt Restructured loans         57,173,400         55,497,697         -2.9         50,764,058         -8.5         37,124,070         -26.9         34,595,544         -6.8           # Means the number is too large to display in the cell         8         8         8         9         8         9         8         9	·					20.2		_20.2		227 7
# Means the number is too large to display in the cell										
		57,173,400	55,497,097	-2.9	50,704,058	-8.5	31,124,010	-20.9	34,393,344	-0.8
		470 4			<del>                                     </del>			IA D-!!	m41 c === - /-	I4\

Delinquent 1	- to 4-Family Reside	ntial and Othe	r Non-Comme	ercial Real Esta	te Loans <sup>1</sup>			
Return to cover	to 4 running recorder	For Charter :		roiai rtoai Eota	to Lourio			
01/03/2023		Count of CU:						
CU Name: N/A		Asset Range :						
Peer Group: N/A				on * Peer Grou	p: All * Repo	rting State = 'I	MO' * Type Included: Fede	rally
·	Count of CU ir					<b>U</b> _		
	Dec-2018	Dec-2019	% Cha	Dec-2020	% Cha	Dec-2021	% Chg Sep-202	22 % Chg
DELINQUENT REAL ESTATE LOANS BY CATEGORY	Dec-2010	Dec-2013	70 Ong	Dec-2020	70 Ong	Dec-2021	70 Ong Gep-202	// Olig
Secured by a 1st Lien on a single 1- to 4-Family Residential Property								
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A	11,106,25	56
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		
90 to 179 Days Delinguent <sup>1</sup>	N/A	N/A		N/A		N/A	3,237,98	35
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A	, , ,	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent >								
= 60 Days	N/A	N/A		N/A		N/A	10,644,16	69
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 %	N/A	N/A		N/A		N/A	0.2	28
Secured by Junior Lien on a single 1- to 4-Family Residential Property								
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A	3,788,44	10
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A	1,266,10	)9
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A	· · · · · · · · · · · · · · · · · · ·	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A	·	
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans							·	
delinquent > = 60 Days	N/A	N/A		N/A		N/A	3,554,93	35
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 %	N/A	N/A		N/A		N/A	0.2	28
All Other (Non-Commercial) Real Estate Loans/Lines of Credit								
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A	813,83	35
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A	101,1	75
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A	· ·	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A	, , , , , , , , , , , , , , , , , , ,	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days	N/A	N/A		N/A		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 %	N/A	N/A		N/A		N/A	0.3	33
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate	N/A	N/A		N/A		N/A	14,498,226.0	00
Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days	17//7	13/7		IN/A		19/7	17,700,220.0	
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days / Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial)	N/A	N/A		N/A		N/A	0.2	28
# 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 d	avs delinguent.				I		11. Delinquent RE Loans	

	Delin	quent Commerc	ial I oans	<u> </u>					
Return to cover	50	For Charter :							
01/03/2023		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * Rep	oorting_State = 'MO'	* Type I	ncluded: Federally In	sured
	Count of CU	in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Cho
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY									
Construction and Development Loans									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		0	1
	N/A N/A	N/A N/A		N/A		N/A		1,387,200	1
60 to 89 Days Delinquent <sup>1</sup>	N/A N/A	N/A N/A		N/A		N/A		1,367,200	1
90 to 179 Days Delinquent <sup>1</sup>		N/A						0	
180 to 359 Days Delinquent	N/A			N/A		N/A		205.752	!
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		395,752	
Total Construction and Development loans delinquent > = 60 Days	N/A	N/A		N/A		N/A		1,782,952	
Construction and Development loans >= 60 Days / Total Construction and Development	N/A	N/A		N/A		N/A		1.86	;
loans %									
Secured by Farmland	N1/A	N1/A		B1/A		B1/A			
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		0	
60 to 89 Days Delinquent	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	1
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	)
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	)
Total loans Secured by Farmland delinquent > = 60 Days	N/A	N/A		N/A		N/A		0	)
Loans Secured by Farmland >= 60 Days Del / Total loans Secured by Farmland %	N/A	N/A		N/A		N/A		0.00	)
Secured by Multifamily									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		114,633	4
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		166,200	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		1,224,466	1
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	)
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	)
Total loans Secured by Multifamily delinquent > = 60 Days	N/A	N/A		N/A		N/A		1,390,666	_
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	N/A	N/A		N/A		N/A		0.75	i
Secured by Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		226,293	1
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		38,910	)
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		2,293,793	6
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	)
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60	NI/A	NI/A		NI/A		NI/A		2 222 702	
Days	N/A	N/A		N/A		N/A		2,332,703	'
Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del	NI/A	N1/A		NI/A		NI/A		4.40	
/ Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		N/A		N/A		1.19	'
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		0	)
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		99,960	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		634,882	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		48,241	
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60								,	
Days	N/A	N/A		N/A		N/A		783,083	
# Means the number is too large to display in the cell									
Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days									
delinquent.								12. Del Comm Loans	

<b>_</b>		Dalin avvant Commons	all care	I			1
Return to cover		Delinquent Commerci For Charter :					
01/03/2023		Count of CU:					
CU Name: N/A		Asset Range :					
Peer Group: N/A		-	Region: Nation * Peer Group:	ΔII * Ror	norting State = 'MO' * 1	Type Included: Federally Incl	ured
reel Gloup. INA	Count	of CU in Peer Group :	-	All IXE	porting_state - IVIO	Type included. I ederally inst	ureu
	Odunt	or oo iii r eer oroup .	IVA				
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY	Dec-2018	Dec-2019	% Chg Dec-2020	% Chg	Dec-2021	% Chg Sep-2022	2 % Cho
CATEGORY (continued) Secured by Non-Owner Occupied, Non-Farm, Non-Residential							
Property (continued)  Loans Secured by Non-Owner Occupied, Non-Farm, Non-							
Residential Property >= 60 Days Del / Total loans Secured by Non- Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A	N/A		N/A	0.3	1
Loans to finance agricultural production and other loans to farmers							
30 to 59 Days Delinquent	N/A	N/A	N/A		N/A	(	0
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A	N/A		N/A	(	0
90 to 179 Days Delinquent <sup>1</sup>	N/A		N/A		N/A		0
180 to 359 Days Delinquent	N/A		N/A		N/A		0
> = 360 Days Delinquent	N/A		N/A		N/A		0
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	N/A		N/A		N/A		0
Loans to finance agricultural production and other loans to farmers delinquent >= 60 Days / Total Loans to finance agricultural	N/A	N/A	N/A		N/A	0.00	0
production and other loans to farmers %							
Commercial and Industrial Loans							
30 to 59 Days Delinquent	N/A		N/A		N/A	148,57	
60 to 89 Days Delinquent <sup>1</sup>	N/A		N/A		N/A	31,84	_
90 to 179 Days Delinquent <sup>1</sup>	N/A		N/A		N/A	91,283	
180 to 359 Days Delinquent	N/A		N/A		N/A	980,500	_
> = 360 Days Delinquent	N/A		N/A		N/A	12,313	
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	N/A	N/A		N/A	1,115,94	1
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	N/A	N/A	N/A		N/A	1.09	5
Unsecured Commercial Loans							
30 to 59 Days Delinquent	N/A	N/A	N/A		N/A	603,125	5
	N/A		N/A		N/A	142,764	
60 to 89 Days Delinquent <sup>1</sup>	N/A		N/A N/A		N/A N/A	651,734	_
90 to 179 Days Delinquent <sup>1</sup>							
180 to 359 Days Delinquent	N/A		N/A		N/A	418,638	8
> = 360 Days Delinquent	N/A		N/A		N/A	1 2 1 2 1 2 1 2	0
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A	N/A	N/A		N/A	1,213,136	Ö
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	N/A	N/A	N/A		N/A	161.93	3
Unsecured Revolving Lines of Credit for Commercial Purposes							
30 to 59 Days Delinquent	N/A	N/A	N/A		N/A	29,728	8
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A	N/A		N/A	(	0
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A	N/A		N/A	4,35	7
180 to 359 Days Delinquent > = 360 Days Delinquent	N/A N/A		N/A N/A		N/A N/A		0
Total Unsecured Revolving Lines of Credit for Commercial	N/A		N/A		N/A	4,35	-
Purposes delinquent > = 60 Days  Unsecured Revolving Lines of Credit for Commercial Purposes >=	14/74	IV/A	IVA		IV/A	4,00	-
60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %	N/A	N/A	N/A		N/A	0.10	0
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	N/A	N/A	N/A		N/A	8,622,838	8
Total Commercial Loans to Members and Non-Members delinquent >= 60 days / Total Commercial Loans to Members and Non-Members %	N/A	N/A	N/A		N/A	1.0	1
* 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 lo	ans 60 - 179 days d	elinquent.				13. Del Comm Loans (	con't)

		Loop Loo							
Return to cover		Loan Loss For Charter : I							
01/03/2023									
CU Name: N/A		Count of CU : 9							
		Asset Range : I		* Door Crows A	II * Danasti	ne State - IMOI * 3	Turna Imaliada	d. Fadavallı laası	ad Ctata
Peer Group: N/A	Count of CII			on * Peer Group: A	ıı * Reporti	ng_State = 'MO' * 1	ype include	a: Federally insur	ed State
	Count of CU	in Peer Group : I	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)	Dec-2016	Dec-2019	% City	Dec-2020	∕₀ City	Dec-2021	% City	3ep-2022	- 7₀ City
Total Loans Charged Off Year-to-Date*	75,781,423	80,104,803	5.7	58,226,703	-27.3	45,087,971	-22.6	36,003,381	6.5
Total Loans Recovered Year-to-Date*	11,763,659	12,868,486	9.4	14,543,545	13.0	16,201,707	11.4	12,277,742	
									1.0
NET CHARGE OFFS (\$\$)*	64,017,764	67,236,317	5.0	43,683,158	-35.0 -39.6	28,886,264	-33.9	23,725,639	9.5 -1.2
Net Charge-Offs / Average Loans %**	0.68	0.66	-2.5	0.40		0.25	-38.1	0.24	
Total Delinquent Loans & Year-to-Date Net Charge-Offs	141,566,177	138,753,560	-2.0	101,572,379	-26.8	82,542,874	-18.7	92,112,037	11.6
Combined Delinquency and Net Charge Off Ratio	1.47	1.34	-8.6	0.91	-32.3	0.69	-23.6	0.74	6.1
LOAN LOSS SUMMARY BY LOAN TYPE	10.077.710	11017005		44.077.400	20.5	0.004.500	10.0	7.005.000	
Unsecured Credit Card Lns Charged Off*	13,677,740	14,947,985	9.3	11,877,492	-20.5	9,624,588	-19.0	7,635,636	5.8
Unsecured Credit Card Lns Recovered*	2,060,757	2,392,491	16.1	2,383,215	-0.4	2,835,208	19.0	2,339,204	10.0
Unsecured Credit Card Net Charge Offs*	11,616,983	12,555,494	8.1	9,494,277	-24.4	6,789,380	-28.5	5,296,432	4.0
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	2.52	2.67	6.0	2.10	-21.2	1.61	-23.4	1.66	3.3
PALs I and PALs II Charged Off (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Recovered (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans Charged Off*	217,007	8,799,744	3,955.1	375,349	-95.7	211,444	-43.7	103,023	-35.0
Non-Federally Guaranteed Student Loans Recovered*	6,899	17,200	149.3	47,181	174.3	22,932	-51.4	28,003	62.8
Non-Federally Guaranteed Student Loans Net Charge Offs*	210,108	8,782,544	4,080.0	328,168	-96.3	188,512	-42.6	75,020	-46.9
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed	0.38	16.77	4,346.6	0.70	-95.8	0.43	-38.5	0.18	-59.1
Student Loans**			,						
All Other Unsecured Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		N/A		9,993,355	
All Other Unsecured Loans/Lines of Credit Recovered*	N/A	N/A		N/A		N/A		2,725,781	
All Other Unsecured Leans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		N/A		7,267,574	
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured Loans/Lines of Credit**	N/A	N/A		N/A		N/A		2.43	
New Vehicle Loans Charged Off*	7,544,274	7,955,351	5.4	6,371,873	-19.9	4,059,937	-36.3	2,664,767	-12.5
New Vehicle Loans Recovered*	699,003	931,432	33.3	1,385,947	48.8	1,223,734	-11.7	1,251,180	36.3
New Vehicle Loans Net Charge Offs*	6,845,271	7.023,919	2.6	4,985,926	-29.0	2,836,203	-43.1	1,413,587	-33.5
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0,843,271	0.50	-4.9	0.35	-28.5	0.20	-43.1	0.12	-42.9
Used Vehicle Loans Charged Off*	29,055,443	25,907,804	-10.8	20,980,950	-19.0	14,039,702	-33.1	12,746,150	21.0
Used Vehicle Loans Recovered*	3,740,200	3,951,751	5.7	5,533,158	40.0	5,580,408	0.9	4,774,984	14.1
Used Vehicle Loans Net Charge Offs*	25,315,243	21,956,053	-13.3	15,447,792	-29.6	8,459,294	-45.2	7,971,166	25.6
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.85	0.69	-19.2	0.46	-33.6	0.23	-49.8	0.25	8.7
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**	0.85	0.63	-16.2	0.43	-32.1	0.23	-49.0	0.21	-4.4
Leases Receivable Charged Off*	0.73	0.03	-10.2 N/A	0.43	-32.1 N/A	0.22	-46.1 N/A	0.21	-4.4 N/A
Leases Receivable Charged On  Leases Receivable Recovered*	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Net Charge Offs*	0	0	N/A	0	N/A	0	N/A	0	N/A
	0.00	0.00	N/A N/A	0.00	N/A	0.00	N/A	0.00	N/A
Leases Receivable Net Charge Offs / Avg Leases Receivable**  All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	0.00 N/A	0.00 N/A	IN/A	0.00 N/A	IN/A	0.00 N/A	IN/A	1,120,450	IN/A
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*  All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	N/A N/A	N/A N/A		N/A N/A		N/A N/A		584,259	
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	N/A N/A	N/A N/A		N/A N/A		N/A N/A		536,191	
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other  All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other	IN/A			IN/A		IN/A		330, 191	
Secured Non-Real Estate Loans/Lines of Credit**	N/A	N/A		N/A		N/A		0.13	
FORECLOSED AND REPOSSESSED ASSETS									
Commercial	N/A	N/A		N/A		N/A		682,560	
Real Estate - Non-Commercial	N/A	N/A		N/A		N/A		1,523,590	
Vehicle - Non-Commercial	N/A	N/A		N/A		N/A		2,661,647	
Other - Non-Commercial	N/A	N/A		N/A		N/A		73,495	
Total Foreclosed and Repossessed Assets	11,763,427	12,974,591	10.3	12,551,638	-3.3	4,058,135	-67.7	4,941,292	21.8
*Amounts are year-to-date while the related percent change ratios are annualized.	,	_,,		_,,	0.0	.,,		.,,	
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)							14	4. Loan Losses	
, , , , , , , , , , , , , , , , , , , ,									

		Indirect, Purchase	d or Sold						
Return to cover		For Charter :							
01/03/2023		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				tion * Peer Group: All	* Reporting St	tate = 'MO' * Type In	cluded: Federa	ally Insured State Co	redit Union
i dei dieupi i iii	Count	of CU in Peer Group :						uny mourou otato o	
			1001						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
INDIRECT LOANS OUTSTANDING								•	
New and Used Vehicle Indirect Loans	N/A	N/A		N/A		N/A		3,495,229,914	
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		N/A		N/A		79,304,283	
Commercial Indirect Loans	N/A	N/A		N/A		N/A		28,606,599	
All Other Indirect Loans	N/A	N/A		N/A		N/A		187,429,005	
Total Outstanding Indirect Loans	2,474,281,167	2,542,337,567	2.8	2,633,574,100	3.6	2,842,084,821	7.9	3,790,569,801	33.4
Indirect Loans Outstanding / Total Loans %	25.15	24.16	-3.9	23.15	-4.2	23.65	2.2	27.26	15.3
DELINQUENT INDIRECT LOANS									
Total Delinquent Indirect Lns (>= 60 Days)	23,327,045	20,208,644	-13.4	19,125,928	-5.4	16,943,484	-11.4	30,078,600	77.5
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.94	0.79	-15.7	0.73	-8.6	0.60	-17.9	0.79	33.1
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*	25,615,797	25,132,757	-1.9	18,670,660	-25.7	12,376,940	-33.7	10,948,190	17.9
Indirect Loans Recovered*	3,262,446	3,655,981	12.1	4,274,716	16.9	4,501,775	5.3	4,364,642	29.3
Indirect Loans Net Charge Offs*	22,353,351	21,476,776	-3.9	14,395,944	-33.0	7,875,165	-45.3	6,583,548	11.5
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.97	0.86	-12.0	0.56	-35.0	0.29	-48.3	0.26	-8.0
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23									
LOANS PURCHASED YEAR-TO-DATE									
Loans Purchased from Other Financial Institutions*	1,190,986	10,926,841	817.5	8,341,675	-23.7	23,835,683	185.7	64,620,134	261.5
Loans Purchased from Other Sources*	2,132,494	6,797,872	218.8	12,496,701	83.8	37,633,629	201.1	40,269,429	42.7
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.07	0.33	369.0	0.29	-11.4	0.81	180.7	1.76	116.8
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		N/A		N/A		0	
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial Loans Purchased Under 701.23%	N/A	N/A		N/A		N/A		0	
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Whole or Partial Loans Purchased Under 701.23 Charged Off*	N/A	N/A		N/A		N/A		0	
Whole or Partial Loans Purchased Under 701.23 Recovered*	N/A	N/A		N/A		N/A		0	
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	N/A	N/A		N/A		N/A		0	
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs / Avg Whole or Partial Loans	N/A	N/A		N/A		N/A		N/A	
LOANS SOLD Year-to-date		,,				,, .		,, .	
Loans Sold	0	0	N/A	0	N/A	27,213,731	N/A	105,887,359	289.1
First mortgage loans sold on the secondary market	803,633,183	1,157,198,144		2,149,578,745		1,938,111,817		909,062,270	
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	513,855,555	669,043,347		438,665,377		338,714,388		198,122,302	
Real Estate Loans Sold with Servicing Retained	N/A	N/A		N/A		N/A		760,499,343	
All Other Loans Sold with Servicing Retained	N/A	N/A		N/A		N/A		0	
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED	3,934,360,190	4,254,913,097		4,555,414,053		4,752,192,282	4.3	5,011,776,459	5.5
* Amounts are year-to-date while the related %change ratios are annualized.						· · · · · · · · · · · · · · · · · · ·			
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)							15. Indirect, Pu	rchased or Sold	

		Participation L	oans						
Return to cover		For Charter :							
01/03/2023		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				tion * Peer Group: All *	Reporting S	tate = 'MO' * Tyne Ind	cluded: Feder	rally Insured State Cr	edit Union
100 010 p. 100	Count	of CU in Peer Group :				tato ino Typo in		any mourou otato of	<u> </u>
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):					9				
Consumer	41,693,507	65,286,465	56.6	98,832,555	51.4	222,526,784	125.2	N/A	
Vehicle - Non-commercial	N/A	N/A		N/A		N/A		434,207,846	
Non-Federally Guaranteed Student Loans	24,191,510	11,101,152	-54.1	9,317,744	-16.1	7,458,224	-20.0	7,755,913	4.0
1- to 4-Family Residential Property	69,952,650	83,764,252	19.7	94,563,174	12.9	78,339,957	-17.2	106,240,897	35.6
Commercial Loans (excluding Construction & Development)	46,318,812	72,572,545	56.7	84,951,534	17.1	97,226,567	14.4	136,584,129	40.5
Commercial Construction & Development	5,923,111	4,183,187	-29.4	15,108,866	261.2	28,415,750	88.1	34,080,651	19.9
All Other Participation Loans	52,417,556	72,452,098	38.2	97,892,380	35.1	157,011,142	60.4	16,385,819	-89.6
TOTAL PARTICIPATION LOANS OUTSTANDING	240,497,146	309,359,699	28.6	408,036,232	31.9	597,933,099	46.5	735,255,255	23.0
Participation Loans Outstanding / Total Loans %	2.44	2.94	20.3	3.59	22.0	4.98	38.7	5.29	6.3
LOAN PARTICIPATIONS PURCHASED									
Participation Loans Purchased*	52,128,086	134,686,404	158.4	186,016,431	38.1	326,578,487	75.6	256,047,536	4.5
Participation Loans Purchased YTD / Total Loans Granted YTD %	1.09	2.48	127.2	2.58	4.1	4.31	67.0	4.29	-0.4
LOAN PARTICIPATIONS SOLD									
Participation Loans Sold YTD*	66,569,875	74,360,468	11.7	67,125,330	-9.7	38,669,155	-42.4	77,195,006	166.2
%Participation Loans Sold YTD / Total Assets**	0.48	0.49	3.5	0.37	-25.4	0.19	-48.4	0.49	156.5
DELINQUENT- PARTICIPATION LOANS (Purchased + Retained):									
Delinquent Participation Loans Purchased Under 701.22	1,677,688	1,124,885	-33.0	1,851,949	64.6	446,186	-75.9	932,129	108.9
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans	N/A	N/A		N/A		N/A		0.13	
Purchased %	147.			14/7		147.		0.10	
LOAN LOSSES - PARTICIPATION LOANS									
Participation Loans Charged Off*	3,992,270	983,393		1,036,524	5.4	831,561	-19.8	1,333,265	113.8
Participation Loans Recovered*	83,637	157,924		158,059	0.1	386,037	144.2	803,513	177.5
Participation Loan Net Charge Offs *	3,908,633	825,469		878,465	6.4	445,524	-49.3	529,752	58.5
Participation Loans Net Charge Offs / Avg Participation Loans % **	1.58	0.30	-81.0	0.24	-18.4	0.09	-63.8	0.11	19.6
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)							1	6. Participation Loans	

1. to 4.Fami	ily Posidontial E	Property and All Other (	(Non-Commo	rcial) Poal Estato I	oane	<u> </u>			
Return to cover	ily Residential F	For Charter :		rcial) Real Estate E	Ualis				
01/03/2023		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				on * Peer Group: Al	I * Repor	rting_State = 'MO' * Typ	e Includ	ed: Federally Insured Sta	ate
	Count	of CU in Peer Group :			•			_	
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
1- to 4-Family Residential Property Loans									
Secured by 1st Lien									
Fixed Rate > 15 years	N/A	N/A		N/A		N/A		1,815,531,313	
Fixed Rate 15 years or less	N/A	N/A		N/A		N/A		945,993,997	
Balloon/Hybrid > 5 years	N/A	N/A		N/A		N/A		314,472,606	
Balloon/Hybrid 5 years or less	N/A	N/A		N/A		N/A		290,265,454	
Adjustable Rate	N/A	N/A		N/A		N/A		384,642,248	
Total Secured by 1st Lien	N/A	N/A		N/A		N/A		3,750,905,618	
Secured by Junior Lien									
Closed-End Fixed Rate	N/A	N/A		N/A		N/A		176,863,028	
Closed-End Adjustable Rate	N/A	N/A		N/A		N/A		21,012,483	
Open-End Fixed Rate	N/A			N/A		N/A		5,314,335	
Open-End Adjustable Rate	N/A			N/A		N/A		1,056,820,751	
Total Secured by Junior Lien	N/A			N/A		N/A		1,260,010,597	
All Other (Non-Commercial) Real Estate								, , ,	
Closed-End Fixed Rate	N/A	N/A		N/A		N/A		42,387,499	
Closed-End Adjustable Rate	N/A			N/A		N/A		28,023,317	
Open-End Fixed Rate	N/A	N/A		N/A		N/A		2,283,713	
Open-End Adjustable Rate	N/A			N/A		N/A		17,852,779	
Total All Other (Non-Commercial) Real Estate	N/A			N/A		N/A		90,547,308	
Total 1- to 4-Family Residential Property Loans and All Other (Non-									
Commercial) Real Estate	N/A	N/A		N/A		N/A		5,101,463,523	
1- to 4-Family Residential Property Loans Granted YTD									
Secured by 1st Lien Granted YTD									
Fixed Rate > 15 Years*	N/A	N/A		N/A		N/A		807,479,805	
Fixed Rate 15 Years or less*	N/A	-		N/A		N/A		205,116,486	
Balloon/Hybrid > 5 Years*	N/A			N/A		N/A		158,056,992	
Balloon/Hybrid 5 Years or less*	N/A			N/A		N/A		126,670,730	
Adjustable Rate*	N/A			N/A		N/A		121,066,586	
Total Secured by 1st Lien Granted YTD*	N/A			N/A		N/A		1,418,390,599	
Secured by Junior Lien Granted YTD								1,110,000,000	
Closed-End Fixed Rate*	N/A	N/A		N/A		N/A		90,112,612	
Closed-End Adjustable Rate*	N/A			N/A		N/A		20,553,968	
Open-End Fixed Rate*	N/A			N/A		N/A		2,199,799	
Open-End Adjustable Rate*	N/A			N/A		N/A		418,576,458	
Total Secured by Junior Lien Granted YTD*	N/A			N/A		N/A		531,442,837	
All Other (Non-Commercial) Real Estate Granted YTD	1 4/7 1	13/71				1.4// (		33.,112,007	
Closed-End Fixed Rate*	N/A	N/A		N/A		N/A		26,701,505	
Closed-End Adjustable Rate*	N/A			N/A		N/A		10,181,820	
Open-End Fixed Rate*	N/A			N/A		N/A		1,378,567	
Open-End Adjustable Rate*	N/A			N/A		N/A		26,738,446	
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A			N/A		N/A		65,000,338	
Total 1- to 4-Family Residential Property Loans and All Other (Non-									
Commercial) Real Estate Granted YTD*	N/A	N/A		N/A		N/A		2,014,833,774	
Outstanding 1- to 4-Family Residential Construction Loans	6,697,127	7,186,692	7.3	13,322,068	85.4	14,912,956	11.9	21,598,483	44.8
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	N/A			N/A	30.4	N/A	. 1.0	1,667,781,864	11.0
Outstanding Interest Only & Payment Option First Mortgage Loans	19,864,349		31.6	19,458,963	-25.6		42.5		60.8
						, ,			
Interest Only & Payment Option First Mortgages / Total Assets %	0.74		0.3	0.57	-23.4		6.8		-65.4
Interest Only & Payment Option First Mortgages / Net Worth %	6.82	6.84	0.2	5.90	-13.8	6.43	9.0	2.21	-65.6
* Amounts are year-to-date while the related %change ratios are annualized.									
								17. RE Loans	

	Real Es	tate (Non-Commerci	al) Loan Losses				
Return to cover		For Charter :	N/A				
01/03/2023		Count of CU:	91				
CU Name: N/A		Asset Range :	N/A				
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: A	All * Repo	rting_State = 'MO' * Ty	pe Included: Federally Insured	State
	Count o	f CU in Peer Group :		-			
		·					
	Dec-2018	Dec-2019	% Chg Dec-2020	% Chg	Dec-2021	% Chg Sep-2022	% Chg
LOAN LOSS SUMMARY BY LOAN TYPE							
First Lien single 1- to 4-Family Residential Property Loans Charged							
Off*	N/A	N/A	N/A		N/A	27,914	
First Lien single 1- to 4-Family Residential Property Loans Recovered*							
First Lien single 1- to 4-Family Residential Property Loans Recovered	N/A	N/A	N/A		N/A	20,927	
First Lien single 1- to 4-Family Residential Property Loans Net Charge							
Offs*	N/A	N/A	N/A		N/A	6,987	
First Lien single 1- to 4-Family Residential Property Loans Net Charge							
Offs / Avg First Lien single 1- to 4-Family Residential Property Loans**							
	N/A	N/A	N/A		N/A	0.00	
Junior Lien single 1- to 4-Family Residential Property Loans Charged							
Off*	N/A	N/A	N/A		N/A	100,487	
Junior Lien single 1- to 4-Family Residential Property Loans							
Recovered*	N/A	N/A	N/A		N/A	251,780	
Junior Lien single 1- to 4-Family Residential Property Loans Net					21/2	454.000	
Charge Offs*	N/A	N/A	N/A		N/A	-151,293	
Junior Lien single 1- to 4-Family Residential Property Loans Net							
Charge Offs / Avg Junior Lien single 1- to 4-Family Residential	NI/A	NI/A	N//A		NI/A	0.00	
Property Loans**	N/A	N/A	N/A		N/A	-0.02	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A	N/A		N/A	40,382	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	IN/A	IN/A	IN/A		IN/A	40,362	
Recovered*	N/A	N/A	N/A		N/A	20,707	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net	IN/A	IN/A	IN/A		IN/A	20,707	
Charge Offs*	N/A	N/A	N/A		N/A	19,675	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net	14/74	19/7	19/2		IN/A	19,070	
Charge Offs / Avg All Other (Non-Commercial) Real Estate							
Loans/Lines of Credit**	N/A	N/A	N/A		N/A	0.03	
					1471	5.55	
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**	N/A	N/A	N/A		N/A	N/A	
*Amounts are year-to-date while the related percent change ratios are annual	ized.						
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (	or no annualizing)					18. RE Loan Losses	

REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)						
Grida   Count of CU   9th   Asset Range   NA						
Count of Cul in Peer Group: N/A   Count of Cul in Peer Group: N/A						
Peer Group: NIA						
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)   Dec-2018   Dec-2019   % Chg	* Peer Grou	up: All *	Reporting State	= 'MO' *	Type Included: Fe	derally
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)  REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)  Secured by Farmland				T		
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)						
MEMBERS	Dec-2020	% Chg	Dec-2021	1 % Chg	Sep-2022	% Chg
Secured by Farmland						
Secured by Multifamily	51,106,543	73.2	77,712,858	52.1	95,628,426	23.1
Owner Occupied, Non-Farm, Non-Residential Property	12,728,425	207.1	16,789,096	31.9	16,023,595	-4.6
Non-Owner Occupied, Non-Farm, Non-Residential Property	15,270,496	43.3	154,846,464	4 34.3	185,037,235	19.5
Non-Owner Occupied, Non-Farm, Non-Residential Property	80,550,429	1.4	177,552,851	1 -1.7	196,683,484	10.8
Total Real Estate Secured Commercial Loans   373,249,156   472,301,677   26.5   570,	11,190,050	17.3		_		
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)	70,845,943	20.9			· · ·	
Commercial and Industrial Loans						
Commercial and Industrial Loans	889,673	3.1	248,055	5 -72.1	245,332	-1.1
Unsecured Commercial Loans	56,634,781	6.3				
Unsecured Revolving Lines of Credit (Commercial Purpose)   939,979   438,398   -53.4	2,265,744	107.2	1 1			
Total Non-Real Estate Secured Commercial Loans   38,571,670   55,667,755   44.3   60,	298,502	-31.9				_
TOTAL COMMERCIAL LOANS:   Commercial Loans to Members   366,954,467   474,471,166   29.3   538,     Purchased Commercial Loans or Participations to Nonmembers   44,866,359   53,498,266   19.2   92,     Total Commercial Loans   411,820,826   527,969,432   28.2   630,     NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE	60,088,700	7.9				
Commercial Loans to Members   366,954,467   474,471,166   29.3   538,     Purchased Commercial Loans or Participations to Nonnembers   44,866,359   53,498,266   19.2   92,     Total Commercial Loans   411,820,826   527,969,432   28.2   630,     NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE     Construction and Development   43   52   20.9     Farmland   14   16   14.3     Secured by Multifamily   138   187   35.5     Owner Occupied, Non-Farm, Non-Residential Property   367   395   7.6     Non-Owner Occupied, Non-Farm, Non-Residential Property   302   314   4.0     Total Number of Real Estate Secured Commercial Loans   864   964   11.6     Loans to finance agricultural production and other loans to farmers   21   24   14.3     Commercial and Industrial Loans   38   38   0.0     Unsecured Revolving Lines of Credit (Commercial Purpose)   45   51   13.3     Total Number of Non-Real Estate Secured Commercial Loans   635   785   23.6     TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING   1,349   1,640   21.6     Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers   1,349   1,640   21.6     Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers   1,349   1,749   16.7     TOTAL COMMERCIAL LOANS COMMERCIAL LOANS GRANTED OR PURCHASED   143,832,008   217,359,822   51.3   184,	30,000,100		33,133,332		,,=55	02
Purchased Commercial Loans or Participations to Nonmembers	38,121,400	13.4	610,344,727	7 13.4	709,982,774	16.3
Total Commercial Loans	92,813,243	73.5				
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE   Construction and Development   43   52   20.9	30,934,643	19.5				
Construction and Development	00,001,010	10.0	120,001,000	10.0	001,010,000	17.0
Farmland	54	3.8	83	3 53.7	7 73	-12.0
Secured by Multifamily	35	118.8				
Owner Occupied, Non-Farm, Non-Residential Property         367         395         7.6           Non-Owner Occupied, Non-Farm, Non-Residential Property         302         314         4.0           Total Number of Real Estate Secured Commercial Loans         864         964         11.6           Loans to finance agricultural production and other loans to farmers         21         24         14.3           Commercial and Industrial Loans         531         672         26.6           Unsecured Commercial Loans         38         38         0.0           Unsecured Revolving Lines of Credit (Commercial Purpose)         45         51         13.3           Total Number of Non-Real Estate Secured Commercial Loans         635         785         23.6           TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING         1,349         1,640         21.6           Number of Outstanding Commercial Loans to Members         1,349         1,640         21.6           Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers         150         109         -27.3           Total Number of Commercial Loans Outstanding         1,499         1,749         16.7           TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS         411,820,826         527,969,432         28.2         630,           (T	249	33.2				
Non-Owner Occupied, Non-Farm, Non-Residential Property   302   314   4.0	430	8.9				
Total Number of Real Estate Secured Commercial Loans	363	15.6				
Loans to finance agricultural production and other loans to farmers	1,131	17.3				
Commercial and Industrial Loans   531   672   26.6     Unsecured Commercial Loans   38   38   0.0     Unsecured Revolving Lines of Credit (Commercial Purpose)   45   51   13.3     Total Number of Non-Real Estate Secured Commercial Loans   635   785   23.6     TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING     Number of Outstanding Commercial Loans to Members   1,349   1,640   21.6     Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers   1,349   1,749   16.7     TOTAL Number of Commercial Loans Outstanding   1,499   1,749   16.7     TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS   411,820,826   527,969,432   28.2   630,     (Total Commercial Loans / Total Assets)%   2.94   3.49   18.8     AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED   143,632,008   217,359,822   51.3   184,     Purchased or Participation Interests to Nonmembers*   14,495,319   25,887,143   78.6   39,     MISCELLANEOUS LOAN INFORMATION   Agricultural Related Commercial Loans - Number   35   40   14.3     Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*   5,630,693   12,386,299   120.0   14,	25	4.2		_		
Unsecured Commercial Loans   38   38   0.0	664	-1.2				
Unsecured Revolving Lines of Credit (Commercial Purpose)	78	105.3				
Total Number of Non-Real Estate Secured Commercial Loans 635 785 23.6  TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING  Number of Outstanding Commercial Loans to Members 1,349 1,640 21.6  Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers  Total Number of Commercial Loans Outstanding 1,499 1,749 16.7  TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS 411,820,826 527,969,432 28.2 630,  (Total Commercial Loans / Total Assets)% 2.94 3.49 18.8  AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED  Member Commercial Loans Granted YTD* 143,632,008 217,359,822 51.3 184,  Purchased or Participation Interests to Nonmembers* 14,495,319 25,887,143 78.6 39,  MISCELLANEOUS LOAN INFORMATION  Agricultural Related Commercial Loans Outstanding Balance 4,309,333 5,006,931 16.2 13,  Outstanding Agricultural Related Loans - Number 35 40 14.3  Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding* 5,630,693 12,386,299 120.0 14,	54	5.9				+
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING  Number of Outstanding Commercial Loans to Members  Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers  Total Number of Commercial Loans Outstanding  TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS  AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED  Member Commercial Loans Granted YTD*  Purchased or Participation Interests to Nonmembers*  Agricultural Related Commercial Loans Outstanding Balance  Agricultural Related Commercial Loans Outstanding Balance  Agricultural Related Loans and Participations Sold- Servicing Rights Retained- Outstanding*  5,630,693  1,349  1,640  21.6  14.7	821	4.6				
Number of Outstanding Commercial Loans to Members  Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers  Total Number of Commercial Loans Outstanding  TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS  (Total Commercial Loans / Total Assets)%  AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED  Member Commercial Loans Granted YTD*  Purchased or Participation Interests to Nonmembers*  1,349  1,640  21.6  109  -27.3  630,	021	4.0	040	2.0	304	17.1
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers  Total Number of Commercial Loans Outstanding  TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS  411,820,826  527,969,432  28.2  630,  (Total Commercial Loans / Total Assets)%  AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED  Member Commercial Loans Granted YTD*  Purchased or Participation Interests to Nonmembers*  14,495,319  25,887,143  78.6  39,  MISCELLANEOUS LOAN INFORMATION  Agricultural Related Commercial Loans Outstanding Balance  4,309,333  5,006,931  16.2  13,  Outstanding Agricultural Related Loans - Number  Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*  5,630,693  12,386,299  120.0  144,	1,802	9.9	1,863	3 3.4	2,054	10.3
Nonmembers   150	1,002	9.9	1,000	3 3.2	2,004	10.0
Total Number of Commercial Loans Outstanding         1,499         1,749         16.7           TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS         411,820,826         527,969,432         28.2         630,           (Total Commercial Loans / Total Assets)%         2.94         3.49         18.8           AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED         413,632,008         217,359,822         51.3         184,           Purchased or Participation Interests to Nonmembers*         14,495,319         25,887,143         78.6         39,           MISCELLANEOUS LOAN INFORMATION         Agricultural Related Commercial Loans Outstanding Balance         4,309,333         5,006,931         16.2         13,           Outstanding Agricultural Related Loans - Number         35         40         14.3           Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*         5,630,693         12,386,299         120.0         14,	150	37.6	218	45.3	194	-11.0
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS (Total Commercial Loans / Total Assets)%  AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED  Member Commercial Loans Granted YTD*  Purchased or Participation Interests to Nonmembers*  Agricultural Related Commercial Loans Outstanding Balance  Outstanding Agricultural Related Loans - Number  Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*  527,969,432  28.2  630,  411,820,826  527,969,432  28.2  630,  6	1,952	11.6	2,081	1 6.6	2,248	8.0
(Total Commercial Loans / Total Assets)%  AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED  Member Commercial Loans Granted YTD*  Purchased or Participation Interests to Nonmembers*  143,632,008  217,359,822  51.3  184,  Purchased or Participation Interests to Nonmembers*  14,495,319  25,887,143  78.6  39,  MISCELLANEOUS LOAN INFORMATION  Agricultural Related Commercial Loans Outstanding Balance  4,309,333  5,006,931  16.2  13,  Outstanding Agricultural Related Loans - Number  500,006,931  14.3  Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*  5,630,693  12,386,299  120.0  14,	30,934,643	19.5			· · · · · · · · · · · · · · · · · · ·	
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED  Member Commercial Loans Granted YTD*  143,632,008  217,359,822  51.3  184, Purchased or Participation Interests to Nonmembers*  14,495,319  25,887,143  78.6  39, MISCELLANEOUS LOAN INFORMATION  Agricultural Related Commercial Loans Outstanding Balance  4,309,333  5,006,931  16.2  13, Outstanding Agricultural Related Loans - Number  Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*  5,630,693  12,386,299  120.0  144,	3.45	-1.2				
Member Commercial Loans Granted YTD*143,632,008217,359,82251.3184,Purchased or Participation Interests to Nonmembers*14,495,31925,887,14378.639,MISCELLANEOUS LOAN INFORMATION25,887,14378.639,Agricultural Related Commercial Loans Outstanding Balance4,309,3335,006,93116.213,Outstanding Agricultural Related Loans - Number354014.3Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*5,630,69312,386,299120.014,	0.10		0.07	0.0	, 1100	10.0
Purchased or Participation Interests to Nonmembers* 14,495,319 25,887,143 78.6 39,  MISCELLANEOUS LOAN INFORMATION  Agricultural Related Commercial Loans Outstanding Balance 4,309,333 5,006,931 16.2 13,  Outstanding Agricultural Related Loans - Number 35 40 14.3  Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding* 5,630,693 12,386,299 120.0 14,	84,883,315	-14.9	186,547,309	9 0.9	221,106,368	58.0
MISCELLANEOUS LOAN INFORMATION4,309,3335,006,93116.213,Agricultural Related Commercial Loans Outstanding Balance4,309,3335,006,93116.213,Outstanding Agricultural Related Loans - Number354014.3Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*5,630,69312,386,299120.014,	39,110,853	51.1	46,813,541			
Agricultural Related Commercial Loans Outstanding Balance 4,309,333 5,006,931 16.2 13, Outstanding Agricultural Related Loans - Number 35 40 14.3 Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding* 5,630,693 12,386,299 120.0 14,	20,110,000	01.1	70,010,041	. 13.7	00,401,000	3.0
Outstanding Agricultural Related Loans - Number 35 40 14.3 Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding* 5,630,693 12,386,299 120.0 14,	13,618,098	172.0	17,037,151	1 25.1	16,268,927	-4.5
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding* 5,630,693 12,386,299 120.0 14,	60	50.0		_		_
	14,823,977	19.7				
Toominerolar Form Farticipations 30th -no servicing rights - TTD   U  1,000,000  N/A				0.0		
Total Mamber Pusiness Loans (NMPLP)	16,425	-99.0	, (	-100.0	1,277,378	IN/F
Total Member Business Loans - (NMBLB)	0.44	4.0	0.00	2 2 2	0 70	101
(NMBLB / Total Assets)% 3.09 3.58 16.2  * Amounts are year-to-date and the related % change ratios are annualized.	3.41	-4.8	3.30	_	3.70 nmercial Loans	12.0

		Commercial Loar	1 Losses						
Return to cover		For Charter :	N/A						
01/03/2023		Count of CU:	91						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Gro	up: All * F	Reporting_State =	'MO' * T	ype Included: Fed	erally
	Count of C	U in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES:									
Commercial Loans/Lines of Credit Real Estate Secured Charge-Offs*	146,475	0	-100	511,016	N/A	19,811	-96.1	71,821	383.37
Commercial Loans/Lines of Credit Real Estate Secured Recoveries*	65,376	30,800	-52.888	2,950	-90.422	0	-100.0	19,500	N/A
Commercial Loans/Lines of Credit Real Estate Secured Net Charge Offs*	81,099	(30,800)	-137.98	508,066	1749.6	19,811	-96.1	52,321	252.13
Commercial Loans/Lines of Credit Real Estate Secured Net Charge Offs / Avg									
Commercial Loans/Lines of Credit Real Estate Secured**	0.02	-0.01	-130.41	0.10	1437.1	0.00	-96.7	0.01	208.23
Commercial Loans/Lines of Credit Not Real Estate Secured Charge-Offs*	179,610	233,092	29.777	121,040	-48.072	169,724	40.2	1,499,396	1077.9
Commercial Loans/Lines of Credit Not Real Estate Secured Recoveries*	143,859	13,528	-90.596	13,528	0	26,016	92.3	261,417	1239.8
Commercial Loans/Lines of Credit Not Real Estate Secured Net Charge Offs*	35,751	219,564	514.15	107,512	-51.034	143,708	33.7	1,237,979	1048.6
Commercial Loans/Lines of Credit Not Real Estate Secured Net Charge Offs / Avg									
Commercial Loans/Lines of Credit Not Real Estate Secured**	0.09	_	396.75	0.19		0.22	19.8	1.83	722.05
Total Commercial Loans/Lines of Credit Charge-Offs*	326,085	233,092	-28.518	· ·	171.16	189,535	-70.0	1,571,217	1005.3
Total Commercial Loans/Lines of Credit Recoveries*	209,235	44,328	-78.814	16,478	-62.827	26,016	57.9	280,917	1339.7
Total Commercial Loans/Lines of Credit Net Charge Offs*	116,850	188,764	61.544	615,578	226.11	163,519	-73.4	1,290,300	952.11
Total Commercial Loans/Lines of Credit Net Charge Offs / Average Commercial									 
Loans/Lines of Credit**	0.03	0.04	29.486	0.11	164.45	0.02	-77.4	0.22	801.84
*Amounts are year-to-date while the related percent change ratios are annualize									1
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or	no annualizing	)					20. Com	mercial Loan Loss	ses

		Investme	ents						
Return to cover		For Charter :	N/A						
01/03/2023		Count of CU:	91.0						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nat	tion * Peer Group: A	II * Reporting	_State = 'MO' * Ty	ype Included:	Federally Insured	State
	Count of C	U in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% (
INVESTMENT SECURITIES									
EQUITY SECURITIES									
Common Stock	N/A	N/A		N/A		N/A		2,831,536	
Registered Investment Companies	N/A	N/A		N/A		N/A		162,809,123	
Other Equities	N/A	N/A		N/A		N/A		30,358,527	
TOTAL EQUITY SECURITIES	N/A	0		29,126,327	N/A	115,070,502	295.1	195,999,186	-
TRADING DEBT SECURITIES									
US Government Obligations	N/A	N/A		N/A		N/A		0	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		0	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		0	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		0	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		0	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		0	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		0	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		0	
All Other Trading Debt Securities	N/A	N/A		N/A		N/A		0	
TOTAL TRADING DEBT SECURITIES	N/A	N/A		N/A		N/A		0	
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	N/A		N/A		N/A		171,528,393	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		1,374,509,529	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		1,982,235,329	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		0	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		146,390	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		0	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		32,513,112	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		67,323,167	
All Other Available-for-Sale Debt Securities at Amortized Cost	N/A	N/A		N/A		N/A		17,486,755	
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		N/A		N/A		3,645,742,675	
AFS DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		N/A		N/A		166,524,400	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		1,267,605,384	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		1,770,245,857	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		0	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		1,043,155	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A	-	N/A		N/A		0	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		27,931,860	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A	+	N/A		N/A		63,889,793	
All Other Available-for-Sale Debt Securities at Fair Value	N/A	N/A		N/A		N/A		15,243,986	
TOTAL AFS DEBT SECURITIES AT FAIR VALUE	N/A	N/A	+	N/A		N/A		3,312,484,435	
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		Investments							
Return to cover		For Charter : N/A							
01/03/2023		Count of CU: 91							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Reg	gion: Na	ation * Peer Group: Al	I * Report	ing_State = 'MO' * 1	Type Include	ed: Federally Insure	ed State
	Count of 0	CU in Peer Group : N/A	١						
	Dec-2018	Dec-2019 %	Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
INVESTMENT SECURITIES (continued)									
HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	N/A		N/A		N/A		22,343,932	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		96,230,368	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		259,983,753	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		15,083,292	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		0	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		0	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		1,050,473	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		20,528,748	
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		N/A		4,996,229	
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		N/A		N/A		420,216,795	
HTM DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		N/A		N/A		22,204,228	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		86,362,768	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		220,698,771	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		14,340,557	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		0	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		0	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		823,958	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		19,467,443	
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		N/A		5,000,000	
TOTAL HTM DEBT SECURITIES AT FAIR VALUE	N/A	N/A		N/A		N/A		368,897,725	
Allowance for Credit Losses on Investment Securities	NI/A	0		0	NI/A	0	NI/A	0	NI/A
(if ASC 326 has been adopted)	N/A	U		0	N/A	0	N/A	0	N/A
TOTAL INVESTMENT SECURITIES	N/A	98,204,197		2,717,683,244 2	2,667.4	3,489,352,393	28.4	3,928,678,099	12.6
OTHER INVESTMENTS									
Nonperpetual Capital Account	1,711,796	1,684,996	-1.6	1,684,996	0.0	1,877,296	11.4	1,338,896	-28.7
Perpetual Contributed Capital	15,343,849	15,419,832	0.5	15,419,984	0.0	16,651,937	8.0	15,828,471	-4.9
All other investments	113,318,415	129,396,209	14.2	116,726,946	-9.8	125,951,310	7.9	98,629,546	-21.7
TOTAL OTHER INVESTMENTS	130,374,060	146,501,037	12.4	133,831,926	-8.6	144,480,543	8.0	115,796,913	-19.9
DEPOSITS									
Time deposits in commercial banks, S&Ls, savings banks, natural person credit									
unions, or corporate credit unions	N/A	N/A		N/A		N/A		613,565,283	
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		Investment Mati						1	
Detrum to access									
Return to cover		For Charter :							
01/03/2023		Count of CU :							
CU Name: N/A		Asset Range :		N. 4. D. O.	A 11 # D			·	104.4
Peer Group: N/A				Nation * Peer Group:	All * Repo	orting_State = 'MO' *	ype Incli	uded: Federally Insure	ed State
	Count	of CU in Peer Group :	N/A						
	D	D	0/ 01	D	0/ 01	D	0/ 01-	0 0000	0/ 01
THE DEPOSITS HE TUDITY DISTRIBUTION	Dec-2018	Dec-2019	% Cng	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	2 % Cng
TIME DEPOSITS MATURITY DISTRIBUTION	N1/A	N1/A		N1/A		N1/A		007.040.000	
Total Time Deposits < 1 yr	N/A	N/A	+	N/A		N/A		287,349,298	
Total Time Deposits 1-3 yrs	N/A	N/A	+	N/A		N/A	+	240,056,785	
Total Time Deposits 3-5 yrs	N/A	N/A	-	N/A		N/A		82,358,200	
Total Time Deposits 5-10 yrs	N/A	N/A	<b>-</b>	N/A		N/A		3,801,000	
Total Time Deposits > 10 yrs	N/A	N/A	<b>-</b>	N/A		N/A	+	0	
TOTAL TIME DEPOSITS	N/A	N/A		N/A		N/A	\ <u> </u>	613,565,283	
EQUITY SECURITIES MATURITY DISTRIBUTION				0.40=0.4=		15.000.010	222.4		
Total Equity Securities < 1 yr	N/A	0		2,165,247	N/A	15,339,613			
Total Equity Securities 1-3 yrs	N/A	0		2,231,680	N/A	1,447,334	-35.1		-17.4
Total Equity Securities 3-5 yrs	N/A	0		0	N/A	0	N/A		N/A
Total Equity Securities 5-10 yrs	N/A	0		24,729,400	N/A	98,283,555	297.4		88.2
Total Equity Securities > 10 yrs	N/A	0		0	N/A	0			
TOTAL EQUITY SECURITIES	N/A	0		0	N/A	0	N/A	195,999,186	N/A
TRADING DEBT SECURITIES MATURITY DISTRIBUTION									
Total Trading Debt Securities < 1 yr	N/A	0		0	N/A	66,881	N/A		
Total Trading Debt Securities 1-3 yrs	N/A	0		0	N/A	0			
Total Trading Debt Securities 3-5 yrs	N/A	0		0	N/A	0	N/A		
Total Trading Debt Securities 5-10 yrs	N/A	0		77,823,105	N/A	86,528,562	11.2		-100.0
Total Trading Debt Securities > 10 yrs	N/A	0		0	N/A	282,645	N/A		-100.0
TOTAL TRADING DEBT SECURITIES	N/A	0		0	N/A	0	N/A	. 0	N/A
AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION									
Total Available-for-Sale Debt Securities < 1 yr	N/A	0		570,401,425	N/A	355,536,115	-37.7	, ,	36.1
Total Available-for-Sale Debt Securities 1-3 yrs	N/A	0		1,006,353,571	N/A	796,017,013	-20.9		29.9
Total Available-for-Sale Debt Securities 3-5 yrs	N/A	0		492,226,056	N/A	1,204,634,478	144.7		-8.9
Total Available-for-Sale Debt Securities 5-10 yrs	N/A	0		379,577,787	N/A	726,549,656			
Total Available-for-Sale Debt Securities > 10 yrs	N/A	0		12,428,374	N/A	45,143,142			
TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES	N/A	0		0	N/A	0	N/A	3,312,462,118	N/A
HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION									
Total Held-to-Maturity Debt Securities < 1 yr	N/A	0		31,592,716	N/A	14,287,206	-54.8		
Total Held-to-Maturity Debt Securities 1-3 yrs	N/A	0		94,646,756	N/A	88,339,949	-6.7		
Total Held-to-Maturity Debt Securities 3-5 yrs	N/A	0		20,182,920	N/A	45,842,390	127.1		_
Total Held-to-Maturity Debt Securities 5-10 yrs	N/A	0		2,348,120	N/A	7,850,677	234.3		
Total Held-to-Maturity Debt Securities > 10 yrs	N/A	0	+	976,087	N/A	3,203,177	228.2		
TOTAL HELD-TO-MATURITY DEBT SECURITIES	N/A	0		0	N/A	0	N/A	420,216,795	N/A
OTHER INVESTMENTS MATURITY DISTRIBUTION									
Total Other Investments < 1 yr	42,162,831	46,400,928	10.1		6.5	60,961,545	23.4		-49.8
Total Other Investments 1-3 yrs	77,284,770	90,458,156	17.0		-18.1	73,658,346		, ,	
Total Other Investments 3-5 yrs	6,500,336	4,740,885	-27.1		7.9	4,150,643	-18.9		
Total Other Investments 5-10 yrs	2,330,579	1,871,638	-19.7		1.7	2,988,440	57.0		
Total Other Investments > 10 yrs	2,095,544	3,029,430	44.6		7.8	2,721,569	-16.6		35.6
TOTAL OTHER INVESTMENTS	130,374,060	146,501,037	12.4	133,831,926	-8.6	144,480,543	8.0	115,796,913	-19.9
TOTAL INVESTMENT MATURITY DISTRIBUTION									
Total Investments < 1 yr	559,079,416	747,803,905	33.8		35.8	710,411,717	-30.0		
Total Investments 1-3 yrs	991,833,842	1,004,559,431	1.3		36.2	1,159,803,934	-15.3		
Total Investments 3-5 yrs	789,618,924	528,472,823	-33.1		11.4	1,355,515,637	130.3		
Total Investments 5-10 yrs	140,308,611	201,027,254	43.3		144.2	929,488,890	89.4		_
Total Investments > 10 yrs	6,544,061	4,479,131	-31.6		272.2	51,350,533	208.1		_
TOTAL INVESTMENT MATURITY DISTRIBUTION	2,487,384,854	2,486,342,544	0.0	3,480,297,690	40.0	4,206,570,711	20.9	4,658,040,295	10.7
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								23. Investment Maturity	1

	0	ther Investment Info	ormation						
Return to cover		For Charter :	· · · · · · · · · · · · · · · · · · ·						
01/03/2023		Count of CU:	91						
CU Name: N/A		Asset Range :							
Peer Group: N/A				lation * Peer Group	: All * Rep	orting_State = 'MO'	* Type In	cluded: Federally In	sured
	Count of	CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
Investments - Memoranda								_	
Non-Conforming Investments (State Credit Unions ONLY) <sup>/1</sup>	1,281,748	1,319,011	2.9	0	-100.0	1,394,577	N/A	0	-100.0
Outstanding balance of brokered certificates of deposit and share certificates	156,482,012	204,814,345	30.9	266,788,142	30.3	239,280,996	-10.3	293,487,663	22.7
Realized Investment Gains (Losses)									
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		N/A		N/A		-245,167	
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		N/A		N/A		-357,440	
Realized Gain (Losses) on all other investments	N/A	N/A		N/A		N/A		305,917	
Total Gain (Loss) on Investments	N/A	N/A		N/A		N/A		-296,690	
Other-Than-Temporary Impairment (OTTI)									
Total OTTI Losses	-11,164	0	100.0	0	N/A	0	N/A	2,767	N/A
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0	N/A	0	N/A	-805	N/A
OTTI Losses Recognized in Earnings	-11,164	0	100.0	0	N/A	0	N/A	3,572	N/A
Derivatives Hedge									
Gain (Loss) associated with the Hedged Item in a Fair Value Derivatives Hedge	0	0	N/A	0	N/A	0	N/A	0	N/A
Assets used to fund employee benefit or deferred compensation									
plans									
Recorded Value of Securities	41,774,971	68,423,348	63.8	82,802,327	21.0	20,461,337	-75.3	118,306,664	478.2
Recorded Value of Other Investments	6,181,718	5,718,824	-7.5	6,027,103	5.4	4,486,182	-25.6	8,314,795	85.3
Collateral Assignment Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		N/A		N/A		869,218	
Cash Surrender Value	N/A	N/A		N/A		N/A		9,252,199	
Recorded Value	14,668,277	17,046,815	16.2	22,448,168	31.7	27,447,920	22.3	28,164,523	2.6
Endorsement Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		N/A		N/A		0	
Cash Surrender Value	N/A	N/A		N/A		N/A		47,546	
Recorded Value	3,073,905	2,933,729	-4.6	3,002,612	2.3	3,167,840	5.5	3,298,847	4.1
Other Insurance	101,841,798	97,428,804	-4.3	108,449,268		110,806,424	2.2	116,708,913	5.3
Other Non-insurance	21,962,526	23,939,063	9.0	34,794,931	45.3	40,231,075	15.6	27,687,869	-31.2
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	189,503,195	215,490,583	13.7	257,524,409	19.5	206,600,778	-19.8	302,481,611	46.4
Charitable Donation Accounts	0	0	N/A	0	N/A	0	N/A	530,661	N/A
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	22	21	-4.5	21	0.0	22	4.8	24	9.1
Approved Mortgage Seller	20	20	0.0	21	5.0	22	4.8	22	0.0
Borrowing Repurchase Agreements	1	20	0.0	1	0.0	0	-100.0	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	4	4	0.0	4	0.0	3		0	33.3
Investment Pilot Program	0	0	N/A	0	+	0	-25.0 N/A	4	00.0 N/A
Investments Not Authorized by FCU Act (SCU only)	2	2	0.0	2	0.0	0	-100.0	0	N/A N/A
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	-100.0 N/A	0	N/A
Brokered Certificates of Deposit (investments)	31	33	6.5	36		34	-5.6	36	5.9
<sup>1</sup> Prior to March 31, 2014, this item included investments purchased for employee ber	nefit/deferred compensation								
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	LIQUIDITY - COMMIT	MENTS AND OFF-B	ALANCE	SHEET EXPOSURES					
Return to cover		For Charter :	N/A						
01/03/2023		Count of CU:	91						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'MO'	* Type Inclu	uded: Federally Inst	ured
	Count of	CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS	200 2010		70 0119	200 2020	70 G.I.G	200 2021	7, 31.9	33P 2322	
Total Unfunded Commitments for Commercial Loans	44,595,368	69,804,507	56.5	70,550,038	1.1	86,547,683	22.7	102,801,527	18.8
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)									
Revolving Open-End lines secured by 1- to 4-Family Residential Properties	569,937,011	608,674,310	6.8	712,287,165	17.0	823,862,814	15.7	870,916,871	5.7
Credit Card Line	1,046,762,663	1,084,385,763	3.6	1,235,977,636	14.0	1,252,523,042	1.3	1,370,119,358	9.4
Unsecured Share Draft LOC	111,464,089	116,609,429	4.6	130,087,698	11.6	138,314,678	6.3	131,635,322	-4.8
Unused Overdraft Protection Programs	305,875,289	320,384,567	4.7	333,552,184	4.1	346,317,816	3.8	361,203,213	4.3
Other Unfunded Commitments	34,338,292	31,359,685	-8.7	69,195,692	120.7	38,384,983	-44.5	38,186,935	-0.5
Total Unfunded Commitments for Non Commercial Loans	2,068,377,344	2,161,413,754	4.5	2,481,100,375	14.8	2,599,403,333	4.8	2,772,061,699	6.6
TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES	2,112,972,712	2,231,218,261	5.6	2,551,650,413	14.4	2,685,951,016	5.3	2,874,863,226	7.0
OFF-BALANCE SHEET EXPOSURES									
Uncondtionally Cancelable Unfunded Commitments for All loan Types	N/A	N/A		N/A		N/A		69,084,172	
Conditionally Cancelable Unfunded Commitments	N/A	N/A		N/A		N/A		2,054,718,677	
Loans transferred with limited recourse	N/A	N/A		N/A		N/A		0	
Loans Transferred under the FHLB MPF program	N/A	N/A	1	N/A		N/A		422,283,341	<u> </u>
Financial Standby Letters of Credit	N/A	N/A	1	N/A		N/A		0	
Forward Agreements that are not derivative contracts	N/A	N/A		N/A		N/A		0	
Sold Credit Protection	N/A	N/A	1	N/A		N/A		0	
Off-Balance Sheet Securitization Exposures	N/A	N/A		N/A		N/A		0	
Securities Borrowing or Lending transactions	N/A	N/A		N/A		N/A		0	
Off-Balance Sheet exposure of repurchase transactions	N/A	N/A		N/A		N/A		0	
All other off-balance sheet exposures	N/A	N/A		N/A		N/A		26,553,818	
Loans Transferred with Recourse	513,855,555	669,043,347	30.2	438,665,377	-34.4	338,714,388		198,122,302	
Other Contingent Liabilities	15,923,424	9,296,398	-41.6	9,617,507	3.5	10,695,769	11.2	12,707,025	18.8
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LIQUIDITY - BO	RROWING ARRANG	EMENTS CONTING	ENT LIAB	BILITIES AND SOURCE	CES OF FU	NDS			
Return to cover		For Charter :							
01/03/2023		Count of CU: 91							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: N	Nation * Peer Group:	All * Repo	rting_State = 'MO'	* Type Inc	luded: Federally In	sured
	Count of	CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
BORROWING ARRANGEMENTS									
Line Of Credit Limit									
Corporate Credit Unions	310,341,000	314,963,300	1.5	324,348,000	3.0	345,301,100	6.5	358,929,800	
Natural Person Credit Unions	6,000,000	0	-100.0	0	N/A	0	N/A	0	
Federal Home Loan Bank	N/A	N/A		N/A		N/A		1,528,710,683	
Other Sources	1,644,389,193	1,857,749,768	13.0	2,287,558,704	23.1	2,612,961,144	14.2	202,654,520	-92.2
Total Line of Credit Limit	1,960,730,193	2,172,713,068	10.8	2,611,906,704	20.2	2,958,262,244	13.3	2,090,295,003	-29.3
Draws Against Line of Credit									
Corporate Credit Unions	8,782,576	1,322,305	-84.9	0	-100.0	0	N/A	3,993,933	N/A
Natural Person Credit Unions	782,789	0	-100.0	0	N/A	0	N/A	0	N/A
Federal Home Loan Bank	39,190,000	9,965,665	-74.6	0	-100.0	0	N/A	123,933,480	N/A
Other Sources	3,900,934	3,879,333	-0.6	4,690,940	20.9	500,000	-89.3	500,000	0.0
Total Draws Against Lines of Credit	52,656,299	15,167,303	-71.2	4,690,940	-69.1	500,000	-89.3	128,427,413	25,585.5
Outstanding Term & Other Borrowings									
Corporate Credit Unions	0	2,000,000	N/A	0	-100.0	0	N/A	150,000	N/A
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Home Loan Bank	376,443,300	403,989,230	7.3	436,113,848	8.0	322,233,391	-26.1	464,312,189	44.1
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank	5,000	0	-100.0	0	N/A	0	N/A	0	N/A
Paycheck Protection Program Lending Facility	N/A	N/A		0		0	N/A	0	N/A
Other Sources	255,105	231,773	-9.1	402,813	73.8	182,967	-54.6	2,163,897	1,082.7
Total Outstanding Term & Other Borrowings	376,703,405	406,221,003	7.8	436,516,661	7.5	322,416,358	-26.1	466,626,086	44.7
Assets Pledged to Secure all Outstanding Borrowings	1,856,055,172	2,157,510,276	16.2	2,433,802,339	12.8	2,657,799,923	9.2	2,223,296,999	-16.3
Amount of Borrowings Callable by Lender	0	0	N/A	129,849,637	N/A	0	-100.0	5,000,000	N/A
Borrowing Capacity Not Reported in Borrowing Arrangements	N/A	N/A		N/A		N/A		307,781,019	
Number of FHLB Members	27	27	0.0	29	7.4	29	0.0	29	0.0
BORROWING MATURITY DISTRIBUTION									
< 1 Year	140,094,630	80,426,244	-42.6	98,379,490	22.3	142,330,980	44.7	300,539,921	111.2
1 - 3 Years	78,773,205	159,314,747	102.2	206,767,830	29.8	99,334,261	-52.0	107,644,485	+
> 3 Years	217,584,090	193,403,888		140,389,927	-27.4	86,765,801	-38.2	112,450,147	+
Total	436,451,925	433,144,879			2.9	328,431,042	-26.3	520,634,553	
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	Sh	are and Membership	Information	on					
Return to cover		For Charter :							
01/03/2023		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				ation * Peer Group: Al	I * Reporting	g_State = 'MO' * Type	Include	d: Federally Insured S	State
	Count of	f CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
MEMBERSHIP:									
Number of Current Members	1,507,778	1,534,442			2.5	1,593,862	1.3	1,638,053	
Number of Potential Members	33,019,377	34,552,290	4.6	35,026,197	1.4	35,515,189	1.4	37,209,646	4.8
% Current Members to Potential Members	4.57	4.44	-2.7	4.49	1.1	4.49	0.0	4.40	-1.9
% Membership Growth*	3.78	1.77	-53.2	2.49	40.9	1.35	-46.0	3.70	266.0
Total Number of Share/Deposit Accounts	2,837,355	2,880,122	1.5	2,996,342	4.0	3,072,066	2.5	3,137,456	2.1
SHARES/DEPOSITS MATURITY DISTRIBUTION									
< 1 year	10,787,724,381	11,570,744,577	7.3	14,599,106,951	26.2	16,869,348,026	15.6	17,581,494,328	4.2
1 to 3 years	738,512,658	800,378,746	8.4	704,892,724	-11.9	742,171,095	5.3	944,172,953	27.2
> 3 years	402,171,311	494,259,155	22.9	472,560,334	-4.4	354,093,165	-25.1	219,209,623	-38.1
TOTAL SHARES/DEPOSITS	11,928,408,350	12,865,382,478	7.9	15,776,560,009	22.6	17,965,612,286	13.9	18,744,876,904	4.3
NCUA INSURED SAVINGS									
Uninsured Member Shares	456,184,808	583,479,989	27.9	909,231,337	55.8	1,211,911,757	33.3	858,136,696	-29.2
Uninsured NonMember Deposits	1,870,245	5,526,355	195.5	5,927,271	7.3	3,735,707	-37.0	23,646,418	533.0
Total Uninsured Shares & Deposits	458,055,053	589,006,344	28.6	915,158,608	55.4	1,215,647,464	32.8	881,783,114	-27.5
Insured Shares & Deposits	11,470,353,297	12,276,376,134	7.0	14,861,401,401	21.1	16,749,964,822	12.7	17,863,093,790	6.6
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	1,409,589	4,608,075	226.9	1,978,037	-57.1	958,903	-51.5	958,714	0.0
Accounts Held by Nonmember Public Units	1,914,394	2,086,039	9.0	2,481,798	19.0	1,843,302	-25.7	16,192,789	778.5
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Dollar Amount of Share Certificates >= \$100,000	531,588,965	716,791,374	34.8	746,667,042	4.2	660,653,864	-11.5	803,448,694	21.6
Dollar Amount of IRA/Keogh >= \$100,000	266,674,751	325,883,457	22.2	320,108,811	-1.8	332,167,692	3.8	316,520,937	-4.7
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	0	N/A	10,206,169	N/A
Dollar Amount of Commercial Deposit Accounts	352,975,706	451,649,775			64.8	1,024,185,883	37.6		
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	7,649,812	7,564,096			-26.7	6,838,319	23.4	7,394,644	-
INSURANCE COVERAGE OTHER THAN NCUSIF						. ,		, , , -	
Share/Deposit Insurance Other than NCUSIF	7	9	28.6	9	0.0	9	0.0	9	0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	34,045,218	45,839,568			36.1	69,029,806	10.7	73,058,097	
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								27. Shares and Member	rship

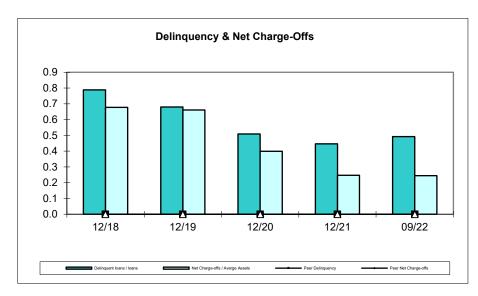
		Supplemental Info	rmation						
Return to cover		For Charter :							
01/03/2023		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				ion * Peer Group: All *	Reporting State	e = 'MO' * Type Inclu	ıded: Federally I	nsured State Cred	it Union
- Con Croup.	Count	of CU in Peer Group :				у шо турошного			
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
GRANTS			9		,, ,, ,,		,	334 2322	,, ,,,,
Amount of Grants Awarded to your credit union, YTD	1,022,186	269,729	-74	1,721,657	538	6,002,686	249	34,739,970	479
Amount of Grants Received by your credit union, YTD	3,532,076		-94	816,900	290	3,843,873	371	1,416,262	-63
EMPLOYEES:	0,002,010	200,102	0.	010,000	200	0,010,010	<u> </u>	1,110,202	
Number of Full-Time Employees	3,966	4,115	4	4,243	3	4,209	-1	4,405	5
Number of Part-Time Employees	340		-16	269		236	-12	258	9
BRANCHES:	040	201	-10	200	-0	200	- 12	200	
Number of CU Branches	322	324	1	318	-2	319	0	315	_1
Number of CUs Reporting Shared Branches	31		-6	29		27	-7	27	0
Plan to add new branches or expand existing facilities	15		27	17		13	-24	14	8
CUSO INFORMATION	13	19	21	17	-11	13	-24	14	0
Value of Investments in CUSO	41,502,091	45,619,404	10	57,360,408	26	60,676,057	6	59,457,373	-2
CUSO Loans	9,999,994		-31	3,584,109		3,580,772	0	4,661,005	30
	22,593,065		39	31,321,987	- <del>4</del> 0 -1	32,662,205	4	38,466,260	18
Aggregate Cash Outlays in CUSO	22,593,005	31,301,362	39	31,321,907	-1	32,002,203	4	30,400,200	10
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):  International Remittances	20	20	0	21	5	23	10	24	1
	4,461		0	3,800		4,546	20	3,684	-19
Number of International Remittances Originated YTD		4,250	-5 -1				-4	5,064	-19
Low Cost Wire Transfers	73	72	-1	70	-3	67	-4	08	<u> </u>
MERGERS/ACQUISITIONS:	40.007.004	00.440.444	47	00 005 750	4	05.747.075	40	00 700 750	4
Adjusted Retained Earnings Obtained through Business Combinations	19,237,034	22,413,114	17	22,665,750	1	25,717,875	13	26,786,752	4
System Used to Maintain Share/Loan Records			21/0		21/2		21/2		<b></b>
Manual System (No Automation)	0	-	N/A	0		0	N/A	0	N/A
Vendor Supplied In-House System	51		-6	42		45	7	44	-2
Vendor On-Line Service Bureau	43		5	48		46	-4	47	2
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
Services Offered Electronically									
Account Aggregation	18	1.1	-6	16		14	-13	14	0
Bill Payment	63		0	63		60	-5	61	2
Download Account History	69		-3	66		65	-2	67	3
Electronic Signature Authentication/Certification	32		6	35		39	11	40	3
e-Statements	73		-3	70		69	-1	70	1
External Account Transfers	35		0	37		39	5	40	3
Loan Payments	73		-1	72		71	-1	72	1
Member Application	42		2			44	2	46	5
Merchant Processing Services	7		29	8		8	0	8	0
Mobile Payments	31		10	38		40	5	41	3
New Loan	50		-2	50		50	0	51	2
New Share Account	26		4	29		30	3	32	7
Remote Deposit Capture	41	46	12	50	9	52	4	55	6
Type(s) of services offered:									
Informational Website	N/A			N/A		52		71	37
Mobile Application	N/A			N/A		46		61	33
Online Banking	N/A	N/A		N/A		50		72	44
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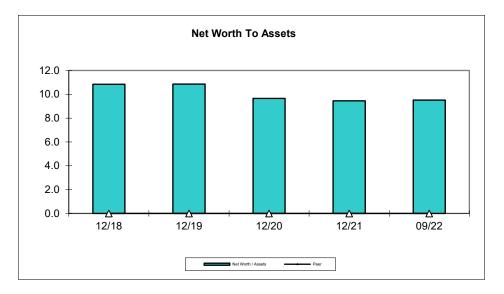
Return to cover

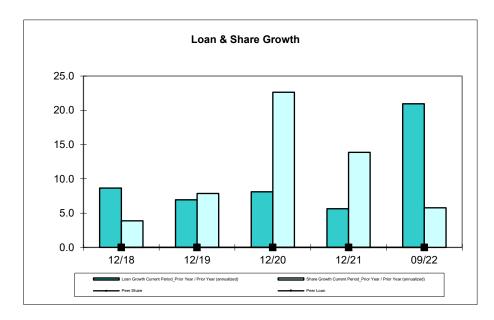
01/03/2023 CU Name: N/A Peer Group: N/A Graphs 1
For Charter: N/A
Count of CU: 91
Asset Range: N/A

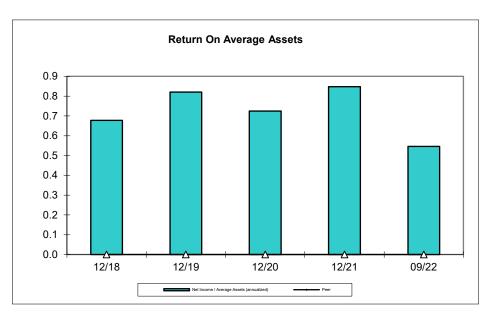
Criteria : Region: Nation \* Peer Group: All \* Reporting\_State = 'MO' \* Type Included:

Count of CU in Peer Group: N/A









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

Return to cover

01/03/2023

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

Graphs 2 For Charter: N/A Count of CU: 91 Asset Range: N/A

Criteria : Region: Nation \* Peer Group: All \* Reporting\_State = 'MO' \* Type Included:

Count of CU in Peer Group: N/A

