Cycle Date: March-2022
Run Date: 06/07/2022
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 - 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 :							
06/07/2022		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Ren	orting State = 'MO' *	Type Incl	uded: Federally Insure	ed State
1 001 01049.	Count	of CU in Peer Group :		Transmir Tool Group.	7 III ITOP	orang_oraco inio	l ypo mon	adod: 1 odordny modre	Ju Otato
	-								
	D 0040	D 0040	0/ 01	D 0000	% Chg	D 0004	0/ 01	M 0000	% Chg
ACCETC.	Dec-2018	Dec-2019	% Chg		% Crig	Dec-2021	% Chg	Mar-2022	% Crig
ASSETS:	Amount	Amount	04.4	Amount	404.0	Amount	07.4	Amount	44.5
Cash & Other Deposits <sup>1</sup>	858,012,984	1,150,566,834		2,315,065,382	101.2	2,942,101,722		3,279,224,170	11.5
Total Investments	2,487,384,854	2,486,342,544			40.0	4,206,570,711		4,268,184,033	1.5
Loans Held for Sale	34,568,595	73,318,768			40.5	223,975,538		81,559,628	-63.6
<u>Total Loans</u>	9,839,933,888	10,522,514,296	6.9	11,375,479,018	8.1	12,016,169,703	5.6	12,252,912,905	2.0
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases )	(82,092,040)	(74,050,628)	-9.8	(89,824,348)	21.3	(85,170,802)	-5.2	(84,815,970)	-0.4
Land And Building	335,167,012	374,101,319	11.6	383,745,884	2.6	402,353,325	4.8	405,810,682	0.9
Other Fixed Assets	57,381,070	63,506,315	10.7	69,564,187	9.5	67,975,350	-2.3	67,522,913	-0.7
NCUSIF Deposit	114,716,810	120,763,133	5.3		16.9	162,174,271	14.8	162,288,999	0.1
All Other Assets	350,443,285	391,113,434	11.6	495,473,774	26.7	478,488,223	-3.4	558,919,983	16.8
TOTAL ASSETS	13,995,516,458	15,108,176,015	8.0	18,274,061,712	21.0	20,414,638,041	11.7	20,991,607,343	2.8
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities <sup>2</sup>	164,536,519	190,878,521	16.0	305,777,786	60.2	254,571,036	-16.7	281,825,274	10.7
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	7,832,054	-49.2
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	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	316,989,612	-2.8
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	18,637,582,587	3.7
TOTAL LIABILITIES <sup>3</sup>	12,543,332,923	13,506,478,787	7.7	16,544,127,166	22.5	18,561,645,673	12.2	19,244,229,527	3.7
Undivided Earnings	1,210,012,338	1,304,916,742	7.8	1,401,640,886	7.4	1,532,519,201	9.3	1,499,109,343	-2.2
Other Reserves	242,171,197	296,780,486	22.5	328,293,660	10.6	320,473,167	-2.4	248,268,473	-22.5
TOTAL EQUITY	1,452,183,535	1,601,697,228	10.3	1,729,934,546	8.0	1,852,992,368	7.1	1,747,377,816	-5.7
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	20,991,607,343	2.8
INCOME & EXPENSE									
Interest Income*	515,573,154	579,096,723			1.2	, ,		144,843,999	1.1
Interest Expense*	86,045,038	121,095,816		108,386,669	-10.5	83,500,674		18,433,307	-11.7
Net Interest Income*	429,528,116	458,000,907	6.6	477,554,908	4.3	489,690,081	2.5	126,410,692	3.3
Provision for Loan/Lease Losses or Total Credit Loss Expense*	66,264,306	57,973,227	-12.5	59,161,317	2.0	24,475,595	-58.6	6,286,627	2.7
Non-Interest Income*	308,848,229	338,890,945	9.7	372,394,135	9.9	418,711,667	12.4	91,903,193	-12.2
Non-Interest Expense*	579,019,809	619,563,308	7.0	669,789,478	8.1	719,928,539	7.5	185,374,326	3.0
NET INCOME (LOSS)*	93,092,230	119,355,317			1.4			26,652,932	
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	os are annualized.								
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to March 2022, Time and Other Deposits were included in Investr	nents								
<sup>2</sup> Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" an	d "Non-Trading Derivative	Liabilities"							
<sup>3</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Depo	sits.								
·									
								1. Summary	Financial

		Key R	tatios <sup>6</sup>						
Return to cover		For Charter :							
06/07/2022		Count of CU :							
CU Name: N/A		Asset Range :	-						
Peer Group: N/A			Region: Nation * Pee	r Group: All * Report	ing State = 'MO	' * Type Include	d: Federally Insured	State Credit Uni	on (FISCU) *
Tool Gloup. 10/A	Count	of CU in Peer Group :	•	. отопретин теоротс	g_ctatee	. , po	arrousium, mourou		()
					Dec-2021			Mar-2022	
	Dec-2018	Dec-2019	Dec-2020	Dec-2021	PEER Avg.**	Percentile**	Mar-2022	PEER Avg.**	Percentile**
CAPITAL ADEQUACY RATIOS									
Net Worth / Total Assets <sup>5</sup>	10.84	10.85	9.65	9.45	N/A	N/A	9.32	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
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL <sup>5</sup>	11.37	11.29	10.09	9.83		N/A	9.68	N/A	N/A
Risk-Based Capital Ratio	N/A	N/A	N/A	N/A		N/A	61.62		N/A
GAAP Equity / Total Assets	10.38	10.60	9.47	9.08		N/A	8.32	N/A	N/A
Loss Coverage	16.06	15.13	10.91	9.11		N/A	9.15	N/A	N/A
Loss Coverage	10.00	13.13	10.91	3.11	IN/A	IN/A	9.13	IN/A	IN/A
ASSET QUALITY RATIOS									
Delinguent Loans / Total Loans	0.79	0.68	0.51	0.45	N/A	N/A	0.40	N/A	N/A
Delinquent Loans / Net Worth	5.11	4.36	3.28	2.78		N/A	2.49	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	0.23	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	1.50	1.36	0.40	0.23		N/A	0.23	N/A	N/A
Other Non-Performing Assets / Total Assets	0.08	0.09	0.93	0.71		N/A N/A	0.64	N/A	N/A N/A
Other Non-Performing Assets / Total Assets	0.06	0.09	0.07	0.02	IN/A	IN/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	N/A	5.33	N/A	N/A
Share Growth <sup>1</sup>	3.86	7.85	22.63	13.88		N/A	14.96	N/A	N/A
Loan Growth <sup>1</sup>	8.66	6.94	8.11	5.63		N/A	7.88	N/A	N/A
Asset Growth <sup>1</sup>	3.93	7.95	20.95	11.71		N/A	11.31	N/A	N/A
Investment Growth <sup>1</sup>	-7.46	8.86	60.02	24.72		N/A	21.89	N/A	N/A
Membership Growth <sup>1</sup>	3.78	1.77	2.49	1.35		N/A	2.02	N/A	N/A
Membership Growth	0.70	1.77	2.40	1.00	1071	14/7 (	2.02	1471	14// (
EARNINGS RATIOS									
Net Income / Average Assets (ROAA) <sup>1</sup>	0.68	0.82	0.72	0.85	N/A	N/A	0.51	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets <sup>1</sup>	0.67	0.68	0.66	0.77	N/A	N/A	0.66	N/A	N/A
Operating Expenses / Average Assets <sup>1</sup>	4.22	4.26	4.01	3.72	N/A	N/A	3.58	N/A	N/A
PLLL or Credit Loss Expense / Average Assets <sup>1</sup>	0.48	0.40	0.35	0.13	N/A	N/A	0.12	N/A	N/A
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	58.37	N/A	N/A
Cash + Short-Term Investments / Assets <sup>3</sup>	10.13	12.57	18.23	17.89	N/A	N/A	16.10	N/A	N/A
<sup>1</sup> Exam date ratios are annualized.									·
$^{2}$ Exam Date Ratio is based on Net Charge Offs over the last 12 mo	nths								
<sup>3</sup> This ratio relies on maturity distribution of investments reported pe	r 5300 instructions. Thus,	the maturity distributio	n could be based on th	e repricing interval an	d not the actual n	naturity of the in	vestment.		
<sup>4</sup> Applicable for credit unions under \$100 million.									
<sup>5</sup> For periods after March 2020, Assets in the denominator excludes	Small Business Administra	tion Paycheck Protect	ion Program loans pled	lged as collateral to th	e Federal Reserv	e Bank Payche	ck Protection Program	Lending Facility.	
<sup>6</sup> The FPR was recently reorganized resulting in some ratios being in the sound of the sound	relocated but not deleted. T	he ratio you are lookin	g for may be on the Hi	storical Ratios tab.					
Beginning April 1, 2022, Asset Liability Management Ratios are us	sed to evaluate Liquidity an	d Sensitivity.							
<sup>8</sup> The ENT calculation is under revision to incorporate the new Call	Report accounts that becar	ne effective with the M	arch 31, 2022 cycle. O	nce this transition is co	omplete ENT resu	ults after Decem	ber 31, 2021 will popu		
									2. Key Ratios

		Supplement	al Ratios**		
Return to cover	ı	For Charter : N			
06/07/2022	C	ount of CU:	01		
CU Name: N/A	A	sset Range :	N/A		
Peer Group: N/A		Criteria : F	Region: Nation	* Peer Group:	All *
	Count of CU in I	Peer Group : N	N/A		
	Dec-2018	Dec-2019	Dec-2020	Dec-2021	Mar-2022
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	105.86	103.54	155.17	158.53	173.85
REAL ESTATE LOAN DELINQUENCY 1					
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	1.69	1.63	0.94	1.00	0.94
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.69	0.59	0.40	0.41	0.26
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	25.15	24.16	23.15	23.60	24.50
Participation Loans Outstanding / Total Loans	2.44	2.94	3.59	4.98	5.78
Participation Loans Purchased YTD / Total Loans Granted YTD	1.09	2.48	2.58	4.31	4.89
Participation Loans Sold YTD / Total Assets *	0.48	0.49	0.37	0.19	0.33
Total Commercial Loans / Total Assets <sup>2</sup>	2.94	3.49	3.45	3.57	3.69
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 Real Estate / Total Assets	15.49	16.00	18.18	16.69	14.63
Total Fixed Rate Real Estate / Total Loans	22.03	22.97	29.20	28.36	25.06
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	26.96	32.66	46.17	37.89	24.34
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	59.02	61.51	63.26	65.60	97.61
Interest Only & Payment Option First & Other RE / Total Assets	0.74	0.74	0.57	0.61	0.17
Interest Only & Payment Option First & Other RE / Net Worth	6.82	6.84	5.90	6.43	1.87
MISCELLANEOUS RATIOS					
Mortgage Servicing Assets / Net Worth	1.32	1.46	2.46	2.87	3.60
Unused Commitments / Cash & ST Investments	149.11	117.53	76.61	73.54	82.32
Short Term Liabilities / Total Shares and Deposits plus Borrowings	35.30	35.70	34.67	33.91	33.85
# 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.					
Beginning with March 2022, Commercial real estate loans are no longer reported with the non-commercial real	estate loans.				
<sup>2</sup> Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory def cycles.		ial loans. This po	licy change may	cause fluctuation	s from prior
			3	. Supplemental l	Ratios

	Historical Ratios <sup>3</sup>									
Return to cover		For Charter :								
06/07/2022		Count of CU:								
CU Name: N/A	,	Asset Range :	N/A							
Peer Group: N/A		Criteria :	Region: Natio	n * Peer Grou	p: All * Reporti	ng_State = 'M	O' * Type Incl	uded: Federa	ally Insured	
	Count of CU in	Peer Group :	N/A		Dec-2021			<u>Mar-2022</u>		
	Dec-2018	Dec-2019	Dec-2020	Dec-2021	PEER Avg	Percentile**	Mar-2022	PEER Avg	Percentile**	
CAPITAL ADEQUACY										
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	N/A	0	0	0	N/A	N/A	0	N/A	N/A	
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Net Worth/Total Assets excluding one time adjustment to undivided earnings for	N/A	10.85	9.65	9.45	N/A	N/A	9.31	N/A	N/A	
the adoption of ASC topic 326 (CECL) <sup>2</sup>	IN/A	10.03	9.00	9.40	IN/A	IN/A	9.51	IN/A	IN/A	
Solvency Evaluation (Estimated)	112.18	112.46	110.99	110.33	N/A	N/A	109.38	N/A	N/A	
Classified Assets (Estimated) / Net Worth	5.41	4.52	5.10	4.41	N/A	N/A	4.34	N/A	N/A	
ASSET QUALITY										
Net Charge-Offs / Average Loans*	0.68	0.66	0.40	0.25	N/A	N/A	0.21	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	94.01	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	-4.42	N/A	N/A	
Delinquent Loans / Assets	0.55	0.47	0.32	0.26	N/A	N/A	0.23	N/A	N/A	
<u>EARNINGS</u>										
Gross Income/Average Assets*	5.94	6.13	5.67	5.03	N/A	N/A	4.69	N/A	N/A	
Yield on Average Loans * 1	4.77	4.91	4.70	4.42	N/A	N/A	4.26	N/A	N/A	
Yield on Average Investments*	1.97	2.31	1.49	0.79	N/A	N/A	0.79	N/A	N/A	
Fee & Other Op.Income / Avg. Assets *	2.18	2.15	2.16	2.07	N/A	N/A	1.89	N/A	N/A	
Cost of Funds / Avg. Assets*	0.63	0.83	0.65	0.43	N/A	N/A	0.36	N/A	N/A	
Net Margin / Avg. Assets*	5.31	5.29	5.02	4.60	N/A	N/A	4.34	N/A	N/A	
Net Interest Margin/Avg. Assets*	3.13	3.15		2.53	N/A	N/A	2.44	N/A	N/A	
Operating Exp./Gross Income	71.03	69.49	70.80	73.93	N/A	N/A	76.32	N/A	N/A	
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	3.10	3.21	2.73	2.49	N/A	N/A	2.27	N/A	N/A	
Net Operating Exp. /Avg. Assets*	3.24	3.33	3.32	3.07	N/A	N/A	2.98	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	32.39	N/A	N/A	
Reg. Shares / Total Shares & Borrowings	33.41	31.99	33.95	36.26	N/A	N/A	36.97	N/A	N/A	
Total Loans / Total Shares	82.49	81.79	72.10	66.88	N/A	N/A	65.74	N/A	N/A	
Total Shares, Dep. & Borrs / Earning Assets	94.97	95.10	95.90	96.67	N/A	N/A	97.01	N/A	N/A	
Reg Shares + Share Drafts / Total Shares & Borrs	53.08	51.91	55.93	59.08	N/A	N/A	59.68	N/A	N/A	
Borrowings / Total Shares & Net Worth	3.25	2.99	2.54	1.65	N/A	N/A	1.54	N/A	N/A	
PRODUCTIVITY						-				
Members / Potential Members	4.57	4.44	4.49	4.49	N/A	N/A	4.50	N/A	N/A	
Borrowers / Members	49.45	49.95	64.94	146.57	N/A	N/A	164.70	N/A	N/A	
Members / Full-Time Empl.	364.55	360.32		368.35	N/A	N/A	360.95	N/A	N/A	
Avg. Shares Per Member	\$7,911	\$8,384		\$11,272	N/A	N/A	\$11,635	N/A	N/A	
Avg. Loan Balance	\$13,198	\$13,729		\$5,144	N/A	N/A	\$4,644	N/A	N/A	
Salary And Benefits / Full-Time Empl.*	\$70,186	\$71,965		\$83,849	N/A	N/A	\$83,276	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.

		Asse	ts						
Return to cover		For Charter :							
06/07/2022		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Inclu	ded: Federally Insur	ed State
	Count of	CU in Peer Group :	N/A	-				-	
		-							
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-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	254,949,349	6.3
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	407,178,390	6.0
Cash on Deposit in a Federal Reserve Bank	N/A	407,143,384		1,103,216,693	171.0	1,837,007,643	66.5	1,709,793,042	-6.9
Cash on Deposit in Other Financial Institutions	555,381,885	386,712,285	-30.4	536,953,877	38.9	388,651,377	-27.6	289,751,751	-25.4
Total Cash on Deposit	664,572,688	950,747,227	43.1	2,017,781,991	112.2	2,609,691,682	29.3	2,406,723,183	-7.8
Time and Other Deposits <sup>4</sup>	556,008,517	564,160,483	1.5	670,306,142	18.8	665,259,948	-0.8	617,551,638	-7.2
TOTAL CASH AND DEPOSITS	1,385,913,755	1,689,957,741	21.9	2,943,847,902	74.2	3,514,839,497	19.4	3,279,224,170	-6.7
INVESTMENT SECURITIES	,,.	,,,		, , , , , , , , , , , , , , , , , , , ,		,,,,,,,,,		., ., ,	
Equity Securities	N/A	0		29,126,327	N/A	115,070,502	295.1	212,228,747	84.4
Trading Debt Securities	N/A	0		77,823,105	N/A	86,878,088	11.6	0	-100.0
Available-for-Sale Debt Securities	N/A	0		2,460,987,213	N/A	3,127,880,404	27.1	3,591,910,804	14.8
Held-to-Maturity Debt Securities	N/A	0		149,746,599	N/A	159,523,399	6.5	352,904,404	121.2
Allowance for Credit Losses on Investment Securities	N/A	0		0		0	N/A	002,001,101	N/A
TOTAL INVESTMENT SECURITIES	N/A	0		2,717,683,244	N/A	3,489,352,393	28.4	4,157,043,955	19.1
OTHER INVESTMENTS	14// (	Ŭ		2,7 17,000,211	14// (	0,100,002,000	20.1	1,101,010,000	10.1
Nonperpetual Contributed Capital	1,711,796	1,684,996	-1.6	1,684,996	0.0	1,877,296	11.4	1,780,296	-5.2
Perpetual Contributed Capital	15,343,849	15,419,832	0.5	15,419,984	0.0	16.651.937	8.0	16,195,423	-2.7
All Other Investments <sup>2</sup>	113,318,415	129,396,209	14.2	116,726,946	-9.8	125,951,310	7.9	93,164,359	-26.0
TOTAL OTHER INVESTMENTS	130,374,060	146,501,037	12.4	133,831,926	-8.6	144,480,543	8.0	111,140,078	-23.1
LOANS HELD FOR SALE	34,568,595	73,318,768	112.1	103,031,142	40.5	223,975,538		81,559,628	-63.6
LOANS AND LEASES	34,300,393	73,310,700	112.1	100,031,142	40.5	223,913,330	117.4	01,009,020	-00.0
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	6,875,749,333	2.3
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	17.2	4,483,255,176		4.499.779.216	0.4
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	102,259,734	22.6
Commercial Loans/Lines of Credit Real Estate Secured <sup>3</sup>	373,249,156	472,301,677	26.5	, ,	20.9	660,476,163	15.7	697,168,542	5.6
Commercial Loans/Lines of Credit Real Estate Secured  Commercial Loans/Lines of Credit Not Real Estate Secured 3	38.571.670	55,667,755	44.3	60,088,700	7.9	69,108,532	15.0	77,956,080	12.8
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	12,252,912,905	2.0
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR									
CREDIT LOSSES ON LOAN & LEASES)	(82,092,040)	(74,050,628)	-9.8	(89,824,348)	21.3	(85,170,802)	-5.2	(84,815,970)	-0.4
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	3,907,301	-3.7
Land and Building	335,167,012	374,101,319	11.6	, ,	2.6	402,353,325	4.8	405,810,682	0.9
Other Fixed Assets	57,381,070	63,506,315	10.7	69,564,187	9.5	67,975,350	-2.3	67,522,913	-0.7
NCUA Share Insurance Capitalization Deposit	114,716,810	120,763,133	5.3	141,228,983	16.9	162,174,271	14.8	162,288,999	0.1
All Other Assets	338,679,858	378,138,843	11.7	482,922,136	27.7	474,430,088	-1.8	555,012,682	17.0
TOTAL OTHER ASSETS	857,708,177	949,484,201	10.7	1,090,012,828	14.8	1,110,991,169	1.9	1,194,542,577	7.5
TOTAL ASSETS	13,995,516,458	15,108,176,015	8.0	, , ,	21.0	20,414,638,041	11.7	20,991,607,343	2.8
TOTAL CU's	99	97	-2.0	-, ,,	-3.1	91	-3.2	91	0.0
# Means the number is too large to display in the cell	99	91	-2.0	94	-0.1	91	-0.2	31	0.0
Other Real Estate Owned prior to 2004									
<sup>2</sup> Prior to March 2022, Loans to, deposits in, and investments in natural person credit uni	ions are included in All Othe	ar Investments prior to Ma	arch 2022	and forward. Joans to not	ıral nerson	credit unions are included	l in Loans or	nd denosite and investme	nte in
FIIOI TO IMATORI ZUZZ, LUARIS TO, DEPUSITS III, AND INVESTMENTS IN NATURAL PERSON CREDIT UNI	ions are included in All Othe	a mivesuments brior to Ma	31GH ZUZZ	and forward, loans to hatt	ıı aı verson	CIECUL UNIONS ARE INCIUDED	i iii Loans ar	iu ucuusiis allu ilivesime	ants III

<sup>&</sup>lt;sup>2</sup> Prior to March 2022, Loans to, deposits in, and investments in natural person credit unions are included in All Other Investments prior to March 2022 and forward, loans to natural person credit unions are included in Loans and deposits and investments in natural person credit unions are included in Cash and Other Deposits.

5. Assets

<sup>3</sup> 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 coporate credit unions.

		Liabilities, Shares	& Fauity				1		1
Return to cover		For Charter :							
06/07/2022		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting State = 'MO' *	Type Inc	luded: Federally Insu	ed State
	Count o	f CU in Peer Group :				3_	,,	, , , , , , , , , , , , , , , , , , , ,	
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES									
Accounts Payable, Accrued Interest on Borrowings, & Other	164,536,519	400 070 504	40.0	305,777,786	60.2	054 574 000	-16.7	004 005 074	10.7
Liabilities <sup>3</sup>	104,530,519	190,878,521	16.0	305,777,760	60.2	254,571,036	-10.7	281,825,274	10.7
Accrued Dividends and Interest Payable	14436129	17572909	21.7	16752124	-4.7	15431309	-7.9	7832054	-49.2
Other Borrowings	435,951,925	432,644,879	-0.8	445,037,247	2.9	326,031,042	-26.7	316,989,612	-2.8
Allowance for Credit Losses on Off-Balance Sheet Credit	<b>1</b> 1/4				21/4				N1/A
Exposures	N/A	0		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	4,304,147,772	3.1
Regular Shares	4,131,668,081	4,253,585,211	3.0	5,507,377,896	29.5	6,633,007,154	20.4	7,008,347,989	5.7
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	4,604,505,824	4.8
Share Certificates	1,700,306,318	2,043,957,007	20.2	1,979,879,721	-3.1	1,764,830,876	-10.9	1,703,757,767	-3.5
IRA/KEOGH Accounts	813,876,434	838,072,010	3.0	866,138,550	3.3	863,467,134	-0.3	862,776,510	-0.1
All Other Shares <sup>1</sup>	42,956,880	50,707,289	18.0	62,857,321	24.0	66,203,904	5.3	75,944,678	14.7
Non-Member Deposits	51,706,164	78,947,541	52.7	75,079,034	-4.9	70,913,371	-5.5	78,102,047	10.1
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	18,637,582,587	3.7
TOTAL LIABILITIES⁴	12,543,332,923	13,506,478,787	7.7	16,544,127,166	22.5	18,561,645,673	12.2	19,244,229,527	3.7
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	1,496,672,488	-2.3
Other Reserves	288,422,581	312,528,626	8.4	339,125,714	8.5	369,606,630	9.0	429,656,204	16.2
Appropriation For Non-Conforming Investments (SCU Only)	50,795	50,795	0.0	50,795	0.0	50,795	0.0	17,975	-64.6
Equity Acquired in Merger	17,259,153	20,435,233	18.4	20,687,868	1.2	23,283,740	12.5	24,370,410	4.7
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	1,369,713	1,509.7
Accumulated Unrealized G/L on AFS Securities	-32,547,230	N/A	ı	N/A		N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on	0	0	N/A	0	N/A	-11,271	N/A	0	100.0
HTM Debt Securities						,			
Accumulated Unrealized Gains (Losses) on Available for Sale									
Debt Securities <sup>5</sup>	N/A	3,399,942		28,247,830	730.8	-32,459,619	-214.9	-166,086,689	-411.7
Other Comprehensive Income	-32,416,579	-40,242,606	-24.1	-60,107,245	-49.4	-41,270,687	31.3	-41,059,140	0.5
Net Income	0	0		0	N/A	0	N/A	2,436,855	N/A
EQUITY TOTAL	1,452,183,535	1,601,697,228	10.3	1,729,934,546	8.0	1,852,992,368	7.1	1,747,377,816	-5.7
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	20,991,607,343	2.8
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	1,955,991,662	1.3
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<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEC	GHs, AND NONMEMBE	R SHARES FOR SHOR	T FORM FI	LERS					
<sup>3</sup> Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and No									
<sup>4</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.	<u>-</u>								
<sup>5</sup> Includes accumulated unrealized gains / losses on AFS securities and AFS de	ebt securities.								
<sup>6</sup> Regular Reserves have been included in Undivided Earnings for periods prior	to 3/31/22.							6. LiabShEquity	

		Income Stateme	nt*				1		
Return to cover	+	For Charter :							$\vdash$
06/07/2022		Count of CU :							
CU Name: N/A		Asset Range :	-						
Peer Group: N/A	+			Nation * Peer Group:	All * Reporti	ng State = 'MO' * T	vne Inclu	ded: Federally Insure	d State
100.01000	Count of	CU in Peer Group :	_		110,001	9_014100 .	) poo.u	acar reacrany means	
	Dec-2018	Dec-2019	% Cha	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
INTEREST INCOME YEAR-TO-DATE	200 20 10	200 20 10	/0 U.I.g	200 2020	,, J		,, cg		70 5.1.9
Interest on Loans	450,775,175	502,842,540	11.6	519.517.351	3.3	524.200.894	0.9	130.994.252	0.0
Less Interest Refund	(467,217)	(547,749)	17.2	(454,466)	-17.0	(457,041)	0.6	(58,647)	-48.7
Income from Investments	65,265,196	74,915,789	14.8	54,634,098	-27.1	49,446,902	-9.5	13,898,716	
Other Interest Income <sup>1</sup>	0	1,886,143	N/A	12,244,594	549.2	N/A	0.0	9.678	12.1
TOTAL INTEREST INCOME	515,573,154	579,096,723	12.3	585,941,577	1.2	573,190,755	-2.2	144,843,999	1.1
INTEREST EXPENSE YEAR-TO-DATE	010,070,104	010,000,120	12.0	000,041,077	1.2	070,100,700	-2.2	144,040,000	1.1
Dividends	60,217,978	86,474,939	43.6	77,041,198	-10.9	58,724,890	-23.8	13,537,937	-7.8
Interest on Deposits	15,493,667	22,756,506	46.9	20,470,017	-10.9	15,085,898		3,155,227	-16.3
Interest on Borrowed Money	10,333,393	11,864,371	14.8	10,875,454	-8.3	9,689,886		1,740,143	-10.3
TOTAL INTEREST EXPENSE									
NET INTEREST INCOME	86,045,038	121,095,816	40.7	108,386,669	-10.5	83,500,674	-23.0	18,433,307	-11.7
	429,528,116	458,000,907	6.6	477,554,908	4.3	489,690,081	2.5	126,410,692	3.3
Provision for Loan & Lease Losses or Total Credit Loss Expense	66,264,306	57,973,227	-12.5	59,161,317	2.0	24,475,595	-58.6	6,286,627	2.7
NON-INTEREST INCOME YEAR-TO-DATE	404.070.700	105 010 500				105.005.010		0.1.000.101	
Fee Income	134,379,728	135,042,523	0.5	115,954,272	-14.1	125,327,010	8.1	31,392,191	0.2
Other Income	165,196,370	177,458,000	7.4	244,168,705	37.6	275,223,672	12.7	66,650,583	-3.1
Gain (Loss) on Equity and Trading Debt Securities (includes									
changes in fair value and realized gains/losses from Equity and Trading Debt Securities)	N/A	1.000		220 244	11 711 7	11 222 102	E 044 4	-8.250.642	204.0
Gain (Loss) on all other Investments or other Hedged items (not	IN/A	1,860		220,311	11,744.7	11,333,102	5,044.1	-6,250,642	-391.2
Equity or Trading Debt Securities)	N/A	12,622,918		4,015,688	-68.2	3,253,244	-19.0	-280,271	-134.5
Gain (Loss) on Derivatives	334	5,849,973	***************************************	6,564,646	12.2	723,489	-89.0	-496,799	
Gain (Loss) on Disposition of Fixed Assets	-3,297,718	1,800,200	154.6	-538,302	-129.9	-869,182		56,692	126.1
Gain (Loss) on Sales of Loans and Leases	-5,297,716 N/A	1,800,200 N/A	154.0	-536,302 N/A	-129.9	-009,102 N/A	-01.5	1,250,144	120.1
Gain (Loss) on Sales of Other Real Estate Owned	N/A N/A	N/A		N/A		N/A		1,230,144	<del></del>
Gain from Bargain Purchase (Merger)	0		N/A		N/A	145,618	N/A	16,230	-100.0
Other Non-interest Income	12,569,515	6,115,471	-51.3	2,008,815		3,574,714	78.0	1,563,039	74.9
TOTAL NON-INTEREST INCOME			9.7		9.9		12.4		-12.2
NON-INTEREST EXPENSE YEAR-TO-DATE	308,848,229	338,890,945	9.7	372,394,135	9.9	418,711,667	12.4	91,903,193	-12.2
Employee Compensation & Benefits	000 000 004	200 400 054	F.0	005 707 740	0.5	200 045 404	0.4	00 004 754	4.0
, , ,	290,288,984	306,462,354	5.6	335,727,716		362,815,194	8.1	92,394,754	1.9
Travel, Conference Expense	5,473,314	5,769,374	5.4	4,445,052	-23.0	4,289,370	-3.5	1,113,228	3.8
Office Occupancy	38,994,024	41,372,126	6.1	43,330,443	4.7	45,588,061	5.2	11,683,517	2.5
Office Operation Expense	113,327,931	120,725,503	6.5	127,630,490	5.7	134,328,113	5.2	34,463,101	2.6
Educational and Promotion	20,259,834	26,559,082	31.1	27,709,105	4.3	32,725,062	18.1	8,817,860	7.8
Loan Servicing Expense	40,472,792	41,551,900	2.7	47,572,883	14.5	53,055,913	11.5	13,440,196	1.3
Professional, Outside Service	43,243,927	47,027,923	8.8	51,792,528	10.1	56,715,263	9.5	15,306,348	8.0
Member Insurance	133,272	144,485	8.4	162,612	12.5	93,113		38,605	65.8
Operating Fees	1,723,365	1,919,248	11.4	1,904,075	-0.8	1,863,283	-2.1	455,832	-2.1
Miscellaneous Non-Interest Expense	25,102,366	28,031,313	11.7	29,514,574	5.3	28,455,167	-3.6	7,660,885	7.7
TOTAL NON-INTEREST EXPENSE	579,019,809	619,563,308	7.0	669,789,478	8.1	719,928,539	7.5	185,374,326	3.0
NET INCOME (LOSS)	93,092,230	119,355,317	28.2	120,998,248	1.4	163,997,614	35.5	26,652,932	-35.0
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* All Income/Expense amounts are year-to-date while the related % change ration									
<sup>1</sup> For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to 1	2/31/20, this includes Unre	ealized Gain (Loss) due t	o change ir	n fair value of Equity and	rading Debt S	ecurities.		7.IncExp	

		Loans	8						
Return to cover		For Charter :	_				1		
06/07/2022		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				tion * Peer Group: A	III * Reportin	g State = 'MO' * Ty	voe Included	: Federally Insure	d State
i doi di didipi	Count of C	U in Peer Group :			тороти	9_0	, pe meraaca		
			1000						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
LOANS AND LEASES			75 = 11.9		70 2119		70 2119		,, ,, ,,,,
Unsecured Credit Card Loans	467,669,848	473,286,319	1.2	429,556,036	-9.2	413,194,242	-3.8	399,499,808	-3.3
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0			0	N/A	0		0	N/A
Non-Federally Guaranteed Student Loans	56,816,727	47,928,796		45,279,478		41,810,846		41,892,407	
All Other Unsecured Loans/Lines of Credit	368,848,006	388,587,919			17.1	393,934,788		376,435,174	
New Vehicle Loans	1,408,827,755	1,428,360,112		, ,	-2.8	1,422,418,508		, ,	
Used Vehicle Loans	3,100,604,358	3,309,777,335		3,479,489,792	5.1	3,932,162,320		, -,, -	
Leases Receivable	0		_	, , ,	N/A	525.188		, , ,	
All Other Secured Non-Real Estate Loans/Lines of Credit	418,755,743	434,408,411	3.7	470,317,506	8.3	515,892,054	9.7	522,808,271	
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien	2,468,189,606	2,693,251,897	9.1	3,341,513,925		3,440,566,347		, ,	
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien	1,003,856,548	1,059,819,305	-	, , ,		1.042.688.829			
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	134,544,471	159,124,770				83,391,886	6.6		
Commercial Loans/Lines of Credit Real Estate Secured	373,249,156			570,845,943	20.9	660,476,163	15.7	697,168,542	5.6
Commercial Loans/Lines of Credit Not Real Estate Secured	38,571,670	55,667,755	44.3	60,088,700	7.9	69,108,532	15.0	77,956,080	12.8
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	12,252,912,905	2.0
LOANS GRANTED		, , ,		, ,					
Number of Loans Granted Year-to-Date	248,744	259,880	4.5	457,712	76.1	1,542,655	237.0	499,671	-67.6
Amount of Loans Granted Year-to-Date	4,782,698,439	5,438,555,196	13.7	7,214,210,536	32.6	7,582,024,245	5.1	1,770,952,585	-76.6
Number of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A
Amount of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
First Time Homebuyer Program	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	12	0.0
Payday Alternative Loans (PAL loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
GOVERNMENT GUARANTEED LOANS									
Non-Commercial Loans									
Small Business Administration (SBA) Outstanding Balance	N/A	137,610		99,957,412	72,538.2	32,344,594	-67.6	14,524,832	-55.1
SBA Guaranteed Portion	N/A	89,624		92,719,520	103,353.9	22,545,318	-75.7	8,897,351	-60.5
Paycheck Protection Program (PPP) Loans (included in SBA) Outstanding Balance	N/A	0		99,424,995	N/A	31,597,770	-68.2	13,751,940	-56.5
Other Government Guaranteed Outstanding Balance	N/A	0		12,356,129	N/A	12,909,215	4.5	12,437,201	-3.7
Other Government Guaranteed Guaranteed Portion	N/A	0		12,064,663	N/A	12.657.221		, - , -	-3.4
Commercial Loans	14/74			12,007,000	14//3	12,001,221	7.0	12,221,707	-0
SBA Commercial Loans Outstanding Balance	3,484,194	4,911,347	41.0	4,237,625	-13.7	3,208,011	-24.3	3,577,509	11.5
SBA Commercial Loans Guaranteed Portion	2,729,613	3,899,500		, - ,		2,472,975		2,778,294	
Other Government Guaranteed Commercial Loans Outstanding Balance	2,720,010	, ,		0,000,110		1,512,063		1,866,655	
Other Government Guaranteed Commercial Loans Guaranteed Portion	0	-		0		1.478.073		1,721,496	
# Means the number is too large to display in the cell	U		14//-	0	14//3	1,-175,076	14//3	8. Loans	10.0

		Delinquent Loan In	formation	<u> </u>					
Return to cover		For Charter :		•					
06/07/2022		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Grou	ıp: All * Re	porting_State = 'N	10' * Тур	e Included: Federall	ly
	Count of	CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES									
30 to 59 Days Delinquent	117,049,704		6.0	84,157,272	-32.2	88,621,214	5.3	87,529,156	-1.2
60 to 89 Days Delinquent <sup>1</sup>	N/A			N/A		N/A		16,144,495	
90 to 179 Days Delinquent <sup>1</sup>	61,384,395	54,830,599	-10.7	45,224,957	-17.5	42,797,198	-5.4	17,090,968	-60.1
180 to 359 Days Delinquent	10,319,086		9.0	7,652,710	-32.0	5,934,970	-22.4	10,759,347	81.3
> = 360 Days Delinquent	5,844,932	5,439,618	-6.9	5,011,554	-7.9	4,992,483	-0.4	4,791,390	-4.0
Total Delinquent Loans - All Types (> = 60 Days)	77,548,413	71,517,243	-7.8	57,889,221		53,724,651	-7.2	48,786,200	-9.2
% Delinquent Loans / Total Loans	0.79			0.51	-25.1	0.45	-12.1	0.40	-10.9
Amount of Loans in Non-Accrual Status	N/A	80,572,848	3	31,816,809	-60.5	30,275,991	-4.8	32,169,445	6.3
COMMERCIAL LOAN DELINQUENCY RATIOS <sup>1</sup>									
% Comm Lns > = 30 Days Delinquent	2	2	-18.7	1	-37.2	1	23.6	1	-7.8
% Comm Lns > = 60 Days Delinquent	1	1	-35.2	0	-78.6	1	357.8	1	28.5
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	3,416,798	3.6
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A	١	N/A		N/A		1,236,768	
90 to 179 Days Delinquent <sup>1</sup>	4,451,553			3,334,923		2,791,513	-16.3	1,371,075	-50.9
180 to 359 Days Delinquent	392,039			151,295	-49.6	39,554	-73.9	159,579	303.4
> = 360 Days Delinquent	14,657	88,309	502.5	91,674		58,533	-36.2	53,674	-8.3
Total Delinquent Credit Card Lns (> = 60 Days)	4,858,249	4,785,410	-1.5	3,577,892		2,889,600	-19.2	2,821,096	-2.4
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	1.04	1.01	-2.7	0.83	-17.6	0.70	-16.0	0.71	1.0
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
30 to 59 Days Delinquent	0		N/A	0		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		N/A	0		0	N/A	0	N/A
180 to 359 Days Delinquent	0	_		0		0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0		0	N/A	0	N/A
Total PAL I and II Loans Delinquent > = 60 Days	0	0	N/A	0		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	-52.1	320,685	-7.2	498,091	55.3	482,137	-3.2
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A	١	N/A		N/A		29,886	
90 to 179 Days Delinquent <sup>1</sup>	539,953			404,847		50,543		89,011	76.1
180 to 359 Days Delinquent	1,680	10,145	503.9	0	-100.0	1,434	N/A	1,368	-4.6
> = 360 Days Delinquent	18,338	0	-100.0	0	N/A	0	N/A	0	N/A
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	559,971	362,766	-35.2	404,847	11.6	51,977	-87.2	120,265	131.4
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	0.29	130.9
# 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	

General part   Gene		Delingu	ent Loan Info	ormation (con	tinued)					
Count of CU   3   1	Return to cover									
Common   C										
Page Circums   NA										
Count of CU in Peer Group: NA		1			on * Peer Grou	: All * Repo	rting State = 'M	O' * Type I	ncluded: Fede	rally
Dec-2018   Dec-2019   School   Dec-2020   % Chg   Dec-2021   % Chg   Dec-2021   % Chg   Mar-2022   % Chg   Mar-2024   % Chg   Mar-2022   % Chg   Mar-2024   % Chg		ount of CU in						,,,		,
DELINQUENT LOANS BY CATEGORY (continued)										
DELINQUENT LOANS BY CATEGORY (continued)		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
30 to 50 Days Delinquent  NA N	DELINQUENT LOANS BY CATEGORY (continued)			Ĭ						
500 to B Daws Delinquent	All Other Unsecured Loans/Lines of Credit									
500 to B Daws Delinquent	30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		3,023,156	
190 to 170 Days Delenguent										
180 to 350 Days Deliroquent		N/A	N/A		N/A		N/A			
= 380 Days Delinquent									, ,	
Total All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other   May	• •									
All Other Unsecured LoansLines of Credit %  New Vehicle Loans 30 to 59 Days Delinquent*  NA  NA  NA  NA  NA  NA  NA  NA  NA  N	, ,									
Unsecured Loans   1	, ,								2, 112,001	
30 to 99 Days Delinquent	•	0	0	N/A	0	N/A	0	N/A	1	N/A
80 to 89 Days Delinquent	New Vehicle Loans									
99 to 179 Days Delinquent	30 to 59 Days Delinquent	17,144,506	16,255,880	-5.2	10,768,591	-33.8	9,790,168	-9.1	10,409,580	6.3
90 to 179 Days Delinquent   7,710,929   9,903,799   -10,5   5,367,942   -22   4,417,62   -17,6   1,918,433   -56   180 to 399 Desp Delinquent   1,146,407   74,4085   -36,108   -32,108   -32,266   6   -3 800 Days Delinquent   245,922   124,105   -40,5   162,007   -30,6   217,598   -34,3   241,292   -10	60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		1,840,744	
> = 360 Days Delinquent         245,922         124,105         -49.5         162,067         30.6         217,598         34.3         241,292         10           Total Del New Vehicle Loans >= 60 Days/ Total New Vehicle Loans %         1         1         1.60         0         -18.7         0         -14.3         4,665,705         -11           Used Vehicle Loans         1         1         1.60         0         -18.7         0         -16.4         0         -13           30 to 59 Days Delinquent         45,905,226         46,596,833         1.5         34,582,296         -25.8         35,282,890         2         0         33,083,216         -6         60 to 89 Days Delinquent*         45,905,226         46,596,833         1.5         34,582,296         -25.8         35,282,890         20         33,083,216         -6         60 to 89 Days Delinquent*         20,735,221         21,111,749         1.8         17,601,113         -16.6         15,794,840         -10.3         7,498,050         -52           180 to 359 Days Delinquent         48,196,28         3,214,353         -33,285,818         -12.0         20,72,999         -20.7         3,231,813         -55           150 to 30 Days Delinquent         82,376,201         24,686,055         -6		7,710,929	6,903,799	-10.5	5,367,942	-22.2	4,421,762	-17.6	1,918,433	-56.6
Total Del New Vehicle Loss >= 60 Days	, ,	1,164,607	744,085	-36.1	612,624	-17.7	625,186	2.1	665,236	6.4
Total Del New Vehicle Loss >= 60 Days	• •	245,922	124,105	-49.5	162,067	30.6	217,598	34.3	241,292	10.9
New Vehicle Loans = 60 Days/ Total New Vehicle Loans%	• •	9,121,458	7,771,989	-14.8	6,142,633	-21.0		-14.3	4,665,705	-11.4
30 to 59 Days Delinquent	` , ,		1			-18.7		-16.4		-13.0
30 to 59 Days Delinquent	Used Vehicle Loans									
60 to 89 Days Delinquent¹		45.905.226	46.596.833	1.5	34.582.296	-25.8	35,282,890	2.0	33.083.216	-6.2
Solid 179 Days Delinquent		N/A								
180 to 359 Days Delinquent		20.735.621	21.111.749	1.8	17.601.113	-16.6	15.794.840	-10.3		-52.5
> = 360 Days Delinquent						-12.0		-26.7	3.231.837	55.9
Total Del Used Vehicle Lans  > = 60 Days    26,376,201   24,686,055   -6.4   20,991,316   -15.0   18,074,036   -13.9   17,573,435   -2	• •					-				-4.2
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %										-2.8
Total New & Used Vehicle Loans >= 60 Days / Total New & Used Vehicle Loans %	, , ,									-6.4
Loans %         Image: Company of the company of					-					
Leases Receivable         0         N/A         N/A         N/A <td>· · · · · · · · · · · · · · · · · · ·</td> <td>1</td> <td>1</td> <td>-13.0</td> <td>1</td> <td>-18.6</td> <td>0</td> <td>-21.8</td> <td>0</td> <td>-7.8</td>	· · · · · · · · · · · · · · · · · · ·	1	1	-13.0	1	-18.6	0	-21.8	0	-7.8
60 to 89 Days Delinquent	Leases Receivable									
60 to 89 Days Delinquent¹		0	0	N/A	0	N/A	0	N/A	0	N/A
90 to 179 Days Delinquent 1 0 0 0 N/A 0 N/		N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent 0 0 0 N/A						N/A		N/A	0	N/A
> = 360 Days Delinquent						N/A	0	N/A	0	N/A
Total Del Leases Receivable (> = 60 Days)						-				N/A
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	,						0	N/A	0	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit  30 to 59 Days Delinquent  N/A	, , ,						0		0	N/A
60 to 89 Days Delinquent¹		1		1						
90 to 179 Days Delinquent	30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		3,392,262	
90 to 179 Days Delinquent¹ N/A	60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		763,828	
180 to 359 Days Delinquent       N/A       <		N/A	N/A		N/A		N/A		929,793	
> = 360 Days Delinquent         N/A		N/A	N/A		N/A		N/A		476,453	
Total Del All Other Secured Loans (> = 60 Days)         N/A         N/A </td <td>• •</td> <td>N/A</td> <td>N/A</td> <td></td> <td>N/A</td> <td></td> <td>N/A</td> <td></td> <td></td> <td></td>	• •	N/A	N/A		N/A		N/A			
All Other Secured Loans >= 60 Days / Total All Other Secured Loans% N/A	,	N/A	N/A		N/A		N/A		2,251,099	
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       51,815,817       182         Outstanding Troubled Debt Restructured loans       57,173,400       55,497,697       -2.9       50,764,058       -8.5       37,124,070       -26.9       39,438,622       6         # Means the number is too large to display in the cell       8       8       8       8       9		N/A	N/A		N/A		N/A		0	
Outstanding Troubled Debt Restructured loans         57,173,400         55,497,697         -2.9         50,764,058         -8.5         37,124,070         -26.9         39,438,622         6           # Means the number is too large to display in the cell         Image: Control of the cell of the ce	,			-4.5	27,104,262	-29.2	18,359,436	-32.3	51,815,817	182.2
# Means the number is too large to display in the cell	, , ,								, ,	6.2
ÿ ','	· ·									
1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.	5 1 7	0 - 179 davs del	inquent.	<del>                                     </del>			1	0. Delina	uent Loans	con't)

Delinguent	1 to 1 Family Bos	idential and Other Non Co	mmercial Real Estate Loans <sup>1</sup>	I			
Return to cover	1- to 4-railing Res	For Charter : N/A	Illinercial Real Estate Loans				
06/07/2022		Count of CU : 91					
CU Name: N/A		Asset Range : N/A					
Peer Group: N/A			Nation * Peer Group: All * Re	eporting State = 'W	O' * Type Includ	ded: Federal	lv
	Count of C	U in Peer Group : N/A		<u></u>	, <b>,</b> , , , , , , , , , , , , , , , , ,		
		· · · · · · · · · · · · · · · · · · ·					
	Dec-2018	Dec-2019 % Chg	Dec-2020 % Chg	Dec-2021	% Chg	Mar-2022	% Cho
DELINQUENT REAL ESTATE LOANS BY CATEGORY		70 2013	200 2020 70 2019		, , , , , , , , , , , , , , , , , , ,		74 2112
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		27.283.715	
60 to 89 Days Delinguent <sup>1</sup>	N/A	N/A	N/A	N/A		1.489.356	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A	N/A	N/A		1.840.207	
180 to 359 Days Delinquent	N/A	N/A	N/A	N/A		1,935,514	
> = 360 Days Delinquent	N/A	N/A	N/A	N/A		3,070,147	
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent > = 60 Days	N/A	N/A	N/A	N/A		8,335,224	
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	
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		4,095,259	
60 to 89 Days Delinguent <sup>1</sup>	N/A	N/A	N/A	N/A		735,736	
90 to 179 Days Delinguent <sup>1</sup>	N/A	N/A	N/A	N/A		862,947	
180 to 359 Days Delinquent	N/A	N/A	N/A	N/A		768.538	
> = 360 Days Delinguent	N/A	N/A	N/A	N/A		955.821	
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days	N/A	N/A	N/A	N/A		3,323,042	
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	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit							
30 to 59 Days Delinquent	N/A	N/A	N/A	N/A		344,365	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A	N/A	N/A		33,901	
90 to 179 Days Delinguent <sup>1</sup>	N/A	N/A	N/A	N/A		379,881	
180 to 359 Days Delinquent	N/A	N/A	N/A	N/A		22,056	
> = 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		435,838	
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	
# 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	ays delinguent.		1		11. Delinquent	t RE Loans	

	Delin	quent Commercial Loans					$\overline{}$
Return to cover		For Charter : N/A					<u> </u>
06/07/2022		Count of CU : 91					
CU Name: N/A		Asset Range : N/A					1
Peer Group: N/A			Nation * Peer Group: All * Rep	orting_State = 'MO'	* Type II	ncluded: Federally In	sured
	Count of CU	in Peer Group : N/A					
	Dec-2018	Dec-2019 % Chg	Dec-2020 % Chg	Dec-2021	% Chg	Mar-2022	% Chg
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		52,064	
60 to 89 Days Delinquent	N/A	N/A	N/A	N/A		0	<u> </u>
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A	N/A	N/A		0	
180 to 359 Days Delinquent	N/A	N/A	N/A	N/A		395,752	
> = 360 Days Delinquent	N/A	N/A	N/A	N/A		0	
Total Construction and Development loans delinquent > = 60 Days	N/A	N/A	N/A	N/A		395,752	
Construction and Development loans >= 60 Days / Total Construction and Development	N/A	N/A	N/A	N/A		n	,
loans %	14/7	. 4// 1	14/1	14/74			<del></del>
Secured by Farmland							
30 to 59 Days Delinquent	N/A	N/A	N/A	N/A		185,654	
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		0	
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	
Secured by Multifamily							
30 to 59 Days Delinquent	N/A	N/A	N/A	N/A		1,232,463	
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	
180 to 359 Days Delinquent	N/A	N/A	N/A	N/A		143,398	
> = 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		143,398	
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	N/A	N/A	N/A	N/A		0	
Secured by Owner Occupied, Non-Farm, Non-Residential Property							
30 to 59 Days Delinquent	N/A	N/A	N/A	N/A		90,080	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A	N/A	N/A		636,000	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A	N/A	N/A		685,179	
180 to 359 Days Delinquent	N/A	N/A	N/A	N/A		2,632,171	
> = 360 Days Delinquent	N/A	N/A	N/A	N/A		0	
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A	N/A	N/A		3,953,350	1
Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del	A1/A	N1/A	NIA			_	
/ Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A	N/A	N/A		2	
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property							
30 to 59 Days Delinquent	N/A	N/A	N/A	N/A		0	1
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A	N/A	N/A		145,600	į.
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A	N/A	N/A		0	
180 to 359 Days Delinquent	N/A	N/A	N/A	N/A		0	ı
> = 360 Days Delinquent	N/A	N/A	N/A	N/A		0	,
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60	A1/A	N1/A	NIA			445.000	Ţ
Days	N/A	N/A	N/A	N/A		145,600	
# 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						40 D. I O	
delinquent.						12. Del Comm Loans	

		Delinquent Commerc	ial I nans		
Return to cover		For Charter :			
06/07/2022		Count of CU :			
CU Name: N/A		Asset Range :			
Peer Group: N/A			Region: Nation * Peer Group: All * Rep	orting State = 'MO' * T	vpe Included: Federally Insured State
	Count	of CU in Peer Group :			
	Dec-2018	Dec-2019	% Chg Dec-2020 % Cho	Dec-2021	% Chg Mar-2022 % Ch
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY			,, <b>g</b>	,	7, 1, 1
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	N/A	N/A	N/A	N/A	0
Occupied, Non-Farm, Non-Residential Property %	14// (	14/7		14//	Ĭ
Loans to finance agricultural production and other loans to					
farmers					
30 to 59 Days Delinquent	N/A	N/A	N/A	N/A	0
	N/A		N/A	N/A	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A	N/A	N/A	
90 to 179 Days Delinquent <sup>1</sup> 180 to 359 Days Delinquent	N/A		N/A	N/A N/A	
> = 360 Days Delinquent	N/A N/A		N/A N/A	N/A N/A	
, '	IN/A	IN/A	IN/A	IN/A	0
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	N/A	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 production	NI/A	N/A	N/A	N/A	0
and other loans to farmers %	N/A	IN/A	IN/A	IN/A	0
Commercial and Industrial Loans					
	N/A	N/A	N/A	N/A	31,730
30 to 59 Days Delinquent	N/A		N/A	N/A	
60 to 89 Days Delinquent <sup>1</sup>	N/A		N/A	N/A N/A	
90 to 179 Days Delinquent	N/A		N/A	N/A N/A	
180 to 359 Days Delinquent	N/A N/A		N/A N/A	N/A N/A	
> = 360 Days Delinquent				N/A N/A	
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	IN/A	N/A	IN/A	1,494,640
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	N/A	N/A	N/A	N/A	2
Unsecured Commercial Loans					
	NI/A	NI/A	N/A	NI/A	400.077
30 to 59 Days Delinquent	N/A		N/A	N/A	, ,
60 to 89 Days Delinquent <sup>1</sup>	N/A		N/A	N/A	,
90 to 179 Days Delinquent <sup>1</sup>	N/A		N/A	N/A	,
180 to 359 Days Delinquent	N/A		N/A	N/A	
> = 360 Days Delinquent	N/A	N/A	N/A	N/A	
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A	N/A	N/A	N/A	654,919
Unsecured Commercial Loans >= 60 Days / Total Unsecured	N/A	N/A	N/A	N/A	54
Commercial Loans %		.,,			
Unsecured Revolving Lines of Credit for Commercial Purposes					
30 to 59 Days Delinquent	N/A	N/A	N/A	N/A	
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	
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 Unsecured Revolving Lines of Credit for Commercial Purposes	N/A	N/A	N/A	N/A	0
delinquent > = 60 Days	IN/A	IN/A	IN/A	IN/A	
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60					
Days / Total Unsecured Revolving Lines of Credit for Commercial	N/A	N/A	N/A	N/A	0
Purposes %					
* 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 least to the second secon	oans 60 - 179 days deling	uent.			13. Del Comm Loans (con't)

		Loan Losse	26						
Return to cover		For Charter : N							
06/07/2022		Count of CU : 9							
CU Name: N/A		Asset Range : N							
Peer Group: N/A				ion * Peer Group: A	All * Report	ing State = 'MO'	* Type Inclu	ded: Federally	/ Insured
	Count of 0	CU in Peer Group : N					.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)			Ĭ						
Total Loans Charged Off Year-to-Date*	75,781,423	80,104,803	5.7	58,226,703	-27.3	45,078,900	-22.6	10,526,280	-6.6
Total Loans Recovered Year-to-Date*	11,763,659	12,868,486	9.4	14,543,545	13.0	16,197,639	11.4	4,042,543	-0.2
NET CHARGE OFFS (\$\$)*	64,017,764	67,236,317	5.0	43,683,158	-35.0	28,881,261	-33.9	6,483,737	-10.2
Net Charge-Offs / Average Loans %**	0.68	0.66	-2.5	0.40	-39.6	0.25	-38.1	0.21	-13.4
Total Delinquent Loans & Year-to-Date Net Charge-Offs	141,566,177	138,753,560	-2.0	101,572,379	-26.8	82,605,912	-18.7	55,269,937	-33.1
Combined Delinquency and Net Charge Off Ratio	1.47	1.34	-8.6	0.91	-32.3	0.69	-23.6	0.61	-11.8
LOAN LOSS SUMMARY BY LOAN TYPE									
Unsecured Credit Card Lns Charged Off*	13,677,740	14,947,985	9.3	11,877,492	-20.5	9,624,588	-19.0	2,391,610	-0.6
Unsecured Credit Card Lns Recovered*	2,060,757	2,392,491	16.1	2,383,215	-0.4	2,835,208	19.0	740,181	4.4
Unsecured Credit Card Net Charge Offs*	11,616,983	12,555,494	8.1	9,494,277	-24.4	6,789,380	-28.5	1,651,429	-2.7
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	2.52	2.67	6.0	2.10	-21.2	1.61	-23.4	1.63	0.9
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	57,957	9.6
Non-Federally Guaranteed Student Loans Recovered*	6,899	17,200.00	149.3	47,181.00	174.3	22,932.00	-51.4	6,596.00	15.1
Non-Federally Guaranteed Student Loans Net Charge Offs*	210,108	8,782,544	4,080.0	328,168	-96.3	188,512	-42.6	51,361	9.0
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	0.49	13.4
Student Loans**		_	.,						
All Other Unsecured Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		N/A		3,042,838	
All Other Unsecured Loans/Lines of Credit Recovered*	N/A N/A	N/A N/A		N/A N/A		N/A N/A		977,944.00 2,064,894	
All Other Unsecured Loans/Lines of Credit Net Charge Offs*  All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured		N/A		N/A				2,064,894	
Loans/Lines of Credit**	N/A	N/A		N/A		N/A		2.14	
New Vehicle Loans Charged Off*	7,544,274	7,955,351	5.4	6,371,873	-19.9	4,055,389	-36.4	961,864	-5.1
New Vehicle Loans Recovered*	699.003	931.432.00	33.3	1,385,947.00	48.8	1.221.746.00	-11.8	,	58.2
New Vehicle Loans Net Charge Offs*	6,845,271	7,023,919	2.6	4,985,926	-29.0	2,833,643	-43.2	478,527	-32.5
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.52	0.50	-4.9	0.35	-28.5	0.20	-43.0	0.13	-33.9
Used Vehicle Loans Charged Off*	29,055,443	25,907,804	-10.8	20,980,950	-19.0	14,035,179	-33.1	3,631,109	3.5
Used Vehicle Loans Recovered*	3,740,200	3,951,751.00	5.7	5,533,158.00	40.0	5,578,328.00	0.8		6.2
Used Vehicle Loans Net Charge Offs*	25,315,243	21,956,053	-13.3	15,447,792	-29.6	8,456,851	-45.3	2,150,147	1.7
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.85	0.69	-19.2	0.46	-33.6	0.23	-49.9	0.21	-6.0
Leases Receivable Charged Off*	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Recovered*	0	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Leases Receivable Net Charge Offs*	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Net Charge Offs / Avg Leases Receivable**	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		N/A		277,148	
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		N/A		N/A		181,852.00	
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		N/A		95,296.00	
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.02	N/A
Secured Non-Real Estate Loans/Lines of Credit**	0.00	0.00	111/74	0.00	IN/A	0.00	IN/A	0.02	IN/A
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES:									
Total Comm Lns Charge-Offs*	326,085	233,092	-28.5	632,056	171.2	189,535	-70.0	19,211	-59.5
Total Comm Lns Recoveries*	209,235	44,328	-78.8	16,478	-62.8	26,016	57.9	4,254	-34.6
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								14. Loan Loss	

	I-	dinent and Dantinination	Landina				1	1	
Return to cover	ın	direct and Participation	ŭ						
06/07/2022		For Charter : N							
		Count of CU: 9							-
CU Name: N/A		Asset Range : N		*		IMOLAT			1.1. 0
Peer Group: N/A	0			ion * Peer Group: All	Reporting_St	ate = 'MO' * Type In	cluded: Fed	lerally insured S	tate Credit
	Count	of CU in Peer Group : N	I/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
INDIRECT LOANS OUTSTANDING	Dec-2016	Dec-2019	% City	Dec-2020	% City	Dec-2021	% City	Wai - 2022	% City
	N/A	N/A		N/A		N/A		2,771,318,631	
New and Used Vehicle Indirect Loans	N/A N/A	N/A N/A		N/A N/A		N/A N/A		57,488,697	
First Lien and Junior Lien Residential Indirect Loans									
Commercial Indirect Loans	N/A	N/A		N/A		N/A		10,836,575	
All Other Indirect Loans	N/A	N/A		N/A		N/A		162,138,544	
Total Outstanding Indirect Loans	2,474,281,167	2,542,337,567	2.8	2,633,574,100	3.6	2,835,393,335	7.7		5.9
Indirect Loans Outstanding / Total Loans %	25.15	24.16	-3.9	23.15	-4.2	23.60	1.9	24.50	3.8
DELINQUENT INDIRECT LOANS									
Total Delinquent Indirect Lns (>= 60 Days)	23,327,045	20,208,644	-13.4	19,125,928	-5.4	16,940,016	-11.4	18,065,966	6.6
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.94	0.79	-15.7	0.73	-8.6	0.60	-17.7	0.60	0.7
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*	25,615,797	25,132,757	-1.9	18,670,660	-25.7	12,344,845	-33.9	3,131,982	1.5
Indirect Loans Recovered*	3,262,446	3,655,981	12.1	4,274,716	16.9	4,493,426	5.1		15.5
Indirect Loans Net Charge Offs*	22,353,351	21,476,776	-3.9	14,395,944	-33.0	7,851,419	-45.5	11	-6.6
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.97	0.86	-12.0	0.56	-35.0	0.29	-48.4	0.25	-12.4
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23									
LOANS PURCHASED									
Loans Purchased from Other Financial Institutions*	1,190,986	10,926,841	817.5	8,341,675	-23.7	23,835,683	185.7	17,840,998	199.4
Loans Purchased from Other Sources*	2,132,494	6,797,872	218.8	12,496,701	83.8	37,633,629	201.1	13,321,068	41.6
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	117.0
LOANS SOLD Year-to-date									
Loans Sold	0	0	N/A	0	N/A	27,213,731	N/A	47,624,376	75.0
First mortgage loans sold on the secondary market	803,633,183	1,157,198,144	44.0	2,149,578,745	85.8	1,938,111,817	-9.8	468,546,668	-75.8
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	513,855,555	669,043,347	30.2	438,665,377	-34.4	338,714,388	-22.8		-77.2
Real Estate Loans Sold with Servicing Retained	N/A	N/A		N/A		N/A		406,229,336	
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	8.1	4,555,414,053	7.1	4,752,192,282	4.3	4,988,803,479	5.0
LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):	.,,,	, - ,- ,- ,-		,,		, , , , , ,		,,,	
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		408,193,448	
Non-Federally Guaranteed Student Loans	24.191.510	11.101.152	-54.1	9.317.744	-16.1	7.458.224	-20.0		13.9
1- to 4-Family Residential Property	69,952,650	83,764,252	19.7	94,563,174	12.9	78,339,957	-17.2	-1 - 1 -	45.1
Commercial Loans (excluding Construction & Development)	46,318,812	72.572.545	56.7	84,951,534	17.1	97,226,567	14.4		35.4
Commercial Construction & Development	5,923,111	4,183,187	-29.4	15,108,866		28,415,750	88.1	34,696,885	22.1
All Other Participation Loans	52,417,556	72,452,098	38.2	97,892,380	35.1	157,011,142	60.4		-92.4
TOTAL PARTICIPATIONS LOANS OUTSTANDING	240,497,146	309,359,699	28.6	408,036,232	31.9	597,933,099	46.5		18.5
Participation Loans Outstanding / Total Loans %	240,497,146	2.94	20.3	3.59	22.0	4.98	38.7		
LOAN PARTICIPATIONS PURCHASED	2.44	2.94	20.3	3.39	22.0	4.90	30.1	5.76	10.2
Participation Loans Purchased*	52,128,086	134,686,404	158.4	186,016,431	38.1	326,578,487	75.6	86,670,224	6.2
Participation Loans Purchased YTD / Total Loans Granted YTD %	1.09	2.48	127.2	2.58	4.1	320,578,487			13.6
LOAN PARTICIPATIONS SOLD	1.09	2.48	121.2	2.58	4.1	4.31	07.0	4.89	13.6
	66 500 075	74 000 400	11.7	07.405.000	-9.7	20,000,455	-42.4	47 044 500	79.4
Participation Loans Sold YTD*	66,569,875	74,360,468		67,125,330		38,669,155		17,344,520	
%Participation Loans Sold YTD / Total Assets**	0.48	0.49	3.5	0.37	-25.4	0.19	-48.4	0.33	74.5
DELINQUENT- PARTICIPATION LOANS	4.077.000	1 101 005	22.2	4.054.040	64.6	440 400	75.0	500.047	32.8
Delinquent Participation Loans Purchased Under 701.22	1,677,688	1,124,885	-33.0	1,851,949	64.6	446,186	-75.9	, .	32.8
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		N/A		N/A		0	1
Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %	N/A	N/A		N/A		N/A		0.10	
LOAN LOSSES - PARTICIPATION LOANS									
Participation Loans Charged Off*	3,992,270	983,393	-75.4	1,036,524	5.4	824,779	-20.4	417,865	102.7
Participation Loans Recovered*	83,637	157,924	88.8	158,059	0.1	381,969	141.7	250,610	162.4
Participation Loan Net Charge Offs *	3,908,633	825,469	-78.9	878,465	6.4	442,810	-49.6	167,255	51.1
Participation Loans Net Charge Offs / Avg Participation Loans % **	1.58	0.30	-81.0	0.24	-18.4	0.09		0.12	
* 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 &	Participation	
, ,									

1- to 4	1-Family Residential P	roperty and All Other	(Non-Co	mmercial) Real Estate	Loans				
Return to cover	- anny recordential r	For Charter :							-
06/07/2022		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Incl	uded: Federally Insure	d State
	Count /	of CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
1- to 4-Family Residential Property Loans			j						
Secured by 1st Lien									-
Fixed Rate > 15 years	N/A	N/A		N/A		N/A		1,723,923,043	
Fixed Rate 15 years or less	N/A	N/A		N/A		N/A		988,964,314	
Balloon/Hybrid > 5 years	N/A	N/A		N/A		N/A		204,947,198	-
Balloon/Hybrid 5 years or less	N/A	N/A		N/A		N/A		269,515,375	
Adjustable Rate	N/A	N/A		N/A		N/A		313,929,587	
Total Secured by 1st Lien	N/A	N/A		N/A		N/A		3,501,279,517	
Secured by Junior Lien	IV/A	14/74		11//		14/73		0,001,270,017	
Closed-End Fixed Rate	N/A	N/A		N/A		N/A		117,769,456	
Closed-End Pixed Rate  Closed-End Adjustable Rate	N/A N/A	N/A N/A		N/A N/A		N/A N/A		24,923,715	
	N/A N/A	·				N/A N/A			
Open-End Fixed Rate	N/A N/A	N/A N/A		N/A		N/A N/A		5,232,738	
Open-End Adjustable Rate				N/A				915,861,004	
Total Secured by Junior Lien	N/A	N/A		N/A		N/A		1,063,786,913	
All Other (Non-Commercial) Real Estate									
Closed-End Fixed Rate	N/A	N/A		N/A		N/A		26,906,200	
Closed-End Adjustable Rate	N/A	N/A		N/A		N/A		29,219,205	
Open-End Fixed Rate	N/A	N/A		N/A		N/A		2,302,049	
Open-End Adjustable Rate	N/A	N/A		N/A		N/A		43,831,716	
Total All Other (Non-Commercial) Real Estate	N/A	N/A		N/A		N/A		102,259,170	
Total 1- to 4-Family Residential Property Loans and All Other	N/A	N/A		N/A		N/A		4,667,325,600	
(Non-Commercial) Real Estate	IV/A	IV/A		IN/A		IN/A		4,007,323,000	
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		284,998,991	
Fixed Rate 15 Years or less*	N/A	N/A		N/A		N/A		100,720,313	
Balloon/Hybrid > 5 Years*	N/A	N/A		N/A		N/A		11,888,319	
Balloon/Hybrid 5 Years or less*	N/A	N/A		N/A		N/A		21,284,510	-
Adjustable Rate*	N/A	N/A		N/A		N/A		61,144,962	-
Total Secured by 1st Lien Granted YTD*	N/A	N/A		N/A		N/A		480,037,095	
Secured by Junior Lien Granted YTD								, ,	
Closed-End Fixed Rate*	N/A	N/A		N/A		N/A		14,006,315	
Closed-End Adjustable Rate*	N/A	N/A		N/A		N/A		56,843	
Open-End Fixed Rate*	N/A	N/A		N/A		N/A		537,351	
Open-End Adjustable Rate*	N/A	N/A		N/A		N/A		88,768,751	
Total Secured by Junior Lien Granted YTD*	N/A	N/A		N/A		N/A		103,369,260	
All Other (Non-Commercial) Real Estate Granted YTD	IN/A	IN/A		IN/A		IN/A		103,303,200	
Closed-End Fixed Rate*	N/A	N/A		N/A		NI/A		17,262,063	
Closed-End Adjustable Rate*	N/A N/A	N/A N/A		N/A N/A		N/A N/A		4,215,093	
,	· ·								
Open-End Fixed Rate*	N/A	N/A		N/A	1	N/A		1,552,637	
Open-End Adjustable Rate*	N/A	N/A		N/A		N/A		7,287,524	
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		N/A		N/A		30,317,317	
Total 1- to 4-Family Residential Property Loans and All Other	N/A	N/A		N/A		N/A		613,723,672	
(Non-Commercial) Real Estate Granted YTD*									
Outstanding 1- to 4-Family Residential Construction Loan	6,697,127	7,186,692	7.3	13,322,068	85.4	14,912,956	11.9	31,888,399	113.8
Amount of real estate loans that refinance, reprice or mature w/in 5	N/A	N/A		N/A		N/A		1,457,143,080	
yrs	IN/A	IN/A		IN/A		IN/A		1,437,143,000	
Outstanding Interest Only & Payment Option First Mortgage Loans	19,864,349	26,149,653	31.6	19,458,963	-25.6	27,724,665	42.5	36,491,360	31.6
Interest Only & Payment Option First Mortgages / Total Assets %	0.74	0.74	0.3	0.57	-23.4	0.61	6.8	0.17	-71.4
Interest Only & Payment Option First Mortgages / Net Worth %	6.82		0.2						-71.0
* Amounts are year-to-date while the related %change ratios are annualize		3.01		3.00		51.10	2.0		
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	C	ommercial Loan I	nformatic	n .					_
Return to cover		For Charter :		).i					+
06/07/2022		Count of CU :							-
CU Name: N/A		Asset Range :							+
Peer Group: N/A				Nation * Peer Gro	un: All *	L Reporting_State =	'MO' * Tv	ne Included: Fede	erally
1 cor group. 1074	Count of C	U in Peer Group :		1 001 010	up. 741	toporting_otato	III.O 1.9	po moradou. i out	Jiuny
	Gouilt Gr G	o iii i ooi oi oup .	10.73						+
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-									
MEMBERS)									
Construction and Development	19,850,643	29,506,613	48.6	51,106,543	73.2	77,712,858	52.1	86,128,204	10.8
Secured by Farmland	3,526,752	4,144,261	17.5			16,789,096		16,767,777	
Secured by Multifamily	43,026,581	80,426,400				154,846,464		157,833,841	_
Owner Occupied, Non-Farm, Non-Residential Property	158,717,763	178,143,579				177,552,851	-1.7	190,552,947	_
Non-Owner Occupied, Non-Farm, Non-Residential Property	148,127,417	180,080,824						245,885,773	
Total Real Estate Secured Commercial Loans	373,249,156	472,301,677						697,168,542	
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	070,210,100	172,001,077	20.0	07 0,0 10,0 10	20.0	000,170,100	10.7	001,100,012	- 0.0
MEMBERS)									
Loans to finance agricultural production and other loans to farmers	782,581	862,670	10.2	889,673	3.1	248,055	-72.1	224,059	-9.7
Commercial and Industrial Loans	35,710,941	53,273,192		56,634,781	6.3	66,895,058		75,719,370	_
Unsecured Commercial Loans	1,138,169	1,093,495				1,063,201		1,218,114	
Unsecured Revolving Lines of Credit (Commercial Purpose)	939,979	438,398		298,502				794,537	_
Total Non-Real Estate Secured Commercial Loans	38,571,670	55,667,755		,				77,956,080	
TOTAL COMMERCIAL LOANS:	00,071,070	00,001,100	11.0	00,000,700	7.0	00,100,002	10.0	11,000,000	12.0
Commercial Loans to Members	366,954,467	474,471,166	29.3	538,121,400	13.4	610,344,727	13.4	651,487,437	6.7
Purchased Commercial Loans or Participations to Nonmembers	44,866,359	53,498,266						123,637,185	_
Total Commercial Loans	411,820,826	527,969,432		630,934,643					_
	411,020,020	527,969,432	20.2	030,934,043	19.5	729,584,695	15.6	775,124,622	0.2
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE	40	F0	20.0	54	2.0	0.0	F0.7	00	
Construction and Development	43	52				83		86	_
Farmland	14	16			1	47		44	
Secured by Multifamily	138	187				314		304	
Owner Occupied, Non-Farm, Non-Residential Property	367	395				421		433	
Non-Owner Occupied, Non-Farm, Non-Residential Property	302	314						386	
Total Number of Real Estate Secured Commercial Loans	864	964			17.3	1,241	9.7	1,253	
Loans to finance agricultural production and other loans to farmers	21	24				7	-72.0	5	
Commercial and Industrial Loans	531	672			-1.2	757		794	
Unsecured Commercial Loans	38	38				22		20	
Unsecured Revolving Lines of Credit (Commercial Purpose)	45	51			5.9			53	
Total Number of Non-Real Estate Secured Commercial Loans	635	785	23.6	821	4.6	840	2.3	872	3.8
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING									
Number of Outstanding Commercial Loans to Members	1,349	1,640	21.6	1,802	9.9	1,863	3.4	1,905	2.3
Number of Outstanding Purchased Commercial Loans or Participation Interests to	150	109	-27.3	150	37.6	218	45.3	220	0.9
Nonmembers	100	100	-21.0	100	07.0	210	40.0	220	0.0
Total Number of Commercial Loans Outstanding	1,499	1,749	16.7	1,952	11.6	2,081	6.6	2,125	
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS	411,820,826	527,969,432	28.2	630,934,643	19.5	729,584,695	15.6	775,124,622	6.2
(Total Commercial Loans / Total Assets)%	2.94	3.49	18.8	3.45	-1.2	3.57	3.5	3.69	3.3
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED									
Member Commercial Loans Granted YTD*	143,632,008	217,359,822	51.3	184,883,315	-14.9	186,547,309	0.9	69,196,154	48.4
Purchased or Participation Interests to Nonmembers*	14,495,319	25,887,143	78.6	39,110,853	51.1	46,813,541	19.7	6,048,055	-48.3
MISCELLANEOUS LOAN INFORMATION									
Agricultural Related Commercial Loans Outstanding Balance	4,309,333	5,006,931	16.2	13,618,098	172.0	17,037,151	25.1	16,991,836	-0.3
Outstanding Agricultural Related Loans - Number	35	40						49	
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*	5,630,693	12,386,299				15,838,863		18,303,449	
Commercial Loans and Participations Sold -no servicing rights- YTD	0	1,600,000						5,244,885	
Total Member Business Loans - (NMBLB)		,,,,,,,,,		13,120			1110	-,=,500	1
(NMBLB / Total Assets)%	3.09	3.58	16.2	3.41	-4.8	3.30	-3.3	3.50	6.1
* Amounts are year-to-date and the related % change ratios are annualized.	0.00	0.00	10.2	5.41	-1.0	0.00		mercial Loans	+

		Invest	ments						
Return to cover	F	or Charter :							
06/07/2022		ount of CU:							
CU Name: N/A	As	set Range :	N/A						
Peer Group: N/A				* Peer Gro	up: All * Rep	orting State = '	MO' * Type	ı İncluded: Federall	y Insured
·	Count of CU in P					<del></del>			-
		_							
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
INVESTMENT SECURITIES									
EQUITY SECURITIES									
Common Stock	N/A	N/A		N/A		N/A		3,586,583	
Registered Investment Companies	N/A	N/A		N/A		N/A		157,876,634	
Other Equities	N/A	N/A		N/A		N/A		50,765,530	
TOTAL EQUITY SECURITIES	N/A	-	2	29,126,327	N/A	115,070,502	295.1	212,228,747	84.4
TRADING DEBT SECURITIES									
US Government Obligations	N/A	N/A		N/A		N/A		-	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		-	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		-	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		-	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		-	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		-	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		-	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		-	
All Other Trading Debt Securities	N/A	N/A		N/A		N/A		-	
TOTAL TRADING DEBT SECURITIES	N/A	N/A		N/A		N/A		-	
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	N/A		N/A		N/A		165,402,640	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		1,298,604,572	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		2,132,041,137	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		40,946,907	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		86,532	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		-	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		32,318,160	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		50,174,055	
All Other Available-for-Sale Debt Securities at Amortized Cost	N/A	N/A		N/A		N/A		12,965,297	
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		N/A		N/A		3,732,539,300	
AFS DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		N/A		N/A		165,421,400	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		1,250,358,860	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		2,029,402,813	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		38,790,934	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		1,282,310	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		-	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		30,368,914	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		49,368,919	
All Other Available-for-Sale Debt Securities at Fair Value	N/A	N/A		N/A		N/A		12,127,555	
TOTAL AFS DEBT SECURITIES AT FAIR VALUE	N/A	N/A		N/A		N/A		3,577,121,705	
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	1	Investments	:						
Return to cover		For Charter :							
06/07/2022		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Incl	uded: Federally Insur	ed State
	Count	of CU in Peer Group :	N/A					•	
		•							
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-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		11,165,014	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		92,612,893	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		213,081,558	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		8,199,995	
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		1,055,046	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		21,794,995	
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		N/A		4,994,903	
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		N/A		N/A		352,904,404	
								00=,000,000	
HTM DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		N/A		N/A		11,129,243	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		87,881,491	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		199,196,342	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		8,006,365	
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		937,884	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		19.616.843	
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		N/A		5.000.012	
TOTAL HTM DEBT SECURITIES AT FAIR VALUE	N/A	N/A		N/A		N/A		331,768,180	
Allowance for Credit Losses on HTM Debt Securities								001,700,100	
(if ASC 326 has been adopted)	N/A	0		0	N/A	0	N/A	0	N/A
(ii / io o o o o o o o o o o o o o o o o									
OTHER INVESTMENTS									
Nonperpetual Capital Account	1,711,796	1,684,996	-1.6	1,684,996	0.0	1,877,296	11.4	1,780,296	-5.2
Perpetual Contributed Capital	15,343,849	15,419,832		, ,		16,651,937	8.0	16,195,423	-2.7
All other investments	113,318,415	129,396,209		· · ·		125,951,310		93,164,359	-26.0
TOTAL OTHER INVESTMENTS	130,374,060	146.501.037		-, -,		144.480.543	8.0	111.140.078	-23.1
TOTAL OTHER INVESTIMENTS	100,014,000	110,001,001	12.1	100,001,020	0.0	111,100,010	0.0	111,110,010	20.1
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		614,101,044	
INVESTMENT MATURITY DISTRIBUTION									
Total Investments < 1 yr	559,079,416	747,803,905	33.8	1,015,565,594	35.8	710,411,717	-30.0	717,676,689	1.0
Total Investments 1-3 yrs	991,833,842	1,004,559,431	1.3			1,159,803,934	-15.3	1,639,273,582	41.3
Total Investments 3-5 yrs	789,618,924	528,472,823			11.4	1,355,515,637	130.3	1,462,626,664	7.9
Total Investments 5-10 yrs	140,308,611	201,027,254		+ · · · · · · · · · · · · · · · · · · ·		929,488,890	89.4	1,011,303,911	8.8
Total Investments > 10 yrs	6.544.061	4,479,131	-31.6		272.2	51,350,533		49.250.144	-4.1
TOTAL INVESTMENTS	2,487,384,854	2,486,342,544				4,206,570,711		4,880,130,990	
# Means the number is too large to display in the cell	2,401,304,034	2,400,342,344	0.0	3,400,297,090	40.0	4,200,570,711	20.9	4,000,130,990	
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	C	Other Investment In	formation	1					
Return to cover		For Charter :	N/A						
06/07/2022		Count of CU:	1						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * Re	porting_State = 'MO'	* Type I	ncluded: Federally I	nsured
	Count of	CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Cha	Dec-2020	% Cha	Dec-2021	% Chg	Mar-2022	% Chg
Investments - Memoranda					J J				, J
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	259,205,352	8.3
Realized Investment Gains (Losses)									
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		N/A		N/A		0	)
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		N/A		N/A		172,518	
Realized Gain (Losses) on all other investments	N/A	N/A		N/A		N/A		-104,367	
Total Gain (Loss) on Investments	N/A	N/A		N/A		N/A		68,151	
Other-Than-Temporary Impairment (OTTI)									
Total OTTI Losses	-11,164	0	1	0			N/A	0	
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0			N/A	0	
OTTI Losses Recognized in Earnings	-11,164	0	100.0	0	N/A	. 0	N/A	0	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	108,501,059	430.3
Recorded Value of Other Investments	6,181,718	5,718,824			5.4		-25.6	8,333,210	
Collateral Assignment Split Dollar Life Insurance Arrangements	0,101,110	0,: :0,02 :	7.10	0,021,100	0	1,100,102		0,000,210	00.0
Remaining Premiums	N/A	N/A		N/A		N/A		6,444,882	!
Cash Surrender Value	N/A	N/A		N/A		N/A		8,713,738	
Recorded Value	14,668,277	17,046,815	16.2	22,448,168	31.7	27,447,920	22.3	26,209,114	
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		56,024	
Recorded Value	3,073,905	2,933,729	-4.6	3,002,612	2.3	3,167,840	5.5	3,329,874	5.1
Other Insurance	101,841,798	97,428,804	-4.3	108,449,268	11.3	110,806,424	2.2	106,150,601	
Other Non-insurance	21,962,526	23,939,063	9.0	34,794,931	45.3	40,231,075	15.6	32,196,502	-20.0
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	284,720,360	37.8
Charitable Donation Accounts	0	0	N/A	0	N/A	. 0	N/A	5,085	N/A
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	22	21	-4.5	21	0.0	22	4.8	22	0.0
Approved Mortgage Seller	20	20	0.0	21	5.0	22	4.8	22	0.0
Borrowing Repurchase Agreements	1	1	0.0	1	0.0		-100.0		
Brokered Deposits (all deposits acquired through 3rd party)	4	4	0.0	4	0.0	3	-25.0	3	
Investment Pilot Program	0	0	N/A	0	N/A		N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	2	2					-100.0		
Deposits and Shares Meeting 703.10(a)	0	0					N/A	0	
Brokered Certificates of Deposit (investments)	31	33	6.5	36	9.1	34	-5.6	34	0.0
<sup>1/</sup> Prior to March 31, 2014, this item included investments purchased for employee	e benefit/deferred comper	nsation plans.							
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	LIQUIDITY - COMMITI	MENTS AND OFF-BA	ALANCE	SHEET EXPOSURES	; I				
Return to cover		For Charter :							
06/07/2022		Count of CU:	91						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group	: All * Re	porting_State = 'MO	* Type Ir	ncluded: Federally Ir	sured
	Count of	CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR									
COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	44,595,368	69,804,507	56.5	70,550,038	1.1	86,547,683	22.7	87,884,432	1.5
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL									
REMAINING LOANS (NON COMMERCIAL)									
Revolving Open-End lines secured by 1- tó 4-Family Residential	569,937,011	608,674,310	6.8	712,287,165	17.0	823,862,814	15.7	865,726,991	5.1
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	1,214,286,539	-3.1
Unsecured Share Draft LOC	111,464,089	116,609,429	4.6	130,087,698	11.6	138,314,678	6.3	196,943,105	42.4
Unused Overdraft Protection Programs	305,875,289	320,384,567	4.7	333,552,184	4.1	346,317,816	3.8	362,901,291	4.8
Other Unfunded Commitments	34,338,292	31,359,685	-8.7	69,195,692	120.7	38,384,983	-44.5	54,113,062	41.0
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	2,693,970,988	3.6
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	2,781,855,420	3.6
OFF-BALANCE SHEET EXPOSURES									
Uncondtionally Cancelable Unfunded Commitments for All Ioan Types	N/A	N/A		N/A		N/A		69,747,991	
Conditionally Cancelable Unfunded Commitments	N/A	N/A		N/A		N/A		1,784,583,470	
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		N/A		N/A		390,762,852	
Financial Standby Letters of Credit	N/A	N/A		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		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		26,689,545.00	
Loans Transferred with Recourse	513,855,555	669,043,347	30.2	438,665,377	-34.4	338,714,388	-22.8	77,257,877	-77.2
Other Contingent Liabilities	15,923,424	9,296,398	-41.6	9,617,507	3.5	10,695,769	11.2	12,123,219	13.3
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	LIQUIDITY - CONTIN	IGENT LIABILITIE	S AND S	OURCES OF FUN	DS				
Return to cover		For Charter	: N/A						
06/07/2022		Count of CU	: 91						
CU Name: N/A		Asset Range							
Peer Group: N/A				Nation * Peer Gro	oup: All *	Reporting_State =	'MO' * T	ype Included:	
	Count of C	U in Peer Group	: N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-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	350,751,000	
Natural Person Credit Unions	6,000,000	C	-100.0	0	N/A	0	N/A	-	
Federal Home Loan Bank	N/A	N/A	A	N/A		N/A		#############	
Other Sources	1,644,389,193	1,857,749,768	13.0	2,287,558,704	23.1	2,612,961,144	14.2	, ,	
Total Line of Credit Limit	1,960,730,193	2,172,713,068	3 10.8	2,611,906,704	20.2	2,958,262,244	13.3	############	-35.4
Draws Against Line of Credit									
Corporate Credit Unions	8,782,576	1,322,305	5 -84.9	0	-100.0	0	N/A	3,743,976	N/A
Natural Person Credit Unions	782,789	C	-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	59,224,000	N/A
Other Sources	3,900,934	3,879,333	-0.6	4,690,940	20.9	500,000	-89.3	1,021,839	104.4
Total Draws Against Lines of Credit	52,656,299	15,167,303	-71.2	4,690,940	-69.1	500,000	-89.3	63,989,815	######
Outstanding Term & Other Borrowings									
Corporate Credit Unions	0	2,000,000	N/A	. 0	-100.0	0	N/A	0	N/A
Natural Person Credit Unions	0	C	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	302,559,462	-6.1
Central Liquidity Facility	0	C	) N/A	. 0	N/A	0	N/A	123,604,732	N/A
Federal Reserve Bank	5,000	C	-100.0	0	N/A	0	N/A	0	N/A
Paycheck Protection Program Lending Facility	N/A	N/A	A	0		0	N/A	0	N/A
Other Sources	255,105	231,773	-9.1	402,813	73.8	182,967	-54.6	176,658	-3.4
Total Outstanding Term & Other Borrowings	376,703,405	406,221,003	3 7.8	436,516,661	7.5	322,416,358	-26.1	426,340,852	32.2
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	#######################################	-23.5
Amount of Borrowings Callable by Lender	0	(	N/A	129,849,637	N/A	0	-100.0	0	N/A
Borrowing Capacity Not Reported in Borrowing Arrangements	N/A	N/A	A	N/A		N/A		268,594,401	
Number of FHLB Members	27	27	7 0.0	29	7.4	29	0.0	29	0.0
BORROWING MATURITY DISTRIBUTION									
< 1 Year	140,094,630	80,426,244	4 -42.6	98,379,490	22.3	142,330,980	44.7	132,176,083	-7.1
1 - 3 Years	78,773,205	159,314,747	7 102.2	206,767,830	29.8	99,334,261	-52.0	101,249,409	1.9
> 3 Years	217,584,090	193,403,888	3 -11.1	140,389,927	-27.4	86,765,801	-38.2	83,564,120	-3.7
Total	436,451,925		-0.8	445,537,247	2.9	328,431,042	-26.3	316,989,612	-3.5
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	Sha	are and Membership I	Informatic	on					
Return to cover		For Charter : N							
06/07/2022		Count of CU: 9	<b>31</b>						
CU Name: N/A		Asset Range : N	N/A						
Peer Group: N/A				ation * Peer Group: Al	I * Reportin	g_State = 'MO' * Type	Included	: Federally Insured St	tate
	Count of	CU in Peer Group : N	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
MEMBERSHIP:									
Number of Current Members	1,507,778	1,534,442	1.8	1,572,681	2.5	1,593,862	1.3	1,601,897	0.5
Number of Potential Members	33,019,377	34,552,290	4.6	35,026,197	1.4	35,515,189	1.4	35,595,831	0.2
% Current Members to Potential Members	4.57	4.44	-2.7	4.49	1.1	4.49	0.0	4.50	0.3
% Membership Growth*	3.78	1.77	-53.2	2.49	40.9	1.35	-46.0	2.02	498.9
Total Number of Share/Deposit Accounts	2,837,355	2,880,122	1.5	2,996,342	4.0	3,072,066	2.5	3,085,119	0.4
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	17,596,252,907	4.3
1 to 3 years	738,512,658	800,378,746	8.4	704,892,724	-11.9	742,171,095	5.3	755,169,926	1.8
> 3 years	402,171,311	494,259,155	22.9	472,560,334	-4.4	354,093,165	-25.1	286,159,754	-19.2
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	18,637,582,587	3.7
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	839,683,119	-30.7
Uninsured NonMember Deposits	1,870,245	5,526,355	195.5	5,927,271	7.3	3,735,707	-37.0	5,827,623	56.0
Total Uninsured Shares & Deposits	458,055,053	589,006,344	28.6	915,158,608	55.4	1,215,647,464	32.8	845,510,742	-30.4
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	17,792,071,845	6.2
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	959,712	0.1
Accounts Held by Nonmember Public Units	1,914,394	2,086,039	9.0	2,481,798	19.0	1,843,302	-25.7	3,506,800	90.2
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	644,877,559	-2.4
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	337,835,674	1.7
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	0	N/A	10,443,862	N/A
Dollar Amount of Commercial Deposit Accounts	352,975,706	451,649,775	28.0	744,454,794	64.8	1,024,185,883	37.6	1,083,867,579	5.8
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	7,649,812	7,564,096	-1.1	5,541,977	-26.7	6,838,319	23.4	7,161,983	4.7
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	34.6	62,366,616	36.1	69,029,806	10.7	71,931,289	4.2
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								23. Shares and Members	ship

		Supplemental Info	rmation						
Return to cover		For Charter :	N/A						
06/07/2022		Count of CU:	91						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nat	ion * Peer Group:	All * Reporti	ng_State = 'MO' *	Type Includ	led: Federally Insured	State
	Count	of CU in Peer Group :	N/A			_			
		-							
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
GRANTS			_						_
Amount of Grants Awarded to your credit union, YTD	1,022,186	269,729	-74	1,721,657	538	6,002,686	249	10,000	-100
Amount of Grants Received by your credit union, YTD	3,532,076	209,702	-94	816,900	290	3,843,873	371	1,178,825	-69
EMPLOYEES:		,		,		, ,		, ,	
Number of Full-Time Employees	3,966	4,115	4	4,243	3	4,209	-1	4,325	3
Number of Part-Time Employees	340	287	-16	269	-6	236	-12	226	-4
BRANCHES:		-	-					-	
Number of CU Branches	322	324	1	318	-2	319	0	314	-2
Number of CUs Reporting Shared Branches	31	29	-6	29	0	27	-7	27	0
Plan to add new branches or expand existing facilities	15	19	27	17	-11	13	-24	11	-15
CUSO INFORMATION						.0			
Value of Investments in CUSO	41,502,091	45,619,404	10	57,360,408	26	60,676,057	6	61,102,640	1
CUSO Loans	9,999,994	6,936,811	-31	3,584,109	-48	3,580,772	0		9
Aggregate Cash Outlays in CUSO	22,593,065	31,501,582	39	31,321,987	-1	32,662,205	4	32,591,150	0
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):	22,000,000	01,001,002		01,021,001		02,002,200	-	02,001,100	
International Remittances	20	20	0	21	5	23	10	23	0
Number of International Remittances Originated YTD	4,461	4,250	-5	3,800	-11	4,546	20	1,293	-72
Low Cost Wire Transfers	73	72	-1	70	-3	67	-4		1
MERGERS/ACQUISITIONS:	70	12	-,	10	-5	01		00	<u>'</u>
Adjusted Retained Earnings Obtained through Business Combinations	19,237,034	22,413,114	17	22,665,750	1	25,717,875	13	26,908,140	5
System Used to Maintain Share/Loan Records	13,207,004	22,410,114		22,000,700		20,7 17,070	10	20,300,140	
Manual System (No Automation)	0	0	N/A	0	N/A	0	N/A	0	N/A
Vendor Supplied In-House System	51	48	-6	42	-13	45	7	45	18/7
Vendor On-Line Service Bureau	43	45	5	48	7	46	-4	46	0
CU Developed In-House System	0		N/A	0		0	N/A	0	N/A
Services Offered Electronically	0	U	IN/A	0	IN/A	0	IN/A	U	111/7
Member Application	42	43	2	43	0	44	2	44	0
New Loan	50	49	-2	50	2	50	0		0
New Share Account	26	27	-z 4	29	7	30	3	31	3
Loan Payments	73	72	-1	72	0	71	-1	71	0
,	18	17	-6	16	-6	14	-13	14	0
Account Aggregation e-Statements	73	71	-o -3	70	-o -1	69	-13	69	0
External Account Transfers	35	35	-3 0	37	-1	39	-1	39	0
Merchant Processing Services	7	9	29	8	-	39	0		0
Remote Deposit Capture	41	46	12	50	-11 9	52	4	53	2
' '	63		0		0	60			2
Bill Payment		63		63			-5		
Download Account History	69	67 34	-3 6	66	-1 3	65	-2		2
Electronic Signature Authentication/Certification				35		39	11	40	3
Mobile Payments	31	34	10	38	12	40	5	41	3
Type(s) of services offered:									
Informational Website	N/A	N/A		N/A		52		56	8
Mobile Application	N/A	N/A		N/A		46		51	11
Online Banking	N/A	N/A		N/A		50		55	10
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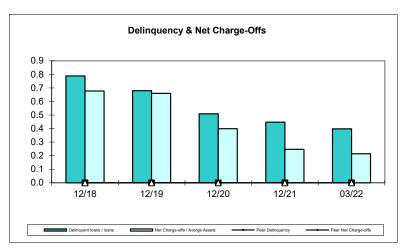
Return to cover

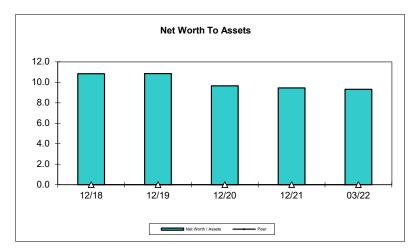
06/07/2022

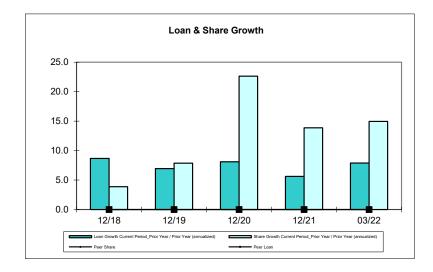
CU Name: N/A Peer Group: N/A Graphs 1 For Charter : N/A Count of CU : 91 Asset Range : N/A

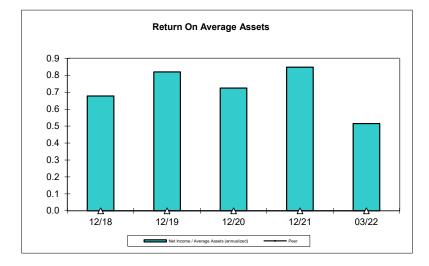
Criteria : Region: Nation \* Peer Group: All \* Reporting\_State = 'MO' \* Type Included:

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 06/07/2022

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

