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Credit Union Index

AN ANALYSIS OF KANSAS AND MISSOURI CREDIT UNIONS





The Credit Union Index is published by the Kansas office of Moss Adams. For more information on the data presented in this report, contact **Rebecca Radell, Senior Manager,** at **(209) 955-6136.**

Kansas

KANSAS CITY

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ASSET SIZE DEFINITION

Group A	\$0-\$250 million
Group B	\$251 million-\$500 million
Group C	\$501 million-\$1 billion
Group D	Over \$1 billion

Kansas

Performance Analysis

Performance Analysis

March 31, 2018

Run Date: June 4, 2018

Region	Institution Name	As of Date	Quarter to Date				Year to Date					
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
	Norwesco Credit Union	\$95	\$0	0.00%	0.00%	0.00%	NA	\$0	0.00%	0.00%	0.00%	NA
	Catholics United Credit Union	\$216	\$0	0.00%	0.00%	100.00%	NA	\$0	0.00%	0.00%	100.00%	NA
	Sunflower Federal Credit Union	\$420	\$1	0.96%	7.55%	87.50%	\$0	\$1	0.96%	7.55%	87.50%	\$0
	Salina Railroad Credit Union	\$570	\$0	0.00%	0.00%	100.00%	\$35	\$0	0.00%	0.00%	100.00%	\$35
	Kan Colo Credit Union	\$704	\$0	0.00%	0.00%	100.00%	\$16	\$0	0.00%	0.00%	100.00%	\$16
	Universal Credit Union	\$810	(\$5)	(2.54%)	(5.62%)	133.33%	\$24	(\$5)	(2.54%)	(5.62%)	133.33%	\$24
	Quindaro Homes Federal Credit Union	\$937	(\$1)	(0.43%)	(1.47%)	100.00%	\$28	(\$1)	(0.43%)	(1.47%)	100.00%	\$28
	W N M H Credit Union	\$1,091	(\$327)	(104.06%)	NM	NA	NA	(\$327)	(104.06%)	NM	NA	NA
	Enterprise Credit Union	\$1,245	\$5	1.64%	18.18%	76.92%	\$24	\$5	1.64%	18.18%	76.92%	\$24
	Mid Plains Credit Union	\$1,611	\$4	0.97%	7.92%	64.29%	\$24	\$4	0.97%	7.92%	64.29%	\$24
	Christ the King Parish Federal Credit Union	\$1,655	(\$3)	(0.73%)	(6.00%)	137.50%	\$12	(\$3)	(0.73%)	(6.00%)	137.50%	\$12
	Salina Municipal Credit Union	\$1,972	\$3	0.61%	5.66%	83.33%	\$21	\$3	0.61%	5.66%	83.33%	\$21
	Eagle Federal Credit Union	\$1,980	\$2	0.41%	5.52%	92.00%	\$60	\$2	0.41%	5.52%	92.00%	\$60
	Central Kansas Education Credit Union	\$3,052	\$2	0.27%	1.13%	90.00%	\$34	\$2	0.27%	1.13%	90.00%	\$34
	Wakarusa Valley Credit Union	\$3,261	\$3	0.37%	3.33%	90.91%	\$37	\$3	0.37%	3.33%	90.91%	\$37
	Ark City Teachers Credit Union	\$3,391	\$2	0.23%	2.23%	90.00%	\$48	\$2	0.23%	2.23%	90.00%	\$48
	River Cities Community Credit Union	\$3,979	\$16	1.64%	21.84%	64.18%	\$27	\$16	1.64%	21.84%	64.18%	\$27
	Tri-County Credit Union	\$4,108	\$4	0.39%	2.38%	75.00%	\$24	\$4	0.39%	2.38%	75.00%	\$24
	Morton Credit Union	\$4,282	\$24	2.29%	15.82%	68.13%	\$30	\$24	2.29%	15.82%	68.13%	\$30
	Kansas City P&G Employees Credit Union	\$4,285	(\$1)	(0.09%)	(0.36%)	105.13%	\$40	(\$1)	(0.09%)	(0.36%)	105.13%	\$40
	Hutchinson Postal and Community Credit Union	\$4,377	(\$15)	(1.42%)	(6.83%)	104.92%	\$36	(\$15)	(1.42%)	(6.83%)	104.92%	\$36
	Southwest Kansas Community Credit Union	\$4,377	\$1	0.09%	0.79%	96.08%	\$48	\$1	0.09%	0.79%	96.08%	\$48
	C & R Credit Union	\$4,378	\$25	2.36%	28.01%	67.53%	\$35	\$25	2.36%	28.01%	67.53%	\$35
	Ellis Credit Union	\$5,235	(\$44)	(3.41%)	(19.15%)	76.92%	\$40	(\$44)	(3.41%)	(19.15%)	76.92%	\$40
	Kansas Air Guard Credit Union	\$5,487	\$4	0.29%	1.97%	90.24%	\$46	\$4	0.29%	1.97%	90.24%	\$46
	UAW MO-KAN Federal Credit Union	\$5,983	(\$83)	(5.61%)	(49.26%)	80.65%	\$40	(\$83)	(5.61%)	(49.26%)	80.65%	\$40
	Topeka Police Credit Union	\$6,703	\$0	0.00%	0.00%	100.00%	\$41	\$0	0.00%	0.00%	100.00%	\$41
	Credit Union of Leavenworth County	\$7,133	(\$34)	(1.91%)	(25.23%)	125.40%	\$38	(\$34)	(1.91%)	(25.23%)	125.40%	\$38
	Bradken Credit Union	\$7,332	\$0	0.00%	0.00%	91.14%	\$84	\$0	0.00%	0.00%	91.14%	\$84
	Peoples Choice Credit Union	\$7,427	\$10	0.55%	2.44%	82.43%	\$43	\$10	0.55%	2.44%	82.43%	\$43
	United Credit Union	\$9,059	\$9	0.40%	4.44%	84.75%	\$40	\$9	0.40%	4.44%	84.75%	\$40
	1st Kansas Credit Union	\$9,215	\$4	0.18%	0.74%	93.90%	\$53	\$4	0.18%	0.74%	93.90%	\$53
	Topeka Firemen's Credit Union	\$9,259	\$11	0.48%	1.71%	72.09%	\$30	\$11	0.48%	1.71%	72.09%	\$30
	Topeka City Employees Credit Union	\$9,335	\$1	0.04%	0.38%	98.91%	\$54	\$1	0.04%	0.38%	98.91%	\$54
	KC Fairfax Federal Credit Union	\$9,429	(\$16)	(0.68%)	(5.91%)	85.71%	\$48	(\$16)	(0.68%)	(5.91%)	85.71%	\$48
	Crossroads Credit Union	\$9,530	(\$58)	(2.44%)	(17.46%)	72.83%	\$48	(\$58)	(2.44%)	(17.46%)	72.83%	\$48
	Bluestem Community Credit Union	\$10,856	\$0	0.00%	0.00%	93.70%	\$40	\$0	0.00%	0.00%	93.70%	\$40
	Sunflower UP Federal Credit Union	\$12,256	\$47	1.65%	20.61%	66.11%	\$45	\$47	1.65%	20.61%	66.11%	\$45
	Bell Credit Union	\$12,693	\$31	1.00%	7.45%	74.01%	\$46	\$31	1.00%	7.45%	74.01%	\$46
	Garden City Teachers Federal Credit Union	\$12,880	\$22	0.69%	10.44%	88.20%	\$48	\$22	0.69%	10.44%	88.20%	\$48
	Farmers Credit Union	\$14,120	\$3	0.08%	0.77%	96.84%	\$41	\$3	0.08%	0.77%	96.84%	\$41
	Kansas City Kansas Firemen & Police Credit Union	\$14,656	\$18	0.49%	2.78%	60.13%	\$64	\$18	0.49%	2.78%	60.13%	\$64
	Salina Interparochial Credit Union	\$17,315	\$25	0.58%	2.16%	43.61%	\$43	\$25	0.58%	2.16%	43.61%	\$43
	Co-Operative Credit Union	\$19,238	(\$35)	(0.74%)	(5.31%)	94.93%	\$48	(\$35)	(0.74%)	(5.31%)	94.93%	\$48
	Wheat State Credit Union	\$19,880	(\$69)	(1.38%)	(21.28%)	72.84%	\$65	(\$69)	(1.38%)	(21.28%)	72.84%	\$65
	Hutchinson Government Employees Credit Union	\$22,958	(\$124)	(2.20%)	(19.71%)	73.00%	\$44	(\$124)	(2.20%)	(19.71%)	73.00%	\$44
	Credit Union of Emporia	\$23,351	\$53	0.93%	7.18%	71.81%	\$39	\$53	0.93%	7.18%	71.81%	\$39
	Reliance Credit Union	\$26,161	\$65	1.02%	6.49%	71.22%	\$70	\$65	1.02%	6.49%	71.22%	\$70
	K.U.M.C. Credit Union	\$27,497	\$13	0.19%	2.02%	90.05%	\$60	\$13	0.19%	2.02%	90.05%	\$60

Source: SNL Financial

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Performance Analysis

March 31, 2018

Run Date: June 4, 2018

Region	Institution Name	As of Date	Quarter to Date				Year to Date					
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets (continued)												
	Campus Credit Union	\$28,970	\$35	0.49%	3.69%	66.38%	\$60	\$35	0.49%	3.69%	66.38%	\$60
	Catholic Family Federal Credit Union	\$29,732	(\$8)	(0.11%)	(1.21%)	87.90%	\$42	(\$8)	(0.11%)	(1.21%)	87.90%	\$42
	McPherson Cooperative Credit Union	\$32,499	\$6	0.07%	0.74%	97.17%	\$47	\$6	0.07%	0.74%	97.17%	\$47
	Freedom First Federal Credit Union	\$33,479	\$42	0.51%	3.46%	79.09%	\$56	\$42	0.51%	3.46%	79.09%	\$56
	U S P L K Employees Federal Credit Union	\$33,546	\$25	0.30%	2.36%	83.78%	\$60	\$25	0.30%	2.36%	83.78%	\$60
	Equishare Credit Union	\$33,685	\$67	0.81%	8.60%	75.13%	\$52	\$67	0.81%	8.60%	75.13%	\$52
	ARK Valley Credit Union	\$36,929	\$48	0.53%	5.47%	88.58%	\$52	\$48	0.53%	5.47%	88.58%	\$52
	Central Kansas Credit Union	\$38,272	\$7	0.08%	1.12%	98.20%	\$43	\$7	0.08%	1.12%	98.20%	\$43
	Dillon Credit Union	\$39,136	\$40	0.42%	2.59%	86.15%	\$60	\$40	0.42%	2.59%	86.15%	\$60
	United Northwest Federal Credit Union	\$39,559	\$60	0.61%	3.84%	77.60%	\$50	\$60	0.61%	3.84%	77.60%	\$50
	Kansas Blue Cross-Blue Shield Credit Union	\$42,672	\$112	1.07%	7.20%	61.13%	\$67	\$112	1.07%	7.20%	61.13%	\$67
	Mid-Kansas Credit Union	\$52,348	\$18	0.14%	1.42%	94.58%	\$55	\$18	0.14%	1.42%	94.58%	\$55
	Panhandle Federal Credit Union	\$52,770	\$92	0.71%	4.32%	72.78%	\$62	\$92	0.71%	4.32%	72.78%	\$62
	B&V Credit Union	\$62,163	\$111	0.70%	5.71%	60.28%	\$67	\$111	0.70%	5.71%	60.28%	\$67
	Midwest Regional Credit Union	\$62,506	\$36	0.23%	2.62%	84.59%	\$55	\$36	0.23%	2.62%	84.59%	\$55
	SM Federal Credit Union	\$67,467	\$155	0.92%	5.46%	43.27%	\$75	\$155	0.92%	5.46%	43.27%	\$75
	Credit Union of Dodge City	\$74,639	\$210	1.16%	12.63%	77.42%	\$50	\$210	1.16%	12.63%	77.42%	\$50
	Kansas State University Federal Credit Union	\$83,165	\$168	0.81%	8.23%	80.60%	\$54	\$168	0.81%	8.23%	80.60%	\$54
	Emporia State Federal Credit Union	\$84,559	\$187	0.90%	8.86%	73.76%	\$51	\$187	0.90%	8.86%	73.76%	\$51
	Quantum Credit Union	\$87,543	(\$97)	(0.45%)	(5.28%)	89.38%	\$76	(\$97)	(0.45%)	(5.28%)	89.38%	\$76
	Farmway Credit Union	\$91,467	\$106	0.47%	2.07%	87.22%	\$79	\$106	0.47%	2.07%	87.22%	\$79
	Kansas Teachers Community Credit Union	\$95,791	\$172	0.73%	6.16%	73.40%	\$44	\$172	0.73%	6.16%	73.40%	\$44
	White Eagle Credit Union	\$108,702	\$127	0.48%	3.98%	68.19%	\$52	\$127	0.48%	3.98%	68.19%	\$52
	Wichita Federal Credit Union	\$109,704	\$153	0.57%	3.68%	79.59%	\$79	\$153	0.57%	3.68%	79.59%	\$79
	Frontier Community Credit Union	\$133,056	\$168	0.51%	4.04%	81.37%	\$54	\$168	0.51%	4.04%	81.37%	\$54
	Average of Asset Group A	\$26,245	\$22	(1.27%)	1.51%	82.82%	\$47	\$22	(1.27%)	1.51%	82.82%	\$47
Asset Group B - \$251 to \$500 million in total assets												
	Mid American Credit Union	\$287,418	\$223	0.31%	3.17%	78.57%	\$66	\$223	0.31%	3.17%	78.57%	\$66
	Skyward Credit Union	\$288,216	\$717	1.01%	6.34%	65.17%	\$72	\$717	1.01%	6.34%	65.17%	\$72
	Heartland Credit Union	\$318,854	\$1,026	1.31%	14.19%	72.70%	\$61	\$1,026	1.31%	14.19%	72.70%	\$61
	Envista Credit Union	\$358,811	\$1,073	1.21%	12.52%	71.53%	\$61	\$1,073	1.21%	12.52%	71.53%	\$61
	Mainstreet Federal Credit Union	\$452,179	\$911	0.82%	10.08%	76.89%	\$62	\$911	0.82%	10.08%	76.89%	\$62
	Azura Credit Union	\$489,962	\$1,146	0.95%	8.92%	71.59%	\$65	\$1,146	0.95%	8.92%	71.59%	\$65
	Average of Asset Group B	\$365,907	\$849	0.94%	9.20%	72.74%	\$65	\$849	0.94%	9.20%	72.74%	\$65
Asset Group C - \$501 million to \$1 billion in total assets												
	Golden Plains Credit Union	\$612,330	\$891	0.59%	5.80%	77.43%	\$55	\$891	0.59%	5.80%	77.43%	\$55
	Mazuma Credit Union	\$646,736	\$2,086	1.31%	14.62%	68.77%	\$81	\$2,086	1.31%	14.62%	68.77%	\$81
	Credit Union of America	\$831,026	\$2,919	1.43%	11.30%	62.88%	\$70	\$2,919	1.43%	11.30%	62.88%	\$70
	Average of Asset Group C	\$696,697	\$1,965	1.11%	10.57%	69.69%	\$69	\$1,965	1.11%	10.57%	69.69%	\$69
Asset Group D - \$1 billion and over in total assets												
	Meritrust Credit Union	\$1,271,957	\$429	0.14%	1.45%	81.86%	\$77	\$429	0.14%	1.45%	81.86%	\$77
	CommunityAmerica Credit Union	\$2,681,228	\$2,336	0.36%	3.05%	86.79%	\$90	\$2,336	0.36%	3.05%	86.79%	\$90
	Average of Asset Group D	\$1,976,593	\$1,383	0.25%	2.25%	84.33%	\$84	\$1,383	0.25%	2.25%	84.33%	\$84

Source: SNL Financial

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: June 4, 2018

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets											
	Norwesco Credit Union	\$95	\$35	\$69	50.72%	NA	4.26%	0.00%	4.26%	8.60%	11.94%
	Catholics United Credit Union	\$216	\$50	\$185	27.03%	NA	3.74%	0.00%	1.87%	9.48%	11.11%
	Sunflower Federal Credit Union	\$420	\$374	\$367	101.91%	\$420	7.69%	0.00%	7.69%	8.76%	10.06%
	Salina Railroad Credit Union	\$570	\$541	\$525	103.05%	\$380	11.09%	1.39%	9.71%	(9.59%)	(4.52%)
	Kan Colo Credit Union	\$704	\$312	\$578	53.98%	\$1,408	3.35%	0.56%	2.79%	(13.72%)	(15.95%)
	Universal Credit Union	\$810	\$466	\$455	102.42%	\$810	5.60%	0.00%	5.60%	25.20%	52.74%
	Quindaro Homes Federal Credit Union	\$937	\$354	\$666	53.15%	\$937	4.28%	0.00%	4.28%	1.71%	4.25%
	W N M H Credit Union	\$1,091	\$722	\$1,171	61.66%	NA	2.86%	0.32%	2.55%	(93.11%)	0.00%
	Enterprise Credit Union	\$1,245	\$967	\$1,094	88.39%	\$830	7.21%	0.66%	6.22%	16.04%	6.69%
	Mid Plains Credit Union	\$1,611	\$1,240	\$1,394	88.95%	\$1,611	5.11%	1.70%	3.16%	(15.05%)	(17.03%)
	Christ the King Parish Federal Credit Union	\$1,655	\$637	\$1,454	43.81%	\$1,655	1.94%	0.24%	1.70%	3.90%	5.30%
	Salina Municipal Credit Union	\$1,972	\$1,352	\$1,758	76.91%	\$1,315	3.27%	0.00%	3.27%	5.55%	5.54%
	Eagle Federal Credit Union	\$1,980	\$1,346	\$1,830	73.55%	\$1,980	4.96%	0.41%	4.55%	18.83%	19.72%
	Central Kansas Education Credit Union	\$3,052	\$2,099	\$2,337	89.82%	\$1,526	3.99%	0.53%	3.45%	11.04%	13.99%
	Wakarusa Valley Credit Union	\$3,261	\$1,832	\$2,888	63.43%	\$2,174	4.10%	0.37%	3.73%	10.96%	11.98%
	Ark City Teachers Credit Union	\$3,391	\$1,941	\$3,029	64.08%	\$3,391	4.18%	1.86%	2.32%	(12.68%)	(14.39%)
	River Cities Community Credit Union	\$3,979	\$3,780	\$3,674	102.89%	\$1,326	6.17%	0.51%	5.65%	18.62%	18.93%
	Tri-County Credit Union	\$4,108	\$1,229	\$3,432	35.81%	\$2,739	2.73%	0.78%	1.95%	(0.29%)	(0.58%)
	Morton Credit Union	\$4,282	\$2,871	\$3,634	79.00%	\$1,071	5.91%	0.19%	5.72%	17.04%	16.03%
	Kansas City P&G Employees Credit Union	\$4,285	\$3,167	\$3,170	99.91%	\$2,143	3.00%	0.28%	2.82%	4.34%	5.37%
	Hutchinson Postal and Community Credit Union	\$4,377	\$2,415	\$3,488	69.24%	\$1,459	4.82%	0.38%	4.35%	29.33%	39.02%
	Southwest Kansas Community Credit Union	\$4,377	\$3,071	\$3,838	80.02%	\$1,751	4.34%	0.63%	3.71%	(8.50%)	(9.96%)
	C & R Credit Union	\$4,378	\$3,602	\$3,858	93.36%	\$1,459	6.89%	0.57%	6.32%	26.71%	10.75%
	Ellis Credit Union	\$5,235	\$2,838	\$4,333	65.50%	\$3,490	3.10%	0.39%	2.71%	11.31%	18.14%
	Kansas Air Guard Credit Union	\$5,487	\$4,693	\$4,652	100.88%	\$2,744	3.36%	0.64%	2.71%	(16.09%)	(19.39%)
	UAW MO-KAN Federal Credit Union	\$5,983	\$3,120	\$5,302	58.85%	\$1,994	3.72%	0.14%	3.65%	8.95%	16.99%
	Topeka Police Credit Union	\$6,703	\$5,653	\$6,041	93.58%	\$1,915	4.49%	0.67%	3.82%	13.64%	15.26%
	Credit Union of Leavenworth County	\$7,133	\$3,692	\$6,556	56.31%	\$2,038	3.14%	0.17%	2.98%	0.90%	3.57%
	Bradken Credit Union	\$7,332	\$3,259	\$6,232	52.29%	\$3,666	4.80%	0.76%	3.99%	(8.75%)	(10.38%)
	Peoples Choice Credit Union	\$7,427	\$2,256	\$5,760	39.17%	\$2,476	3.61%	0.33%	3.34%	12.78%	15.58%
	United Credit Union	\$9,059	\$2,577	\$8,239	31.28%	\$3,624	2.45%	0.13%	2.27%	7.70%	8.02%
	1st Kansas Credit Union	\$9,215	\$4,444	\$7,037	63.15%	\$3,686	3.36%	0.26%	3.09%	14.06%	18.25%
	Topeka Firemen's Credit Union	\$9,259	\$4,714	\$6,681	70.56%	\$4,630	2.25%	0.39%	1.86%	0.04%	(0.48%)
	Topeka City Employees Credit Union	\$9,335	\$5,108	\$8,198	62.31%	\$2,334	3.60%	0.39%	3.22%	1.25%	(0.44%)
	KC Fairfax Federal Credit Union	\$9,429	\$3,519	\$8,267	42.57%	\$1,714	5.10%	0.34%	4.81%	2.05%	0.10%
	Crossroads Credit Union	\$9,530	\$4,822	\$8,209	58.74%	\$3,812	3.37%	0.21%	3.15%	1.81%	7.60%
	Bluestem Community Credit Union	\$10,856	\$4,782	\$9,765	48.97%	\$2,171	3.60%	0.04%	3.56%	32.81%	31.55%
	Sunflower UP Federal Credit Union	\$12,256	\$9,219	\$10,984	83.93%	\$2,724	5.72%	0.81%	4.91%	65.43%	71.52%
	Bell Credit Union	\$12,693	\$9,467	\$10,975	86.26%	\$2,821	4.99%	0.48%	4.50%	17.12%	25.39%
	Garden City Teachers Federal Credit Union	\$12,880	\$6,629	\$11,882	55.79%	\$2,342	3.12%	0.16%	2.96%	12.42%	11.60%
	Farmers Credit Union	\$14,120	\$4,405	\$12,545	35.11%	\$3,138	2.54%	0.14%	2.40%	(3.29%)	(3.85%)
	Kansas City Kansas Firemen & Police Credit Union	\$14,656	\$8,104	\$11,991	67.58%	\$3,664	5.93%	1.59%	4.31%	5.14%	5.79%
	Salina Interparochial Credit Union	\$17,315	\$10,605	\$12,589	84.24%	\$5,772	4.20%	1.07%	3.50%	3.54%	3.56%
	Co-Operative Credit Union	\$19,238	\$15,016	\$16,512	90.94%	\$2,565	5.73%	0.88%	4.85%	10.78%	13.08%
	Wheat State Credit Union	\$19,880	\$18,168	\$18,302	99.27%	\$2,485	5.96%	0.42%	5.54%	(2.58%)	(1.09%)
	Hutchinson Government Employees Credit Union	\$22,958	\$18,556	\$18,927	98.04%	\$2,087	5.52%	0.66%	4.87%	13.08%	13.89%
	Credit Union of Emporia	\$23,351	\$11,691	\$20,181	57.93%	\$3,336	3.03%	0.30%	2.75%	17.11%	19.80%
	Reliance Credit Union	\$26,161	\$17,075	\$21,942	77.82%	\$4,360	4.23%	0.38%	3.85%	23.56%	27.97%
	K.U.M.C. Credit Union	\$27,497	\$5,562	\$24,885	22.35%	\$3,928	2.51%	0.33%	2.16%	(2.70%)	(3.30%)

Source: SNL Financial

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: June 4, 2018

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets (continued)											
	Campus Credit Union	\$28,970	\$17,398	\$25,036	69.49%	\$3,049	4.22%	0.25%	3.97%	12.50%	13.77%
	Catholic Family Federal Credit Union	\$29,732	\$19,065	\$26,832	71.05%	\$2,832	3.80%	0.14%	3.67%	13.85%	14.91%
	McPherson Cooperative Credit Union	\$32,499	\$23,811	\$29,205	81.53%	\$3,421	3.24%	0.25%	2.98%	(3.05%)	(3.46%)
	Freedom First Federal Credit Union	\$33,479	\$6,636	\$28,346	23.41%	\$5,151	2.20%	0.13%	2.07%	5.28%	6.03%
	U S P L K Employees Federal Credit Union	\$33,546	\$10,763	\$29,129	36.95%	\$7,455	2.38%	0.84%	1.54%	1.64%	1.42%
	Equishare Credit Union	\$33,685	\$27,614	\$29,897	92.36%	\$2,173	5.68%	0.25%	5.40%	14.74%	18.78%
	ARK Valley Credit Union	\$36,929	\$22,432	\$33,037	67.90%	\$2,954	3.66%	0.32%	3.35%	19.60%	19.34%
	Central Kansas Credit Union	\$38,272	\$21,081	\$35,377	59.59%	\$2,734	3.03%	0.15%	2.88%	23.16%	25.84%
	Dillon Credit Union	\$39,136	\$29,592	\$32,721	90.44%	\$3,261	3.66%	0.31%	3.35%	19.78%	23.57%
	United Northwest Federal Credit Union	\$39,559	\$19,921	\$32,926	60.50%	\$3,440	3.04%	0.42%	2.62%	7.04%	7.24%
	Kansas Blue Cross-Blue Shield Credit Union	\$42,672	\$23,505	\$36,355	64.65%	\$6,096	3.31%	0.55%	2.76%	18.93%	21.08%
	Mid-Kansas Credit Union	\$52,348	\$20,739	\$47,261	43.88%	\$2,830	2.98%	0.17%	2.81%	(11.84%)	(9.12%)
	Panhandle Federal Credit Union	\$52,770	\$20,789	\$44,113	47.13%	\$6,208	2.64%	0.45%	2.19%	14.04%	15.97%
	B&V Credit Union	\$62,163	\$18,717	\$54,088	34.60%	\$13,814	2.32%	0.57%	1.74%	(11.35%)	(6.17%)
	Midwest Regional Credit Union	\$62,506	\$31,084	\$56,326	55.19%	\$3,379	3.09%	0.32%	2.78%	5.18%	3.26%
	SM Federal Credit Union	\$67,467	\$51,766	\$55,665	93.00%	\$16,867	2.50%	0.89%	1.83%	0.69%	(1.64%)
	Credit Union of Dodge City	\$74,639	\$55,221	\$66,883	82.56%	\$2,262	4.63%	0.26%	4.36%	22.06%	23.06%
	Kansas State University Federal Credit Union	\$83,165	\$53,548	\$73,874	72.49%	\$2,918	3.70%	0.27%	3.43%	(2.76%)	(0.89%)
	Emporia State Federal Credit Union	\$84,559	\$60,223	\$75,926	79.32%	\$3,191	3.29%	0.42%	2.87%	15.59%	16.39%
	Quantum Credit Union	\$87,543	\$71,485	\$78,479	91.09%	\$3,891	4.69%	0.59%	4.11%	14.55%	14.66%
	Farmway Credit Union	\$91,467	\$57,679	\$70,626	81.67%	\$3,049	3.71%	0.34%	3.37%	12.23%	16.51%
	Kansas Teachers Community Credit Union	\$95,791	\$67,232	\$83,089	80.92%	\$3,041	3.20%	0.35%	2.85%	16.33%	17.99%
	White Eagle Credit Union	\$108,702	\$73,050	\$94,504	77.30%	\$2,861	4.23%	0.46%	3.77%	19.97%	22.07%
	Wichita Federal Credit Union	\$109,704	\$79,902	\$92,127	86.73%	\$2,925	4.71%	0.62%	4.10%	19.65%	20.68%
	Frontier Community Credit Union	\$133,056	\$89,786	\$114,743	78.25%	\$2,924	3.68%	0.38%	3.31%	10.27%	11.34%
	Average of Asset Group A	\$26,245	\$16,181	\$22,682	69.30%	\$3,136	4.09%	0.45%	3.62%	7.61%	10.30%
Asset Group B - \$251 to \$500 million in total assets											
	Mid American Credit Union	\$287,418	\$263,031	\$232,904	112.94%	\$2,804	4.52%	0.63%	3.89%	8.51%	0.87%
	Skyward Credit Union	\$288,216	\$118,834	\$241,976	49.11%	\$6,945	3.52%	0.73%	2.79%	12.96%	19.59%
	Heartland Credit Union	\$318,854	\$247,604	\$254,802	97.18%	\$2,614	3.77%	0.73%	3.04%	16.71%	20.88%
	Envista Credit Union	\$358,811	\$316,414	\$306,909	103.10%	\$3,262	3.54%	0.53%	3.01%	10.96%	19.76%
	Mainstreet Federal Credit Union	\$452,179	\$251,739	\$409,566	61.46%	\$3,575	3.08%	0.25%	2.83%	19.09%	20.57%
	Azura Credit Union	\$489,962	\$320,954	\$431,886	74.31%	\$3,643	3.49%	0.45%	3.04%	10.69%	12.37%
	Average of Asset Group B	\$365,907	\$253,096	\$313,007	83.02%	\$3,807	3.65%	0.55%	3.10%	13.15%	15.67%
Asset Group C - \$501 million to \$1 billion in total assets											
	Golden Plains Credit Union	\$612,330	\$553,893	\$541,088	102.37%	\$2,994	3.79%	0.66%	3.13%	4.28%	11.63%
	Mazuma Credit Union	\$646,736	\$491,083	\$530,499	92.57%	\$3,458	4.13%	0.61%	3.52%	12.69%	14.74%
	Credit Union of America	\$831,026	\$688,007	\$663,087	103.76%	\$4,176	4.13%	0.85%	3.28%	12.71%	15.36%
	Average of Asset Group C	\$696,697	\$577,661	\$578,225	99.57%	\$3,543	4.02%	0.71%	3.31%	9.89%	13.91%
Asset Group D - \$1 billion and over in total assets											
	Meritrust Credit Union	\$1,271,957	\$1,016,830	\$1,094,656	92.89%	\$3,825	4.20%	0.99%	3.21%	2.48%	10.31%
	CommunityAmerica Credit Union	\$2,681,228	\$1,693,508	\$2,168,177	78.11%	\$3,331	3.36%	0.76%	2.60%	17.08%	24.35%
	Average of Asset Group D	\$1,976,593	\$1,355,169	\$1,631,417	85.50%	\$3,578	3.78%	0.88%	2.91%	9.78%	17.33%

Source: SNL Financial

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

Asset Quality

March 31, 2018

Run Date: June 4, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	Norwesco Credit Union	\$95	\$0	0.00%	5.71%	NA	0.00%	0.00%
	Catholics United Credit Union	\$216	\$7	14.00%	26.00%	185.71%	15.91%	3.24%
	Sunflower Federal Credit Union	\$420	\$8	2.14%	4.81%	225.00%	11.27%	1.90%
	Salina Railroad Credit Union	\$570	\$7	1.29%	0.74%	57.14%	15.91%	1.23%
	Kan Colo Credit Union	\$704	\$15	4.81%	11.54%	240.00%	9.26%	2.13%
	Universal Credit Union	\$810	\$45	9.66%	3.65%	37.78%	12.16%	5.56%
	Quindaro Homes Federal Credit Union	\$937	\$31	8.76%	3.11%	35.48%	28.37%	3.31%
	W N M H Credit Union	\$1,091	\$75	10.39%	1.39%	13.33%	NA	6.87%
	Enterprise Credit Union	\$1,245	\$12	1.24%	0.83%	66.67%	10.17%	0.96%
	Mid Plains Credit Union	\$1,611	\$45	3.63%	0.81%	22.22%	21.03%	2.79%
	Christ the King Parish Federal Credit Union	\$1,655	\$0	0.00%	0.63%	NA	0.00%	0.00%
	Salina Municipal Credit Union	\$1,972	\$3	0.22%	0.07%	33.33%	1.40%	0.15%
	Eagle Federal Credit Union	\$1,980	\$19	1.41%	0.82%	57.89%	12.10%	0.96%
	Central Kansas Education Credit Union	\$3,052	\$1	0.05%	0.38%	800.00%	0.14%	0.03%
	Wakarusa Valley Credit Union	\$3,261	\$34	1.86%	1.31%	70.59%	13.25%	1.04%
	Ark City Teachers Credit Union	\$3,391	\$13	0.67%	1.34%	200.00%	3.37%	0.38%
	River Cities Community Credit Union	\$3,979	\$99	2.62%	0.87%	33.33%	29.64%	2.49%
	Tri-County Credit Union	\$4,108	\$1	0.08%	2.69%	NM	0.14%	0.02%
	Morton Credit Union	\$4,282	\$9	0.31%	0.45%	144.44%	1.42%	0.21%
	Kansas City P&G Employees Credit Union	\$4,285	\$38	1.20%	0.16%	13.16%	3.44%	0.89%
	Hutchinson Postal and Community Credit Union	\$4,377	\$93	3.85%	1.86%	48.39%	13.01%	2.12%
	Southwest Kansas Community Credit Union	\$4,377	\$25	0.81%	1.63%	200.00%	4.48%	0.57%
	C & R Credit Union	\$4,378	\$8	0.22%	1.05%	475.00%	1.97%	0.18%
	Ellis Credit Union	\$5,235	\$0	0.00%	0.63%	NA	1.64%	0.00%
	Kansas Air Guard Credit Union	\$5,487	\$0	0.00%	0.32%	NA	0.00%	0.00%
	UAW MO-KAN Federal Credit Union	\$5,983	\$324	10.38%	5.45%	52.47%	40.40%	5.42%
	Topeka Police Credit Union	\$6,703	\$133	2.35%	2.39%	101.50%	16.88%	1.98%
	Credit Union of Leavenworth County	\$7,133	\$0	0.00%	0.89%	NA	0.00%	0.00%
	Bradken Credit Union	\$7,332	\$129	3.96%	2.95%	74.42%	10.91%	1.76%
	Peoples Choice Credit Union	\$7,427	\$93	4.12%	2.08%	50.54%	5.50%	1.25%
	United Credit Union	\$9,059	\$0	0.00%	1.28%	NA	0.00%	0.00%
	1st Kansas Credit Union	\$9,215	\$0	0.00%	0.63%	NA	0.00%	0.00%
	Topeka Firemen's Credit Union	\$9,259	\$44	0.93%	0.51%	54.55%	1.69%	0.48%
	Topeka City Employees Credit Union	\$9,335	\$55	1.08%	3.31%	307.27%	4.49%	0.59%
	KC Fairfax Federal Credit Union	\$9,429	\$13	0.37%	4.38%	NM	1.06%	0.14%
	Crossroads Credit Union	\$9,530	\$153	3.17%	3.53%	111.11%	10.42%	1.61%
	Bluestem Community Credit Union	\$10,856	\$37	0.77%	0.67%	86.49%	6.15%	0.34%
	Sunflower UP Federal Credit Union	\$12,256	\$39	0.42%	0.38%	89.74%	4.95%	0.32%
	Bell Credit Union	\$12,693	\$171	1.81%	0.44%	24.56%	9.94%	1.35%
	Garden City Teachers Federal Credit Union	\$12,880	\$38	0.57%	0.21%	36.84%	4.38%	0.30%
	Farmers Credit Union	\$14,120	\$16	0.36%	1.09%	300.00%	1.18%	0.11%
	Kansas City Kansas Firemen & Police Credit Union	\$14,656	\$83	1.02%	4.32%	421.69%	2.82%	0.57%
	Salina Interparochial Credit Union	\$17,315	\$336	3.17%	6.48%	204.46%	6.32%	1.94%
	Co-Operative Credit Union	\$19,238	\$719	4.79%	1.48%	30.88%	25.29%	3.74%
	Wheat State Credit Union	\$19,880	\$221	1.22%	3.35%	275.57%	18.23%	1.11%
	Hutchinson Government Employees Credit Union	\$22,958	\$450	2.43%	2.44%	100.67%	15.47%	1.96%
	Credit Union of Emporia	\$23,351	\$39	0.33%	0.57%	171.79%	1.28%	0.17%
	Reliance Credit Union	\$26,161	\$247	1.45%	0.70%	48.18%	5.94%	0.94%
	K.U.M.C. Credit Union	\$27,497	\$11	0.20%	0.36%	181.82%	0.92%	0.04%

Source: SNL Financial

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

March 31, 2018

Run Date: June 4, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets (continued)								
	Campus Credit Union	\$28,970	\$175	1.01%	2.08%	206.86%	6.49%	0.60%
	Catholic Family Federal Credit Union	\$29,732	\$317	1.66%	1.56%	94.01%	11.50%	1.07%
	McPherson Cooperative Credit Union	\$32,499	\$299	1.26%	0.21%	17.06%	9.09%	0.92%
	Freedom First Federal Credit Union	\$33,479	\$41	0.62%	0.56%	90.24%	1.10%	0.12%
	U S P L K Employees Federal Credit Union	\$33,546	\$136	1.26%	0.46%	36.76%	3.16%	0.41%
	Equishare Credit Union	\$33,685	\$258	0.93%	1.08%	115.89%	16.80%	0.77%
	ARK Valley Credit Union	\$36,929	\$131	0.58%	0.33%	55.73%	3.63%	0.35%
	Central Kansas Credit Union	\$38,272	\$10	0.05%	0.52%	NM	1.37%	0.03%
	Dillon Credit Union	\$39,136	\$176	0.59%	0.41%	69.32%	3.36%	0.45%
	United Northwest Federal Credit Union	\$39,559	\$233	1.17%	1.69%	144.21%	3.52%	0.59%
	Kansas Blue Cross-Blue Shield Credit Union	\$42,672	\$82	0.35%	0.43%	124.39%	1.29%	0.19%
	Mid-Kansas Credit Union	\$52,348	\$636	3.07%	1.19%	38.84%	12.08%	1.21%
	Panhandle Federal Credit Union	\$52,770	\$40	0.19%	0.19%	97.50%	1.16%	0.08%
	B&V Credit Union	\$62,163	\$176	0.94%	0.90%	96.02%	2.22%	0.28%
	Midwest Regional Credit Union	\$62,506	\$316	1.02%	1.31%	128.48%	5.34%	0.51%
	SM Federal Credit Union	\$67,467	\$101	0.20%	0.07%	37.62%	0.88%	0.15%
	Credit Union of Dodge City	\$74,639	\$473	0.86%	1.11%	129.39%	9.38%	0.63%
	Kansas State University Federal Credit Union	\$83,165	\$380	0.71%	0.45%	63.42%	4.98%	0.46%
	Emporia State Federal Credit Union	\$84,559	\$103	0.17%	0.47%	275.73%	1.17%	0.12%
	Quantum Credit Union	\$87,543	\$296	0.41%	1.28%	308.78%	3.76%	0.34%
	Farmway Credit Union	\$91,467	\$1,175	2.04%	1.14%	55.83%	5.55%	1.28%
	Kansas Teachers Community Credit Union	\$95,791	\$354	0.53%	0.22%	42.66%	3.20%	0.37%
	White Eagle Credit Union	\$108,702	\$21	0.03%	1.13%	NM	1.54%	0.02%
	Wichita Federal Credit Union	\$109,704	\$623	0.78%	1.11%	142.05%	5.40%	0.57%
	Frontier Community Credit Union	\$133,056	\$344	0.38%	0.73%	190.41%	2.94%	0.26%
	Average of Asset Group A	\$26,245	\$146	1.82%	1.94%	130.88%	7.19%	1.01%
Asset Group B - \$251 to \$500 million in total assets								
	Mid American Credit Union	\$287,418	\$1,503	0.57%	0.76%	132.93%	6.04%	0.52%
	Skyward Credit Union	\$288,216	\$1,105	0.93%	0.85%	91.13%	2.67%	0.38%
	Heartland Credit Union	\$318,854	\$5,067	2.05%	0.85%	41.48%	16.61%	1.59%
	Envista Credit Union	\$358,811	\$1,726	0.55%	0.81%	147.68%	5.45%	0.48%
	Mainstreet Federal Credit Union	\$452,179	\$408	0.16%	0.44%	273.77%	1.64%	0.09%
	Azura Credit Union	\$489,962	\$1,767	0.55%	0.78%	142.44%	4.23%	0.36%
	Average of Asset Group B	\$365,907	\$1,929	0.80%	0.75%	138.24%	6.11%	0.57%
Asset Group C - \$501 million to \$1 billion in total assets								
	Golden Plains Credit Union	\$612,330	\$3,341	0.60%	0.79%	131.55%	10.18%	0.55%
	Mazuma Credit Union	\$646,736	\$5,748	1.17%	1.09%	92.95%	10.37%	0.89%
	Credit Union of America	\$831,026	\$5,772	0.84%	1.05%	124.77%	6.21%	0.69%
	Average of Asset Group C	\$696,697	\$4,954	0.87%	0.98%	116.42%	8.92%	0.71%
Asset Group D - \$1 billion and over in total assets								
	Meritrust Credit Union	\$1,271,957	\$4,245	0.42%	0.93%	222.14%	4.35%	0.33%
	CommunityAmerica Credit Union	\$2,681,228	\$12,023	0.71%	1.12%	158.38%	4.93%	0.45%
	Average of Asset Group D	\$1,976,593	\$8,134	0.57%	1.03%	190.26%	4.64%	0.39%

Source: SNL Financial

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Net Worth

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets							
	Norwesco Credit Union	\$95	\$26	27.37%	16.00%	0.00%	7.69%
	Catholics United Credit Union	\$216	\$31	14.35%	0.00%	22.58%	41.94%
	Sunflower Federal Credit Union	\$420	\$53	12.62%	7.69%	15.09%	33.96%
	Salina Railroad Credit Union	\$570	\$39	6.84%	0.00%	17.95%	10.26%
	Kan Colo Credit Union	\$704	\$126	17.90%	0.00%	11.90%	34.92%
	Universal Credit Union	\$810	\$353	43.58%	(5.59%)	12.75%	4.82%
	Quindaro Homes Federal Credit Union	\$937	\$270	28.82%	(1.48%)	11.48%	4.07%
	W N M H Credit Union	\$1,091	(\$81)	(7.42%)	(531.71%)	NA	NA
	Enterprise Credit Union	\$1,245	\$110	8.84%	0.00%	10.91%	7.27%
	Mid Plains Credit Union	\$1,611	\$204	12.66%	8.00%	22.06%	4.90%
	Christ the King Parish Federal Credit Union	\$1,655	\$199	12.02%	(3.98%)	0.00%	2.01%
	Salina Municipal Credit Union	\$1,972	\$213	10.80%	5.71%	1.41%	0.47%
	Eagle Federal Credit Union	\$1,980	\$147	7.42%	8.33%	12.93%	7.48%
	Central Kansas Education Credit Union	\$3,052	\$707	23.17%	1.70%	0.14%	1.13%
	Wakarusa Valley Credit Union	\$3,261	\$361	11.07%	3.35%	9.42%	6.65%
	Ark City Teachers Credit Union	\$3,391	\$360	10.62%	2.23%	3.61%	7.22%
	River Cities Community Credit Union	\$3,979	\$301	7.56%	23.94%	32.89%	10.96%
	Tri-County Credit Union	\$4,108	\$673	16.38%	2.39%	0.15%	4.90%
	Morton Credit Union	\$4,282	\$620	14.48%	16.81%	1.45%	2.10%
	Kansas City P&G Employees Credit Union	\$4,285	\$1,101	25.69%	(0.36%)	3.45%	0.45%
	Hutchinson Postal and Community Credit Union	\$4,377	\$869	19.85%	(6.79%)	10.70%	5.18%
	Southwest Kansas Community Credit Union	\$4,377	\$508	11.61%	1.58%	4.92%	9.84%
	C & R Credit Union	\$4,378	\$369	8.43%	29.07%	2.17%	10.30%
	Ellis Credit Union	\$5,235	\$896	17.12%	(18.72%)	0.00%	2.01%
	Kansas Air Guard Credit Union	\$5,487	\$815	14.85%	1.97%	0.00%	1.84%
	UAW MO-KAN Federal Credit Union	\$5,983	\$632	10.56%	(46.43%)	51.27%	26.90%
	Topeka Police Credit Union	\$6,703	\$653	9.74%	0.00%	20.37%	20.67%
	Credit Union of Leavenworth County	\$7,133	\$522	7.32%	(24.46%)	0.00%	6.32%
	Bradken Credit Union	\$7,332	\$1,086	14.81%	0.00%	11.88%	8.84%
	Peoples Choice Credit Union	\$7,427	\$1,644	22.14%	2.45%	5.66%	2.86%
	United Credit Union	\$9,059	\$815	9.00%	3.97%	0.00%	4.05%
	1st Kansas Credit Union	\$9,215	\$2,175	23.60%	0.92%	0.00%	1.29%
	Topeka Firemen's Credit Union	\$9,259	\$2,577	27.83%	1.71%	1.71%	0.93%
	Topeka City Employees Credit Union	\$9,335	\$1,057	11.32%	0.76%	5.20%	15.99%
	KC Fairfax Federal Credit Union	\$9,429	\$1,075	11.40%	(5.87%)	1.21%	14.33%
	Crossroads Credit Union	\$9,530	\$1,299	13.63%	(17.10%)	11.78%	13.09%
	Bluestem Community Credit Union	\$10,856	\$944	8.70%	0.00%	3.92%	3.39%
	Sunflower UP Federal Credit Union	\$12,256	\$935	7.63%	21.65%	4.17%	3.74%
	Bell Credit Union	\$12,693	\$1,679	13.23%	7.52%	10.18%	2.50%
	Garden City Teachers Federal Credit Union	\$12,880	\$855	6.64%	10.56%	4.44%	1.64%
	Farmers Credit Union	\$14,120	\$1,557	11.03%	0.77%	1.03%	3.08%
	Kansas City Kansas Firemen & Police Credit Union	\$14,656	\$2,596	17.71%	2.95%	3.20%	13.48%
	Salina Interparochial Credit Union	\$17,315	\$4,632	26.75%	2.17%	7.25%	14.83%
	Co-Operative Credit Union	\$19,238	\$2,620	13.62%	(5.42%)	27.44%	8.47%
	Wheat State Credit Union	\$19,880	\$1,261	6.34%	(20.75%)	17.53%	48.30%
	Hutchinson Government Employees Credit Union	\$22,958	\$2,456	10.70%	(19.08%)	18.32%	18.44%
	Credit Union of Emporia	\$23,351	\$2,980	12.76%	7.24%	1.31%	2.25%
	Reliance Credit Union	\$26,161	\$4,042	15.45%	6.54%	6.11%	2.94%
	K.U.M.C. Credit Union	\$27,497	\$2,576	9.37%	2.03%	0.43%	0.78%

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets (continued)							
	Campus Credit Union	\$28,970	\$3,817	13.18%	3.70%	4.58%	9.48%
	Catholic Family Federal Credit Union	\$29,732	\$2,650	8.91%	(1.20%)	11.96%	11.25%
	McPherson Cooperative Credit Union	\$32,499	\$3,183	9.79%	0.76%	9.39%	1.60%
	Freedom First Federal Credit Union	\$33,479	\$4,879	14.57%	3.39%	0.84%	0.76%
	U S P L K Employees Federal Credit Union	\$33,546	\$4,256	12.69%	2.27%	3.20%	1.17%
	Equishare Credit Union	\$33,685	\$3,149	9.35%	(28.66%)	8.19%	9.50%
	ARK Valley Credit Union	\$36,929	\$3,537	9.58%	5.50%	3.70%	2.06%
	Central Kansas Credit Union	\$38,272	\$2,514	6.57%	1.12%	0.40%	4.38%
	Dillon Credit Union	\$39,136	\$6,208	15.86%	2.59%	2.84%	1.97%
	United Northwest Federal Credit Union	\$39,559	\$6,279	15.87%	3.92%	3.71%	5.35%
	Kansas Blue Cross-Blue Shield Credit Union	\$42,672	\$6,279	14.71%	7.20%	1.31%	1.62%
	Mid-Kansas Credit Union	\$52,348	\$5,355	10.23%	1.35%	11.88%	4.61%
	Panhandle Federal Credit Union	\$52,770	\$8,558	16.22%	4.35%	0.47%	0.46%
	B&V Credit Union	\$62,163	\$8,113	13.05%	5.55%	2.17%	2.08%
	Midwest Regional Credit Union	\$62,506	\$5,516	8.82%	2.55%	5.73%	7.36%
	SM Federal Credit Union	\$67,467	\$11,429	16.94%	5.50%	0.88%	0.33%
	Credit Union of Dodge City	\$74,639	\$6,754	9.05%	12.90%	7.00%	9.06%
	Kansas State University Federal Credit Union	\$83,165	\$8,247	9.92%	8.27%	4.61%	2.92%
	Emporia State Federal Credit Union	\$84,559	\$8,300	9.82%	9.22%	1.24%	3.42%
	Quantum Credit Union	\$87,543	\$7,303	8.34%	(5.24%)	4.05%	12.52%
	Farmway Credit Union	\$91,467	\$20,531	22.45%	2.10%	5.72%	3.20%
	Kansas Teachers Community Credit Union	\$95,791	\$11,345	11.84%	6.16%	3.12%	1.33%
	White Eagle Credit Union	\$108,702	\$12,841	11.81%	4.00%	0.16%	6.42%
	Wichita Federal Credit Union	\$109,704	\$16,773	15.29%	3.71%	3.71%	5.28%
	Frontier Community Credit Union	\$133,056	\$16,702	12.55%	4.09%	2.06%	3.92%
	Average of Asset Group A	\$26,245	\$3,330	13.59%	(5.98%)	7.20%	7.86%
Asset Group B - \$251 to \$500 million in total assets							
	Mid American Credit Union	\$287,418	\$28,254	9.83%	3.18%	5.32%	7.07%
	Skyward Credit Union	\$288,216	\$50,280	17.45%	5.79%	2.20%	2.00%
	Heartland Credit Union	\$318,854	\$29,514	9.26%	14.41%	17.17%	7.12%
	Envista Credit Union	\$358,811	\$35,173	9.80%	12.59%	4.91%	7.25%
	Mainstreet Federal Credit Union	\$452,179	\$38,944	8.61%	9.58%	1.05%	2.87%
	Azura Credit Union	\$489,962	\$51,972	10.61%	9.01%	3.40%	4.84%
	Average of Asset Group B	\$365,907	\$39,023	10.93%	9.09%	5.68%	5.19%
Asset Group C - \$501 million to \$1 billion in total assets							
	Golden Plains Credit Union	\$612,330	\$61,852	10.10%	5.85%	5.40%	7.11%
	Mazuma Credit Union	\$646,736	\$58,896	9.11%	14.26%	9.76%	9.07%
	Credit Union of America	\$831,026	\$104,809	12.61%	11.46%	5.51%	6.87%
	Average of Asset Group C	\$696,697	\$75,186	10.61%	10.52%	6.89%	7.68%
Asset Group D - \$1 billion and over in total assets							
	Meritrust Credit Union	\$1,271,957	\$120,647	9.49%	1.43%	3.52%	7.82%
	CommunityAmerica Credit Union	\$2,681,228	\$318,388	11.87%	2.96%	3.78%	5.98%
	Average of Asset Group D	\$1,976,593	\$219,518	10.68%	2.20%	3.65%	6.90%

Missouri

Performance Analysis

Performance Analysis

March 31, 2018

Run Date: June 4, 2018

Region	Institution Name	As of Date	Quarter to Date				Year to Date					
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
	Union Memorial Credit Union	\$90	(\$1)	(4.40%)	(28.57%)	100.00%	NA	(\$1)	(4.40%)	(28.57%)	100.00%	NA
	West Side Baptist Church Federal Credit Union	\$327	\$0	0.00%	0.00%	100.00%	NA	\$0	0.00%	0.00%	100.00%	NA
	Atlas Credit Union	\$474	\$0	0.00%	0.00%	80.00%	\$16	\$0	0.00%	0.00%	80.00%	\$16
	Procter & Gamble St. Louis Employees Credit Union	\$764	\$1	0.53%	3.15%	87.50%	\$32	\$1	0.53%	3.15%	87.50%	\$32
	Co-Lib Credit Union	\$1,058	\$14	5.23%	49.12%	50.00%	\$0	\$14	5.23%	49.12%	50.00%	\$0
	Northeast Regional Credit Union	\$1,375	\$0	0.00%	0.00%	105.26%	\$32	\$0	0.00%	0.00%	105.26%	\$32
	St. Augustine Credit Union	\$1,635	\$3	0.73%	9.38%	66.67%	NA	\$3	0.73%	9.38%	66.67%	NA
	Bluescope Employees' Credit Union	\$1,715	\$0	0.00%	0.00%	100.00%	\$52	\$0	0.00%	0.00%	100.00%	\$52
	Southwest Counties School Employees Credit Union	\$2,001	\$14	2.85%	26.17%	63.16%	\$28	\$14	2.85%	26.17%	63.16%	\$28
	Bothwell Hospital Employees Credit Union	\$2,145	\$3	0.58%	6.90%	84.00%	\$29	\$3	0.58%	6.90%	84.00%	\$29
	Neosho School Employees Credit Union	\$2,395	\$10	1.66%	11.73%	50.00%	\$32	\$10	1.66%	11.73%	50.00%	\$32
	UBC Credit Union	\$2,420	(\$14)	(2.33%)	(17.61%)	136.36%	\$29	(\$14)	(2.33%)	(17.61%)	136.36%	\$29
	MAWC Credit Union	\$2,643	\$6	0.93%	7.77%	71.43%	\$32	\$6	0.93%	7.77%	71.43%	\$32
	Independence Federal Credit Union	\$2,841	(\$19)	(2.60%)	(32.48%)	81.58%	\$30	(\$19)	(2.60%)	(32.48%)	81.58%	\$30
	J.C. Federal Employees Credit Union	\$3,008	\$1	0.13%	0.85%	71.43%	\$32	\$1	0.13%	0.85%	71.43%	\$32
	Guadalupe Center Federal Credit Union	\$3,434	(\$1)	(0.12%)	(1.03%)	91.23%	\$35	(\$1)	(0.12%)	(1.03%)	91.23%	\$35
	Springfield Catholic Credit Union	\$3,890	\$3	0.31%	1.71%	94.74%	\$40	\$3	0.31%	1.71%	94.74%	\$40
	Dexter Public Schools Credit Union	\$4,120	(\$8)	(0.76%)	(7.86%)	106.67%	\$64	(\$8)	(0.76%)	(7.86%)	106.67%	\$64
	Cross Roads Credit Union	\$4,294	\$2	0.19%	1.20%	97.22%	\$50	\$2	0.19%	1.20%	97.22%	\$50
	Our Lady of Snows Credit Union	\$4,802	\$1	0.08%	0.95%	96.00%	\$15	\$1	0.08%	0.95%	96.00%	\$15
	Sikeston Public Schools Credit Union	\$5,181	\$11	0.85%	5.87%	62.96%	NA	\$11	0.85%	5.87%	62.96%	NA
	Southeast Missouri Community Credit Union	\$5,765	\$10	0.70%	5.13%	86.67%	\$28	\$10	0.70%	5.13%	86.67%	\$28
	Fedco Credit Union	\$5,869	\$7	0.49%	6.33%	50.00%	NA	\$7	0.49%	6.33%	50.00%	NA
	Lovers Lane Credit Union	\$6,368	\$14	0.89%	7.34%	70.15%	\$42	\$14	0.89%	7.34%	70.15%	\$42
	Community First Credit Union	\$6,410	(\$1)	(0.06%)	(0.59%)	88.52%	\$29	(\$1)	(0.06%)	(0.59%)	88.52%	\$29
	Bayer Credit Union	\$6,599	(\$17)	(1.06%)	(11.70%)	103.17%	\$46	(\$17)	(1.06%)	(11.70%)	103.17%	\$46
	St. Joseph Teachers' Credit Union	\$8,035	(\$5)	(0.25%)	(3.24%)	93.65%	\$58	(\$5)	(0.25%)	(3.24%)	93.65%	\$58
	Missouri Baptist Credit Union	\$8,040	\$13	0.65%	8.16%	81.48%	\$45	\$13	0.65%	8.16%	81.48%	\$45
	Northwest Missouri Regional Credit Union	\$8,468	\$15	0.71%	7.32%	88.55%	\$40	\$15	0.71%	7.32%	88.55%	\$40
	Heartland Community Credit Union	\$8,570	\$24	1.19%	12.77%	80.95%	\$33	\$24	1.19%	12.77%	80.95%	\$33
	South Community Credit Union	\$8,988	(\$13)	(0.59%)	(5.57%)	112.79%	\$43	(\$13)	(0.59%)	(5.57%)	112.79%	\$43
	Patriot Credit Union	\$9,590	\$1	0.04%	0.59%	96.77%	\$56	\$1	0.04%	0.59%	96.77%	\$56
	Northland Teachers Community Credit Union	\$10,051	\$4	0.16%	1.20%	100.00%	\$57	\$4	0.16%	1.20%	100.00%	\$57
	Metropolitan Federal Credit Union	\$10,107	(\$33)	(1.30%)	(7.47%)	151.79%	\$52	(\$33)	(1.30%)	(7.47%)	151.79%	\$52
	Academic Employees Credit Union	\$10,763	(\$5)	(0.19%)	(3.02%)	88.71%	\$56	(\$5)	(0.19%)	(3.02%)	88.71%	\$56
	K.C. Area Credit Union	\$11,188	(\$20)	(0.71%)	(4.59%)	97.67%	\$57	(\$20)	(0.71%)	(4.59%)	97.67%	\$57
	Division 10 Highway Employees' Credit Union	\$11,586	\$29	1.02%	4.22%	72.48%	\$53	\$29	1.02%	4.22%	72.48%	\$53
	South Central Missouri Credit Union	\$12,513	\$16	0.51%	4.28%	85.25%	\$39	\$16	0.51%	4.28%	85.25%	\$39
	Burlington Northtown Community Credit Union	\$12,883	\$23	0.72%	4.25%	85.61%	\$58	\$23	0.72%	4.25%	85.61%	\$58
	Catholic Family Credit Union	\$13,284	\$13	0.39%	4.55%	84.11%	\$67	\$13	0.39%	4.55%	84.11%	\$67
	United Labor Credit Union	\$13,673	(\$48)	(1.41%)	(16.04%)	95.19%	\$66	(\$48)	(1.41%)	(16.04%)	95.19%	\$66
	Division #6 Highway Credit Union	\$13,875	(\$5)	(0.14%)	(0.87%)	98.92%	\$49	(\$5)	(0.14%)	(0.87%)	98.92%	\$49
	Stationery Credit Union	\$14,169	\$3	0.09%	0.68%	96.48%	\$62	\$3	0.09%	0.68%	96.48%	\$62
	Summit Ridge Credit Union	\$15,182	(\$8)	(0.21%)	(2.23%)	96.55%	\$66	(\$8)	(0.21%)	(2.23%)	96.55%	\$66
	Independence Teachers Credit Union	\$15,864	\$11	0.28%	2.83%	69.57%	\$56	\$11	0.28%	2.83%	69.57%	\$56
	Cape Regional Credit Union	\$16,073	\$4	0.10%	1.47%	96.82%	\$40	\$4	0.10%	1.47%	96.82%	\$40
	De Soto Mo-Pac Credit Union	\$16,360	\$28	0.69%	6.71%	65.16%	\$40	\$28	0.69%	6.71%	65.16%	\$40
	St. Louis Newspaper Carriers Credit Union	\$16,534	\$14	0.33%	3.81%	75.00%	\$84	\$14	0.33%	3.81%	75.00%	\$84
	Lutheran Federal Credit Union	\$17,570	(\$106)	(2.46%)	(17.22%)	152.36%	\$90	(\$106)	(2.46%)	(17.22%)	152.36%	\$90
	District 8 Highway Employees Credit Union	\$18,019	\$33	0.74%	4.76%	57.14%	\$35	\$33	0.74%	4.76%	57.14%	\$35
	Legacy Credit Union	\$18,164	\$25	0.55%	4.64%	74.26%	\$51	\$25	0.55%	4.64%	74.26%	\$51
	St. Louis Firefighters & Community Credit Union	\$18,642	\$1	0.02%	0.16%	98.75%	\$58	\$1	0.02%	0.16%	98.75%	\$58
	St. Louis Policemen's Credit Union	\$19,185	\$17	0.36%	2.11%	88.11%	\$61	\$17	0.36%	2.11%	88.11%	\$61
	County Credit Union	\$19,974	\$4	0.08%	0.47%	84.95%	\$50	\$4	0.08%	0.47%	84.95%	\$50
	Highway Alliance Credit Union	\$21,631	\$12	0.22%	1.83%	89.51%	\$47	\$12	0.22%	1.83%	89.51%	\$47

Source: SNL Financial

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Performance Analysis

March 31, 2018

Run Date: June 4, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets (continued)												
	Leadco Community Credit Union	\$21,862	\$7	0.13%	1.43%	95.92%	\$39	\$7	0.13%	1.43%	95.92%	\$39
	Columbia Credit Union	\$22,170	\$54	0.98%	12.44%	79.60%	\$53	\$54	0.98%	12.44%	79.60%	\$53
	Holy Rosary Credit Union	\$22,477	(\$39)	(0.71%)	(10.38%)	97.93%	\$40	(\$39)	(0.71%)	(10.38%)	97.93%	\$40
	Burns & McDonnell Credit Union	\$22,542	\$77	1.31%	16.68%	55.87%	\$63	\$77	1.31%	16.68%	55.87%	\$63
	District One Highway Credit Union	\$27,658	\$10	0.15%	1.05%	70.83%	\$56	\$10	0.15%	1.05%	70.83%	\$56
	Show-Me Credit Union	\$27,923	\$47	0.67%	5.27%	86.85%	\$64	\$47	0.67%	5.27%	86.85%	\$64
	Edison Credit Union	\$29,912	(\$39)	(0.53%)	(5.36%)	111.85%	\$84	(\$39)	(0.53%)	(5.36%)	111.85%	\$84
	Joplin Metro Credit Union	\$30,810	\$50	0.66%	6.38%	81.69%	\$46	\$50	0.66%	6.38%	81.69%	\$46
	Horizon Credit Union	\$31,444	\$94	1.20%	7.97%	71.17%	\$33	\$94	1.20%	7.97%	71.17%	\$33
	Shelter Insurance Federal Credit Union	\$32,892	\$35	0.44%	3.85%	75.32%	\$63	\$35	0.44%	3.85%	75.32%	\$63
	Kansas City Credit Union	\$33,937	(\$27)	(0.32%)	(2.93%)	96.40%	\$51	(\$27)	(0.32%)	(2.93%)	96.40%	\$51
	Missouri Valley Federal Credit Union	\$37,759	\$54	0.59%	6.46%	86.72%	\$53	\$54	0.59%	6.46%	86.72%	\$53
	City Credit Union	\$39,118	\$107	1.11%	11.79%	75.92%	\$59	\$107	1.11%	11.79%	75.92%	\$59
	CSD Credit Union	\$39,883	\$43	0.43%	3.17%	85.93%	\$75	\$43	0.43%	3.17%	85.93%	\$75
	Members 1st Credit Union	\$43,610	\$53	0.49%	5.34%	84.91%	\$48	\$53	0.49%	5.34%	84.91%	\$48
	Riverways Federal Credit Union	\$48,953	\$28	0.23%	3.08%	91.33%	\$45	\$28	0.23%	3.08%	91.33%	\$45
	Central Communications Credit Union	\$49,773	(\$20)	(0.16%)	(2.41%)	98.80%	\$50	(\$20)	(0.16%)	(2.41%)	98.80%	\$50
	Postal & Community Credit Union	\$50,566	\$73	0.59%	7.35%	83.50%	\$43	\$73	0.59%	7.35%	83.50%	\$43
	Missouri Central Credit Union	\$56,504	\$38	0.27%	2.61%	83.86%	\$58	\$38	0.27%	2.61%	83.86%	\$58
	Ozark Federal Credit Union	\$59,254	\$132	0.91%	9.00%	83.35%	\$41	\$132	0.91%	9.00%	83.35%	\$41
	Metro Credit Union	\$59,375	\$38	0.26%	2.30%	86.78%	\$58	\$38	0.26%	2.30%	86.78%	\$58
	Raytown-Lee's Summit Community Credit Union	\$59,411	(\$39)	(0.27%)	(3.71%)	93.84%	\$40	(\$39)	(0.27%)	(3.71%)	93.84%	\$40
	Goetz Credit Union	\$59,809	\$120	0.83%	6.66%	69.74%	\$62	\$120	0.83%	6.66%	69.74%	\$62
	Health Care Family Credit Union	\$60,381	\$161	1.07%	7.99%	79.15%	\$57	\$161	1.07%	7.99%	79.15%	\$57
	Educational Community Credit Union	\$61,516	\$7	0.05%	0.63%	80.89%	\$48	\$7	0.05%	0.63%	80.89%	\$48
	Foundation Credit Union	\$64,648	\$71	0.44%	3.16%	80.75%	\$63	\$71	0.44%	3.16%	80.75%	\$63
	Mercy Credit Union	\$66,086	\$29	0.18%	2.11%	91.22%	\$53	\$29	0.18%	2.11%	91.22%	\$53
	Community Financial Credit Union	\$66,292	\$179	1.10%	11.05%	77.47%	\$57	\$179	1.10%	11.05%	77.47%	\$57
	First Missouri Credit Union	\$66,426	\$229	1.39%	11.59%	70.97%	\$60	\$229	1.39%	11.59%	70.97%	\$60
	Employment Security Credit Union	\$71,835	\$118	0.66%	5.98%	73.94%	\$68	\$118	0.66%	5.98%	73.94%	\$68
	R-G Federal Credit Union	\$82,783	\$302	1.48%	17.28%	68.74%	\$49	\$302	1.48%	17.28%	68.74%	\$49
	Century Credit Union	\$101,428	\$289	1.16%	6.58%	65.28%	\$53	\$289	1.16%	6.58%	65.28%	\$53
	Central Missouri Community Credit Union	\$103,265	\$150	0.59%	7.23%	89.98%	\$46	\$150	0.59%	7.23%	89.98%	\$46
	Conservation Employees Credit Union	\$113,072	\$235	0.83%	8.99%	80.54%	\$80	\$235	0.83%	8.99%	80.54%	\$80
	CU Community Credit Union	\$116,182	\$711	2.50%	15.65%	55.51%	\$55	\$711	2.50%	15.65%	55.51%	\$55
	Greater KC Public Safety Credit Union	\$138,120	\$239	0.71%	7.08%	83.38%	\$71	\$239	0.71%	7.08%	83.38%	\$71
	United Consumers Credit Union	\$145,458	(\$151)	(0.42%)	(4.16%)	87.13%	\$57	(\$151)	(0.42%)	(4.16%)	87.13%	\$57
	Telcomm Credit Union	\$155,298	\$661	1.72%	12.70%	62.21%	\$52	\$661	1.72%	12.70%	62.21%	\$52
	Assemblies of God Credit Union	\$162,085	\$386	0.96%	8.57%	82.84%	\$69	\$386	0.96%	8.57%	82.84%	\$69
	Electro Savings Credit Union	\$165,523	\$233	0.57%	6.36%	81.74%	\$58	\$233	0.57%	6.36%	81.74%	\$58
	Missouri Electric Cooperatives Employees' Credit Union	\$177,931	\$439	1.01%	9.91%	61.69%	\$107	\$439	1.01%	9.91%	61.69%	\$107
	United Credit Union	\$178,018	\$934	2.14%	20.34%	62.81%	\$57	\$934	2.14%	20.34%	62.81%	\$57
	Blucurrent Credit Union	\$185,802	\$683	1.50%	16.86%	69.87%	\$69	\$683	1.50%	16.86%	69.87%	\$69
	River Region Credit Union	\$220,226	\$433	0.81%	8.37%	68.67%	\$63	\$433	0.81%	8.37%	68.67%	\$63
	Infuze Credit Union	\$226,796	\$270	0.48%	5.13%	84.64%	\$55	\$270	0.48%	5.13%	84.64%	\$55
	Arsenal Credit Union	\$231,124	\$440	0.77%	8.00%	79.65%	\$62	\$440	0.77%	8.00%	79.65%	\$62
	West Community Credit Union	\$233,321	\$209	0.37%	4.50%	84.56%	\$67	\$209	0.37%	4.50%	84.56%	\$67
	Average of Asset Group A	\$44,920	\$81	0.37%	3.43%	84.56%	\$51	\$81	0.37%	3.43%	84.56%	\$51

Source: SNL Financial

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Performance Analysis

March 31, 2018

Run Date: June 4, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group B - \$251 to \$500 million in total assets												
	1st Financial Federal Credit Union	\$257,463	\$764	1.20%	16.32%	67.31%	\$65	\$764	1.20%	16.32%	67.31%	\$65
	Alliance Credit Union	\$271,785	\$669	1.00%	10.45%	72.20%	\$61	\$669	1.00%	10.45%	72.20%	\$61
	St. Louis Community Credit Union	\$274,210	\$859	1.29%	9.89%	80.01%	\$58	\$859	1.29%	9.89%	80.01%	\$58
	Great Plains Federal Credit Union	\$291,223	\$315	0.44%	2.63%	82.43%	\$52	\$315	0.44%	2.63%	82.43%	\$52
	Missouri Credit Union	\$333,265	\$473	0.58%	5.84%	79.32%	\$67	\$473	0.58%	5.84%	79.32%	\$67
	Neighbors Credit Union	\$368,556	\$731	0.81%	5.29%	80.06%	\$59	\$731	0.81%	5.29%	80.06%	\$59
	Average of Asset Group B	\$299,417	\$635	0.89%	8.40%	76.89%	\$60	\$635	0.89%	8.40%	76.89%	\$60
Asset Group C - \$501 million to \$1 billion in total assets												
	Vantage Credit Union	\$862,774	\$1,465	0.69%	10.45%	78.31%	\$81	\$1,465	0.69%	10.45%	78.31%	\$81
	Average of Asset Group C	\$862,774	\$1,465	0.69%	10.45%	78.31%	\$81	\$1,465	0.69%	10.45%	78.31%	\$81
Asset Group D - \$1 billion and over in total assets												
	Anheuser-Busch Employees Credit Union	\$1,725,233	\$2,262	0.53%	5.72%	74.10%	\$79	\$2,262	0.53%	5.72%	74.10%	\$79
	First Community Credit Union	\$2,463,420	\$3,072	0.51%	6.21%	74.46%	\$65	\$3,072	0.51%	6.21%	74.46%	\$65
	Average of Asset Group D	\$2,094,327	\$2,667	0.52%	5.97%	74.28%	\$72	\$2,667	0.52%	5.97%	74.28%	\$72

Source: SNL Financial

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: June 4, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
	Asset Group A - \$50 to \$250 million in total assets										
	Union Memorial Credit Union	\$90	\$20	\$77	25.97%	NA	4.40%	0.00%	0.00%	(4.40%)	0.00%
	West Side Baptist Church Federal Credit Union	\$327	\$31	\$264	11.74%	NA	1.25%	0.00%	1.25%	16.56%	15.75%
	Atlas Credit Union	\$474	\$348	\$391	89.00%	\$948	5.10%	0.85%	3.40%	6.00%	11.58%
	Procter & Gamble St. Louis Employees Credit Union	\$764	\$512	\$636	80.50%	\$1,528	4.79%	0.53%	4.26%	14.65%	17.73%
	Co-Lib Credit Union	\$1,058	\$357	\$936	38.14%	\$2,116	2.61%	0.37%	2.24%	(9.23%)	(15.21%)
	Northeast Regional Credit Union	\$1,375	\$1,041	\$1,116	93.28%	\$917	5.43%	0.30%	5.12%	30.02%	37.22%
	St. Augustine Credit Union	\$1,635	\$1,299	\$1,503	86.43%	NA	3.15%	0.97%	2.18%	(6.97%)	(8.85%)
	Bluescope Employees' Credit Union	\$1,715	\$1,516	\$1,532	98.96%	\$1,715	3.97%	0.23%	3.73%	0.23%	0.26%
	Southwest Counties School Employees Credit Union	\$2,001	\$1,001	\$1,774	56.43%	\$2,001	4.07%	0.20%	3.87%	14.72%	13.28%
	Bothwell Hospital Employees Credit Union	\$2,145	\$1,436	\$1,967	73.00%	\$1,430	4.03%	0.00%	4.03%	23.49%	24.61%
	Neosho School Employees Credit Union	\$2,395	\$1,339	\$2,045	65.48%	\$4,790	3.98%	0.66%	3.32%	(5.44%)	(6.92%)
	UBC Credit Union	\$2,420	\$978	\$2,055	47.59%	\$691	5.33%	0.17%	5.16%	6.38%	3.93%
	MAWC Credit Union	\$2,643	\$1,570	\$2,328	67.44%	\$2,643	3.24%	0.15%	3.08%	15.57%	16.46%
	Independence Federal Credit Union	\$2,841	\$1,877	\$2,612	71.86%	\$1,421	4.38%	0.14%	4.24%	(22.08%)	(21.17%)
	J.C. Federal Employees Credit Union	\$3,008	\$1,430	\$2,528	56.57%	\$2,005	4.00%	0.39%	3.61%	(22.82%)	(26.86%)
	Guadalupe Center Federal Credit Union	\$3,434	\$2,556	\$3,043	84.00%	\$859	6.57%	0.85%	5.72%	37.73%	42.46%
	Springfield Catholic Credit Union	\$3,890	\$1,949	\$3,178	61.33%	\$1,556	3.98%	0.20%	3.77%	(6.77%)	(8.38%)
	Dexter Public Schools Credit Union	\$4,120	\$1,893	\$3,706	51.08%	\$8,240	2.00%	0.57%	1.34%	(13.60%)	(14.86%)
	Cross Roads Credit Union	\$4,294	\$2,755	\$3,616	76.19%	\$1,718	3.53%	0.10%	3.44%	20.88%	25.04%
	Our Lady of Snows Credit Union	\$4,802	\$2,299	\$4,368	52.63%	\$1,601	2.45%	0.51%	1.94%	12.19%	13.15%
	Sikeston Public Schools Credit Union	\$5,181	\$2,524	\$4,423	57.07%	NA	2.31%	0.31%	2.08%	(3.37%)	(5.00%)
	Southeast Missouri Community Credit Union	\$5,765	\$3,756	\$4,980	75.42%	\$1,281	4.41%	0.42%	3.99%	7.35%	7.70%
	Fedco Credit Union	\$5,869	\$851	\$5,421	15.70%	NA	1.80%	0.97%	0.83%	14.92%	15.56%
	Lovers Lane Credit Union	\$6,368	\$5,025	\$5,537	90.75%	\$2,547	6.06%	1.98%	4.02%	12.70%	14.76%
	Community First Credit Union	\$6,410	\$5,283	\$5,639	93.69%	\$2,137	3.68%	0.19%	3.50%	0.50%	(2.89%)
	Bayer Credit Union	\$6,599	\$3,059	\$5,989	51.08%	\$2,640	3.11%	0.12%	2.92%	20.85%	22.65%
	St. Joseph Teachers' Credit Union	\$8,035	\$2,850	\$7,408	38.47%	\$4,018	2.99%	0.10%	2.89%	0.60%	0.92%
	Missouri Baptist Credit Union	\$8,040	\$6,229	\$7,404	84.13%	\$3,216	4.32%	0.75%	3.57%	8.48%	8.50%
	Northwest Missouri Regional Credit Union	\$8,468	\$6,760	\$7,569	89.31%	\$1,540	4.96%	0.09%	4.86%	(0.52%)	(2.16%)
	Heartland Community Credit Union	\$8,570	\$4,750	\$7,261	65.42%	\$1,714	4.70%	0.15%	4.56%	52.00%	23.26%
	South Community Credit Union	\$8,988	\$4,756	\$8,049	59.09%	\$2,996	2.89%	0.09%	2.80%	13.00%	15.22%
	Patriot Credit Union	\$9,590	\$5,925	\$8,903	66.55%	\$3,836	2.75%	0.00%	2.75%	(0.50%)	(0.31%)
	Northland Teachers Community Credit Union	\$10,051	\$2,955	\$8,687	34.02%	\$2,872	3.21%	0.16%	3.01%	7.21%	7.89%
	Metropolitan Federal Credit Union	\$10,107	\$1,717	\$8,355	20.55%	\$3,369	1.74%	0.20%	1.54%	(1.89%)	(0.57%)
	Academic Employees Credit Union	\$10,763	\$5,935	\$10,099	58.77%	\$3,588	3.56%	0.00%	3.60%	7.27%	8.49%
	K.C. Area Credit Union	\$11,188	\$4,095	\$9,378	43.67%	\$2,486	3.31%	0.07%	3.20%	(4.56%)	(4.30%)
	Division 10 Highway Employees' Credit Union	\$11,586	\$6,225	\$8,794	70.79%	\$3,310	3.78%	0.39%	3.40%	12.20%	14.86%
	South Central Missouri Credit Union	\$12,513	\$3,123	\$10,988	28.42%	\$4,171	2.22%	0.35%	1.87%	(5.49%)	(6.73%)
	Burlington Northtown Community Credit Union	\$12,883	\$5,389	\$10,456	51.54%	\$3,221	3.50%	0.16%	3.37%	11.79%	13.57%
	Catholic Family Credit Union	\$13,284	\$4,612	\$12,120	38.05%	\$4,428	2.96%	0.12%	2.87%	1.39%	1.19%
	United Labor Credit Union	\$13,673	\$8,891	\$12,452	71.40%	\$2,279	5.27%	0.35%	4.92%	4.98%	7.06%
	Division #6 Highway Credit Union	\$13,875	\$7,321	\$11,560	63.33%	\$4,625	2.61%	0.20%	2.41%	(4.22%)	(4.99%)
	Stationery Credit Union	\$14,169	\$4,817	\$12,381	38.91%	\$2,834	3.08%	0.12%	2.96%	32.15%	36.84%
	Summit Ridge Credit Union	\$15,182	\$8,562	\$13,589	63.01%	\$3,374	4.25%	0.48%	3.82%	6.59%	10.70%
	Independence Teachers Credit Union	\$15,864	\$3,931	\$14,295	27.50%	\$7,932	1.97%	0.28%	1.69%	0.86%	0.64%
	Cape Regional Credit Union	\$16,073	\$7,231	\$14,894	48.55%	\$2,143	2.49%	0.00%	2.46%	34.96%	36.97%
	De Soto Mo-Pac Credit Union	\$16,360	\$13,127	\$14,632	89.71%	\$4,090	4.00%	1.06%	2.95%	3.45%	2.81%
	St. Louis Newspaper Carriers Credit Union	\$16,534	\$13,674	\$15,047	90.88%	\$16,534	2.83%	1.59%	1.24%	(14.25%)	(15.85%)
	Lutheran Federal Credit Union	\$17,570	\$9,350	\$15,132	61.79%	\$2,343	2.48%	0.07%	2.41%	15.69%	23.04%
	District 8 Highway Employees Credit Union	\$18,019	\$8,331	\$15,215	54.76%	\$7,208	2.43%	0.38%	2.05%	11.20%	12.05%
	Legacy Credit Union	\$18,164	\$6,292	\$15,968	39.40%	\$6,055	2.60%	0.40%	2.21%	1.86%	1.56%
	St. Louis Firefighters & Community Credit Union	\$18,642	\$5,196	\$16,194	32.09%	\$3,107	2.90%	0.15%	2.77%	1.44%	1.74%
	St. Louis Policemen's Credit Union	\$19,185	\$5,505	\$15,938	34.54%	\$5,481	2.56%	0.36%	2.20%	11.08%	14.22%
	County Credit Union	\$19,974	\$9,770	\$16,482	59.28%	\$2,497	3.99%	0.04%	3.95%	18.85%	22.72%
	Highway Alliance Credit Union	\$21,631	\$12,104	\$18,958	63.85%	\$5,408	3.01%	0.48%	2.53%	3.73%	3.96%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: June 4, 2018

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets (continued)											
	Leadco Community Credit Union	\$21,862	\$11,455	\$19,900	57.56%	\$1,901	3.16%	0.13%	3.03%	3.12%	9.61%
	Columbia Credit Union	\$22,170	\$12,562	\$20,366	61.68%	\$3,411	3.27%	0.02%	3.27%	6.53%	5.98%
	Holy Rosary Credit Union	\$22,477	\$10,760	\$20,099	53.54%	\$1,873	3.53%	0.09%	3.46%	18.51%	19.76%
	Burns & McDonnell Credit Union	\$22,542	\$15,276	\$20,399	74.89%	\$7,514	2.82%	0.10%	2.78%	(33.88%)	(38.92%)
	District One Highway Credit Union	\$27,658	\$7,569	\$23,729	31.90%	\$9,219	2.30%	0.57%	1.75%	5.91%	6.81%
	Show-Me Credit Union	\$27,923	\$18,574	\$24,303	76.43%	\$3,103	3.79%	0.18%	3.60%	(7.92%)	(9.84%)
	Edison Credit Union	\$29,912	\$12,264	\$26,708	45.92%	\$3,988	2.89%	0.12%	2.77%	11.77%	14.11%
	Joplin Metro Credit Union	\$30,810	\$20,418	\$27,546	74.12%	\$1,988	4.44%	0.12%	4.33%	16.18%	17.97%
	Horizon Credit Union	\$31,444	\$17,567	\$26,426	66.48%	\$2,419	3.99%	0.50%	3.50%	5.19%	11.36%
	Shelter Insurance Federal Credit Union	\$32,892	\$6,416	\$29,092	22.05%	\$7,309	2.02%	0.20%	1.82%	21.23%	21.68%
	Kansas City Credit Union	\$33,937	\$10,238	\$29,883	34.26%	\$1,616	3.44%	0.23%	3.21%	13.68%	14.35%
	Missouri Valley Federal Credit Union	\$37,759	\$22,808	\$34,358	66.38%	\$3,283	3.54%	0.19%	3.36%	26.64%	28.36%
	City Credit Union	\$39,118	\$20,148	\$35,077	57.44%	\$3,912	3.79%	0.23%	3.55%	11.57%	11.61%
	CSD Credit Union	\$39,883	\$19,682	\$34,446	57.14%	\$4,431	3.11%	0.24%	2.87%	(1.11%)	(1.72%)
	Members 1st Credit Union	\$43,610	\$30,687	\$39,360	77.96%	\$3,008	3.19%	0.31%	2.88%	11.39%	14.72%
	Riverways Federal Credit Union	\$48,953	\$36,599	\$42,702	85.71%	\$2,128	4.13%	0.39%	3.74%	18.67%	20.81%
	Central Communications Credit Union	\$49,773	\$21,139	\$43,477	48.62%	\$2,428	2.97%	0.32%	2.65%	0.37%	12.04%
	Postal & Community Credit Union	\$50,566	\$31,352	\$46,476	67.46%	\$3,612	2.88%	0.27%	2.62%	18.08%	19.10%
	Missouri Central Credit Union	\$56,504	\$27,772	\$50,206	55.32%	\$3,767	3.03%	0.21%	2.89%	(0.46%)	(1.35%)
	Ozark Federal Credit Union	\$59,254	\$43,730	\$52,893	82.68%	\$1,718	4.33%	0.39%	3.94%	15.90%	17.45%
	Metro Credit Union	\$59,375	\$25,798	\$52,599	49.05%	\$3,045	3.05%	0.16%	2.88%	5.80%	5.76%
	Raytown-Lee's Summit Community Credit Union	\$59,411	\$46,338	\$55,115	84.08%	\$2,528	2.96%	0.16%	2.81%	11.68%	12.89%
	Goetz Credit Union	\$59,809	\$35,149	\$51,569	68.16%	\$4,984	3.74%	0.46%	3.28%	28.49%	31.02%
	Health Care Family Credit Union	\$60,381	\$46,633	\$48,314	96.52%	\$2,875	3.94%	0.55%	3.39%	3.40%	6.37%
	Educational Community Credit Union	\$61,516	\$31,560	\$56,797	55.57%	\$2,563	3.54%	0.15%	3.38%	11.62%	12.66%
	Foundation Credit Union	\$64,648	\$36,174	\$55,495	65.18%	\$6,465	2.70%	0.50%	2.21%	1.72%	1.51%
	Mercy Credit Union	\$66,086	\$40,458	\$59,865	67.58%	\$3,004	2.82%	0.30%	2.52%	30.75%	34.03%
	Community Financial Credit Union	\$66,292	\$37,447	\$59,484	62.95%	\$3,013	3.48%	0.16%	3.32%	13.89%	14.95%
	First Missouri Credit Union	\$66,426	\$55,129	\$57,819	95.35%	\$2,827	4.58%	0.32%	4.26%	7.50%	9.69%
	Employment Security Credit Union	\$71,835	\$20,469	\$63,786	32.09%	\$7,184	2.29%	0.24%	2.05%	4.11%	6.16%
	R-G Federal Credit Union	\$82,783	\$47,936	\$74,541	64.31%	\$3,523	3.76%	0.24%	3.52%	9.08%	7.27%
	Century Credit Union	\$101,428	\$60,967	\$83,209	73.27%	\$4,508	3.44%	0.45%	2.99%	16.32%	18.48%
	Central Missouri Community Credit Union	\$103,265	\$70,537	\$94,338	74.77%	\$2,245	3.41%	0.19%	3.23%	10.63%	10.36%
	Conservation Employees Credit Union	\$113,072	\$81,026	\$101,170	80.09%	\$6,282	3.04%	0.47%	2.57%	(0.97%)	(1.99%)
	CU Community Credit Union	\$116,182	\$56,805	\$95,928	59.22%	\$3,057	3.28%	0.20%	3.09%	16.34%	19.10%
	Greater KC Public Safety Credit Union	\$138,120	\$99,598	\$124,254	80.16%	\$3,542	3.68%	0.32%	3.36%	23.86%	26.35%
	United Consumers Credit Union	\$145,458	\$82,668	\$129,380	63.90%	\$2,155	3.50%	0.34%	3.17%	8.52%	9.49%
	Telcomm Credit Union	\$155,298	\$62,938	\$133,101	47.29%	\$3,982	3.11%	0.25%	2.87%	8.34%	10.20%
	Assemblies of God Credit Union	\$162,085	\$127,716	\$139,402	91.62%	\$3,030	4.01%	0.32%	3.69%	7.87%	7.30%
	Electro Savings Credit Union	\$165,523	\$124,455	\$149,214	83.41%	\$2,782	3.67%	0.38%	3.29%	9.60%	14.64%
	Missouri Electric Cooperatives Employees' Credit Union	\$177,931	\$109,626	\$159,258	68.84%	\$11,862	3.21%	1.03%	2.17%	18.51%	28.86%
	United Credit Union	\$178,018	\$110,866	\$156,740	70.73%	\$2,677	3.91%	0.29%	3.68%	17.27%	15.61%
	Blucurrent Credit Union	\$185,802	\$152,559	\$167,048	91.33%	\$2,773	5.25%	0.42%	4.83%	17.32%	19.32%
	River Region Credit Union	\$220,226	\$176,077	\$196,285	89.70%	\$3,441	3.66%	0.59%	3.07%	23.73%	25.29%
	Infuze Credit Union	\$226,796	\$175,660	\$204,195	86.03%	\$2,716	3.38%	0.40%	2.98%	0.32%	7.15%
	Arsenal Credit Union	\$231,124	\$152,060	\$206,258	73.72%	\$3,145	3.70%	0.19%	3.52%	8.17%	12.34%
	West Community Credit Union	\$233,321	\$201,411	\$207,625	97.01%	\$2,651	4.49%	0.31%	4.18%	15.28%	18.38%
	Average of Asset Group A	\$44,920	\$28,443	\$39,707	63.03%	\$3,515	3.48%	0.33%	3.10%	8.63%	9.63%

Source: SNL Financial

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: June 4, 2018

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets											
	1st Financial Federal Credit Union	\$257,463	\$210,545	\$234,795	89.67%	\$2,654	4.87%	0.40%	4.47%	11.80%	26.90%
	Alliance Credit Union	\$271,785	\$232,362	\$212,147	109.53%	\$3,883	3.78%	0.91%	2.87%	15.35%	11.91%
	St. Louis Community Credit Union	\$274,210	\$152,006	\$230,646	65.90%	\$1,494	3.72%	0.29%	3.43%	25.50%	35.80%
	Great Plains Federal Credit Union	\$291,223	\$88,940	\$240,535	36.98%	\$3,883	2.65%	0.59%	2.06%	6.57%	7.56%
	Missouri Credit Union	\$333,265	\$240,209	\$292,588	82.10%	\$3,366	3.39%	0.30%	3.13%	12.15%	14.56%
	Neighbors Credit Union	\$368,556	\$245,521	\$288,589	85.08%	\$2,282	3.47%	0.53%	2.94%	17.10%	21.32%
	Average of Asset Group B	\$299,417	\$194,931	\$249,883	78.21%	\$2,927	3.65%	0.50%	3.15%	14.75%	19.68%
Asset Group C - \$501 million to \$1 billion in total assets											
	Vantage Credit Union	\$862,774	\$460,897	\$781,701	58.96%	\$3,529	3.44%	0.40%	3.04%	11.70%	15.86%
	Average of Asset Group C	\$862,774	\$460,897	\$781,701	58.96%	\$3,529	3.44%	0.40%	3.04%	11.70%	15.86%
Asset Group D - \$1 billion and over in total assets											
	Anheuser-Busch Employees Credit Union	\$1,725,233	\$1,426,455	\$1,509,965	94.47%	\$4,516	3.95%	0.45%	3.50%	15.23%	16.71%
	First Community Credit Union	\$2,463,420	\$1,509,204	\$2,148,856	70.23%	\$4,630	3.11%	0.63%	2.48%	13.55%	14.89%
	Average of Asset Group D	\$2,094,327	\$1,467,830	\$1,829,411	82.35%	\$4,573	3.53%	0.54%	2.99%	14.39%	15.80%

Source: SNL Financial

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

Asset Quality

March 31, 2018

Run Date: June 4, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	Union Memorial Credit Union	\$90	\$7	35.00%	25.00%	71.43%	38.89%	7.78%
	West Side Baptist Church Federal Credit Union	\$327	\$5	16.13%	6.45%	40.00%	7.94%	1.53%
	Atlas Credit Union	\$474	\$2	0.57%	0.57%	100.00%	2.38%	0.42%
	Procter & Gamble St. Louis Employees Credit Union	\$764	\$1	0.20%	0.20%	100.00%	0.78%	0.13%
	Co-Lib Credit Union	\$1,058	\$35	9.80%	4.76%	48.57%	25.36%	3.31%
	Northeast Regional Credit Union	\$1,375	\$4	0.38%	0.29%	75.00%	2.05%	0.29%
	St. Augustine Credit Union	\$1,635	\$0	0.00%	0.08%	NA	0.00%	0.00%
	Bluescope Employees' Credit Union	\$1,715	\$3	0.20%	0.20%	100.00%	1.67%	0.17%
	Southwest Counties School Employees Credit Union	\$2,001	\$13	1.30%	0.30%	23.08%	5.80%	0.65%
	Bothwell Hospital Employees Credit Union	\$2,145	\$1	0.07%	0.14%	200.00%	0.56%	0.05%
	Neosho School Employees Credit Union	\$2,395	\$32	2.39%	0.60%	25.00%	9.12%	1.34%
	UBC Credit Union	\$2,420	\$29	2.97%	1.94%	65.52%	8.79%	1.20%
	MAWC Credit Union	\$2,643	\$0	0.00%	0.06%	NA	0.00%	0.00%
	Independence Federal Credit Union	\$2,841	\$72	3.84%	1.92%	50.00%	29.62%	2.53%
	J.C. Federal Employees Credit Union	\$3,008	\$61	4.27%	2.10%	49.18%	12.15%	2.03%
	Guadalupe Center Federal Credit Union	\$3,434	\$76	2.97%	1.02%	34.21%	20.48%	2.21%
	Springfield Catholic Credit Union	\$3,890	\$0	0.00%	0.10%	NA	0.00%	0.00%
	Dexter Public Schools Credit Union	\$4,120	\$3	0.16%	0.74%	466.67%	0.72%	0.07%
	Cross Roads Credit Union	\$4,294	\$10	0.36%	0.36%	100.00%	1.48%	0.23%
	Our Lady of Snows Credit Union	\$4,802	\$2	0.09%	0.35%	400.00%	0.47%	0.04%
	Sikeston Public Schools Credit Union	\$5,181	\$43	1.70%	0.12%	6.98%	5.67%	0.83%
	Southeast Missouri Community Credit Union	\$5,765	\$25	0.67%	0.24%	36.00%	3.15%	0.43%
	Fedco Credit Union	\$5,869	\$0	0.00%	0.00%	NA	0.00%	0.00%
	Lovers Lane Credit Union	\$6,368	\$124	2.47%	1.35%	54.84%	14.80%	1.95%
	Community First Credit Union	\$6,410	\$4	0.08%	0.91%	NM	0.55%	0.06%
	Bayer Credit Union	\$6,599	\$47	1.54%	0.98%	63.83%	7.81%	0.71%
	St. Joseph Teachers' Credit Union	\$8,035	\$11	0.39%	0.42%	109.09%	4.63%	0.14%
	Missouri Baptist Credit Union	\$8,040	\$25	0.40%	0.40%	100.00%	3.74%	0.31%
	Northwest Missouri Regional Credit Union	\$8,468	\$0	0.00%	0.31%	NA	0.24%	0.00%
	Heartland Community Credit Union	\$8,570	\$226	4.76%	0.91%	19.03%	28.62%	2.64%
	South Community Credit Union	\$8,988	\$18	0.38%	0.59%	155.56%	1.89%	0.20%
	Patriot Credit Union	\$9,590	\$44	0.74%	0.29%	38.64%	6.37%	0.46%
	Northland Teachers Community Credit Union	\$10,051	\$2	0.07%	0.00%	0.00%	0.15%	0.02%
	Metropolitan Federal Credit Union	\$10,107	\$0	0.00%	0.23%	NA	0.00%	0.00%
	Academic Employees Credit Union	\$10,763	\$129	2.17%	1.03%	47.29%	17.92%	1.20%
	K.C. Area Credit Union	\$11,188	\$17	0.42%	1.00%	241.18%	0.96%	0.15%
	Division 10 Highway Employees' Credit Union	\$11,586	\$0	0.00%	0.27%	NA	0.00%	0.00%
	South Central Missouri Credit Union	\$12,513	\$0	0.00%	0.35%	NA	0.00%	0.00%
	Burlington Northtown Community Credit Union	\$12,883	\$8	0.15%	0.46%	312.50%	0.36%	0.06%
	Catholic Family Credit Union	\$13,284	\$254	5.51%	0.87%	15.75%	21.38%	1.91%
	United Labor Credit Union	\$13,673	\$33	0.37%	1.03%	278.79%	4.90%	0.24%
	Division #6 Highway Credit Union	\$13,875	\$23	0.31%	0.25%	78.26%	0.99%	0.17%
	Stationery Credit Union	\$14,169	\$23	0.48%	1.14%	239.13%	1.27%	0.16%
	Summit Ridge Credit Union	\$15,182	\$186	2.17%	1.20%	55.38%	12.13%	1.23%
	Independence Teachers Credit Union	\$15,864	\$10	0.25%	0.61%	240.00%	1.20%	0.06%
	Cape Regional Credit Union	\$16,073	\$29	0.40%	0.10%	24.14%	2.65%	0.18%
	De Soto Mo-Pac Credit Union	\$16,360	\$82	0.62%	0.47%	75.61%	4.70%	0.50%
	St. Louis Newspaper Carriers Credit Union	\$16,534	\$145	1.06%	0.00%	0.00%	9.81%	0.88%
	Lutheran Federal Credit Union	\$17,570	\$0	0.00%	0.43%	NA	0.00%	0.00%
	District 8 Highway Employees Credit Union	\$18,019	\$21	0.25%	0.19%	76.19%	0.75%	0.12%
	Legacy Credit Union	\$18,164	\$46	0.73%	0.46%	63.04%	2.09%	0.25%
	St. Louis Firefighters & Community Credit Union	\$18,642	\$18	0.35%	0.58%	166.67%	1.22%	0.10%
	St. Louis Policemen's Credit Union	\$19,185	\$31	0.56%	0.54%	96.77%	0.95%	0.16%
	County Credit Union	\$19,974	\$207	2.12%	1.24%	58.45%	5.88%	1.04%
	Highway Alliance Credit Union	\$21,631	\$16	0.13%	0.44%	331.25%	0.60%	0.07%

Source: SNL Financial

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Asset Quality

March 31, 2018

Run Date: June 4, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets (continued)								
	Leadco Community Credit Union	\$21,862	\$170	1.48%	0.46%	31.18%	8.72%	0.78%
	Columbia Credit Union	\$22,170	\$12	0.10%	0.53%	550.00%	0.66%	0.05%
	Holy Rosary Credit Union	\$22,477	\$138	1.28%	1.08%	84.06%	8.63%	0.61%
	Burns & McDonnell Credit Union	\$22,542	\$5	0.03%	0.20%	620.00%	0.26%	0.02%
	District One Highway Credit Union	\$27,658	\$79	1.04%	0.70%	67.09%	2.05%	0.29%
	Show-Me Credit Union	\$27,923	\$174	0.94%	0.35%	37.36%	4.76%	0.62%
	Edison Credit Union	\$29,912	\$136	1.11%	0.31%	27.94%	4.64%	0.45%
	Joplin Metro Credit Union	\$30,810	\$74	0.36%	0.85%	235.14%	2.22%	0.24%
	Horizon Credit Union	\$31,444	\$76	0.43%	0.38%	86.84%	1.59%	0.24%
	Shelter Insurance Federal Credit Union	\$32,892	\$15	0.23%	0.97%	413.33%	0.40%	0.05%
	Kansas City Credit Union	\$33,937	\$30	0.29%	1.25%	426.67%	1.85%	0.09%
	Missouri Valley Federal Credit Union	\$37,759	\$108	0.47%	0.81%	170.37%	3.04%	0.29%
	City Credit Union	\$39,118	\$161	0.80%	1.20%	149.69%	4.10%	0.41%
	CSD Credit Union	\$39,883	\$33	0.17%	0.24%	145.45%	0.60%	0.08%
	Members 1st Credit Union	\$43,610	\$125	0.41%	0.24%	58.40%	3.07%	0.29%
	Riverways Federal Credit Union	\$48,953	\$76	0.21%	0.54%	259.21%	1.98%	0.16%
	Central Communications Credit Union	\$49,773	\$30	0.14%	0.39%	276.67%	0.97%	0.06%
	Postal & Community Credit Union	\$50,566	\$29	0.09%	0.39%	417.24%	0.70%	0.06%
	Missouri Central Credit Union	\$56,504	\$142	0.51%	0.47%	91.55%	3.35%	0.25%
	Ozark Federal Credit Union	\$59,254	\$282	0.64%	0.54%	83.69%	4.57%	0.48%
	Metro Credit Union	\$59,375	\$94	0.36%	0.37%	102.13%	1.47%	0.16%
	Raytown-Lee's Summit Community Credit Union	\$59,411	\$190	0.41%	0.89%	217.89%	4.13%	0.32%
	Goetz Credit Union	\$59,809	\$183	0.52%	0.97%	185.79%	2.41%	0.31%
	Health Care Family Credit Union	\$60,381	\$39	0.08%	0.36%	425.64%	0.47%	0.06%
	Educational Community Credit Union	\$61,516	\$819	2.60%	1.67%	64.22%	20.49%	1.33%
	Foundation Credit Union	\$64,648	\$44	0.12%	0.06%	45.45%	0.49%	0.07%
	Mercy Credit Union	\$66,086	\$246	0.61%	0.28%	46.34%	4.40%	0.37%
	Community Financial Credit Union	\$66,292	\$240	0.64%	0.49%	75.83%	3.56%	0.36%
	First Missouri Credit Union	\$66,426	\$172	0.31%	1.20%	384.88%	1.98%	0.26%
	Employment Security Credit Union	\$71,835	\$84	0.41%	0.20%	48.81%	1.07%	0.12%
	R-G Federal Credit Union	\$82,783	\$242	0.50%	0.71%	140.91%	4.40%	0.29%
	Century Credit Union	\$101,428	\$201	0.33%	0.66%	199.00%	1.31%	0.20%
	Central Missouri Community Credit Union	\$103,265	\$470	0.67%	0.53%	79.15%	6.15%	0.46%
	Conservation Employees Credit Union	\$113,072	\$52	0.06%	0.11%	178.85%	0.49%	0.05%
	CU Community Credit Union	\$116,182	\$206	0.36%	1.02%	281.07%	1.08%	0.18%
	Greater KC Public Safety Credit Union	\$138,120	\$489	0.49%	0.32%	64.62%	3.52%	0.35%
	United Consumers Credit Union	\$145,458	\$1,763	2.13%	2.03%	95.29%	15.58%	1.21%
	Telcomm Credit Union	\$155,298	\$103	0.16%	0.36%	222.33%	0.53%	0.07%
	Assemblies of God Credit Union	\$162,085	\$433	0.34%	0.48%	140.65%	3.45%	0.27%
	Electro Savings Credit Union	\$165,523	\$1,296	1.04%	0.74%	71.37%	8.31%	0.78%
	Missouri Electric Cooperatives Employees' Credit Union	\$177,931	\$66	0.06%	0.05%	78.79%	0.38%	0.04%
	United Credit Union	\$178,018	\$750	0.68%	0.82%	120.53%	3.81%	0.42%
	Blucurrent Credit Union	\$185,802	\$1,971	1.29%	1.07%	83.11%	11.30%	1.06%
	River Region Credit Union	\$220,226	\$1,265	0.72%	0.93%	128.85%	5.61%	0.57%
	Infuze Credit Union	\$226,796	\$1,212	0.69%	0.77%	112.13%	5.96%	0.53%
	Arsenal Credit Union	\$231,124	\$1,733	1.14%	0.72%	63.36%	7.55%	0.75%
	West Community Credit Union	\$233,321	\$1,750	0.87%	0.54%	61.66%	9.11%	0.75%
	Average of Asset Group A	\$44,920	\$198	1.38%	0.95%	140.04%	5.13%	0.56%

Source: SNL Financial

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Asset Quality

March 31, 2018

Run Date: June 4, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group B - \$251 to \$500 million in total assets								
	1st Financial Federal Credit Union	\$257,463	\$1,738	0.83%	2.37%	287.51%	7.86%	0.68%
	Alliance Credit Union	\$271,785	\$2,707	1.16%	0.71%	60.55%	13.66%	1.00%
	St. Louis Community Credit Union	\$274,210	\$988	0.65%	1.52%	234.41%	2.65%	0.36%
	Great Plains Federal Credit Union	\$291,223	\$542	0.61%	0.81%	132.66%	1.37%	0.19%
	Missouri Credit Union	\$333,265	\$739	0.31%	0.51%	164.95%	2.19%	0.22%
	Neighbors Credit Union	\$368,556	\$1,231	0.50%	0.69%	137.77%	2.16%	0.33%
	Average of Asset Group B	\$299,417	\$1,324	0.68%	1.10%	169.64%	4.98%	0.46%
Asset Group C - \$501 million to \$1 billion in total assets								
	Vantage Credit Union	\$862,774	\$2,708	0.59%	0.98%	167.21%	4.43%	0.31%
	Average of Asset Group C	\$862,774	\$2,708	0.59%	0.98%	167.21%	4.43%	0.31%
Asset Group D - \$1 billion and over in total assets								
	Anheuser-Busch Employees Credit Union	\$1,725,233	\$8,582	0.60%	0.99%	165.01%	5.56%	0.50%
	First Community Credit Union	\$2,463,420	\$7,498	0.50%	0.73%	147.47%	5.18%	0.30%
	Average of Asset Group D	\$2,094,327	\$8,040	0.55%	0.86%	156.24%	5.37%	0.40%

Source: SNL Financial

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Net Worth

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets							
	Union Memorial Credit Union	\$90	\$13	14.44%	(28.57%)	53.85%	38.46%
	West Side Baptist Church Federal Credit Union	\$327	\$62	18.96%	0.00%	8.06%	3.23%
	Atlas Credit Union	\$474	\$82	17.30%	4.94%	2.44%	64.63%
	Procter & Gamble St. Louis Employees Credit Union	\$764	\$127	16.62%	0.00%	0.79%	0.79%
	Co-Lib Credit Union	\$1,058	\$121	11.44%	52.34%	28.93%	14.05%
	Northeast Regional Credit Union	\$1,375	\$192	13.96%	2.09%	2.08%	1.56%
	St. Augustine Credit Union	\$1,635	\$129	7.89%	9.52%	0.00%	0.78%
	Bluescope Employees' Credit Union	\$1,715	\$177	10.32%	0.00%	1.69%	1.69%
	Southwest Counties School Employees Credit Union	\$2,001	\$221	11.04%	27.05%	5.88%	1.36%
	Bothwell Hospital Employees Credit Union	\$2,145	\$175	8.16%	6.98%	0.57%	1.14%
	Neosho School Employees Credit Union	\$2,395	\$339	14.15%	0.00%	9.44%	2.36%
	UBC Credit Union	\$2,420	\$311	12.85%	(17.23%)	9.32%	6.11%
	MAWC Credit Union	\$2,643	\$311	11.77%	6.54%	0.00%	0.32%
	Independence Federal Credit Union	\$2,841	\$225	7.92%	(31.15%)	32.00%	16.00%
	J.C. Federal Employees Credit Union	\$3,008	\$473	15.72%	0.85%	12.90%	6.34%
	Guadalupe Center Federal Credit Union	\$3,434	\$389	11.33%	(1.03%)	19.54%	6.68%
	Springfield Catholic Credit Union	\$3,890	\$704	18.10%	1.14%	0.00%	0.28%
	Dexter Public Schools Credit Union	\$4,120	\$404	9.81%	(6.81%)	0.74%	3.47%
	Cross Roads Credit Union	\$4,294	\$666	15.51%	1.20%	1.50%	1.50%
	Our Lady of Snows Credit Union	\$4,802	\$422	8.79%	0.95%	0.47%	1.90%
	Sikeston Public Schools Credit Union	\$5,181	\$755	14.57%	5.91%	5.70%	0.40%
	Southeast Missouri Community Credit Union	\$5,765	\$775	13.44%	4.70%	3.23%	1.16%
	Fedco Credit Union	\$5,869	\$446	7.60%	6.38%	0.00%	0.00%
	Lovers Lane Credit Union	\$6,368	\$770	12.09%	7.41%	16.10%	8.83%
	Community First Credit Union	\$6,410	\$675	10.53%	(0.59%)	0.59%	7.11%
	Bayer Credit Union	\$6,599	\$572	8.67%	(10.88%)	8.22%	5.24%
	St. Joseph Teachers' Credit Union	\$8,035	\$614	7.64%	(3.87%)	1.79%	1.95%
	Missouri Baptist Credit Union	\$8,040	\$643	8.00%	8.90%	3.89%	3.89%
	Northwest Missouri Regional Credit Union	\$8,468	\$827	9.77%	7.39%	0.00%	2.54%
	Heartland Community Credit Union	\$8,570	\$764	8.91%	12.97%	29.58%	5.63%
	South Community Credit Union	\$8,988	\$925	10.29%	(5.96%)	1.95%	3.03%
	Patriot Credit Union	\$9,590	\$674	7.03%	0.59%	6.53%	2.52%
	Northland Teachers Community Credit Union	\$10,051	\$1,333	13.26%	1.20%	0.15%	0.00%
	Metropolitan Federal Credit Union	\$10,107	\$1,750	17.31%	(7.40%)	0.00%	0.23%
	Academic Employees Credit Union	\$10,763	\$659	6.12%	(3.01%)	19.58%	9.26%
	K.C. Area Credit Union	\$11,188	\$1,732	15.48%	(4.34%)	0.98%	2.37%
	Division 10 Highway Employees' Credit Union	\$11,586	\$2,760	23.82%	4.25%	0.00%	0.62%
	South Central Missouri Credit Union	\$12,513	\$1,502	12.00%	4.31%	0.00%	0.73%
	Burlington Northtown Community Credit Union	\$12,883	\$2,176	16.89%	4.27%	0.37%	1.15%
	Catholic Family Credit Union	\$13,284	\$1,148	8.64%	4.58%	22.13%	3.48%
	United Labor Credit Union	\$13,673	\$1,173	8.58%	(16.04%)	2.81%	7.84%
	Division #6 Highway Credit Union	\$13,875	\$2,295	16.54%	(0.87%)	1.00%	0.78%
	Stationery Credit Union	\$14,169	\$1,755	12.39%	0.68%	1.31%	3.13%
	Summit Ridge Credit Union	\$15,182	\$1,430	9.42%	(1.95%)	13.01%	7.20%
	Independence Teachers Credit Union	\$15,864	\$1,558	9.82%	2.84%	0.64%	1.54%
	Cape Regional Credit Union	\$16,073	\$1,087	6.76%	1.11%	2.67%	0.64%
	De Soto Mo-Pac Credit Union	\$16,360	\$1,684	10.29%	6.52%	4.87%	3.68%
	St. Louis Newspaper Carriers Credit Union	\$16,534	\$1,478	8.94%	3.83%	9.81%	0.00%
	Lutheran Federal Credit Union	\$17,570	\$2,409	13.71%	(16.86%)	0.00%	1.66%
	District 8 Highway Employees Credit Union	\$18,019	\$2,795	15.51%	6.40%	0.75%	0.57%
	Legacy Credit Union	\$18,164	\$2,168	11.94%	4.67%	2.12%	1.34%
	St. Louis Firefighters & Community Credit Union	\$18,642	\$2,427	13.02%	0.16%	0.74%	1.24%
	St. Louis Policemen's Credit Union	\$19,185	\$3,236	16.87%	2.11%	0.96%	0.93%
	County Credit Union	\$19,974	\$3,401	17.03%	0.47%	6.09%	3.56%
	Highway Alliance Credit Union	\$21,631	\$2,632	12.17%	1.83%	0.61%	2.01%

Source: SNL Financial

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets (continued)							
	Leadco Community Credit Union	\$21,862	\$2,383	10.90%	1.01%	7.13%	2.22%
	Columbia Credit Union	\$22,170	\$1,763	7.95%	12.64%	0.68%	3.74%
	Holy Rosary Credit Union	\$22,477	\$1,983	8.82%	121.16%	6.96%	5.85%
	Burns & McDonnell Credit Union	\$22,542	\$1,885	8.36%	17.04%	0.27%	1.64%
	District One Highway Credit Union	\$27,658	\$3,800	13.74%	1.16%	2.08%	1.39%
	Show-Me Credit Union	\$27,923	\$3,593	12.87%	5.30%	4.84%	1.81%
	Edison Credit Union	\$29,912	\$2,890	9.66%	(5.33%)	4.71%	1.31%
	Joplin Metro Credit Union	\$30,810	\$3,159	10.25%	6.43%	2.34%	5.51%
	Horizon Credit Union	\$31,444	\$4,822	15.34%	7.95%	1.58%	1.37%
	Shelter Insurance Federal Credit Union	\$32,892	\$3,658	11.12%	3.86%	0.41%	1.69%
	Kansas City Credit Union	\$33,937	\$3,770	11.11%	(2.84%)	0.80%	3.40%
	Missouri Valley Federal Credit Union	\$37,759	\$3,372	8.93%	6.51%	3.20%	5.46%
	City Credit Union	\$39,118	\$3,683	9.42%	11.97%	4.37%	6.54%
	CSD Credit Union	\$39,883	\$5,441	13.64%	3.19%	0.61%	0.88%
	Members 1st Credit Union	\$43,610	\$3,996	9.16%	5.38%	3.13%	1.83%
	Riverways Federal Credit Union	\$48,953	\$3,999	8.17%	2.82%	1.90%	4.93%
	Central Communications Credit Union	\$49,773	\$4,352	8.74%	(1.92%)	0.69%	1.91%
	Postal & Community Credit Union	\$50,566	\$4,010	7.93%	7.42%	0.72%	3.02%
	Missouri Central Credit Union	\$56,504	\$5,847	10.35%	2.69%	2.43%	2.22%
	Ozark Federal Credit Union	\$59,254	\$5,932	10.01%	9.10%	4.75%	3.98%
	Metro Credit Union	\$59,375	\$7,067	11.90%	2.16%	1.33%	1.36%
	Raytown-Lee's Summit Community Credit Union	\$59,411	\$4,187	7.05%	(3.60%)	4.54%	9.89%
	Goetz Credit Union	\$59,809	\$7,713	12.90%	6.32%	2.37%	4.41%
	Health Care Family Credit Union	\$60,381	\$8,189	13.56%	8.02%	0.48%	2.03%
	Educational Community Credit Union	\$61,516	\$4,510	7.33%	0.62%	18.16%	11.66%
	Foundation Credit Union	\$64,648	\$9,025	13.96%	3.17%	0.49%	0.22%
	Mercy Credit Union	\$66,086	\$5,516	8.35%	2.19%	4.46%	2.07%
	Community Financial Credit Union	\$66,292	\$6,614	9.98%	11.13%	3.63%	2.75%
	First Missouri Credit Union	\$66,426	\$8,056	12.13%	11.70%	2.14%	8.22%
	Employment Security Credit Union	\$71,835	\$8,620	12.00%	5.55%	0.97%	0.48%
	R-G Federal Credit Union	\$82,783	\$7,143	8.63%	17.66%	3.39%	4.77%
	Century Credit Union	\$101,428	\$17,707	17.46%	6.64%	1.14%	2.26%
	Central Missouri Community Credit Union	\$103,265	\$8,376	8.11%	7.24%	5.61%	4.44%
	Conservation Employees Credit Union	\$113,072	\$11,408	10.09%	8.41%	0.46%	0.82%
	CU Community Credit Union	\$116,182	\$19,186	16.51%	15.37%	1.07%	3.02%
	Greater KC Public Safety Credit Union	\$138,120	\$14,015	10.15%	6.94%	3.49%	2.25%
	United Consumers Credit Union	\$145,458	\$14,476	9.95%	(4.13%)	12.18%	11.61%
	Telcomm Credit Union	\$155,298	\$22,442	14.45%	12.14%	0.46%	1.02%
	Assemblies of God Credit Union	\$162,085	\$18,589	11.47%	8.46%	2.33%	3.28%
	Electro Savings Credit Union	\$165,523	\$16,583	10.02%	5.70%	7.82%	5.58%
	Missouri Electric Cooperatives Employees' Credit Union	\$177,931	\$18,848	10.59%	9.54%	0.35%	0.28%
	United Credit Union	\$178,018	\$20,526	11.53%	19.07%	3.65%	4.40%
	Blucurrent Credit Union	\$185,802	\$18,606	10.01%	15.27%	10.59%	8.80%
	River Region Credit Union	\$220,226	\$20,944	9.51%	8.46%	6.04%	7.78%
	Infuze Credit Union	\$226,796	\$21,465	9.46%	5.10%	5.65%	6.33%
	Arsenal Credit Union	\$231,124	\$22,160	9.59%	8.10%	7.82%	4.95%
	West Community Credit Union	\$233,321	\$20,363	8.73%	4.15%	8.59%	5.30%
	Average of Asset Group A	\$44,920	\$4,855	11.50%	4.68%	5.21%	4.41%

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group B - \$251 to \$500 million in total assets							
	1st Financial Federal Credit Union	\$257,463	\$19,320	7.50%	16.47%	9.00%	25.86%
	Alliance Credit Union	\$271,785	\$25,943	9.55%	10.59%	10.43%	6.32%
	St. Louis Community Credit Union	\$274,210	\$38,698	14.11%	9.08%	2.55%	5.98%
	Great Plains Federal Credit Union	\$291,223	\$49,191	16.89%	2.57%	1.10%	1.46%
	Missouri Credit Union	\$333,265	\$32,986	9.90%	5.82%	2.24%	3.70%
	Neighbors Credit Union	\$368,556	\$56,530	15.34%	5.24%	2.18%	3.00%
	Average of Asset Group B	\$299,417	\$37,111	12.22%	8.30%	4.58%	7.72%
Asset Group C - \$501 million to \$1 billion in total assets							
	Vantage Credit Union	\$862,774	\$72,969	8.46%	8.20%	3.71%	6.21%
	Average of Asset Group C	\$862,774	\$72,969	8.46%	8.20%	3.71%	6.21%
Asset Group D - \$1 billion and over in total assets							
	Anheuser-Busch Employees Credit Union	\$1,725,233	\$161,243	9.35%	5.69%	5.32%	8.78%
	First Community Credit Union	\$2,463,420	\$213,425	8.66%	5.84%	3.51%	5.18%
	Average of Asset Group D	\$2,094,327	\$187,334	9.01%	5.77%	4.42%	6.98%

Definitions



Total assets (\$000)	All assets owned by the credit union as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
Net income (\$000)	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.
Return on average net worth (%)	Return on average equity; net income as a percent of average equity.
Operational expense ÷ operational revenue (%)	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
Total loans and leases (\$000)	The total of loans and lease financing receivables, net unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net unearned income); and less any unearned income on loans reflected in items above.
Total shares and deposits (\$000)	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.
Total loans ÷ total shares (%)	Total loans as a percent of total shares.
Yield on average assets (%)	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.
Interest expense ÷ average assets (%)	Total interest expense as a percent of average assets.
Net interest income ÷ average assets (%)	Interest on loans and investments less cost of funds as a percent of average assets.

Asset growth rate (%)	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
Market growth rate (%)	The annualized change in shares and deposits calculated as current period shares and deposits less prior period shares and deposits as a percent of prior period shares and deposits.
Delinquent loans => 2 months (\$000)	Loans that are greater than or equal to 60 days delinquent.
NPL ÷ loans (%)	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Delinquent loans ÷ assets (%)	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
NPAs ÷ equity LLRs (%)	Nonperforming assets (loans delinquent at least 60 days and other real estate owned) as a percent of equity and loan loss reserves.
Total net worth (\$000)	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
Net worth ÷ assets (%)	Net worth as a percent of total assets.
Net worth growth (decline) - YTD (%)	The annualized change in net worth calculated as current period net worth less prior period net worth as a percent of prior period net worth.
Total delinquent loans ÷ net worth (%)	Total delinquent loans as a percent of net worth.
Classified assets ÷ net worth (%)	Classified assets, the sum of allowance for loan losses and appropriation for non conforming investments, as a percent of net worth.