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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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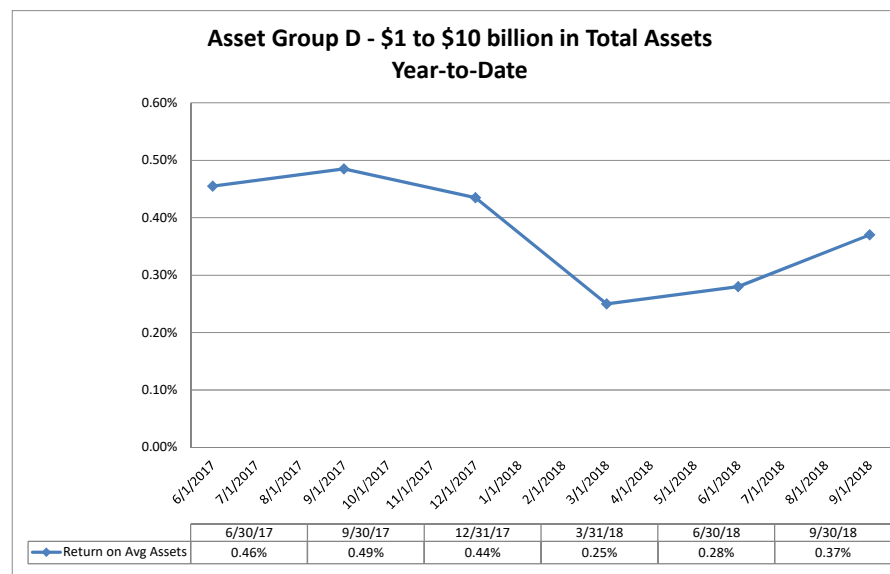
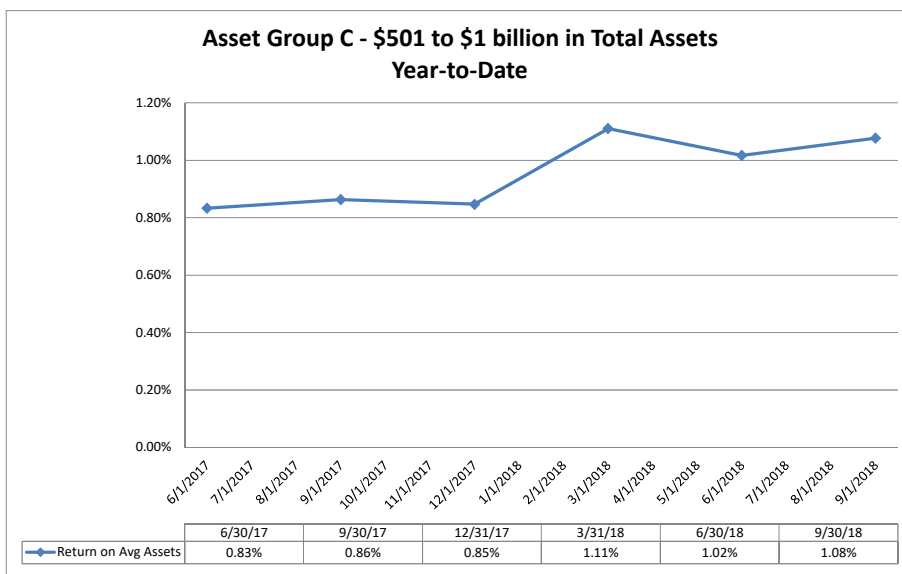
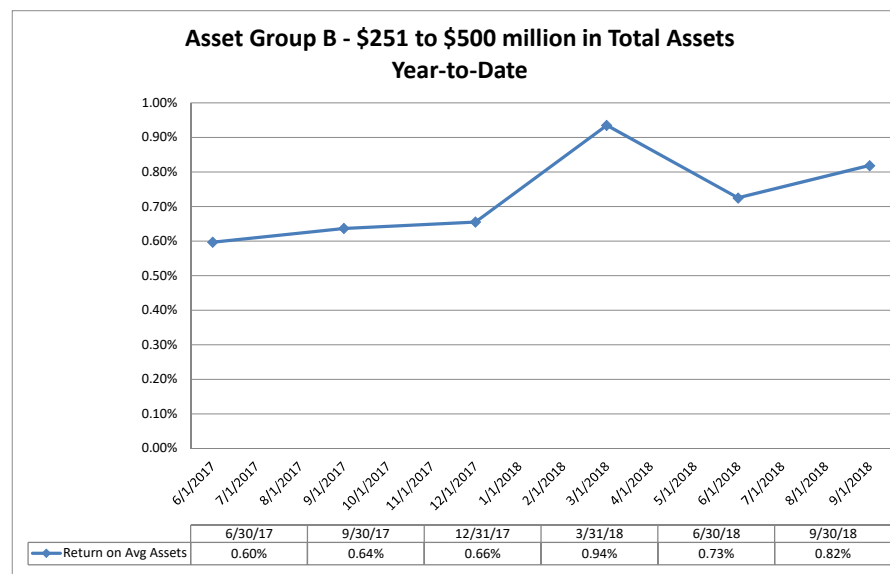
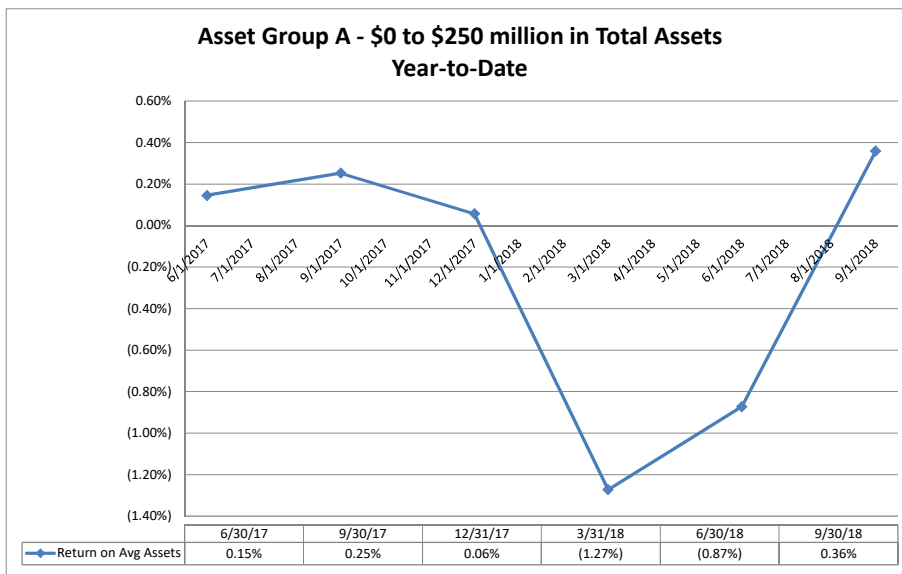
ASSET SIZE DEFINITION

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

Summary Trends of Historical Asset Group Averages: Return on Average Assets



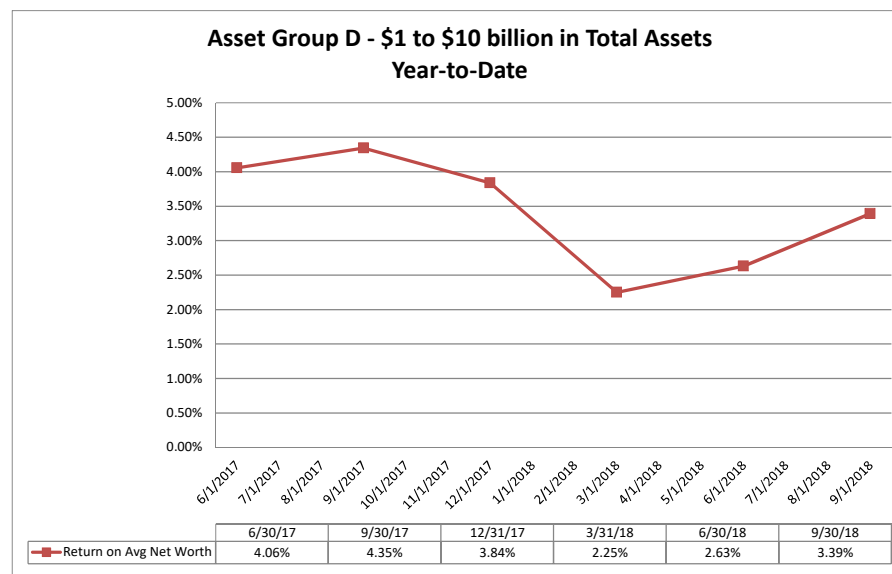
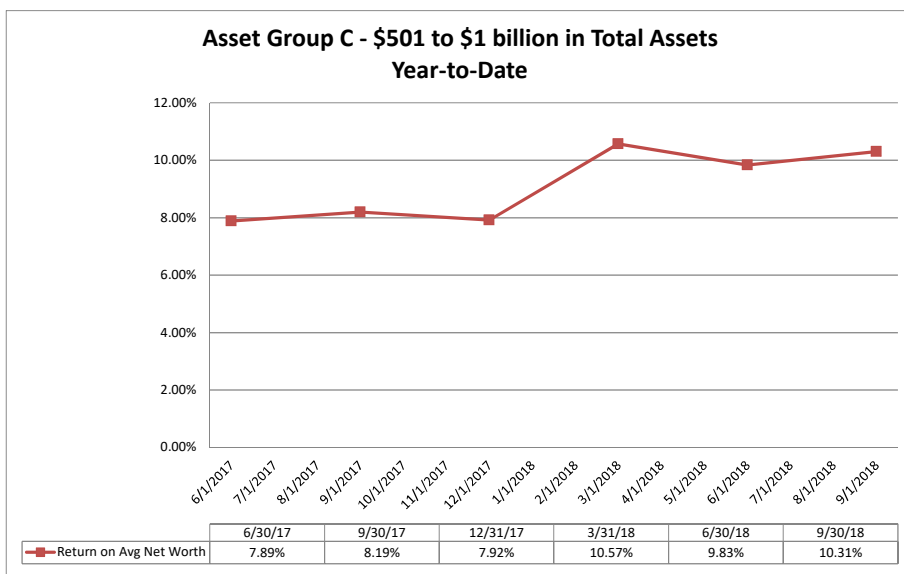
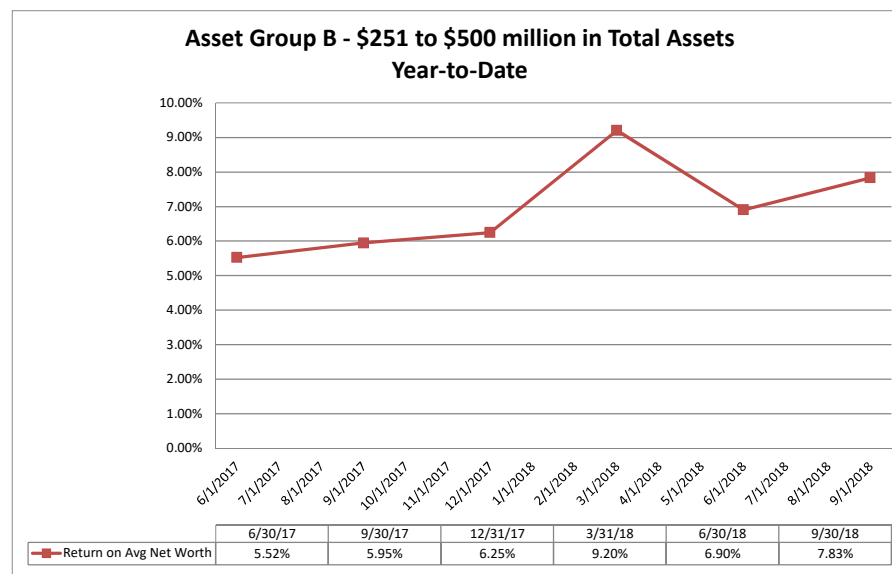
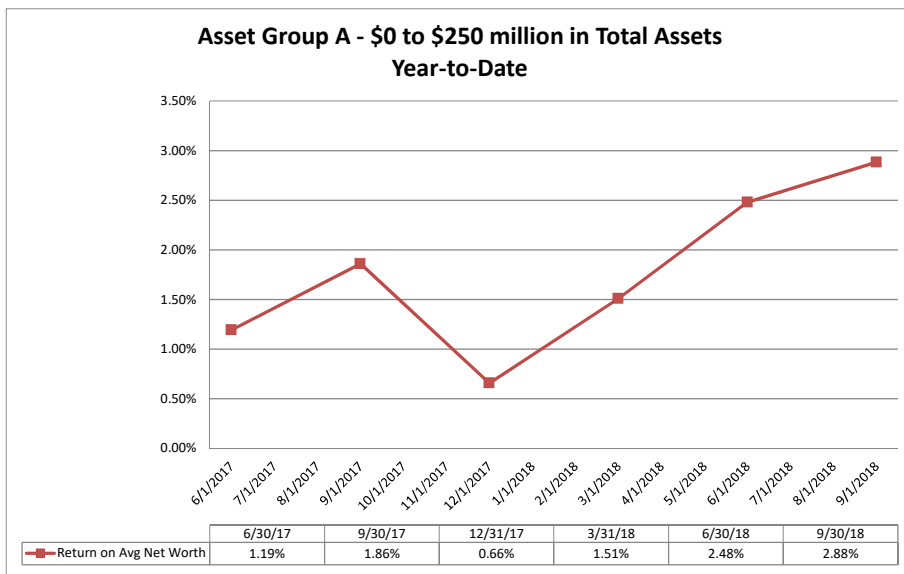
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Summary Trends of Historical Asset Group Averages: Return on Average Net Worth



Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

September 30, 2018

Run Date: November 8, 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												
	Norwesco Credit Union	\$97	\$1	4.17%	14.81%	0.00%	NA	\$2	2.81%	10.26%	33.33%	NA
	Catholics United Credit Union	\$207	\$0	0.00%	0.00%	66.67%	NA	\$0	0.00%	0.00%	83.33%	NA
	Sunflower Federal Credit Union	\$405	\$2	1.93%	14.55%	85.71%	\$0	\$4	1.28%	9.88%	86.96%	\$0
	Salina Railroad Credit Union	\$561	(\$1)	(0.70%)	(10.00%)	112.50%	\$52	\$0	0.00%	0.00%	101.92%	\$51
	Kan Colo Credit Union	\$688	\$2	1.18%	6.30%	83.33%	\$16	\$2	0.38%	2.12%	94.12%	\$16
	Quindaro Homes Federal Credit Union	\$794	\$0	0.00%	0.00%	90.91%	\$28	(\$1)	(0.15%)	(0.49%)	103.45%	\$28
	Universal Credit Union	\$886	\$7	3.14%	7.76%	53.85%	\$24	\$6	0.95%	2.24%	86.11%	\$23
	Enterprise Credit Union	\$1,346	(\$4)	(1.23%)	(14.81%)	73.53%	\$24	\$1	0.11%	1.23%	83.13%	\$21
	Christ the King Parish Federal Credit Union	\$1,565	(\$1)	(0.25%)	(2.04%)	110.00%	\$12	(\$6)	(0.49%)	(4.04%)	122.22%	\$12
	Mid Plains Credit Union	\$1,591	\$3	0.74%	6.12%	66.67%	\$24	\$9	0.74%	6.03%	70.73%	\$24
	Salina Municipal Credit Union	\$1,804	\$2	0.44%	3.77%	83.33%	\$21	\$3	0.21%	1.89%	83.33%	\$22
	Eagle Federal Credit Union	\$2,103	\$1	0.20%	2.74%	100.00%	\$45	\$4	0.27%	3.65%	94.59%	\$43
	Central Kansas Education Credit Union	\$2,933	\$6	0.81%	3.35%	81.08%	\$34	\$15	0.67%	2.82%	84.85%	\$34
	Wakarusa Valley Credit Union	\$3,042	(\$9)	(1.17%)	(10.88%)	106.90%	\$40	(\$33)	(1.39%)	(12.72%)	103.26%	\$39
	Kansas City P&G Employees Credit Union	\$3,872	\$4	0.41%	1.45%	100.00%	\$44	\$5	0.16%	0.60%	96.61%	\$42
	Hutchinson Postal and Community Credit Union	\$3,989	\$7	0.69%	3.33%	89.33%	\$37	(\$41)	(1.31%)	(6.37%)	98.01%	\$36
	Morton Credit Union	\$4,018	(\$25)	(2.39%)	(16.39%)	75.58%	\$28	\$14	0.44%	3.04%	73.08%	\$29
	Tri-County Credit Union	\$4,072	\$9	0.88%	5.26%	56.00%	\$24	\$20	0.65%	3.93%	64.18%	\$23
	Southwest Kansas Community Credit Union	\$4,414	\$7	0.63%	5.47%	88.68%	\$46	\$9	0.27%	2.36%	94.16%	\$46
	River Cities Community Credit Union	\$4,517	\$20	1.83%	24.62%	54.22%	\$25	\$50	1.62%	21.57%	63.04%	\$28
	C & R Credit Union	\$4,800	\$4	0.34%	4.18%	79.45%	\$37	\$41	1.22%	14.70%	76.36%	\$35
	Ellis Credit Union	\$5,010	\$5	0.39%	2.20%	64.44%	\$40	(\$27)	(0.70%)	(3.95%)	70.16%	\$39
	Kansas Air Guard Credit Union	\$5,537	\$9	0.65%	4.32%	78.57%	\$23	\$27	0.65%	4.37%	78.91%	\$26
	UAW MO-KAN Federal Credit Union	\$5,774	\$3	0.21%	1.89%	92.73%	\$41	(\$78)	(1.76%)	(16.05%)	88.44%	\$40
	Topeka Police Credit Union	\$6,812	\$5	0.30%	3.01%	92.68%	\$49	(\$15)	(0.30%)	(3.03%)	93.48%	\$49
	Peoples Choice Credit Union	\$7,088	\$8	0.44%	1.99%	76.19%	\$41	(\$22)	(0.40%)	(1.81%)	78.90%	\$42
	Bradken Credit Union	\$7,465	\$2	0.11%	0.73%	71.88%	\$84	\$4	0.07%	0.49%	71.71%	\$83
	North East Kansas Credit Union	\$8,395	(\$30)	(1.40%)	(11.54%)	129.00%	\$60	(\$30)	(0.45%)	(3.81%)	110.56%	\$49
	KC Fairfax Federal Credit Union	\$8,880	\$22	0.99%	8.02%	86.34%	\$49	\$16	0.23%	1.96%	85.47%	\$50
	1st Kansas Credit Union	\$8,889	\$8	0.35%	1.46%	81.25%	\$59	\$30	0.44%	1.83%	85.02%	\$54
	United Credit Union	\$8,965	\$26	1.15%	12.41%	65.79%	\$38	\$44	0.65%	7.13%	77.04%	\$39
	Topeka Firemen's Credit Union	\$9,073	\$28	1.23%	4.32%	48.21%	\$22	\$39	0.57%	2.02%	68.46%	\$23
	Crossroads Credit Union	\$9,086	\$22	0.96%	6.52%	69.89%	\$45	\$2	0.03%	0.20%	72.26%	\$47
	Bluestem Community Credit Union	\$9,820	\$17	0.68%	7.06%	82.22%	\$39	\$27	0.35%	3.78%	87.72%	\$46
	Garden City Teachers Federal Credit Union	\$11,674	\$31	1.05%	13.98%	82.16%	\$47	\$67	0.72%	10.34%	87.50%	\$47
	Bell Credit Union	\$12,921	\$25	0.78%	5.82%	66.67%	\$45	\$83	0.87%	6.54%	70.56%	\$46
	Farmers Credit Union	\$13,243	\$24	0.72%	6.11%	78.26%	\$40	\$30	0.29%	2.56%	90.26%	\$42
	Sunflower UP Federal Credit Union	\$13,485	\$79	2.42%	30.10%	62.50%	\$46	\$202	2.19%	27.54%	62.61%	\$42
	Kansas City Kansas Firemen & Police Credit Union	\$15,080	\$20	0.54%	3.05%	68.07%	\$75	\$57	0.52%	2.92%	65.28%	\$71
	Salina Interparochial Credit Union	\$17,086	\$36	0.84%	3.08%	41.46%	\$44	\$90	0.70%	2.58%	42.57%	\$44
	Co-Operative Credit Union	\$18,145	(\$336)	(7.18%)	(55.26%)	72.62%	\$52	(\$392)	(2.75%)	(20.41%)	79.68%	\$50
	Wheat State Credit Union	\$19,344	\$25	0.51%	7.58%	62.90%	\$54	\$2	0.01%	0.20%	68.79%	\$63
	Hutchinson Government Employees Credit Union	\$22,307	\$84	1.51%	15.06%	73.39%	\$53	(\$309)	(1.83%)	(17.49%)	75.70%	\$56
	Credit Union of Emporia	\$24,330	\$95	1.57%	12.25%	57.08%	\$39	\$223	1.26%	9.83%	63.33%	\$39
	Reliance Credit Union	\$26,262	\$5	0.08%	0.49%	60.23%	\$92	\$142	0.73%	4.66%	65.30%	\$89
	K.U.M.C. Credit Union	\$27,586	\$28	0.40%	4.27%	88.70%	\$58	\$65	0.31%	3.34%	88.28%	\$55
	Campus Credit Union	\$27,915	\$84	1.19%	8.64%	60.00%	\$58	\$151	0.71%	5.24%	61.97%	\$58
	Catholic Family Federal Credit Union	\$28,853	\$14	0.19%	2.07%	76.96%	\$46	\$58	0.26%	2.89%	83.29%	\$50

Source: SNL Financial

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Performance Analysis

September 30, 2018

Run Date: November 8, 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)												
	Freedom First Federal Credit Union	\$32,348	\$43	0.52%	3.47%	80.35%	\$39	\$145	0.58%	3.94%	77.73%	\$39
	McPherson Cooperative Credit Union	\$32,406	\$24	0.30%	2.95%	86.36%	\$46	\$31	0.13%	1.27%	93.79%	\$49
	Equishare Credit Union	\$33,052	\$38	0.46%	4.76%	71.93%	\$48	\$132	0.53%	5.57%	74.11%	\$48
	U S P L K Employees Federal Credit Union	\$33,619	\$29	0.35%	2.71%	81.08%	\$64	\$65	0.26%	2.03%	82.79%	\$54
	ARK Valley Credit Union	\$37,296	(\$308)	(3.39%)	(38.91%)	78.27%	\$56	(\$194)	(0.72%)	(7.57%)	84.18%	\$52
	Dillon Credit Union	\$38,799	\$58	0.59%	3.68%	78.05%	\$57	\$162	0.56%	3.46%	82.69%	\$59
	United Northwest Federal Credit Union	\$39,524	\$112	1.12%	6.98%	70.21%	\$47	\$259	0.87%	5.45%	73.09%	\$48
	Kansas Blue Cross-Blue Shield Credit Union	\$41,797	\$194	1.82%	11.87%	51.67%	\$64	\$473	1.48%	9.90%	56.98%	\$65
	Mid-Kansas Credit Union	\$51,575	\$91	0.70%	7.19%	81.47%	\$50	\$142	0.36%	3.75%	89.43%	\$52
	Panhandle Federal Credit Union	\$53,606	\$131	0.97%	5.97%	63.87%	\$53	\$323	0.81%	5.00%	69.24%	\$52
	B&V Credit Union	\$59,653	\$114	0.76%	5.91%	53.49%	\$68	\$177	0.38%	3.05%	70.48%	\$68
	Midwest Regional Credit Union	\$59,996	\$77	0.51%	5.48%	74.00%	\$52	\$180	0.39%	4.32%	78.88%	\$54
	SM Federal Credit Union	\$67,447	\$159	0.94%	5.45%	43.57%	\$73	\$448	0.88%	5.19%	45.22%	\$74
	Credit Union of Dodge City	\$71,713	\$156	0.85%	8.91%	77.88%	\$52	\$539	0.98%	10.52%	77.34%	\$53
	Quantum Credit Union	\$82,354	\$196	0.95%	10.21%	72.37%	\$73	\$374	0.59%	6.66%	76.08%	\$74
	Kansas State University Federal Credit Union	\$84,119	\$180	0.85%	8.46%	75.87%	\$51	\$519	0.83%	8.30%	78.72%	\$49
	Farmway Credit Union	\$86,912	\$154	0.70%	2.98%	83.15%	\$77	\$355	0.53%	2.30%	86.10%	\$77
	Emporia State Federal Credit Union	\$93,893	\$267	1.14%	12.09%	69.47%	\$51	\$604	0.91%	9.33%	74.49%	\$50
	Kansas Teachers Community Credit Union	\$95,018	\$215	0.90%	7.49%	69.39%	\$45	\$589	0.82%	6.94%	72.00%	\$43
	White Eagle Credit Union	\$105,266	\$310	1.17%	9.41%	71.05%	\$52	\$614	0.77%	6.32%	71.82%	\$52
	Wichita Federal Credit Union	\$107,558	\$334	1.24%	7.86%	70.97%	\$78	\$678	0.84%	5.38%	76.00%	\$77
	Frontier Community Credit Union	\$136,851	\$192	0.57%	4.53%	80.91%	\$53	\$516	0.52%	4.10%	81.00%	\$53
	Average of Asset Group A	\$26,736	\$45	0.52%	3.55%	74.76%	\$46	\$110	0.36%	2.88%	79.17%	\$46

Source: SNL Financial

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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												
	Skyward Credit Union	\$283,842	\$880	1.23%	8.09%	65.96%	\$68	\$2,400	1.12%	7.23%	66.27%	\$69
	Mid American Credit Union	\$295,009	\$435	0.59%	6.05%	74.74%	\$64	\$968	0.44%	4.54%	77.44%	\$63
	Heartland Credit Union	\$300,605	\$590	0.78%	8.20%	81.87%	\$63	\$702	0.30%	3.24%	81.01%	\$63
	Envista Credit Union	\$365,095	\$1,367	1.50%	14.85%	69.47%	\$60	\$3,825	1.41%	14.36%	68.34%	\$57
	Mainstreet Federal Credit Union	\$445,812	\$1,066	0.95%	11.59%	75.96%	\$65	\$2,661	0.79%	9.75%	78.08%	\$64
	Azura Credit Union	\$478,856	\$1,217	1.01%	9.20%	73.23%	\$62	\$3,070	0.85%	7.85%	73.26%	\$60
	Average of Asset Group B	\$361,537	\$926	1.01%	9.66%	73.54%	\$64	\$2,271	0.82%	7.83%	74.07%	\$63
Asset Group C - \$501 million to \$1 billion in total assets												
	Golden Plains Credit Union	\$650,614	\$1,256	0.78%	7.96%	73.52%	\$53	\$2,815	0.60%	6.03%	75.53%	\$54
	Mazuma Credit Union	\$661,590	\$2,266	1.37%	14.70%	71.88%	\$74	\$6,567	1.34%	14.76%	68.37%	\$76
	Credit Union of America	\$876,905	\$3,030	1.41%	11.04%	65.49%	\$70	\$8,079	1.29%	10.13%	66.63%	\$67
	Average of Asset Group C	\$729,703	\$2,184	1.19%	11.23%	70.30%	\$66	\$5,820	1.08%	10.31%	70.18%	\$66
Asset Group D - \$1 billion and over in total assets												
	Meritrust Credit Union	\$1,209,743	\$865	0.28%	2.89%	85.63%	\$81	\$2,069	0.22%	2.32%	81.98%	\$78
	CommunityAmerica Credit Union	\$2,695,571	\$5,349	0.80%	6.88%	81.61%	\$84	\$10,296	0.52%	4.46%	85.09%	\$87
	Average of Asset Group D	\$1,952,657	\$3,107	0.54%	4.89%	83.62%	\$83	\$6,183	0.37%	3.39%	83.54%	\$83

Source: SNL Financial

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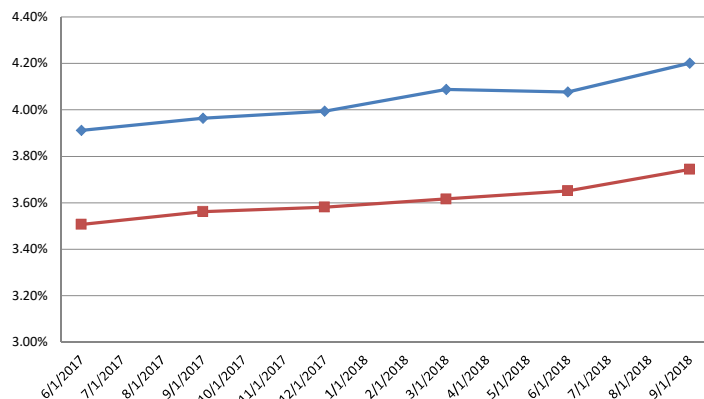
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Balance Sheet & Net Interest Margin

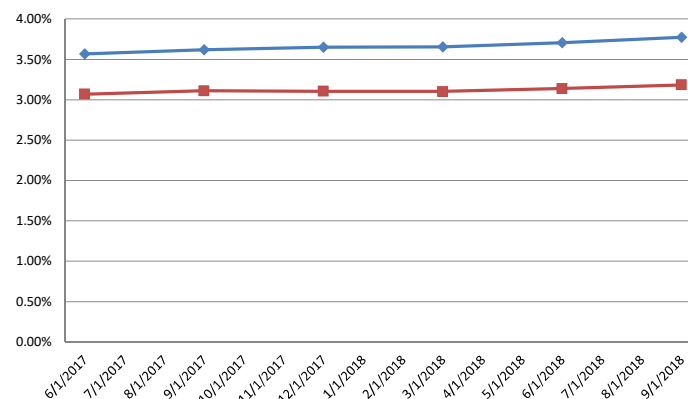
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



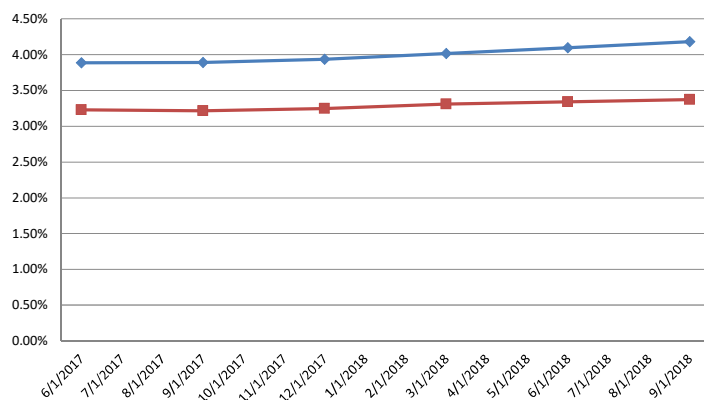
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.91%	3.96%	3.99%	4.09%	4.08%	4.20%
Net Interest Income/ Avg Assets	3.51%	3.56%	3.58%	3.62%	3.65%	3.74%

Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



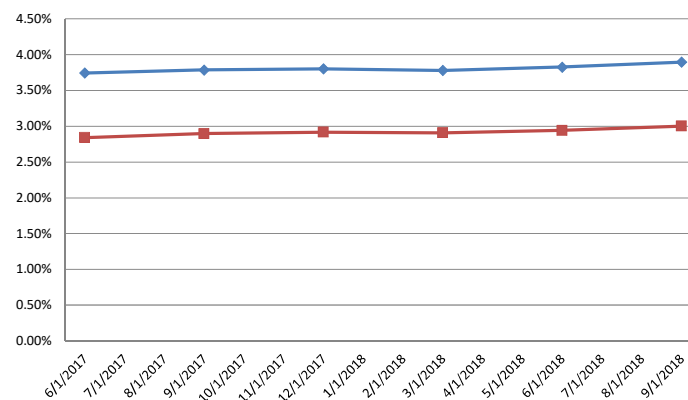
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.57%	3.62%	3.65%	3.65%	3.71%	3.77%
Net Interest Income/ Avg Assets	3.07%	3.11%	3.10%	3.10%	3.14%	3.18%

Asset Group C - \$501 to \$1 billion in Total Assets
Year-to-Date



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.89%	3.89%	3.93%	4.02%	4.10%	4.18%
Net Interest Income/ Avg Assets	3.23%	3.22%	3.25%	3.31%	3.34%	3.37%

Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.75%	3.79%	3.80%	3.78%	3.83%	3.90%
Net Interest Income/ Avg Assets	2.84%	2.90%	2.92%	2.91%	2.94%	3.00%

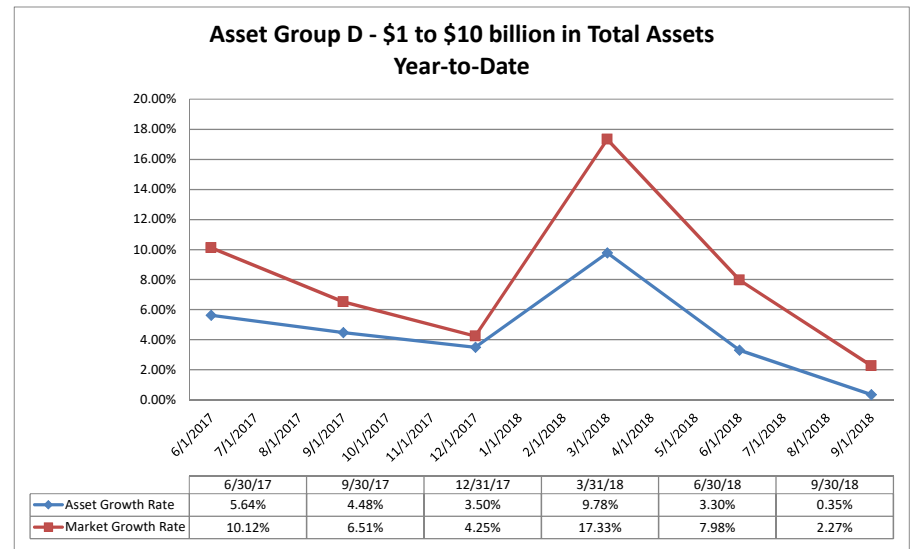
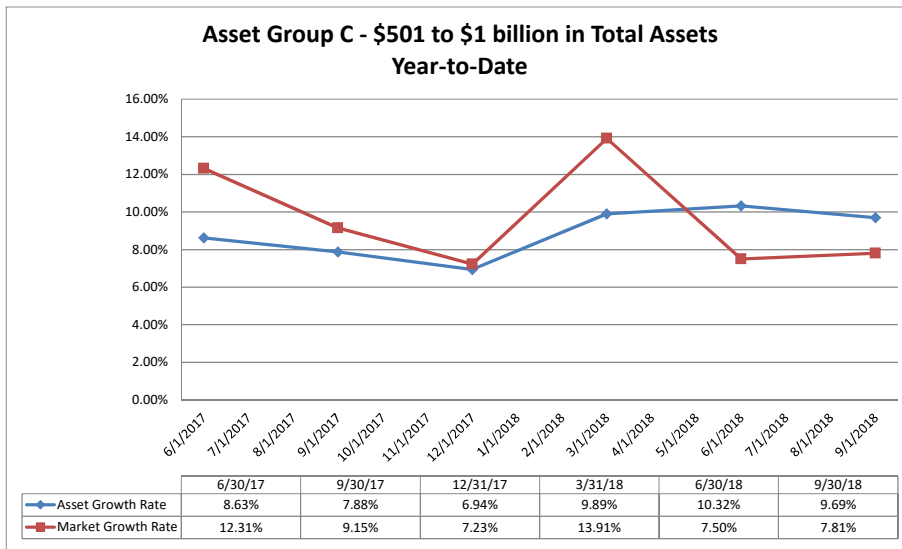
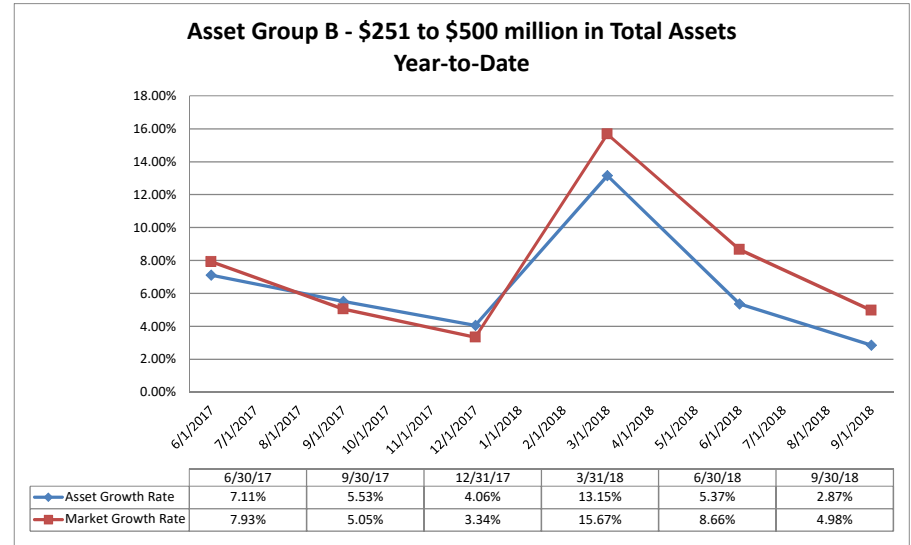
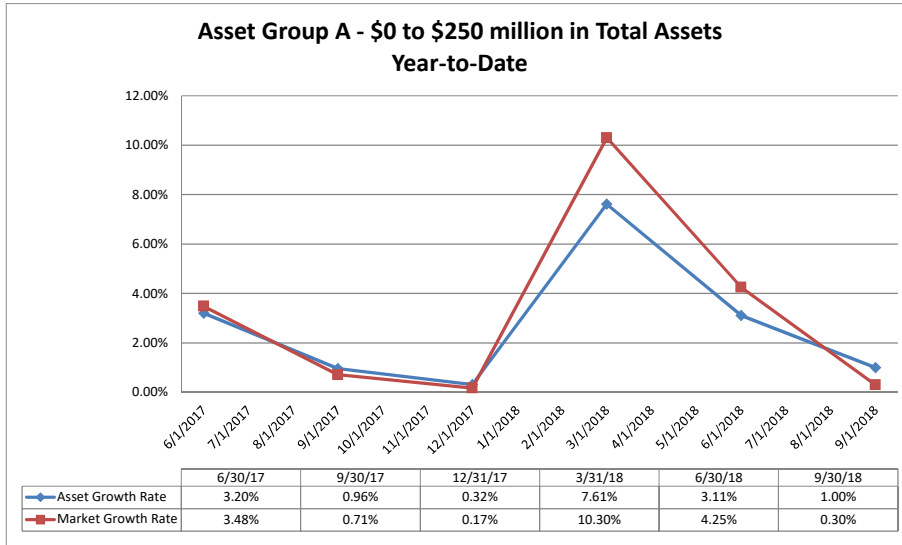
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Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate



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Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 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	\$97	\$56	\$69	81.16%	NA	4.21%	0.00%	2.81%	5.73%	3.98%
	Catholics United Credit Union	\$207	\$59	\$176	33.52%	NA	3.12%	0.00%	3.12%	(2.53%)	(2.96%)
	Sunflower Federal Credit Union	\$405	\$390	\$333	117.12%	\$405	7.67%	0.64%	7.35%	(1.95%)	(9.31%)
	Salina Railroad Credit Union	\$561	\$534	\$497	107.44%	\$561	11.57%	1.16%	10.42%	(5.25%)	(8.54%)
	Kan Colo Credit Union	\$688	\$323	\$561	57.58%	\$1,376	3.46%	0.38%	3.07%	(7.50%)	(9.08%)
	Quindaro Homes Federal Credit Union	\$794	\$381	\$522	72.99%	\$794	4.54%	0.15%	4.54%	(19.86%)	(27.72%)
	Universal Credit Union	\$886	\$488	\$521	93.67%	\$886	5.52%	0.16%	5.36%	21.70%	39.47%
	Enterprise Credit Union	\$1,346	\$1,023	\$1,208	84.69%	\$673	6.78%	0.64%	6.15%	16.60%	16.36%
	Christ the King Parish Federal Credit Union	\$1,565	\$632	\$1,367	46.23%	\$1,565	2.03%	0.16%	1.87%	(6.02%)	(6.32%)
	Mid Plains Credit Union	\$1,591	\$1,215	\$1,382	87.92%	\$1,591	5.01%	1.72%	3.28%	(6.61%)	(6.78%)
	Salina Municipal Credit Union	\$1,804	\$1,439	\$1,492	96.45%	\$1,203	3.64%	0.14%	3.57%	(9.67%)	(18.61%)
	Eagle Federal Credit Union	\$2,103	\$1,213	\$1,954	62.08%	\$1,402	4.63%	0.34%	4.23%	14.95%	16.06%
	Central Kansas Education Credit Union	\$2,933	\$2,302	\$2,209	104.21%	\$1,467	4.28%	0.53%	3.70%	(1.66%)	(2.89%)
	Wakarusa Valley Credit Union	\$3,042	\$1,715	\$2,707	63.35%	\$2,028	4.01%	0.46%	3.55%	(5.55%)	(4.61%)
	Kansas City P&G Employees Credit Union	\$3,872	\$2,912	\$2,751	105.85%	\$1,936	3.02%	0.19%	2.82%	(11.54%)	(16.07%)
	Hutchinson Postal and Community Credit Union	\$3,989	\$2,507	\$3,120	80.35%	\$1,330	5.05%	0.35%	4.66%	(2.91%)	(2.43%)
	Morton Credit Union	\$4,018	\$3,155	\$3,422	92.20%	\$1,005	5.45%	0.22%	5.23%	(2.89%)	(2.75%)
	Tri-County Credit Union	\$4,072	\$1,266	\$3,379	37.47%	\$2,715	2.82%	0.81%	1.98%	(1.26%)	(2.25%)
	Southwest Kansas Community Credit Union	\$4,414	\$3,493	\$3,822	91.39%	\$1,766	4.38%	0.69%	3.65%	(1.73%)	(3.86%)
	River Cities Community Credit Union	\$4,517	\$4,195	\$4,027	104.17%	\$1,506	6.47%	0.55%	5.86%	25.07%	19.73%
	C & R Credit Union	\$4,800	\$3,734	\$4,405	84.77%	\$1,600	6.31%	0.71%	5.60%	22.61%	23.00%
	Ellis Credit Union	\$5,010	\$3,016	\$4,092	73.70%	\$3,340	3.20%	0.41%	2.79%	(2.12%)	(1.70%)
	Kansas Air Guard Credit Union	\$5,537	\$4,768	\$4,679	101.90%	\$1,846	3.47%	0.69%	2.77%	(4.20%)	(5.73%)
	UAW MO-KAN Federal Credit Union	\$5,774	\$2,610	\$5,086	51.32%	\$1,925	3.30%	0.11%	3.18%	(1.78%)	0.00%
	Topeka Police Credit Union	\$6,812	\$5,837	\$6,137	95.11%	\$2,271	4.44%	0.70%	3.75%	6.79%	7.29%
	Peoples Choice Credit Union	\$7,088	\$2,373	\$5,456	43.49%	\$2,363	3.77%	0.33%	3.44%	(2.02%)	(2.12%)
	Bradken Credit Union	\$7,465	\$3,495	\$6,360	54.95%	\$3,733	5.11%	0.79%	4.32%	(0.55%)	(0.79%)
	North East Kansas Credit Union	\$8,395	\$5,199	\$7,298	71.24%	\$1,866	3.61%	0.36%	3.24%	(13.05%)	(14.77%)
	KC Fairfax Federal Credit Union	\$8,880	\$3,291	\$7,754	42.44%	\$1,776	5.19%	0.32%	4.87%	(7.12%)	(8.24%)
	1st Kansas Credit Union	\$8,889	\$4,428	\$6,683	66.26%	\$3,556	3.51%	0.26%	3.25%	(0.19%)	(0.93%)
	United Credit Union	\$8,965	\$2,891	\$8,095	35.71%	\$3,586	2.64%	0.13%	2.49%	1.16%	0.30%
	Topeka Firemen's Credit Union	\$9,073	\$5,031	\$6,466	77.81%	\$3,629	2.21%	0.33%	1.88%	(2.66%)	(4.45%)
	Crossroads Credit Union	\$9,086	\$5,376	\$7,678	70.02%	\$3,634	3.54%	0.21%	3.33%	(5.64%)	(6.26%)
	Bluestem Community Credit Union	\$9,820	\$4,464	\$8,759	50.96%	\$2,455	3.81%	0.04%	3.77%	(2.83%)	(4.30%)
	Garden City Teachers Federal Credit Union	\$11,674	\$7,794	\$10,613	73.44%	\$2,123	3.55%	0.16%	3.38%	(8.73%)	(10.78%)
	Bell Credit Union	\$12,921	\$10,539	\$11,146	94.55%	\$2,871	5.07%	0.52%	4.54%	8.20%	10.67%
	Farmers Credit Union	\$13,243	\$4,518	\$11,637	38.82%	\$2,943	2.75%	0.14%	2.61%	(9.31%)	(10.84%)
	Sunflower UP Federal Credit Union	\$13,485	\$10,866	\$11,531	94.23%	\$2,697	5.80%	0.87%	4.94%	37.37%	31.67%
	Kansas City Kansas Firemen & Police Credit Union	\$15,080	\$8,171	\$12,268	66.60%	\$3,770	5.90%	1.61%	4.29%	5.62%	5.05%
	Salina Interparochial Credit Union	\$17,086	\$11,477	\$12,261	93.61%	\$5,695	4.47%	1.09%	3.76%	(0.60%)	(2.32%)
	Co-Operative Credit Union	\$18,145	\$13,891	\$15,814	87.84%	\$2,592	5.92%	0.38%	5.53%	(4.19%)	(1.46%)
	Wheat State Credit Union	\$19,344	\$17,670	\$17,751	99.54%	\$2,579	6.02%	0.42%	5.60%	(4.43%)	(4.37%)
	Hutchinson Government Employees Credit Union	\$22,307	\$18,776	\$18,609	100.90%	\$2,479	5.49%	0.68%	4.82%	0.46%	2.31%
	Credit Union of Emporia	\$24,330	\$12,063	\$21,004	57.43%	\$3,476	3.19%	0.31%	2.89%	11.53%	12.31%
	Reliance Credit Union	\$26,262	\$16,130	\$21,680	74.40%	\$5,252	4.21%	0.06%	4.15%	8.40%	7.62%
	K.U.M.C. Credit Union	\$27,586	\$6,082	\$24,886	24.44%	\$3,448	2.60%	0.32%	2.29%	(0.47%)	(1.09%)
	Campus Credit Union	\$27,915	\$18,628	\$23,837	78.15%	\$2,938	4.33%	0.29%	4.04%	(0.84%)	(2.02%)
	Catholic Family Federal Credit Union	\$28,853	\$19,194	\$25,940	73.99%	\$3,394	3.81%	0.13%	3.69%	0.54%	0.37%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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)											
	Freedom First Federal Credit Union	\$32,348	\$6,434	\$27,141	23.71%	\$3,405	2.27%	0.15%	2.12%	(2.80%)	(3.74%)
	McPherson Cooperative Credit Union	\$32,406	\$25,616	\$29,086	88.07%	\$3,411	3.38%	0.29%	3.09%	(1.40%)	(1.69%)
	Equishare Credit Union	\$33,052	\$28,270	\$29,258	96.62%	\$2,003	5.66%	0.26%	5.39%	2.31%	3.28%
	U S P L K Employees Federal Credit Union	\$33,619	\$11,037	\$29,095	37.93%	\$6,113	2.49%	0.84%	1.65%	0.84%	0.32%
	ARK Valley Credit Union	\$37,296	\$24,299	\$34,312	70.82%	\$2,984	4.12%	0.45%	3.67%	7.92%	11.84%
	Dillon Credit Union	\$38,799	\$30,759	\$32,014	96.08%	\$3,233	3.71%	0.36%	3.35%	5.39%	4.81%
	United Northwest Federal Credit Union	\$39,524	\$20,336	\$32,236	63.08%	\$3,294	3.15%	0.44%	2.70%	2.23%	(0.43%)
	Kansas Blue Cross-Blue Shield Credit Union	\$41,797	\$24,541	\$35,059	70.00%	\$5,971	3.42%	0.57%	2.85%	3.45%	2.02%
	Mid-Kansas Credit Union	\$51,575	\$23,315	\$46,239	50.42%	\$2,714	3.05%	0.17%	2.88%	(5.86%)	(5.86%)
	Panhandle Federal Credit Union	\$53,606	\$21,238	\$44,524	47.70%	\$5,105	2.75%	0.45%	2.29%	6.87%	6.62%
	B&V Credit Union	\$59,653	\$21,133	\$51,554	40.99%	\$13,256	2.19%	0.76%	1.54%	(9.01%)	(8.21%)
	Midwest Regional Credit Union	\$59,996	\$32,330	\$53,924	59.95%	\$3,333	3.17%	0.32%	2.85%	(3.70%)	(4.64%)
	SM Federal Credit Union	\$67,447	\$53,004	\$55,340	95.78%	\$16,862	2.56%	0.96%	1.83%	0.19%	(1.32%)
	Credit Union of Dodge City	\$71,713	\$56,743	\$63,576	89.25%	\$2,351	4.76%	0.27%	4.49%	1.84%	0.71%
	Quantum Credit Union	\$82,354	\$69,976	\$72,732	96.21%	\$3,581	4.80%	0.55%	4.25%	(3.34%)	(5.23%)
	Kansas State University Federal Credit Union	\$84,119	\$58,038	\$73,966	78.47%	\$2,629	3.91%	0.28%	3.63%	0.60%	(0.13%)
	Farmway Credit Union	\$86,912	\$61,562	\$65,742	93.64%	\$2,850	3.82%	0.38%	3.44%	(2.77%)	(4.10%)
	Emporia State Federal Credit Union	\$93,893	\$66,372	\$84,768	78.30%	\$3,294	3.33%	0.53%	2.80%	20.49%	21.63%
	Kansas Teachers Community Credit Union	\$95,018	\$72,397	\$81,737	88.57%	\$2,924	3.36%	0.37%	2.99%	4.32%	3.73%
	White Eagle Credit Union	\$105,266	\$75,089	\$90,719	82.77%	\$2,734	4.36%	0.49%	3.87%	2.23%	1.72%
	Wichita Federal Credit Union	\$107,558	\$89,923	\$89,404	100.58%	\$2,758	5.02%	0.63%	4.39%	3.81%	2.75%
	Frontier Community Credit Union	\$136,851	\$102,507	\$117,675	87.11%	\$2,943	3.94%	0.42%	3.52%	7.33%	7.28%
	Average of Asset Group A	\$26,736	\$17,665	\$22,908	74.76%	\$3,026	4.20%	0.45%	3.74%	1.00%	0.30%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 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											
	Skyward Credit Union	\$283,842	\$121,223	\$238,183	50.89%	\$6,525	3.58%	0.76%	2.82%	2.23%	4.34%
	Mid American Credit Union	\$295,009	\$265,561	\$239,194	111.02%	\$2,837	4.62%	0.71%	3.91%	6.43%	3.90%
	Heartland Credit Union	\$300,605	\$251,350	\$263,251	95.48%	\$2,484	3.91%	0.74%	3.17%	(2.38%)	11.61%
	Envista Credit Union	\$365,095	\$330,102	\$310,281	106.39%	\$3,147	3.67%	0.57%	3.10%	6.05%	8.12%
	Mainstreet Federal Credit Union	\$445,812	\$281,494	\$402,195	69.99%	\$3,469	3.22%	0.26%	2.97%	4.40%	4.33%
	Azura Credit Union	\$478,856	\$348,600	\$411,344	84.75%	\$3,236	3.63%	0.50%	3.13%	0.46%	(2.42%)
	Average of Asset Group B	\$361,537	\$266,388	\$310,741	86.42%	\$3,616	3.77%	0.59%	3.18%	2.87%	4.98%
Asset Group C - \$501 million to \$1 billion in total assets											
	Golden Plains Credit Union	\$650,614	\$592,418	\$552,561	107.21%	\$3,069	3.90%	0.78%	3.12%	9.85%	6.78%
	Mazuma Credit Union	\$661,590	\$508,731	\$529,380	96.10%	\$3,547	4.42%	0.73%	3.69%	7.39%	4.62%
	Credit Union of America	\$876,905	\$750,297	\$696,199	107.77%	\$3,995	4.22%	0.91%	3.31%	11.83%	12.03%
	Average of Asset Group C	\$729,703	\$617,149	\$592,713	103.69%	\$3,537	4.18%	0.81%	3.37%	9.69%	7.81%
Asset Group D - \$1 billion and over in total assets											
	Meritrust Credit Union	\$1,209,743	\$1,061,559	\$1,025,940	103.47%	\$3,563	4.28%	1.03%	3.25%	(5.74%)	(5.15%)
	CommunityAmerica Credit Union	\$2,695,571	\$1,820,036	\$2,192,251	83.02%	\$3,205	3.51%	0.77%	2.75%	6.44%	9.69%
	Average of Asset Group D	\$1,952,657	\$1,440,798	\$1,609,096	93.25%	\$3,384	3.90%	0.90%	3.00%	0.35%	2.27%

Source: SNL Financial

Note: Report includes only bank-level data.

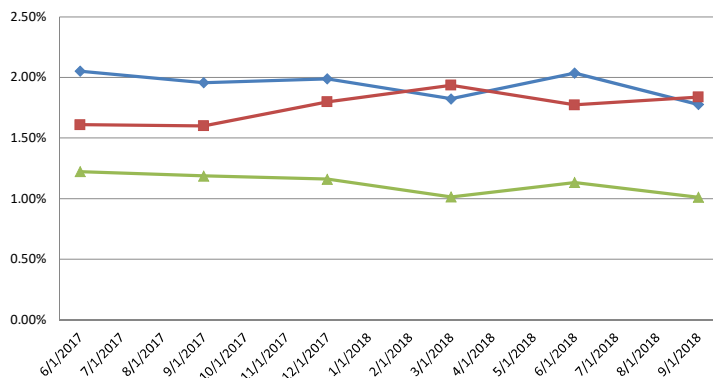
NA = data was not available.

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

Asset Quality

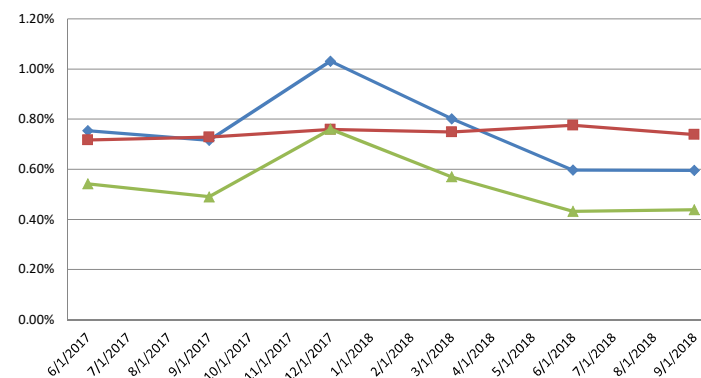
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

Asset Group A - \$0 to \$250 million in Total Assets
As of Date



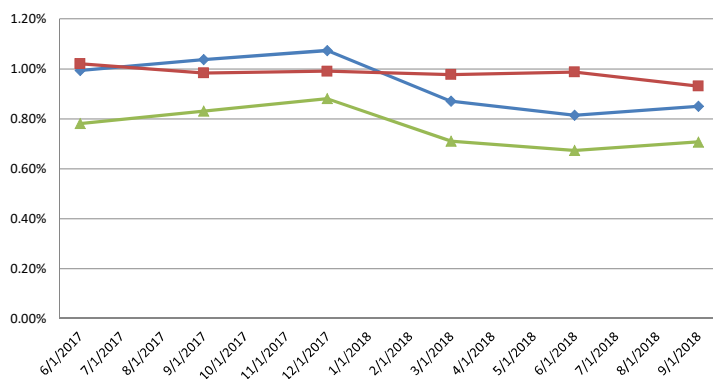
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
NPLs/Loans	2.05%	1.96%	1.99%	1.82%	2.04%	1.78%
Reserves/Loans	1.61%	1.60%	1.80%	1.94%	1.77%	1.84%
Delinquent Loans/Total Assets	1.22%	1.19%	1.16%	1.01%	1.13%	1.01%

Asset Group B - \$251 to \$500 million in Total Assets
As of Date



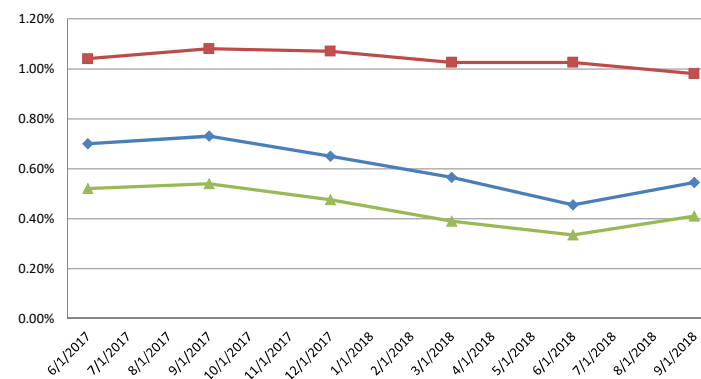
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
NPLs/Loans	0.75%	0.72%	1.03%	0.80%	0.60%	0.60%
Reserves/Loans	0.72%	0.73%	0.76%	0.75%	0.78%	0.74%
Delinquent Loans/Total Assets	0.54%	0.49%	0.76%	0.57%	0.43%	0.44%

Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
NPLs/Loans	0.99%	1.04%	1.07%	0.87%	0.81%	0.85%
Reserves/Loans	1.02%	0.98%	0.99%	0.98%	0.99%	0.93%
Delinquent Loans/Total Assets	0.78%	0.83%	0.88%	0.71%	0.67%	0.71%

Asset Group D - \$1 to \$10 billion in Total Assets
As of Date



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
NPLs/Loans	0.70%	0.73%	0.65%	0.57%	0.46%	0.55%
Reserves/Loans	1.04%	1.08%	1.07%	1.03%	1.03%	0.98%
Delinquent Loans/Total Assets	0.52%	0.54%	0.48%	0.39%	0.34%	0.41%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

September 30, 2018

Run Date: November 8, 2018

		As of Date						
Region	Institution Name	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	\$97	\$0	0.00%	3.57%	NA	0.00%	0.00%
	Catholics United Credit Union	\$207	\$9	15.25%	22.03%	144.44%	20.45%	4.35%
	Sunflower Federal Credit Union	\$405	\$0	0.00%	4.62%	NA	0.00%	0.00%
	Salina Railroad Credit Union	\$561	\$20	3.75%	0.75%	20.00%	46.51%	3.57%
	Kan Colo Credit Union	\$688	\$15	4.64%	11.46%	246.67%	9.09%	2.18%
	Quindaro Homes Federal Credit Union	\$794	\$23	6.04%	2.10%	34.78%	16.43%	2.90%
	Universal Credit Union	\$886	\$39	7.99%	3.48%	43.59%	10.24%	4.40%
	Enterprise Credit Union	\$1,346	\$19	1.86%	1.17%	63.16%	15.45%	1.41%
	Christ the King Parish Federal Credit Union	\$1,565	\$0	0.00%	0.63%	NA	0.00%	0.00%
	Mid Plains Credit Union	\$1,591	\$2	0.16%	0.82%	500.00%	0.97%	0.13%
	Salina Municipal Credit Union	\$1,804	\$0	0.00%	0.14%	NA	0.00%	0.00%
	Eagle Federal Credit Union	\$2,103	\$46	3.79%	0.25%	6.52%	31.08%	2.19%
	Central Kansas Education Credit Union	\$2,933	\$0	0.00%	0.30%	NA	0.00%	0.00%
	Wakarusa Valley Credit Union	\$3,042	\$39	2.27%	1.81%	79.49%	14.76%	1.28%
	Kansas City P&G Employees Credit Union	\$3,872	\$29	1.00%	0.17%	17.24%	2.61%	0.75%
	Hutchinson Postal and Community Credit Union	\$3,989	\$45	1.79%	2.63%	146.67%	5.49%	1.13%
	Morton Credit Union	\$4,018	\$9	0.29%	2.38%	833.33%	1.36%	0.22%
	Tri-County Credit Union	\$4,072	\$31	2.45%	2.76%	112.90%	4.28%	0.76%
	Southwest Kansas Community Credit Union	\$4,414	\$68	1.95%	1.26%	64.71%	12.16%	1.54%
	River Cities Community Credit Union	\$4,517	\$21	0.50%	0.79%	157.14%	5.72%	0.46%
	C & R Credit Union	\$4,800	\$14	0.37%	0.32%	85.71%	9.32%	0.29%
	Ellis Credit Union	\$5,010	\$243	8.06%	0.60%	7.41%	29.83%	4.85%
	Kansas Air Guard Credit Union	\$5,537	\$0	0.00%	0.25%	NA	0.00%	0.00%
	UAW MO-KAN Federal Credit Union	\$5,774	\$223	8.54%	0.46%	5.38%	34.36%	3.86%
	Topeka Police Credit Union	\$6,812	\$143	2.45%	2.64%	107.69%	17.42%	2.10%
	Peoples Choice Credit Union	\$7,088	\$41	1.73%	1.64%	95.12%	2.48%	0.58%
	Bradken Credit Union	\$7,465	\$54	1.55%	2.95%	190.74%	4.53%	0.72%
	North East Kansas Credit Union	\$8,395	\$60	1.15%	2.60%	225.00%	5.18%	0.71%
	KC Fairfax Federal Credit Union	\$8,880	\$50	1.52%	4.68%	308.00%	3.96%	0.56%
	1st Kansas Credit Union	\$8,889	\$36	0.81%	0.34%	41.67%	1.62%	0.40%
	United Credit Union	\$8,965	\$0	0.00%	1.18%	NA	0.00%	0.00%
	Topeka Firemen's Credit Union	\$9,073	\$25	0.50%	0.48%	96.00%	0.95%	0.28%
	Crossroads Credit Union	\$9,086	\$223	4.15%	2.98%	71.75%	14.67%	2.45%
	Bluestem Community Credit Union	\$9,820	\$31	0.69%	0.52%	74.19%	5.63%	0.32%
	Garden City Teachers Federal Credit Union	\$11,674	\$22	0.28%	0.15%	54.55%	2.40%	0.19%
	Bell Credit Union	\$12,921	\$272	2.58%	0.61%	23.53%	15.15%	2.11%
	Farmers Credit Union	\$13,243	\$11	0.24%	1.04%	427.27%	0.86%	0.08%
	Sunflower UP Federal Credit Union	\$13,485	\$76	0.70%	0.43%	61.84%	6.69%	0.56%
	Kansas City Kansas Firemen & Police Credit Union	\$15,080	\$39	0.48%	3.77%	789.74%	1.33%	0.26%
	Salina Interparochial Credit Union	\$17,086	\$348	3.03%	6.59%	217.24%	6.38%	2.04%
	Co-Operative Credit Union	\$18,145	\$561	4.04%	3.77%	93.40%	20.12%	3.09%
	Wheat State Credit Union	\$19,344	\$508	2.87%	3.72%	129.53%	32.21%	2.63%
	Hutchinson Government Employees Credit Union	\$22,307	\$342	1.82%	2.81%	154.09%	12.21%	1.53%
	Credit Union of Emporia	\$24,330	\$24	0.20%	0.54%	270.83%	0.75%	0.10%
	Reliance Credit Union	\$26,262	\$258	1.60%	0.32%	19.77%	6.19%	0.98%
	K.U.M.C. Credit Union	\$27,586	\$14	0.23%	0.30%	128.57%	0.86%	0.05%
	Campus Credit Union	\$27,915	\$250	1.34%	2.04%	152.00%	8.05%	0.90%
	Catholic Family Federal Credit Union	\$28,853	\$239	1.25%	1.52%	121.76%	8.38%	0.83%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

September 30, 2018

Run Date: November 8, 2018

		As of Date						
Region	Institution Name	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)								
	Freedom First Federal Credit Union	\$32,348	\$29	0.45%	0.48%	106.90%	0.64%	0.09%
	McPherson Cooperative Credit Union	\$32,406	\$240	0.94%	0.18%	18.75%	7.25%	0.74%
	Equishare Credit Union	\$33,052	\$186	0.66%	1.28%	195.16%	17.06%	0.56%
	U S P L K Employees Federal Credit Union	\$33,619	\$166	1.50%	0.35%	23.49%	3.83%	0.49%
	ARK Valley Credit Union	\$37,296	\$94	0.39%	0.56%	145.74%	3.28%	0.25%
	Dillon Credit Union	\$38,799	\$192	0.62%	0.46%	72.92%	3.32%	0.49%
	United Northwest Federal Credit Union	\$39,524	\$271	1.33%	1.70%	127.68%	3.97%	0.69%
	Kansas Blue Cross-Blue Shield Credit Union	\$41,797	\$213	0.87%	0.40%	46.48%	3.28%	0.51%
	Mid-Kansas Credit Union	\$51,575	\$442	1.90%	1.13%	59.50%	8.26%	0.86%
	Panhandle Federal Credit Union	\$53,606	\$177	0.83%	0.25%	30.51%	2.04%	0.33%
	B&V Credit Union	\$59,653	\$304	1.44%	0.74%	51.64%	3.84%	0.51%
	Midwest Regional Credit Union	\$59,996	\$275	0.85%	1.02%	120.00%	4.59%	0.46%
	SM Federal Credit Union	\$67,447	\$18	0.03%	0.07%	216.67%	0.15%	0.03%
	Credit Union of Dodge City	\$71,713	\$523	0.92%	1.21%	131.55%	8.42%	0.73%
	Quantum Credit Union	\$82,354	\$339	0.48%	1.35%	279.65%	4.12%	0.41%
	Kansas State University Federal Credit Union	\$84,119	\$360	0.62%	0.48%	77.22%	4.48%	0.43%
	Farmway Credit Union	\$86,912	\$941	1.53%	1.10%	71.84%	4.39%	1.08%
	Emporia State Federal Credit Union	\$93,893	\$596	0.90%	0.46%	51.34%	6.41%	0.63%
	Kansas Teachers Community Credit Union	\$95,018	\$392	0.54%	0.27%	50.77%	3.54%	0.41%
	White Eagle Credit Union	\$105,266	\$154	0.21%	1.10%	538.31%	2.54%	0.15%
	Wichita Federal Credit Union	\$107,558	\$717	0.80%	0.95%	118.69%	4.59%	0.67%
	Frontier Community Credit Union	\$136,851	\$681	0.66%	0.69%	103.82%	5.33%	0.50%
	Average of Asset Group A	\$26,736	\$169	1.78%	1.84%	143.84%	7.91%	1.01%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

September 30, 2018

Run Date: November 8, 2018

		As of Date						
Region	Institution Name	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								
	Skyward Credit Union	\$283,842	\$890	0.73%	0.76%	103.93%	2.45%	0.31%
	Mid American Credit Union	\$295,009	\$1,470	0.55%	0.81%	147.01%	6.06%	0.50%
	Heartland Credit Union	\$300,605	\$2,509	1.00%	0.93%	92.87%	14.88%	0.83%
	Envista Credit Union	\$365,095	\$1,325	0.40%	0.72%	180.60%	4.03%	0.36%
	Mainstreet Federal Credit Union	\$445,812	\$616	0.22%	0.41%	188.15%	1.73%	0.14%
	Azura Credit Union	\$478,856	\$2,325	0.67%	0.80%	119.35%	4.63%	0.49%
	Average of Asset Group B	\$361,537	\$1,523	0.60%	0.74%	138.65%	5.63%	0.44%
Asset Group C - \$501 million to \$1 billion in total assets								
	Golden Plains Credit Union	\$650,614	\$3,313	0.56%	0.78%	139.84%	10.22%	0.51%
	Mazuma Credit Union	\$661,590	\$5,223	1.03%	0.95%	92.78%	8.82%	0.79%
	Credit Union of America	\$876,905	\$7,208	0.96%	1.06%	110.22%	6.74%	0.82%
	Average of Asset Group C	\$729,703	\$5,248	0.85%	0.93%	114.28%	8.59%	0.71%
Asset Group D - \$1 billion and over in total assets								
	Meritrust Credit Union	\$1,209,743	\$4,563	0.43%	0.88%	204.05%	4.57%	0.38%
	CommunityAmerica Credit Union	\$2,695,571	\$11,966	0.66%	1.08%	165.01%	5.11%	0.44%
	Average of Asset Group D	\$1,952,657	\$8,265	0.55%	0.98%	184.53%	4.84%	0.41%

Source: SNL Financial

Note: Report includes only bank-level data.

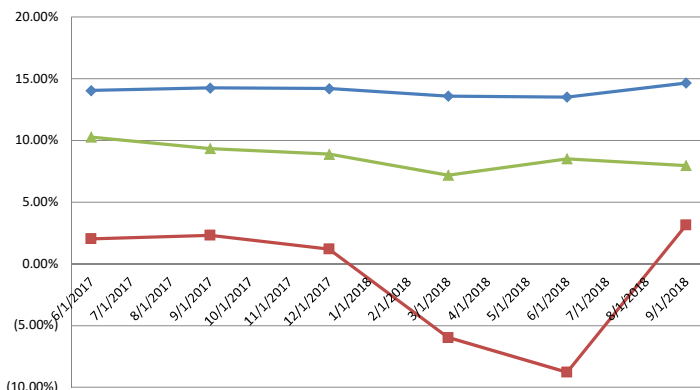
NA = data was not available.

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Net Worth

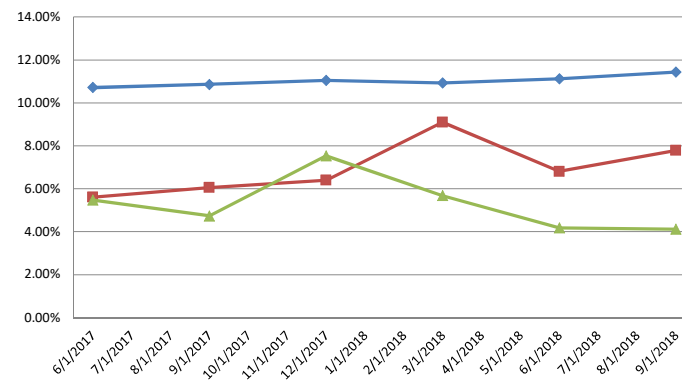
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

Asset Group A - \$0 to \$250 million in Total Assets
As of Date



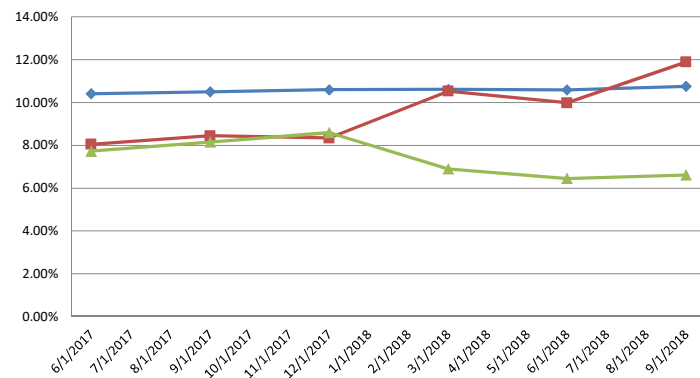
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Net Worth/ Assets	14.03%	14.24%	14.19%	13.59%	13.51%	14.64%
Net Worth Growth (Decline) - YTD	2.02%	2.31%	1.19%	(5.98%)	(8.79%)	3.13%
Total Delinquent Lns/ Net Worth	10.28%	9.34%	8.88%	7.20%	8.50%	7.96%

Asset Group B - \$251 to \$500 million in Total Assets
As of Date



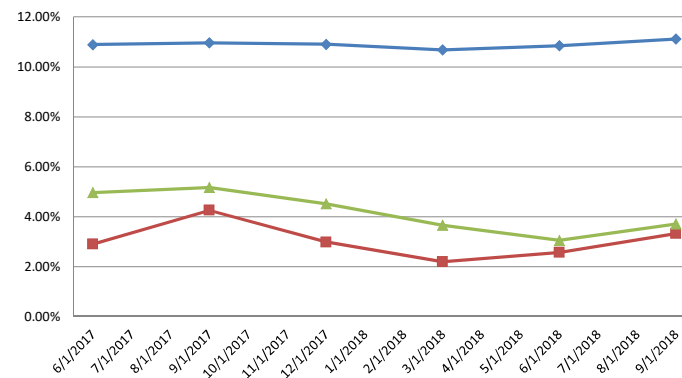
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Net Worth/ Assets	10.71%	10.86%	11.04%	10.93%	11.12%	11.44%
Net Worth Growth (Decline) - YTD	5.61%	6.05%	6.40%	9.09%	6.80%	7.78%
Total Delinquent Lns/ Net Worth	5.47%	4.73%	7.53%	5.68%	4.17%	4.12%

Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Net Worth/ Assets	10.41%	10.49%	10.59%	10.61%	10.58%	10.75%
Net Worth Growth (Decline) - YTD	8.05%	8.44%	8.33%	10.52%	9.98%	11.89%
Total Delinquent Lns/ Net Worth	7.72%	8.15%	8.59%	6.89%	6.45%	6.61%

Asset Group D - \$1 to \$10 billion in Total Assets
As of Date



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Net Worth/ Assets	10.89%	10.96%	10.90%	10.68%	10.84%	11.11%
Net Worth Growth (Decline) - YTD	2.90%	4.25%	2.98%	2.20%	2.57%	3.32%
Total Delinquent Lns/ Net Worth	4.96%	5.17%	4.52%	3.65%	3.05%	3.70%

Source: SNL Financial

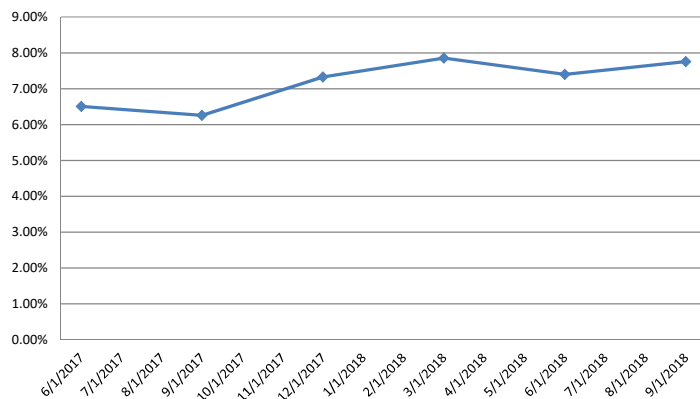
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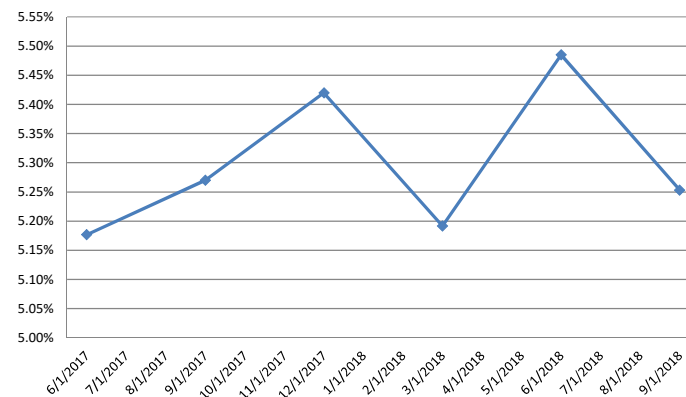
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

Asset Group A - \$0 to \$250 million in Total Assets
As of Date



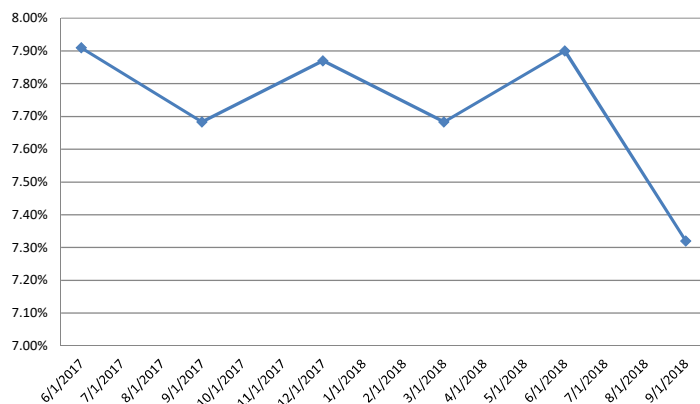
As of Date	Classified Assets/ Net Worth (%)
6/30/17	6.51%
9/30/17	6.26%
12/31/17	7.33%
3/31/18	7.86%
6/30/18	7.40%
9/30/18	7.75%

Asset Group B - \$251 to \$500 million in Total Assets
As of Date



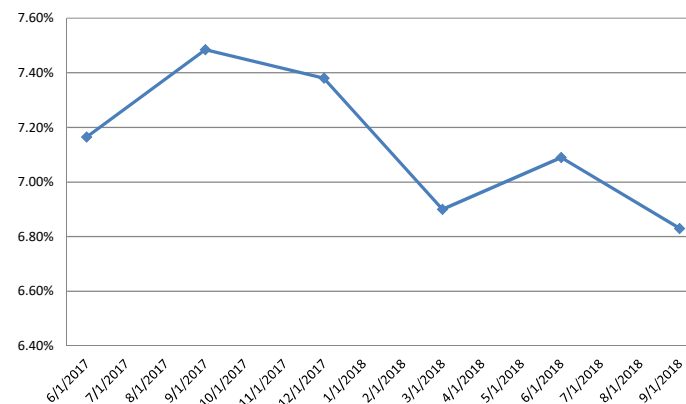
As of Date	Classified Assets/ Net Worth (%)
6/30/17	5.18%
9/30/17	5.27%
12/31/17	5.42%
3/31/18	5.19%
6/30/18	5.49%
9/30/18	5.25%

Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



As of Date	Classified Assets/ Net Worth (%)
6/30/17	7.91%
9/30/17	7.68%
12/31/17	7.87%
3/31/18	7.68%
6/30/18	7.90%
9/30/18	7.32%

Asset Group D - \$1 to \$10 billion in Total Assets
As of Date



As of Date	Classified Assets/ Net Worth (%)
6/30/17	7.17%
9/30/17	7.49%
12/31/17	7.38%
3/31/18	6.90%
6/30/18	7.09%
9/30/18	6.83%

Source: SNL Financial

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Net Worth

September 30, 2018

Run Date: November 8, 2018

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 A - \$50 to \$250 million in total assets							
	Norwesco Credit Union	\$97	\$27	27.84%	10.67%	0.00%	7.41%
	Catholics United Credit Union	\$207	\$32	15.46%	4.30%	28.13%	40.63%
	Sunflower Federal Credit Union	\$405	\$56	13.83%	10.26%	0.00%	32.14%
	Salina Railroad Credit Union	\$561	\$39	6.95%	0.00%	51.28%	10.26%
	Kan Colo Credit Union	\$688	\$127	18.46%	1.06%	11.81%	29.13%
	Quindaro Homes Federal Credit Union	\$794	\$270	34.01%	(0.49%)	8.52%	2.96%
	Universal Credit Union	\$886	\$364	41.08%	2.23%	10.71%	4.67%
	Enterprise Credit Union	\$1,346	\$111	8.25%	1.21%	17.12%	10.81%
	Christ the King Parish Federal Credit Union	\$1,565	\$195	12.46%	(3.98%)	0.00%	2.05%
	Mid Plains Credit Union	\$1,591	\$197	12.38%	(2.00%)	1.02%	5.08%
	Salina Municipal Credit Union	\$1,804	\$212	11.75%	1.27%	0.00%	0.94%
	Eagle Federal Credit Union	\$2,103	\$145	6.89%	0.93%	31.72%	2.07%
	Central Kansas Education Credit Union	\$2,933	\$719	24.51%	2.84%	0.00%	0.97%
	Wakarusa Valley Credit Union	\$3,042	\$328	10.78%	(11.17%)	11.89%	9.45%
	Kansas City P&G Employees Credit Union	\$3,872	\$1,104	28.51%	0.24%	2.63%	0.45%
	Hutchinson Postal and Community Credit Union	\$3,989	\$844	21.16%	(6.03%)	5.33%	7.82%
	Morton Credit Union	\$4,018	\$585	14.56%	(2.24%)	1.54%	12.82%
	Tri-County Credit Union	\$4,072	\$689	16.92%	3.99%	4.50%	5.08%
	Southwest Kansas Community Credit Union	\$4,414	\$515	11.67%	2.37%	13.20%	8.54%
	River Cities Community Credit Union	\$4,517	\$334	7.39%	23.47%	6.29%	9.88%
	C & R Credit Union	\$4,800	\$385	8.02%	15.89%	3.64%	3.12%
	Ellis Credit Union	\$5,010	\$913	18.22%	(3.83%)	26.62%	1.97%
	Kansas Air Guard Credit Union	\$5,537	\$838	15.13%	4.44%	0.00%	1.43%
	UAW MO-KAN Federal Credit Union	\$5,774	\$638	11.05%	(14.36%)	34.95%	1.88%
	Topeka Police Credit Union	\$6,812	\$667	9.79%	2.86%	21.44%	23.09%
	Peoples Choice Credit Union	\$7,088	\$1,612	22.74%	(1.80%)	2.54%	2.42%
	Bradken Credit Union	\$7,465	\$1,090	14.60%	0.49%	4.95%	9.45%
	North East Kansas Credit Union	\$8,395	\$1,024	12.20%	(3.92%)	5.86%	13.18%
	KC Fairfax Federal Credit Union	\$8,880	\$1,107	12.47%	1.96%	4.52%	13.91%
	1st Kansas Credit Union	\$8,889	\$2,201	24.76%	1.90%	1.64%	0.68%
	United Credit Union	\$8,965	\$851	9.49%	7.27%	0.00%	4.00%
	Topeka Firemen's Credit Union	\$9,073	\$2,605	28.71%	2.03%	0.96%	0.92%
	Crossroads Credit Union	\$9,086	\$1,360	14.97%	0.29%	16.40%	11.76%
	Bluestem Community Credit Union	\$9,820	\$971	9.89%	3.81%	3.19%	2.37%
	Garden City Teachers Federal Credit Union	\$11,674	\$905	7.75%	11.52%	2.43%	1.33%
	Bell Credit Union	\$12,921	\$1,731	13.40%	6.72%	15.71%	3.70%
	Farmers Credit Union	\$13,243	\$1,583	11.95%	2.49%	0.69%	2.97%
	Sunflower UP Federal Credit Union	\$13,485	\$1,089	8.08%	30.36%	6.98%	4.32%
	Kansas City Kansas Firemen & Police Credit Union	\$15,080	\$2,634	17.47%	2.95%	1.48%	11.69%
	Salina Interparochial Credit Union	\$17,086	\$4,697	27.49%	2.60%	7.41%	16.10%
	Co-Operative Credit Union	\$18,145	\$2,264	12.48%	(19.68%)	24.78%	23.14%
	Wheat State Credit Union	\$19,344	\$1,332	6.89%	0.20%	38.14%	49.40%
	Hutchinson Government Employees Credit Union	\$22,307	\$2,275	10.20%	(15.72%)	15.03%	23.16%
	Credit Union of Emporia	\$24,330	\$3,151	12.95%	10.20%	0.76%	2.06%
	Reliance Credit Union	\$26,262	\$4,119	15.68%	4.76%	6.26%	1.24%
	K.U.M.C. Credit Union	\$27,586	\$2,627	9.52%	3.33%	0.53%	0.69%
	Campus Credit Union	\$27,915	\$3,933	14.09%	5.32%	6.36%	9.66%
	Catholic Family Federal Credit Union	\$28,853	\$2,716	9.41%	2.91%	8.80%	10.71%

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Net Worth

September 30, 2018

Run Date: November 8, 2018

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 A - \$50 to \$250 million in total assets (continued)							
	Freedom First Federal Credit Union	\$32,348	\$4,982	15.40%	3.97%	0.58%	0.62%
	McPherson Cooperative Credit Union	\$32,406	\$3,208	9.90%	1.30%	7.48%	1.40%
	Equishare Credit Union	\$33,052	\$3,213	9.72%	(7.04%)	5.79%	11.30%
	U S P L K Employees Federal Credit Union	\$33,619	\$4,297	12.78%	2.05%	3.86%	0.91%
	ARK Valley Credit Union	\$37,296	\$3,741	10.03%	9.63%	2.51%	3.66%
	Dillon Credit Union	\$38,799	\$6,329	16.31%	3.48%	3.03%	2.21%
	United Northwest Federal Credit Union	\$39,524	\$6,478	16.39%	5.58%	4.18%	5.34%
	Kansas Blue Cross-Blue Shield Credit Union	\$41,797	\$6,641	15.89%	10.22%	3.21%	1.49%
	Mid-Kansas Credit Union	\$51,575	\$5,479	10.62%	3.55%	8.07%	4.80%
	Panhandle Federal Credit Union	\$53,606	\$8,970	16.73%	7.94%	1.97%	0.60%
	B&V Credit Union	\$59,653	\$8,180	13.71%	2.97%	3.72%	1.92%
	Midwest Regional Credit Union	\$59,996	\$5,660	9.43%	4.35%	4.86%	5.83%
	SM Federal Credit Union	\$67,447	\$11,767	17.45%	5.83%	0.15%	0.33%
	Credit Union of Dodge City	\$71,713	\$7,083	9.88%	11.00%	7.38%	9.71%
	Quantum Credit Union	\$82,354	\$7,774	9.44%	6.74%	4.36%	12.19%
	Kansas State University Federal Credit Union	\$84,119	\$8,599	10.22%	8.56%	4.19%	3.23%
	Farmway Credit Union	\$86,912	\$20,780	23.91%	2.32%	4.53%	3.25%
	Emporia State Federal Credit Union	\$93,893	\$8,717	9.28%	9.93%	6.84%	3.51%
	Kansas Teachers Community Credit Union	\$95,018	\$11,762	12.38%	7.03%	3.33%	1.69%
	White Eagle Credit Union	\$105,266	\$13,328	12.66%	6.44%	1.16%	6.22%
	Wichita Federal Credit Union	\$107,558	\$17,298	16.08%	5.45%	4.14%	4.92%
	Frontier Community Credit Union	\$136,851	\$17,049	12.46%	4.16%	3.99%	4.15%
	Average of Asset Group A	\$26,736	\$3,565	14.64%	3.13%	7.96%	7.75%

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Net Worth

September 30, 2018

Run Date: November 8, 2018

		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 B - \$251 to \$500 million in total assets							
	Skyward Credit Union	\$283,842	\$51,963	18.31%	6.46%	1.71%	1.78%
	Mid American Credit Union	\$295,009	\$28,999	9.83%	4.60%	5.07%	7.45%
	Heartland Credit Union	\$300,605	\$29,191	9.71%	3.29%	8.60%	7.98%
	Envista Credit Union	\$365,095	\$37,925	10.39%	14.96%	3.49%	6.31%
	Mainstreet Federal Credit Union	\$445,812	\$40,694	9.13%	9.33%	1.51%	2.85%
	Azura Credit Union	\$478,856	\$53,896	11.26%	8.05%	4.31%	5.15%
	Average of Asset Group B	\$361,537	\$40,445	11.44%	7.78%	4.12%	5.25%
Asset Group C - \$501 million to \$1 billion in total assets							
	Golden Plains Credit Union	\$650,614	\$63,776	9.80%	6.16%	5.19%	7.26%
	Mazuma Credit Union	\$661,590	\$63,377	9.58%	15.26%	8.24%	7.65%
	Credit Union of America	\$876,905	\$112,774	12.86%	14.24%	6.39%	7.05%
	Average of Asset Group C	\$729,703	\$79,976	10.75%	11.89%	6.61%	7.32%
Asset Group D - \$1 billion and over in total assets							
	Meritrust Credit Union	\$1,209,743	\$122,287	10.11%	2.29%	3.73%	7.61%
	CommunityAmerica Credit Union	\$2,695,571	\$326,348	12.11%	4.34%	3.67%	6.05%
	Average of Asset Group D	\$1,952,657	\$224,318	11.11%	3.32%	3.70%	6.83%

Source: SNL Financial

Note: Report includes only bank-level data.

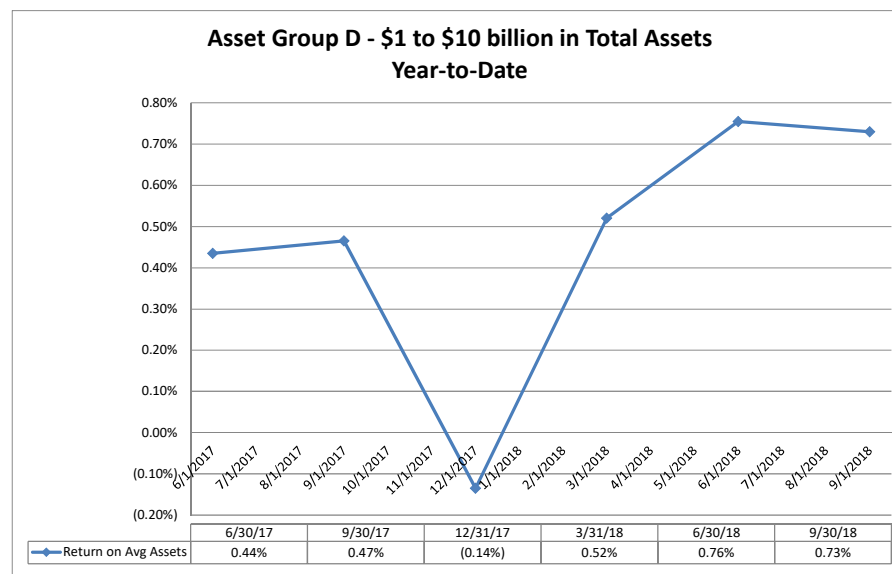
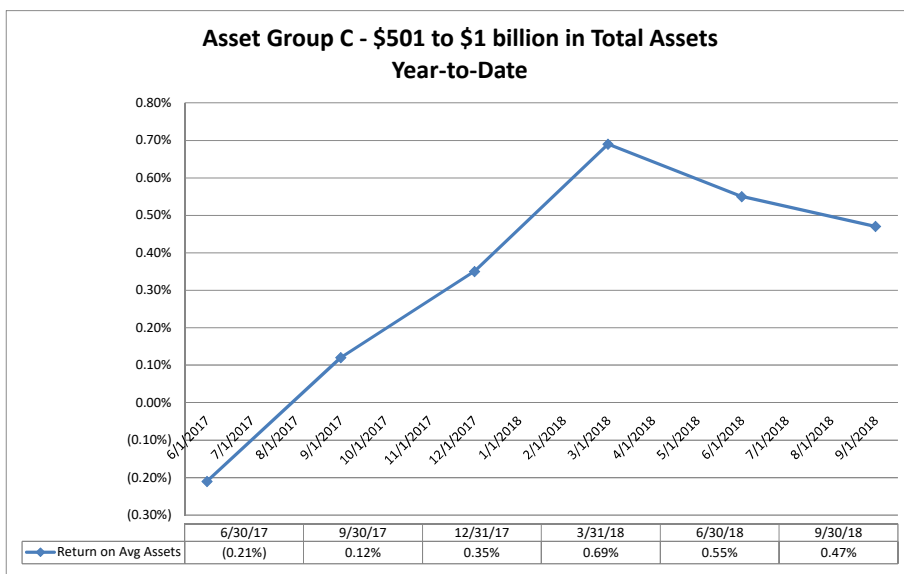
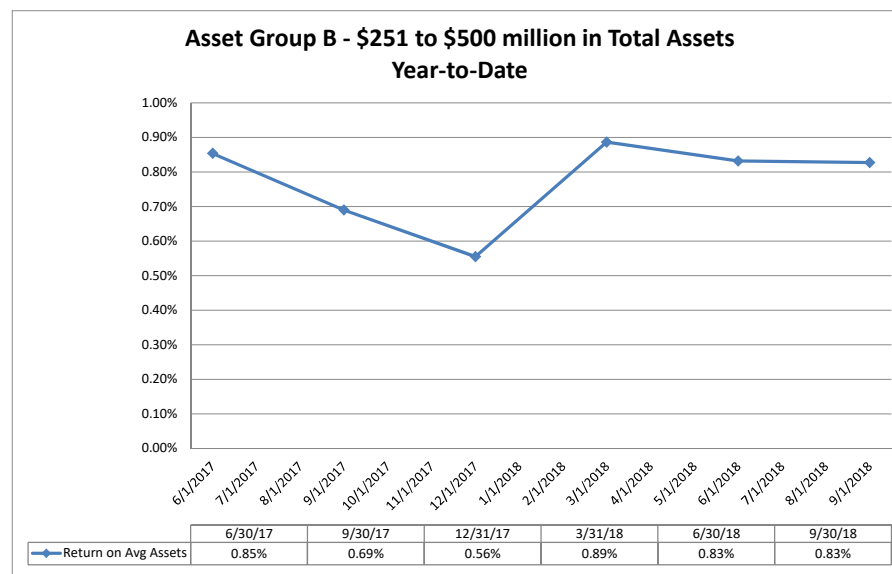
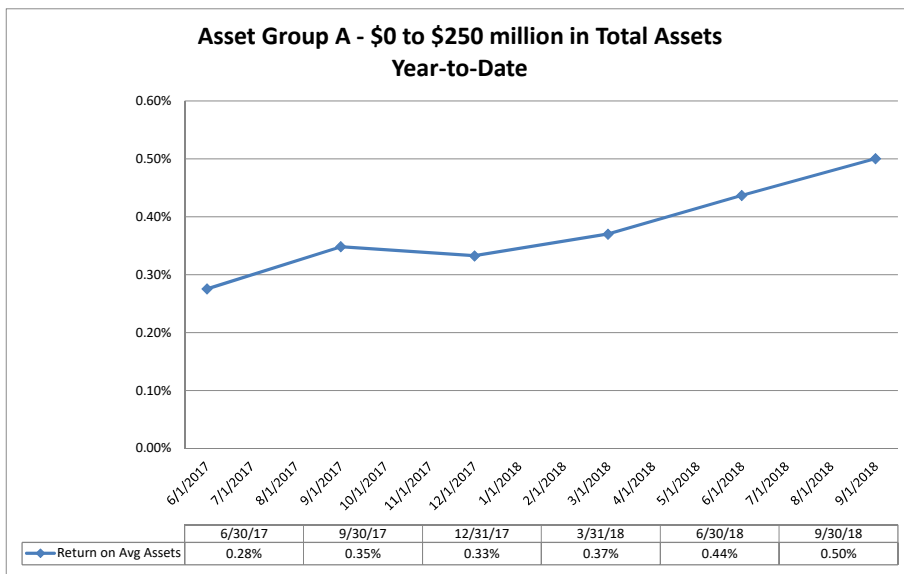
NA = data was not available.

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

Missouri

Performance Analysis

Summary Trends of Historical Asset Group Averages: Return on Average Assets



Source: SNL Financial

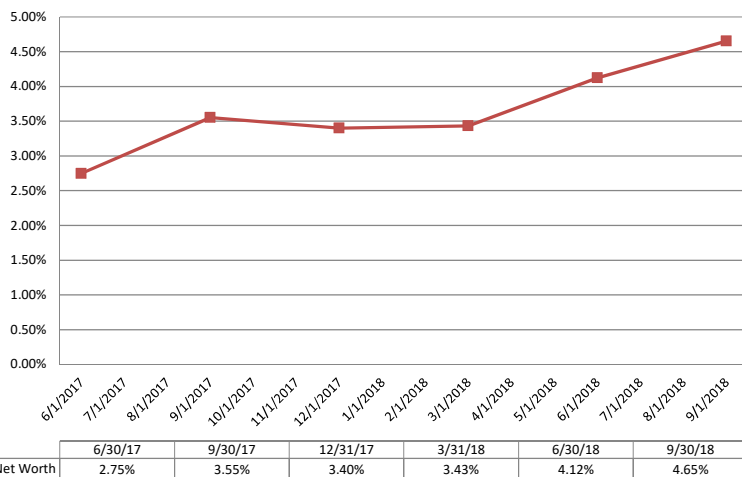
Note: Report includes only bank-level data.

NA = data was not available.

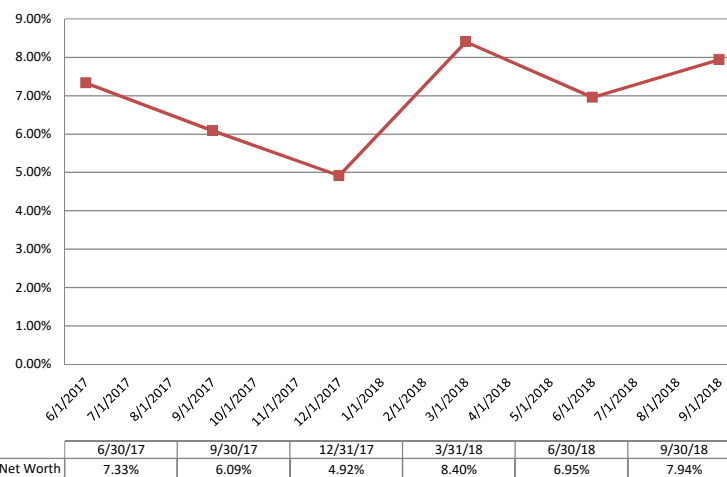
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

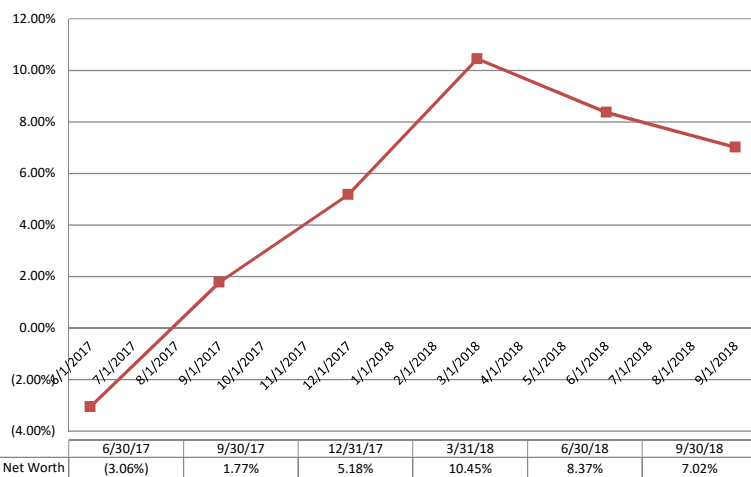
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



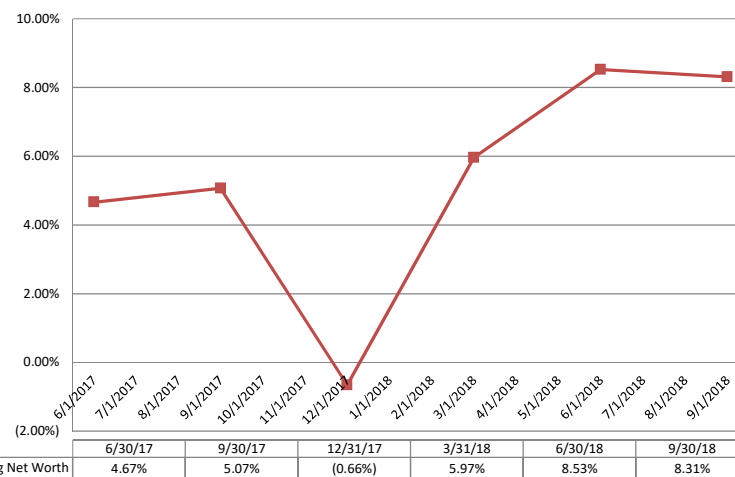
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



Asset Group C - \$501 to \$1 billion in Total Assets
Year-to-Date



Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date



Source: SNL Financial

Note: Report includes only bank-level data.

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

September 30, 2018

Run Date: November 8, 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											
	Union Memorial Credit Union	\$86	(\$2)	(9.41%)	(61.54%)	0.00%	NA	(\$2)	(3.03%)	(20.51%)	100.00%	NA
	West Side Baptist Church Federal Credit Union	\$335	\$1	1.20%	6.56%	33.33%	NA	\$0	0.00%	0.00%	60.00%	NA
	Atlas Credit Union	\$472	\$1	0.83%	4.82%	60.00%	\$8	\$2	0.56%	3.21%	78.57%	\$13
	Procter & Gamble St. Louis Employees Credit Union	\$786	\$0	0.00%	0.00%	88.89%	\$24	\$1	0.17%	1.05%	92.00%	\$29
	Co-Lib Credit Union	\$1,023	(\$4)	(1.55%)	(13.11%)	60.00%	\$0	\$12	1.52%	13.45%	62.50%	\$0
	Northeast Regional Credit Union	\$1,308	\$3	0.92%	6.25%	100.00%	\$32	\$2	0.20%	1.39%	100.00%	\$31
	St. Augustine Credit Union	\$1,564	\$2	0.52%	6.11%	71.43%	NA	\$6	0.51%	6.15%	75.00%	NA
	Bluescope Employees' Credit Union	\$1,709	\$1	0.24%	2.23%	94.12%	\$52	\$2	0.16%	1.50%	97.96%	\$53
	Southwest Counties School Employees Credit Union	\$2,027	(\$2)	(0.39%)	(3.70%)	100.00%	\$18	\$8	0.53%	4.94%	93.33%	\$15
	Bothwell Hospital Employees Credit Union	\$2,050	\$8	1.50%	17.68%	73.08%	\$36	\$13	0.81%	9.79%	82.89%	\$44
	UBC Credit Union	\$2,223	(\$22)	(3.78%)	(29.93%)	118.97%	\$27	(\$42)	(2.35%)	(18.24%)	119.75%	\$28
	Neosho School Employees Credit Union	\$2,461	\$4	0.65%	4.52%	57.89%	\$40	\$11	0.60%	4.21%	60.38%	\$35
	Independence Federal Credit Union	\$2,658	(\$23)	(3.32%)	(42.59%)	84.21%	\$27	(\$40)	(1.87%)	(23.70%)	85.96%	\$27
	MAWC Credit Union	\$2,685	\$4	0.60%	5.00%	70.83%	\$48	\$16	0.81%	6.77%	72.31%	\$36
	J.C. Federal Employees Credit Union	\$2,908	\$10	1.37%	8.21%	64.52%	\$32	\$20	0.89%	5.57%	68.97%	\$32
	Guadalupe Center Federal Credit Union	\$3,572	\$99	10.95%	90.21%	32.95%	\$51	\$98	3.75%	32.18%	55.59%	\$50
	Dexter Public Schools Credit Union	\$4,046	\$9	0.89%	8.65%	57.14%	\$32	\$9	0.29%	2.93%	73.58%	\$45
	Cross Roads Credit Union	\$4,563	(\$4)	(0.35%)	(2.43%)	94.12%	\$53	(\$7)	(0.21%)	(1.41%)	97.60%	\$52
	Our Lady of Snows Credit Union	\$4,683	(\$5)	(0.42%)	(4.81%)	72.41%	\$15	(\$8)	(0.22%)	(2.54%)	83.12%	\$14
	Sikeston Public Schools Credit Union	\$4,896	\$9	0.71%	4.70%	50.00%	NA	\$26	0.67%	4.57%	61.45%	NA
	Southeast Missouri Community Credit Union	\$5,430	\$3	0.22%	1.55%	89.16%	\$30	\$8	0.19%	1.37%	91.49%	\$29
	Fedco Credit Union	\$5,874	\$17	1.16%	14.66%	15.79%	NA	\$33	0.75%	9.73%	27.27%	NA
	Community First Credit Union	\$6,127	\$13	0.83%	7.60%	74.65%	\$29	\$14	0.29%	2.75%	81.77%	\$29
	Lovers Lane Credit Union	\$6,436	\$9	0.57%	4.59%	55.26%	\$42	\$35	0.74%	6.03%	63.59%	\$43
	Bayer Credit Union	\$6,849	\$8	0.47%	5.52%	95.59%	\$45	(\$5)	(0.10%)	(1.15%)	98.49%	\$48
	Heartland Community Credit Union	\$7,655	(\$6)	(0.30%)	(3.02%)	87.79%	\$53	\$51	0.84%	8.77%	82.66%	\$51
	Missouri Baptist Credit Union	\$8,223	\$9	0.45%	5.72%	74.19%	\$39	\$29	0.49%	6.11%	80.84%	\$39
	St. Joseph Teachers' Credit Union	\$8,327	\$3	0.14%	1.94%	82.05%	\$60	(\$1)	(0.02%)	(0.22%)	87.50%	\$59
	Northwest Missouri Regional Credit Union	\$8,371	\$25	1.21%	11.79%	82.67%	\$41	\$49	0.78%	7.84%	88.25%	\$42
	Patriot Credit Union	\$9,746	\$10	0.41%	5.86%	83.18%	\$56	\$15	0.21%	2.95%	89.53%	\$56
	Northland Teachers Community Credit Union	\$10,034	\$13	0.52%	3.88%	87.74%	\$57	\$16	0.21%	1.60%	96.28%	\$57
	K.C. Area Credit Union	\$10,910	\$16	0.58%	3.68%	87.50%	\$57	(\$6)	(0.07%)	(0.46%)	93.69%	\$57
	Academic Employees Credit Union	\$10,944	\$27	0.99%	15.77%	81.43%	\$55	\$34	0.42%	6.76%	86.87%	\$58
	South Central Missouri Credit Union	\$12,572	\$16	0.51%	4.20%	71.83%	\$36	\$46	0.49%	4.06%	78.06%	\$37
	Catholic Family Credit Union	\$12,629	\$18	0.56%	6.16%	78.76%	\$67	\$42	0.43%	4.85%	83.85%	\$67
	Division 10 Highway Employees' Credit Union	\$12,730	\$10	0.32%	1.44%	70.87%	\$49	\$39	0.43%	1.88%	74.15%	\$48
	Stationery Credit Union	\$13,724	\$12	0.35%	2.69%	74.85%	\$65	\$36	0.35%	2.72%	84.53%	\$71
	United Labor Credit Union	\$13,823	\$41	1.16%	14.09%	88.94%	\$64	(\$37)	(0.35%)	(4.21%)	92.71%	\$66
	Division #6 Highway Credit Union	\$13,974	\$14	0.40%	2.40%	79.82%	\$49	\$40	0.38%	2.30%	82.59%	\$47
	Burlington Northtown Community Credit Union	\$13,985	\$30	0.89%	5.39%	73.68%	\$57	\$86	0.88%	5.23%	78.49%	\$58
	Summit Ridge Credit Union	\$15,308	\$9	0.23%	2.50%	86.36%	\$65	\$5	0.04%	0.46%	89.92%	\$65
	Independence Teachers Credit Union	\$15,462	\$43	1.10%	10.80%	51.81%	\$52	\$67	0.57%	5.69%	60.45%	\$55
	Cape Regional Credit Union	\$15,875	\$16	0.40%	5.79%	90.96%	\$43	\$31	0.26%	3.77%	93.76%	\$42
	De Soto Mo-Pac Credit Union	\$16,259	\$41	1.01%	9.39%	67.70%	\$39	\$109	0.89%	8.51%	66.03%	\$37
	St. Louis Newspaper Carriers Credit Union	\$17,093	\$24	0.57%	6.39%	48.94%	\$84	\$50	0.40%	4.49%	66.89%	\$84

Source: SNL Financial

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Performance Analysis

September 30, 2018

Run Date: November 8, 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)												
	District 8 Highway Employees Credit Union	\$17,847	\$61	1.37%	8.64%	53.28%	\$46	\$121	0.90%	5.77%	59.25%	\$52
	Legacy Credit Union	\$18,141	\$49	1.08%	8.84%	60.48%	\$49	\$97	0.71%	5.92%	68.75%	\$50
	St. Louis Firefighters & Community Credit Union	\$18,335	\$11	0.24%	1.79%	91.21%	\$64	\$27	0.19%	1.47%	93.00%	\$62
	Lutheran Federal Credit Union	\$19,055	(\$79)	(1.71%)	(13.59%)	126.76%	\$94	(\$229)	(1.71%)	(12.76%)	128.61%	\$87
	County Credit Union	\$19,366	(\$47)	(0.96%)	(5.57%)	98.44%	\$50	(\$32)	(0.22%)	(1.26%)	88.94%	\$48
	St. Louis Policemen's Credit Union	\$19,622	\$38	0.78%	4.65%	77.65%	\$54	\$78	0.54%	3.21%	81.18%	\$56
	Burns & McDonnell Credit Union	\$19,925	\$66	1.28%	13.19%	53.01%	\$69	\$226	1.36%	15.65%	53.13%	\$72
	Leadco Community Credit Union	\$20,825	\$59	1.11%	12.14%	79.79%	\$37	\$73	0.45%	5.02%	87.62%	\$39
	Highway Alliance Credit Union	\$21,421	\$32	0.59%	4.82%	72.67%	\$57	\$50	0.31%	2.53%	82.71%	\$64
	Columbia Credit Union	\$21,741	\$74	1.36%	16.18%	73.31%	\$55	\$158	0.96%	11.83%	80.25%	\$55
	Holy Rosary Credit Union	\$22,667	\$47	0.83%	12.27%	80.38%	\$42	\$32	0.19%	2.83%	88.32%	\$41
	Show-Me Credit Union	\$27,210	\$70	1.02%	7.67%	76.84%	\$60	\$139	0.67%	5.14%	84.17%	\$63
	District One Highway Credit Union	\$27,336	\$97	1.41%	10.00%	55.15%	\$73	\$139	0.67%	4.84%	61.39%	\$62
	Edison Credit Union	\$28,837	\$49	0.67%	6.75%	73.94%	\$70	(\$1)	0.00%	(0.05%)	91.51%	\$82
	Joplin Metro Credit Union	\$31,340	\$90	1.15%	10.90%	74.00%	\$41	\$239	1.04%	9.91%	76.96%	\$40
	Horizon Credit Union	\$32,040	\$154	1.94%	12.71%	63.34%	\$28	\$339	1.44%	9.60%	68.84%	\$29
	Shelter Insurance Federal Credit Union	\$32,387	\$61	0.75%	6.52%	58.46%	\$62	\$150	0.62%	5.42%	66.47%	\$63
	Kansas City Credit Union	\$33,146	\$57	0.68%	6.10%	83.21%	\$48	\$113	0.45%	4.07%	86.85%	\$52
	Missouri Valley Federal Credit Union	\$37,116	\$99	1.06%	11.51%	68.11%	\$52	\$172	0.62%	6.77%	81.75%	\$51
	City Credit Union	\$39,823	\$182	1.82%	18.63%	66.06%	\$60	\$423	1.43%	14.99%	71.30%	\$59
	CSD Credit Union	\$40,533	\$89	0.88%	6.44%	77.59%	\$71	\$173	0.57%	4.22%	81.95%	\$76
	Members 1st Credit Union	\$43,664	\$97	0.89%	9.44%	73.35%	\$46	\$218	0.67%	7.20%	79.89%	\$46
	Central Communications Credit Union	\$48,428	(\$21)	(0.17%)	(2.85%)	99.16%	\$50	(\$113)	(0.30%)	(4.86%)	101.05%	\$51
	Riverways Federal Credit Union	\$49,684	\$131	1.05%	13.59%	84.10%	\$48	\$287	0.78%	10.25%	85.67%	\$48
	Postal & Community Credit Union	\$52,033	\$48	0.37%	4.75%	84.63%	\$44	\$131	0.34%	4.35%	84.65%	\$43
	Goetz Credit Union	\$57,543	\$130	0.90%	6.90%	66.16%	\$60	\$404	0.92%	7.32%	69.57%	\$64
	Missouri Central Credit Union	\$58,057	\$182	1.25%	12.15%	72.69%	\$57	\$274	0.64%	6.19%	78.76%	\$57
	Raytown-Lee's Summit Community Credit Union	\$58,757	\$13	0.09%	1.18%	76.58%	\$44	\$188	0.42%	5.83%	84.49%	\$45
	Metro Credit Union	\$59,840	\$71	0.47%	4.20%	88.23%	\$66	\$197	0.44%	3.93%	85.96%	\$59
	Ozark Federal Credit Union	\$60,242	\$76	0.50%	5.01%	81.78%	\$44	\$310	0.70%	6.92%	81.78%	\$43
	Foundation Credit Union	\$61,548	\$31	0.20%	1.36%	82.96%	\$65	\$209	0.44%	3.07%	75.24%	\$58
	Health Care Family Credit Union	\$61,687	\$114	0.75%	5.48%	75.99%	\$56	\$403	0.89%	6.56%	78.28%	\$58
	Educational Community Credit Union	\$61,994	\$131	0.85%	11.62%	79.97%	\$51	\$181	0.39%	5.41%	81.84%	\$51
	Mercy Credit Union	\$64,992	\$117	0.72%	8.37%	83.08%	\$55	\$186	0.38%	4.48%	86.30%	\$52
	Community Financial Credit Union	\$65,498	\$45	0.27%	2.70%	89.00%	\$57	\$317	0.64%	6.42%	83.93%	\$56
	First Missouri Credit Union	\$65,687	\$165	1.00%	7.97%	76.36%	\$57	\$595	1.20%	9.80%	74.18%	\$59
	Employment Security Credit Union	\$72,221	\$74	0.41%	3.80%	78.19%	\$64	\$271	0.50%	4.62%	75.36%	\$65
	R-G Federal Credit Union	\$80,065	\$278	1.36%	14.83%	61.54%	\$47	\$794	1.29%	14.61%	65.06%	\$46
	Central Missouri Community Credit Union	\$102,442	\$3	0.01%	0.14%	94.31%	\$51	\$160	0.21%	2.55%	91.95%	\$47
	Century Credit Union	\$104,843	\$425	1.63%	9.32%	57.79%	\$53	\$1,029	1.35%	7.67%	61.84%	\$52
	Conservation Employees Credit Union	\$113,053	\$162	0.57%	6.13%	81.43%	\$74	\$590	0.70%	7.48%	80.46%	\$76
	CU Community Credit Union	\$116,218	\$646	2.23%	13.38%	56.81%	\$60	\$1,924	2.22%	13.69%	58.66%	\$61
	Greater KC Public Safety Credit Union	\$140,540	\$151	0.43%	4.37%	84.67%	\$66	\$633	0.61%	6.18%	83.76%	\$67
	United Consumers Credit Union	\$142,029	\$229	0.64%	6.25%	81.22%	\$58	\$176	0.16%	1.61%	84.96%	\$60
	Telcomm Credit Union	\$156,038	\$550	1.42%	10.23%	64.23%	\$57	\$1,706	1.48%	10.78%	65.16%	\$57
	Electro Savings Credit Union	\$167,388	\$129	0.30%	3.51%	83.11%	\$57	\$428	0.34%	3.89%	84.99%	\$59

Source: SNL Financial

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Performance Analysis

September 30, 2018

Run Date: November 8, 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)												
	Assemblies of God Credit Union	\$167,451	\$541	1.30%	11.56%	76.61%	\$68	\$1,290	1.05%	9.38%	80.23%	\$66
	United Credit Union	\$174,348	\$581	1.32%	11.91%	70.73%	\$64	\$2,080	1.58%	14.62%	68.48%	\$60
	Missouri Electric Cooperatives Employees' Credit Union	\$180,066	\$495	1.11%	11.18%	60.97%	\$106	\$1,336	1.01%	10.09%	62.79%	\$106
	Blucurrent Credit Union	\$185,696	\$506	1.09%	11.69%	72.37%	\$71	\$1,814	1.31%	14.44%	71.80%	\$69
	Infuze Credit Union	\$225,493	\$388	0.69%	7.48%	77.08%	\$51	\$783	0.46%	5.02%	82.55%	\$52
	Arsenal Credit Union	\$233,122	\$426	0.73%	7.59%	73.72%	\$64	\$1,338	0.77%	8.05%	75.50%	\$64
	River Region Credit Union	\$233,930	\$700	1.22%	12.87%	64.64%	\$63	\$1,648	0.99%	10.36%	66.47%	\$62
	Average of Asset Group A	\$44,263	\$96	0.60%	5.68%	74.31%	\$51	\$257	0.50%	4.65%	79.75%	\$52
Asset Group B - \$251 to \$500 million in total assets												
	1st Financial Federal Credit Union	\$250,933	\$614	0.98%	12.20%	69.26%	\$67	\$2,285	1.21%	15.68%	67.62%	\$66
	West Community Credit Union	\$259,991	\$383	0.61%	7.97%	80.71%	\$69	\$960	0.53%	6.77%	82.36%	\$68
	Alliance Credit Union	\$278,456	\$475	0.68%	7.15%	75.36%	\$66	\$1,525	0.74%	7.79%	73.93%	\$63
	Great Plains Federal Credit Union	\$285,534	\$719	1.00%	5.91%	70.61%	\$52	\$1,534	0.71%	4.24%	76.27%	\$52
	St. Louis Community Credit Union	\$287,535	\$664	0.93%	7.02%	81.75%	\$63	\$2,673	1.29%	9.85%	80.10%	\$63
	Missouri Credit Union	\$341,159	\$492	0.58%	5.78%	76.92%	\$74	\$1,851	0.73%	7.43%	77.42%	\$75
	Neighbors Credit Union	\$371,322	\$594	0.64%	4.28%	82.05%	\$60	\$1,588	0.58%	3.83%	81.88%	\$59
	Average of Asset Group B	\$296,419	\$563	0.77%	7.19%	76.67%	\$64	\$1,774	0.83%	7.94%	77.08%	\$64
Asset Group C - \$501 million to \$1 billion in total assets												
	Vantage Credit Union	\$853,753	\$631	0.29%	4.37%	87.44%	\$84	\$2,999	0.47%	7.02%	83.20%	\$81
	Average of Asset Group C	\$853,753	\$631	0.29%	4.37%	87.44%	\$84	\$2,999	0.47%	7.02%	83.20%	\$81
Asset Group D - \$1 billion and over in total assets												
	Anheuser-Busch Employees Credit Union	\$1,717,985	\$2,411	0.56%	5.81%	75.50%	\$83	\$10,814	0.84%	8.90%	69.89%	\$80
	First Community Credit Union	\$2,512,544	\$5,056	0.80%	10.03%	69.17%	\$64	\$11,537	0.62%	7.72%	72.14%	\$63
	Average of Asset Group D	\$2,115,265	\$3,734	0.68%	7.92%	72.34%	\$74	\$11,176	0.73%	8.31%	71.02%	\$72

Source: SNL Financial

Note: Report includes only bank-level data.

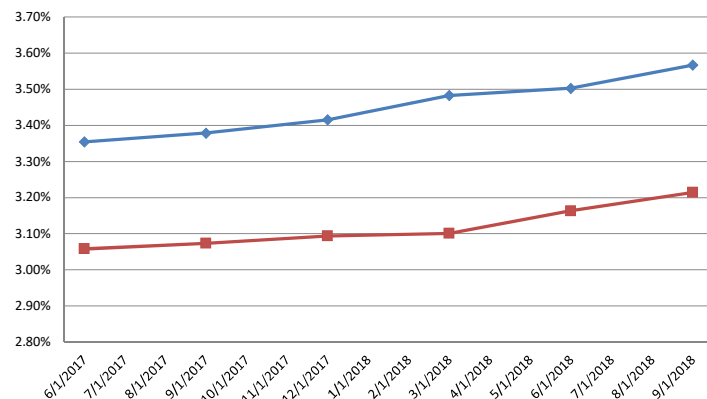
NA = data was not available.

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

Balance Sheet & Net Interest Margin

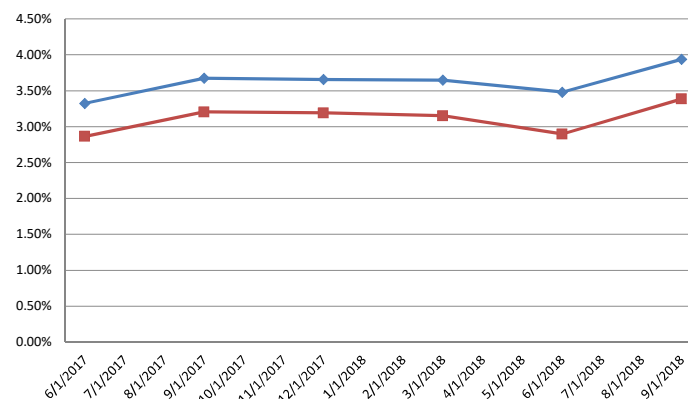
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



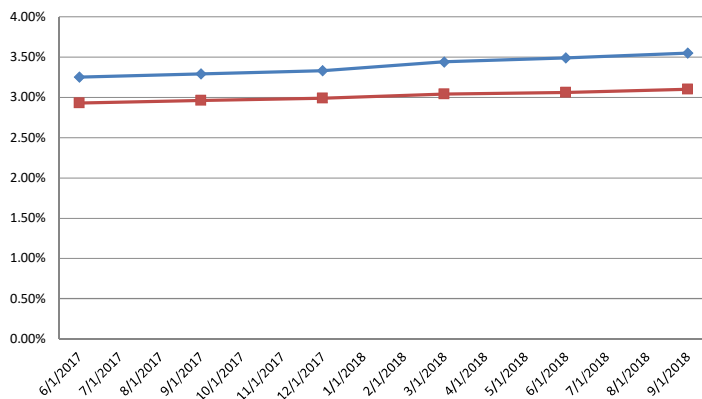
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.35%	3.38%	3.42%	3.48%	3.50%	3.57%
Net Interest Income/ Avg Assets	3.06%	3.07%	3.09%	3.10%	3.16%	3.21%

Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



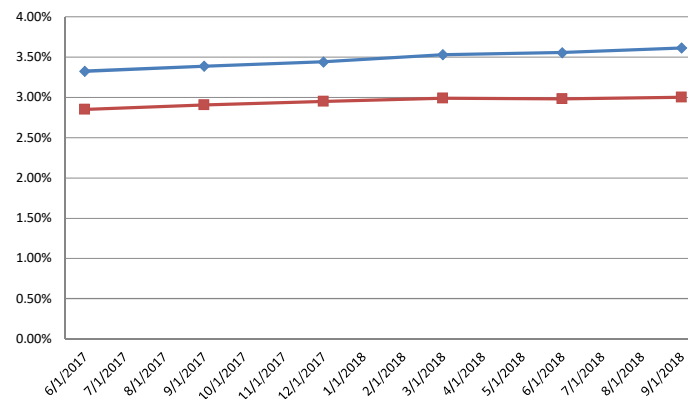
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.32%	3.67%	3.66%	3.65%	3.48%	3.94%
Net Interest Income/ Avg Assets	2.86%	3.20%	3.19%	3.15%	2.90%	3.39%

Asset Group C - \$501 to \$1 billion in Total Assets
Year-to-Date



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.25%	3.29%	3.33%	3.44%	3.49%	3.55%
Net Interest Income/ Avg Assets	2.93%	2.96%	2.99%	3.04%	3.06%	3.10%

Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.33%	3.39%	3.44%	3.53%	3.56%	3.62%
Net Interest Income/ Avg Assets	2.85%	2.91%	2.95%	2.99%	2.98%	3.00%

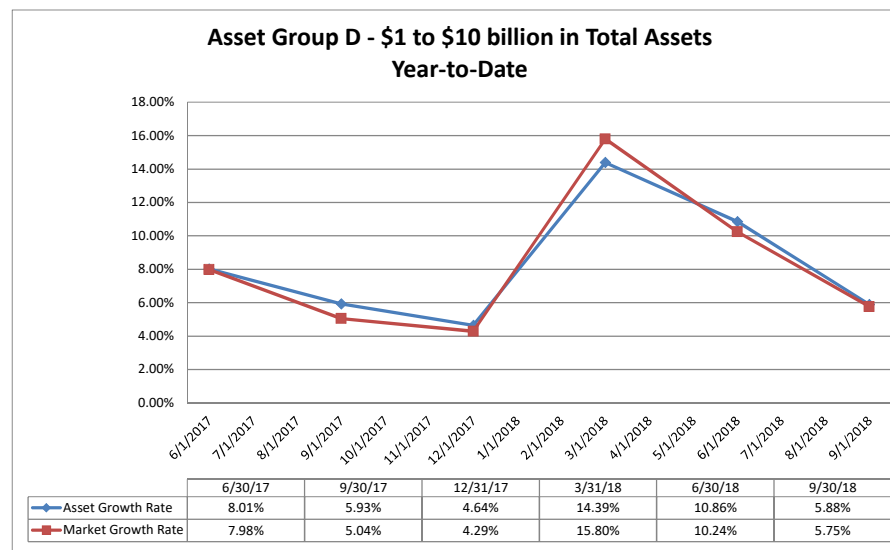
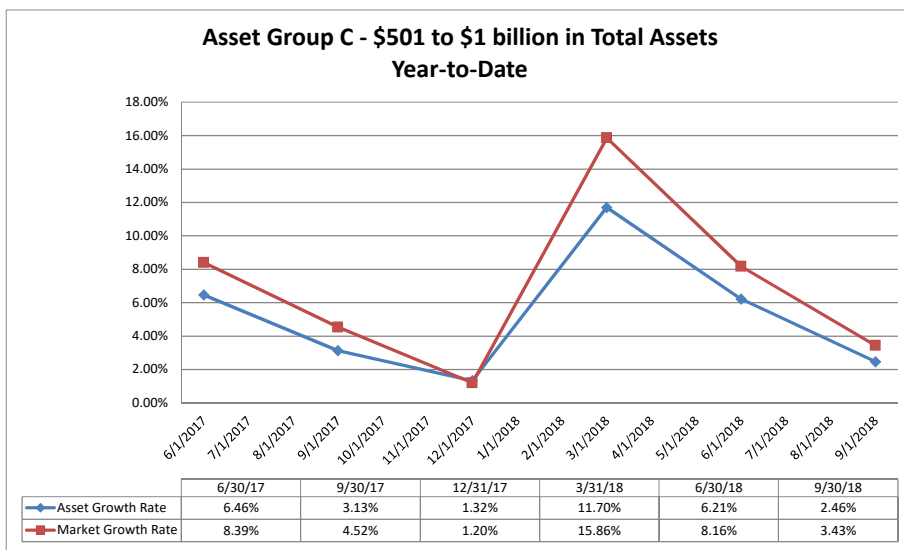
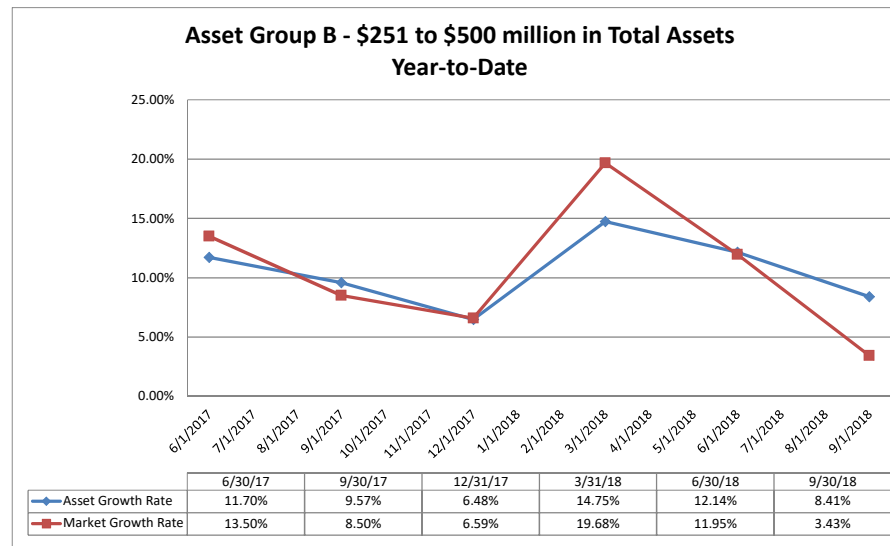
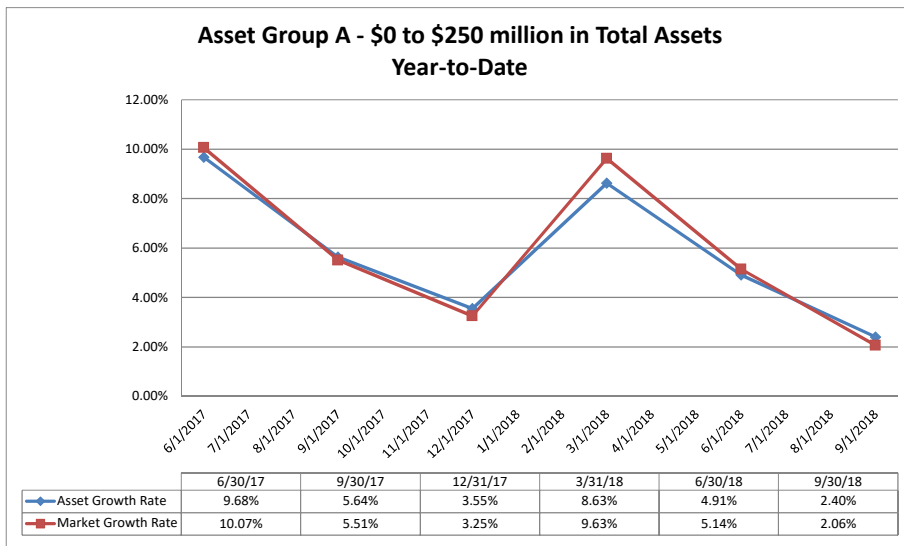
Source: SNL Financial

Note: Report includes only bank-level data.

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Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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	\$86	\$14	\$74	18.92%	NA	3.03%	0.00%	3.03%	(7.33%)	(5.19%)
	West Side Baptist Church Federal Credit Union	\$335	\$26	\$273	9.52%	NA	1.63%	0.00%	1.63%	8.92%	9.97%
	Atlas Credit Union	\$472	\$315	\$387	81.40%	\$944	4.72%	0.83%	3.89%	1.43%	2.46%
	Procter & Gamble St. Louis Employees Credit Union	\$786	\$544	\$658	82.67%	\$1,572	4.59%	0.51%	4.08%	8.86%	10.73%
	Co-Lib Credit Union	\$1,023	\$342	\$900	38.00%	\$2,046	2.15%	0.25%	1.90%	(7.39%)	(10.00%)
	Northeast Regional Credit Union	\$1,308	\$1,014	\$1,110	91.35%	\$872	5.45%	0.20%	5.25%	3.02%	11.62%
	St. Augustine Credit Union	\$1,564	\$1,438	\$1,432	100.42%	NA	2.87%	1.01%	1.86%	(8.01%)	(9.11%)
	Bluescope Employees' Credit Union	\$1,709	\$1,333	\$1,525	87.41%	\$1,709	3.84%	0.08%	3.76%	(0.39%)	(0.52%)
	Southwest Counties School Employees Credit Union	\$2,027	\$1,080	\$1,806	59.80%	\$1,014	3.25%	0.27%	2.99%	6.70%	6.91%
	Bothwell Hospital Employees Credit Union	\$2,050	\$1,501	\$1,862	80.61%	\$2,050	3.94%	0.06%	3.88%	1.58%	0.65%
	UBC Credit Union	\$2,223	\$897	\$1,871	47.94%	\$635	5.37%	0.11%	5.31%	(8.90%)	(10.75%)
	Neosho School Employees Credit Union	\$2,461	\$1,470	\$2,097	70.10%	\$4,922	3.56%	0.66%	2.90%	1.81%	1.03%
	Independence Federal Credit Union	\$2,658	\$1,982	\$2,448	80.96%	\$1,063	4.49%	0.09%	4.39%	(15.47%)	(14.99%)
	MAWC Credit Union	\$2,685	\$1,650	\$2,361	69.89%	\$2,685	3.24%	0.15%	3.09%	7.39%	7.45%
	J.C. Federal Employees Credit Union	\$2,908	\$1,640	\$2,409	68.08%	\$1,939	4.31%	0.49%	3.82%	(11.79%)	(14.81%)
	Guadalupe Center Federal Credit Union	\$3,572	\$2,995	\$3,084	97.11%	\$1,191	6.43%	0.46%	5.97%	18.44%	16.14%
	Dexter Public Schools Credit Union	\$4,046	\$2,163	\$3,518	61.48%	\$8,092	2.20%	0.58%	1.59%	(6.85%)	(11.47%)
	Cross Roads Credit Union	\$4,563	\$2,799	\$3,799	73.68%	\$1,825	3.41%	0.12%	3.26%	15.75%	15.52%
	Our Lady of Snows Credit Union	\$4,683	\$2,400	\$4,262	56.31%	\$1,561	2.47%	0.45%	2.02%	0.66%	1.04%
	Sikeston Public Schools Credit Union	\$4,896	\$2,355	\$4,125	57.09%	NA	2.38%	0.28%	2.10%	(8.40%)	(10.54%)
	Southeast Missouri Community Credit Union	\$5,430	\$3,734	\$4,646	80.37%	\$1,086	4.58%	0.47%	4.11%	(5.44%)	(6.55%)
	Fedco Credit Union	\$5,874	\$973	\$5,401	18.02%	NA	2.01%	1.10%	0.91%	5.09%	4.68%
	Community First Credit Union	\$6,127	\$5,340	\$5,417	98.58%	\$2,042	3.76%	0.19%	3.57%	(5.73%)	(6.17%)
	Lovers Lane Credit Union	\$6,436	\$5,515	\$5,579	98.85%	\$2,574	6.37%	2.00%	4.37%	5.70%	5.97%
	Bayer Credit Union	\$6,849	\$3,161	\$6,231	50.73%	\$2,740	3.14%	0.08%	3.06%	12.27%	13.24%
	Heartland Community Credit Union	\$7,655	\$4,646	\$7,003	66.34%	\$2,187	4.94%	0.13%	4.81%	1.25%	2.74%
	Missouri Baptist Credit Union	\$8,223	\$6,739	\$7,585	88.85%	\$2,741	4.50%	0.77%	3.72%	5.93%	6.16%
	St. Joseph Teachers' Credit Union	\$8,327	\$3,030	\$7,690	39.40%	\$4,164	3.12%	0.08%	3.04%	5.05%	5.39%
	Northwest Missouri Regional Credit Union	\$8,371	\$6,433	\$7,426	86.63%	\$1,522	5.14%	0.11%	5.01%	(1.70%)	(3.22%)
	Patriot Credit Union	\$9,746	\$6,263	\$9,044	69.25%	\$3,898	2.94%	0.01%	2.93%	2.00%	2.01%
	Northland Teachers Community Credit Union	\$10,034	\$3,521	\$8,675	40.59%	\$2,867	3.15%	0.16%	2.99%	2.17%	2.44%
	K.C. Area Credit Union	\$10,910	\$4,061	\$9,069	44.78%	\$2,424	3.43%	0.07%	3.34%	(4.80%)	(5.78%)
	Academic Employees Credit Union	\$10,944	\$5,740	\$10,218	56.18%	\$3,648	3.68%	0.01%	3.67%	4.70%	4.44%
	South Central Missouri Credit Union	\$12,572	\$3,512	\$11,018	31.88%	\$4,191	2.26%	0.35%	1.91%	(1.21%)	(1.88%)
	Catholic Family Credit Union	\$12,629	\$4,981	\$11,435	43.56%	\$4,210	3.06%	0.27%	2.79%	(6.13%)	(7.16%)
	Division 10 Highway Employees' Credit Union	\$12,730	\$7,666	\$9,923	77.25%	\$3,183	3.93%	0.48%	3.46%	17.63%	22.71%
	Stationery Credit Union	\$13,724	\$5,224	\$11,893	43.92%	\$3,431	3.21%	0.11%	3.09%	6.19%	6.54%
	United Labor Credit Union	\$13,823	\$9,169	\$12,598	72.78%	\$2,304	5.26%	0.35%	4.90%	3.14%	3.94%
	Division #6 Highway Credit Union	\$13,974	\$7,719	\$11,608	66.50%	\$4,658	2.83%	0.23%	2.60%	(0.47%)	(1.12%)
	Burlington Northtown Community Credit Union	\$13,985	\$5,823	\$11,484	50.71%	\$3,496	3.69%	0.17%	3.53%	15.67%	18.08%
	Summit Ridge Credit Union	\$15,308	\$8,969	\$13,607	65.91%	\$3,402	4.38%	0.50%	3.87%	3.32%	3.75%
	Independence Teachers Credit Union	\$15,462	\$4,670	\$13,832	33.76%	\$7,731	2.01%	0.28%	1.73%	(3.10%)	(4.11%)
	Cape Regional Credit Union	\$15,875	\$7,623	\$14,688	51.90%	\$2,117	2.68%	0.01%	2.66%	9.87%	10.31%
	De Soto Mo-Pac Credit Union	\$16,259	\$12,988	\$14,458	89.83%	\$3,613	4.10%	1.07%	3.03%	0.32%	(0.66%)
	St. Louis Newspaper Carriers Credit Union	\$17,093	\$13,517	\$15,573	86.80%	\$17,093	2.91%	1.71%	1.19%	(0.40%)	(0.81%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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)											
	District 8 Highway Employees Credit Union	\$17,847	\$9,010	\$14,972	60.18%	\$8,924	2.66%	0.39%	2.28%	2.43%	1.82%
	Legacy Credit Union	\$18,141	\$6,613	\$15,868	41.68%	\$6,047	2.75%	0.40%	2.36%	0.45%	(0.32%)
	St. Louis Firefighters & Community Credit Union	\$18,335	\$5,355	\$15,845	33.80%	\$3,334	3.01%	0.16%	2.84%	(1.72%)	(2.31%)
	Lutheran Federal Credit Union	\$19,055	\$10,723	\$16,702	64.20%	\$2,382	2.63%	0.09%	2.54%	16.94%	22.31%
	County Credit Union	\$19,366	\$11,041	\$15,898	69.45%	\$2,421	4.22%	0.05%	4.17%	2.03%	2.58%
	St. Louis Policemen's Credit Union	\$19,622	\$6,147	\$16,212	37.92%	\$5,606	2.72%	0.44%	2.27%	6.81%	7.11%
	Burns & McDonnell Credit Union	\$19,925	\$16,015	\$17,656	90.71%	\$7,970	3.10%	0.22%	2.96%	(25.46%)	(29.16%)
	Leadco Community Credit Union	\$20,825	\$10,922	\$19,038	57.37%	\$1,811	3.34%	0.14%	3.20%	(5.34%)	(2.71%)
	Highway Alliance Credit Union	\$21,421	\$11,619	\$18,708	62.11%	\$7,140	3.06%	0.51%	2.56%	(0.06%)	(0.45%)
	Columbia Credit Union	\$21,741	\$13,605	\$19,829	68.61%	\$3,345	3.41%	0.02%	3.39%	(0.45%)	(1.57%)
	Holy Rosary Credit Union	\$22,667	\$11,758	\$20,261	58.03%	\$1,889	3.92%	0.11%	3.80%	7.35%	7.71%
	Show-Me Credit Union	\$27,210	\$19,564	\$23,487	83.30%	\$3,023	3.98%	0.19%	3.78%	(5.98%)	(7.65%)
	District One Highway Credit Union	\$27,336	\$7,843	\$23,333	33.61%	\$9,112	2.48%	0.56%	1.92%	0.40%	0.01%
	Edison Credit Union	\$28,837	\$12,902	\$25,621	50.36%	\$4,120	3.33%	0.12%	3.21%	(1.01%)	(0.91%)
	Joplin Metro Credit Union	\$31,340	\$21,812	\$27,763	78.56%	\$1,844	4.54%	0.12%	4.42%	7.78%	7.09%
	Horizon Credit Union	\$32,040	\$19,256	\$26,883	71.63%	\$2,289	4.16%	0.55%	3.60%	4.29%	6.16%
	Shelter Insurance Federal Credit Union	\$32,387	\$6,811	\$28,601	23.81%	\$7,197	2.21%	0.28%	1.93%	4.92%	4.86%
	Kansas City Credit Union	\$33,146	\$11,841	\$29,145	40.63%	\$1,657	3.70%	0.23%	3.47%	1.34%	1.37%
	Missouri Valley Federal Credit Union	\$37,116	\$23,986	\$33,575	71.44%	\$2,969	3.65%	0.21%	3.45%	6.46%	6.20%
	City Credit Union	\$39,823	\$21,954	\$35,422	61.98%	\$3,982	3.97%	0.23%	3.74%	6.33%	5.22%
	CSD Credit Union	\$40,533	\$21,045	\$35,026	60.08%	\$4,769	3.08%	0.28%	2.80%	1.80%	1.66%
	Members 1st Credit Union	\$43,664	\$31,692	\$39,231	80.78%	\$3,011	3.34%	0.36%	2.98%	3.97%	4.45%
	Central Communications Credit Union	\$48,428	\$23,079	\$42,239	54.64%	\$2,549	3.03%	0.36%	2.67%	(3.48%)	0.10%
	Riverways Federal Credit Union	\$49,684	\$39,217	\$42,538	92.19%	\$2,258	4.24%	0.43%	3.81%	8.31%	6.40%
	Postal & Community Credit Union	\$52,033	\$35,557	\$47,825	74.35%	\$3,717	3.06%	0.30%	2.76%	10.07%	10.42%
	Goetz Credit Union	\$57,543	\$38,216	\$49,250	77.60%	\$4,795	3.95%	0.48%	3.47%	4.09%	3.88%
	Missouri Central Credit Union	\$58,057	\$29,721	\$51,484	57.73%	\$3,746	3.15%	0.23%	3.00%	3.51%	2.93%
	Raytown-Lee's Summit Community Credit Union	\$58,757	\$47,866	\$54,208	88.30%	\$2,733	3.07%	0.15%	2.92%	2.38%	2.03%
	Metro Credit Union	\$59,840	\$28,848	\$52,789	54.65%	\$2,992	3.18%	0.18%	3.01%	2.99%	2.41%
	Ozark Federal Credit Union	\$60,242	\$45,006	\$53,496	84.13%	\$1,798	4.37%	0.40%	3.97%	7.61%	7.40%
	Foundation Credit Union	\$61,548	\$38,137	\$49,588	76.91%	\$5,862	2.86%	0.62%	2.24%	(5.85%)	(13.74%)
	Health Care Family Credit Union	\$61,687	\$49,871	\$47,299	105.44%	\$3,084	4.10%	0.61%	3.49%	4.04%	(0.72%)
	Educational Community Credit Union	\$61,994	\$31,778	\$57,106	55.65%	\$2,583	3.50%	0.15%	3.35%	4.94%	4.97%
	Mercy Credit Union	\$64,992	\$45,701	\$58,611	77.97%	\$2,954	3.02%	0.35%	2.66%	7.87%	8.31%
	Community Financial Credit Union	\$65,498	\$40,183	\$58,465	68.73%	\$2,848	3.59%	0.18%	3.41%	2.98%	2.61%
	First Missouri Credit Union	\$65,687	\$57,823	\$56,747	101.90%	\$2,795	4.71%	0.31%	4.40%	0.99%	0.70%
	Employment Security Credit Union	\$72,221	\$21,833	\$64,138	34.04%	\$7,222	2.38%	0.28%	2.11%	2.09%	2.80%
	R-G Federal Credit Union	\$80,065	\$52,356	\$71,357	73.37%	\$3,140	3.92%	0.24%	3.68%	(1.45%)	(3.38%)
	Central Missouri Community Credit Union	\$102,442	\$78,395	\$93,559	83.79%	\$2,180	3.51%	0.24%	3.26%	2.45%	2.32%
	Century Credit Union	\$104,843	\$63,006	\$85,869	73.37%	\$4,660	3.56%	0.52%	3.04%	10.11%	10.62%
	Conservation Employees Credit Union	\$113,053	\$87,412	\$100,669	86.83%	\$6,281	3.15%	0.51%	2.64%	(0.34%)	(1.32%)
	CU Community Credit Union	\$116,218	\$67,055	\$94,970	70.61%	\$3,099	3.42%	0.21%	3.21%	5.49%	4.97%
	Greater KC Public Safety Credit Union	\$140,540	\$99,354	\$126,234	78.71%	\$3,558	3.74%	0.33%	3.41%	10.43%	11.05%
	United Consumers Credit Union	\$142,029	\$80,744	\$125,746	64.21%	\$2,237	3.55%	0.38%	3.17%	(0.37%)	(0.67%)
	Telcomm Credit Union	\$156,038	\$72,101	\$132,744	54.32%	\$4,001	3.35%	0.26%	3.10%	3.43%	3.03%
	Electro Savings Credit Union	\$167,388	\$131,641	\$145,182	90.67%	\$2,837	3.61%	0.41%	3.20%	4.74%	1.15%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 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)											
	Assemblies of God Credit Union	\$167,451	\$138,774	\$136,604	101.59%	\$2,862	4.13%	0.36%	3.77%	7.13%	(0.29%)
	United Credit Union	\$174,348	\$121,755	\$151,797	80.21%	\$2,545	4.08%	0.29%	3.85%	2.89%	0.83%
	Missouri Electric Cooperatives Employees' Credit Union	\$180,066	\$117,883	\$158,422	74.41%	\$12,004	3.26%	1.13%	2.13%	7.85%	8.87%
	Blucurrent Credit Union	\$185,696	\$154,239	\$165,128	93.41%	\$2,731	5.28%	0.45%	4.83%	5.69%	4.83%
	Infuze Credit Union	\$225,493	\$172,142	\$202,619	84.96%	\$2,607	3.43%	0.42%	3.01%	(0.34%)	1.34%
	Arsenal Credit Union	\$233,122	\$168,780	\$202,363	83.40%	\$3,307	3.83%	0.24%	3.59%	3.90%	1.52%
	River Region Credit Union	\$233,930	\$194,610	\$201,764	96.45%	\$3,466	3.82%	0.69%	3.13%	16.70%	12.39%
	Average of Asset Group A	\$44,263	\$29,220	\$38,633	67.15%	\$3,589	3.57%	0.35%	3.21%	2.40%	2.06%
Asset Group B - \$251 to \$500 million in total assets											
	1st Financial Federal Credit Union	\$250,933	\$219,498	\$207,868	105.59%	\$2,628	5.14%	0.39%	4.75%	0.45%	(7.35%)
	West Community Credit Union	\$259,991	\$230,845	\$203,785	113.28%	\$2,889	4.70%	0.41%	4.28%	20.92%	3.55%
	Alliance Credit Union	\$278,456	\$246,216	\$204,766	120.24%	\$3,922	3.85%	0.99%	2.85%	8.51%	(0.81%)
	Great Plains Federal Credit Union	\$285,534	\$92,975	\$233,729	39.78%	\$3,807	2.82%	0.63%	2.18%	(0.46%)	(1.32%)
	St. Louis Community Credit Union	\$287,535	\$169,051	\$239,407	70.61%	\$1,620	3.91%	0.52%	3.39%	15.39%	17.45%
	Missouri Credit Union	\$341,159	\$256,112	\$297,455	86.10%	\$3,833	3.58%	0.35%	3.27%	7.30%	7.15%
	Neighbors Credit Union	\$371,322	\$266,382	\$284,996	93.47%	\$2,285	3.57%	0.59%	2.98%	6.74%	5.36%
	Average of Asset Group B	\$296,419	\$211,583	\$238,858	89.87%	\$2,998	3.94%	0.55%	3.39%	8.41%	3.43%
Asset Group C - \$501 million to \$1 billion in total assets											
	Vantage Credit Union	\$853,753	\$456,044	\$771,225	59.13%	\$3,381	3.55%	0.45%	3.10%	2.46%	3.43%
	Average of Asset Group C	\$853,753	\$456,044	\$771,225	59.13%	\$3,381	3.55%	0.45%	3.10%	2.46%	3.43%
Asset Group D - \$1 billion and over in total assets											
	Anheuser-Busch Employees Credit Union	\$1,717,985	\$1,472,701	\$1,495,532	98.47%	\$4,434	4.01%	0.50%	3.51%	4.49%	4.24%
	First Community Credit Union	\$2,512,544	\$1,632,582	\$2,184,537	74.73%	\$4,602	3.22%	0.73%	2.49%	7.27%	7.26%
	Average of Asset Group D	\$2,115,265	\$1,552,642	\$1,840,035	86.60%	\$4,518	3.62%	0.62%	3.00%	5.88%	5.75%

Source: SNL Financial

Note: Report includes only bank-level data.

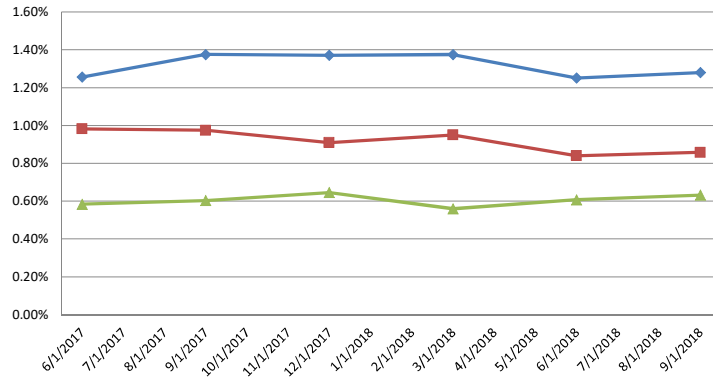
NA = data was not available.

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

Asset Quality

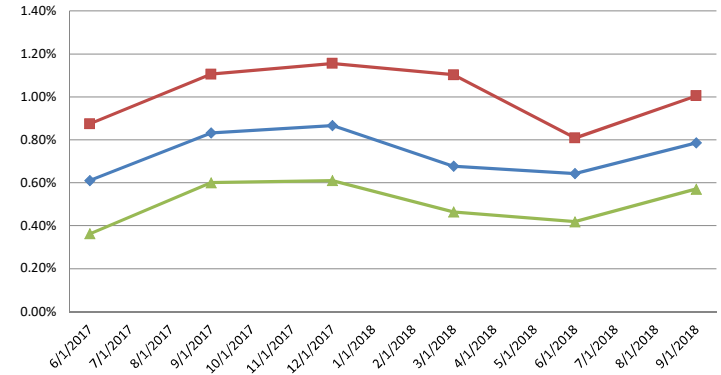
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

Asset Group A - \$0 to \$250 million in Total Assets
As of Date



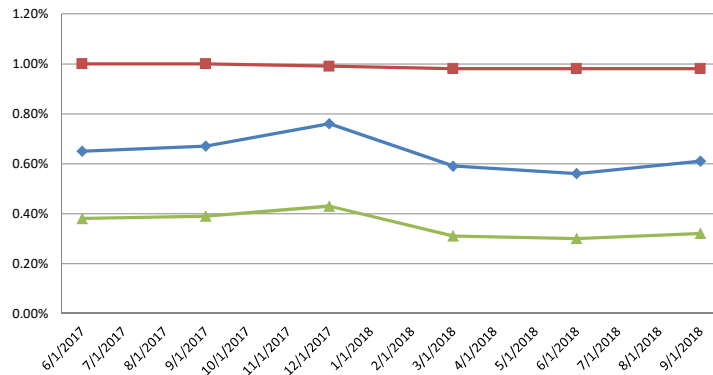
NPLs/Loans	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Reserves/Loans	0.98%	0.97%	0.91%	0.95%	0.84%	0.86%
Delinquent Loans/Total Assets	0.58%	0.60%	0.64%	0.56%	0.61%	0.63%

Asset Group B - \$251 to \$500 million in Total Assets
As of Date



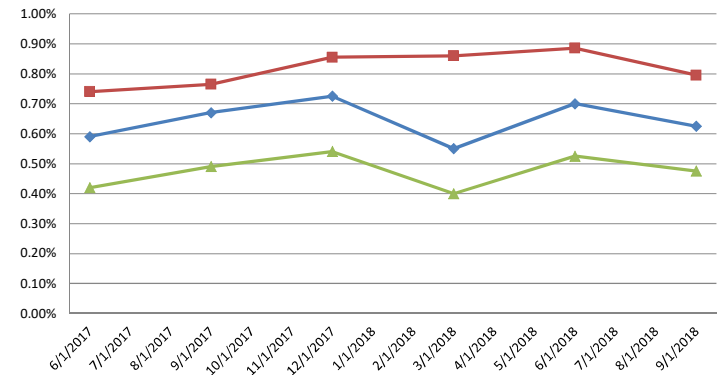
NPLs/Loans	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Reserves/Loans	0.87%	1.11%	1.16%	1.10%	0.81%	1.00%
Delinquent Loans/Total Assets	0.36%	0.60%	0.61%	0.46%	0.42%	0.57%

Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



NPLs/Loans	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Reserves/Loans	1.00%	1.00%	0.99%	0.98%	0.98%	0.98%
Delinquent Loans/Total Assets	0.38%	0.39%	0.43%	0.31%	0.30%	0.32%

Asset Group D - \$1 to \$10 billion in Total Assets
As of Date



NPLs/Loans	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Reserves/Loans	0.74%	0.77%	0.86%	0.86%	0.89%	0.80%
Delinquent Loans/Total Assets	0.42%	0.49%	0.54%	0.40%	0.53%	0.48%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

September 30, 2018

Run Date: November 8, 2018

		As of Date						
Region	Institution Name	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	\$86	\$3	21.43%	21.43%	100.00%	20.00%	3.49%
	West Side Baptist Church Federal Credit Union	\$335	\$1	3.85%	0.00%	0.00%	1.64%	0.30%
	Atlas Credit Union	\$472	\$1	0.32%	0.32%	100.00%	1.20%	0.21%
	Procter & Gamble St. Louis Employees Credit Union	\$786	\$0	0.00%	0.37%	NA	0.00%	0.00%
	Co-Lib Credit Union	\$1,023	\$16	4.68%	2.63%	56.25%	12.40%	1.56%
	Northeast Regional Credit Union	\$1,308	\$2	0.20%	0.10%	50.00%	1.03%	0.15%
	St. Augustine Credit Union	\$1,564	\$0	0.00%	0.07%	NA	0.00%	0.00%
	Bluescope Employees' Credit Union	\$1,709	\$0	0.00%	0.15%	NA	0.00%	0.00%
	Southwest Counties School Employees Credit Union	\$2,027	\$50	4.63%	0.46%	10.00%	22.73%	2.47%
	Bothwell Hospital Employees Credit Union	\$2,050	\$18	1.20%	0.13%	11.11%	9.63%	0.88%
	UBC Credit Union	\$2,223	\$23	2.56%	2.34%	91.30%	7.57%	1.03%
	Neosho School Employees Credit Union	\$2,461	\$26	1.77%	0.75%	42.31%	7.08%	1.06%
	Independence Federal Credit Union	\$2,658	\$153	7.72%	2.98%	38.56%	60.08%	5.76%
	MAWC Credit Union	\$2,685	\$0	0.00%	0.06%	NA	0.00%	0.00%
	J.C. Federal Employees Credit Union	\$2,908	\$72	4.39%	1.95%	44.44%	13.74%	2.48%
	Guadalupe Center Federal Credit Union	\$3,572	\$110	3.67%	1.17%	31.82%	22.75%	3.08%
	Dexter Public Schools Credit Union	\$4,046	\$38	1.76%	0.65%	36.84%	8.74%	0.94%
	Cross Roads Credit Union	\$4,563	\$4	0.14%	0.50%	350.00%	0.60%	0.09%
	Our Lady of Snows Credit Union	\$4,683	\$0	0.00%	0.21%	NA	0.00%	0.00%
	Sikeston Public Schools Credit Union	\$4,896	\$83	3.52%	0.42%	12.05%	10.64%	1.70%
	Southeast Missouri Community Credit Union	\$5,430	\$54	1.45%	0.37%	25.93%	6.86%	0.99%
	Fedco Credit Union	\$5,874	\$0	0.00%	0.00%	NA	0.00%	0.00%
	Community First Credit Union	\$6,127	\$6	0.11%	0.75%	666.67%	0.82%	0.10%
	Lovers Lane Credit Union	\$6,436	\$100	1.81%	0.96%	53.00%	11.89%	1.55%
	Bayer Credit Union	\$6,849	\$48	1.52%	0.82%	54.17%	7.87%	0.70%
	Heartland Community Credit Union	\$7,655	\$342	7.36%	0.80%	10.82%	41.30%	4.47%
	Missouri Baptist Credit Union	\$8,223	\$47	0.70%	0.47%	68.09%	7.07%	0.57%
	St. Joseph Teachers' Credit Union	\$8,327	\$9	0.30%	0.66%	222.22%	1.41%	0.11%
	Northwest Missouri Regional Credit Union	\$8,371	\$1	0.02%	0.28%	NM	0.23%	0.01%
	Patriot Credit Union	\$9,746	\$14	0.22%	0.34%	150.00%	1.97%	0.14%
	Northland Teachers Community Credit Union	\$10,034	\$0	0.00%	0.00%	NA	0.00%	0.00%
	K.C. Area Credit Union	\$10,910	\$13	0.32%	0.86%	269.23%	0.73%	0.12%
	Academic Employees Credit Union	\$10,944	\$82	1.43%	0.63%	43.90%	11.16%	0.75%
	South Central Missouri Credit Union	\$12,572	\$17	0.48%	0.40%	82.35%	1.10%	0.14%
	Catholic Family Credit Union	\$12,629	\$278	5.58%	0.74%	13.31%	22.88%	2.20%
	Division 10 Highway Employees' Credit Union	\$12,730	\$103	1.34%	0.68%	50.49%	3.65%	0.81%
	Stationery Credit Union	\$13,724	\$31	0.59%	1.36%	229.03%	1.67%	0.23%
	United Labor Credit Union	\$13,823	\$65	0.71%	1.12%	158.46%	5.05%	0.47%
	Division #6 Highway Credit Union	\$13,974	\$25	0.32%	0.25%	76.00%	1.06%	0.18%
	Burlington Northtown Community Credit Union	\$13,985	\$157	2.70%	0.64%	23.57%	6.90%	1.12%
	Summit Ridge Credit Union	\$15,308	\$108	1.20%	0.99%	82.41%	7.05%	0.71%
	Independence Teachers Credit Union	\$15,462	\$0	0.00%	0.45%	NA	0.00%	0.00%
	Cape Regional Credit Union	\$15,875	\$31	0.41%	0.09%	22.58%	2.77%	0.20%
	De Soto Mo-Pac Credit Union	\$16,259	\$58	0.45%	0.38%	84.48%	3.20%	0.36%
	St. Louis Newspaper Carriers Credit Union	\$17,093	\$0	0.00%	0.00%	NA	0.00%	0.00%

Source: SNL Financial

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Asset Quality

September 30, 2018

Run Date: November 8, 2018

		As of Date						
Region	Institution Name	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)								
	District 8 Highway Employees Credit Union	\$17,847	\$20	0.22%	0.18%	80.00%	0.70%	0.11%
	Legacy Credit Union	\$18,141	\$81	1.22%	0.36%	29.63%	3.58%	0.45%
	St. Louis Firefighters & Community Credit Union	\$18,335	\$12	0.22%	0.52%	233.33%	0.48%	0.07%
	Lutheran Federal Credit Union	\$19,055	\$0	0.00%	0.47%	NA	0.00%	0.00%
	County Credit Union	\$19,366	\$209	1.89%	1.41%	74.64%	5.93%	1.08%
	St. Louis Policemen's Credit Union	\$19,622	\$36	0.59%	0.73%	125.00%	1.08%	0.18%
	Burns & McDonnell Credit Union	\$19,925	\$13	0.08%	0.22%	269.23%	0.63%	0.07%
	Leadco Community Credit Union	\$20,825	\$157	1.44%	0.53%	36.94%	7.71%	0.75%
	Highway Alliance Credit Union	\$21,421	\$144	1.24%	0.59%	47.92%	5.26%	0.67%
	Columbia Credit Union	\$21,741	\$10	0.07%	0.54%	730.00%	0.62%	0.05%
	Holy Rosary Credit Union	\$22,667	\$82	0.70%	0.98%	140.24%	4.91%	0.36%
	Show-Me Credit Union	\$27,210	\$199	1.02%	0.42%	41.71%	6.32%	0.73%
	District One Highway Credit Union	\$27,336	\$4	0.05%	0.28%	550.00%	0.10%	0.01%
	Edison Credit Union	\$28,837	\$309	2.39%	0.67%	28.16%	10.28%	1.07%
	Joplin Metro Credit Union	\$31,340	\$104	0.48%	0.93%	195.19%	2.93%	0.33%
	Horizon Credit Union	\$32,040	\$25	0.13%	0.23%	180.00%	0.50%	0.08%
	Shelter Insurance Federal Credit Union	\$32,387	\$34	0.50%	1.06%	211.76%	0.88%	0.10%
	Kansas City Credit Union	\$33,146	\$8	0.07%	1.18%	NM	0.21%	0.02%
	Missouri Valley Federal Credit Union	\$37,116	\$206	0.86%	0.79%	91.75%	5.60%	0.56%
	City Credit Union	\$39,823	\$80	0.36%	1.00%	273.75%	1.90%	0.20%
	CSD Credit Union	\$40,533	\$66	0.31%	0.33%	106.06%	1.17%	0.16%
	Members 1st Credit Union	\$43,664	\$59	0.19%	0.18%	94.92%	1.40%	0.14%
	Central Communications Credit Union	\$48,428	\$61	0.26%	0.47%	178.69%	2.04%	0.13%
	Riverways Federal Credit Union	\$49,684	\$191	0.49%	0.49%	101.05%	4.63%	0.38%
	Postal & Community Credit Union	\$52,033	\$144	0.40%	0.44%	109.72%	3.41%	0.28%
	Goetz Credit Union	\$57,543	\$315	0.82%	1.04%	126.03%	3.91%	0.55%
	Missouri Central Credit Union	\$58,057	\$88	0.30%	0.54%	181.82%	3.24%	0.15%
	Raytown-Lee's Summit Community Credit Union	\$58,757	\$319	0.67%	0.69%	103.13%	7.15%	0.54%
	Metro Credit Union	\$59,840	\$57	0.20%	0.27%	136.84%	1.15%	0.10%
	Ozark Federal Credit Union	\$60,242	\$254	0.56%	0.62%	110.24%	3.97%	0.42%
	Foundation Credit Union	\$61,548	\$201	0.53%	0.06%	10.45%	2.19%	0.33%
	Health Care Family Credit Union	\$61,687	\$192	0.38%	0.47%	122.40%	2.23%	0.31%
	Educational Community Credit Union	\$61,994	\$567	1.78%	0.97%	54.50%	11.61%	0.91%
	Mercy Credit Union	\$64,992	\$214	0.47%	0.31%	66.36%	3.80%	0.33%
	Community Financial Credit Union	\$65,498	\$497	1.24%	0.48%	38.43%	7.22%	0.76%
	First Missouri Credit Union	\$65,687	\$242	0.42%	1.08%	259.09%	2.69%	0.37%
	Employment Security Credit Union	\$72,221	\$75	0.34%	0.33%	97.33%	0.95%	0.10%
	R-G Federal Credit Union	\$80,065	\$724	1.38%	0.85%	61.46%	10.43%	0.90%
	Central Missouri Community Credit Union	\$102,442	\$498	0.64%	0.52%	81.73%	6.10%	0.49%
	Century Credit Union	\$104,843	\$425	0.67%	0.70%	103.53%	2.25%	0.41%
	Conservation Employees Credit Union	\$113,053	\$165	0.19%	0.11%	57.58%	1.54%	0.15%
	CU Community Credit Union	\$116,218	\$143	0.21%	0.90%	421.68%	0.71%	0.12%
	Greater KC Public Safety Credit Union	\$140,540	\$341	0.34%	0.32%	92.38%	2.40%	0.24%
	United Consumers Credit Union	\$142,029	\$2,386	2.96%	1.96%	66.43%	19.36%	1.68%
	Telcomm Credit Union	\$156,038	\$276	0.38%	0.47%	122.83%	1.24%	0.18%
	Electro Savings Credit Union	\$167,388	\$1,036	0.79%	0.66%	84.36%	6.63%	0.62%

Source: SNL Financial

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Asset Quality

September 30, 2018

Run Date: November 8, 2018

		As of Date						
Region	Institution Name	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)								
	Assemblies of God Credit Union	\$167,451	\$876	0.63%	0.49%	77.51%	5.54%	0.52%
	United Credit Union	\$174,348	\$866	0.71%	0.83%	116.28%	4.18%	0.50%
	Missouri Electric Cooperatives Employees' Credit Union	\$180,066	\$83	0.07%	0.05%	68.67%	0.46%	0.05%
	Blucurrent Credit Union	\$185,696	\$539	0.35%	1.07%	305.57%	3.60%	0.29%
	Infuze Credit Union	\$225,493	\$1,248	0.72%	0.74%	102.16%	5.73%	0.55%
	Arsenal Credit Union	\$233,122	\$1,561	0.92%	0.86%	93.47%	7.73%	0.67%
	River Region Credit Union	\$233,930	\$1,252	0.64%	0.87%	135.62%	5.26%	0.54%
	Average of Asset Group A	\$44,263	\$203	1.28%	0.86%	123.13%	5.63%	0.63%
Asset Group B - \$251 to \$500 million in total assets								
	1st Financial Federal Credit Union	\$250,933	\$2,157	0.98%	2.35%	239.45%	8.51%	0.86%
	West Community Credit Union	\$259,991	\$1,546	0.67%	0.59%	88.29%	7.52%	0.59%
	Alliance Credit Union	\$278,456	\$3,187	1.29%	0.71%	55.07%	14.86%	1.14%
	Great Plains Federal Credit Union	\$285,534	\$774	0.83%	0.64%	76.49%	1.63%	0.27%
	St. Louis Community Credit Union	\$287,535	\$1,495	0.88%	1.46%	165.42%	3.64%	0.52%
	Missouri Credit Union	\$341,159	\$555	0.22%	0.53%	244.32%	1.56%	0.16%
	Neighbors Credit Union	\$371,322	\$1,668	0.63%	0.75%	119.36%	3.37%	0.45%
	Average of Asset Group B	\$296,419	\$1,626	0.79%	1.00%	141.20%	5.87%	0.57%
Asset Group C - \$501 million to \$1 billion in total assets								
	Vantage Credit Union	\$853,753	\$2,761	0.61%	0.98%	161.28%	4.55%	0.32%
	Average of Asset Group C	\$853,753	\$2,761	0.61%	0.98%	161.28%	4.55%	0.32%
Asset Group D - \$1 billion and over in total assets								
	Anheuser-Busch Employees Credit Union	\$1,717,985	\$10,016	0.68%	0.82%	120.14%	5.83%	0.58%
	First Community Credit Union	\$2,512,544	\$9,252	0.57%	0.77%	136.28%	5.90%	0.37%
	Average of Asset Group D	\$2,115,265	\$9,634	0.63%	0.80%	128.21%	5.87%	0.48%

Source: SNL Financial

Note: Report includes only bank-level data.

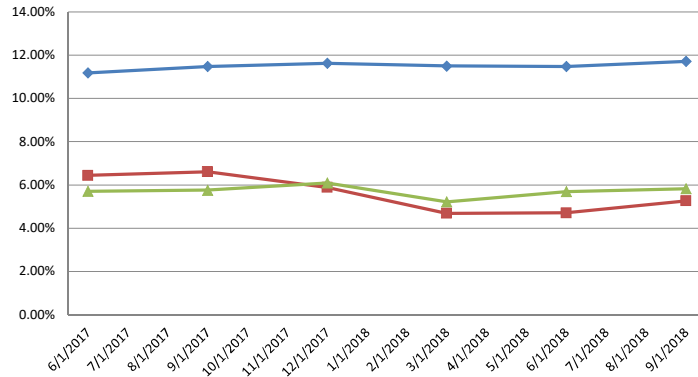
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Net Worth

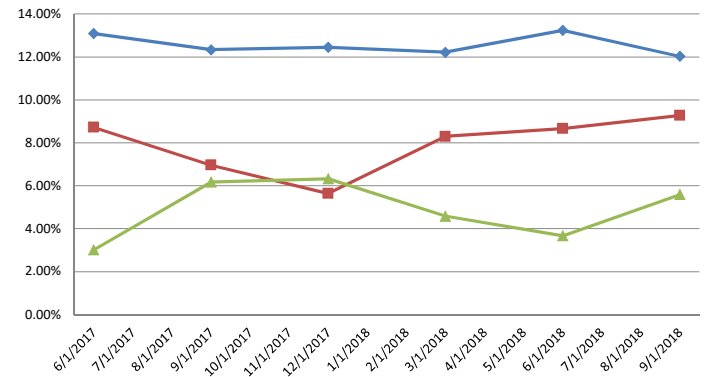
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

Asset Group A - \$0 to \$250 million in Total Assets
As of Date



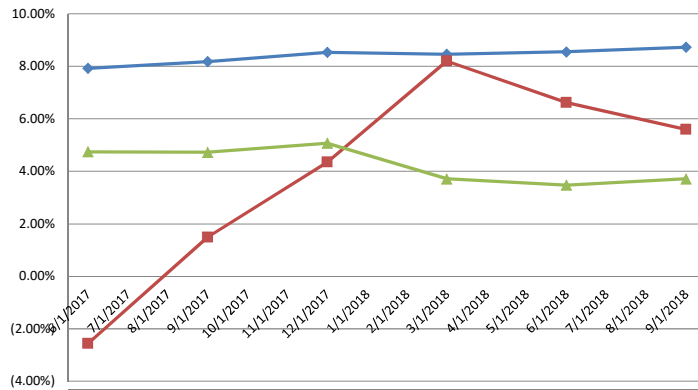
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Net Worth/ Assets	11.18%	11.47%	11.63%	11.50%	11.47%	11.71%
Net Worth Growth (Decline) - YTD	6.43%	6.60%	5.88%	4.68%	4.70%	5.25%
Total Delinquent Lns/ Net Worth	5.70%	5.75%	6.08%	5.21%	5.68%	5.82%

Asset Group B - \$251 to \$500 million in Total Assets
As of Date



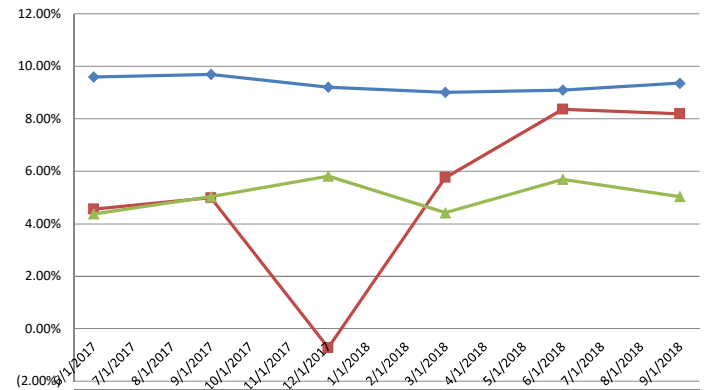
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Net Worth/ Assets	13.09%	12.33%	12.44%	12.22%	13.24%	12.02%
Net Worth Growth (Decline) - YTD	8.72%	6.96%	5.64%	8.30%	8.66%	9.27%
Total Delinquent Lns/ Net Worth	3.01%	6.17%	6.32%	4.58%	3.66%	5.59%

Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Net Worth/ Assets	7.92%	8.18%	8.53%	8.46%	8.55%	8.73%
Net Worth Growth (Decline) - YTD	(2.56%)	1.49%	4.35%	8.20%	6.62%	5.59%
Total Delinquent Lns/ Net Worth	4.74%	4.72%	5.07%	3.71%	3.47%	3.71%

Asset Group D - \$1 to \$10 billion in Total Assets
As of Date



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Net Worth/ Assets	9.59%	9.69%	9.20%	9.01%	9.09%	9.36%
Net Worth Growth (Decline) - YTD	4.56%	4.99%	(0.73%)	5.77%	8.37%	8.19%
Total Delinquent Lns/ Net Worth	4.37%	5.03%	5.81%	4.42%	5.70%	5.04%

Source: SNL Financial

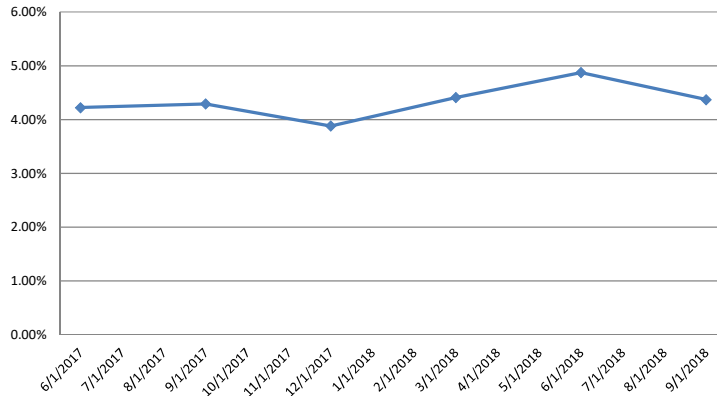
Note: Report includes only bank-level data.

NA = data was not available.

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

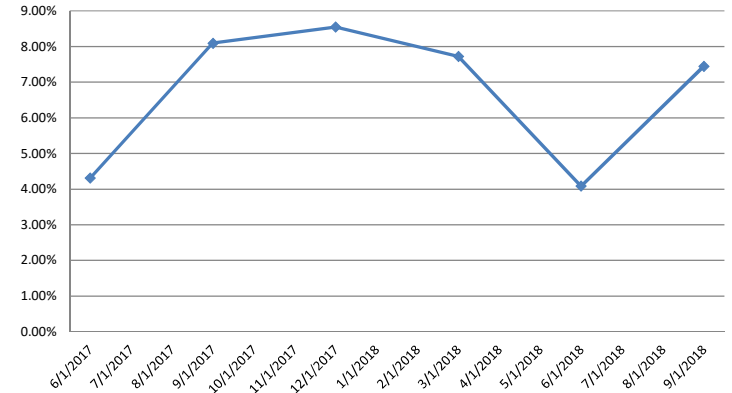
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

Asset Group A - \$0 to \$250 million in Total Assets
As of Date



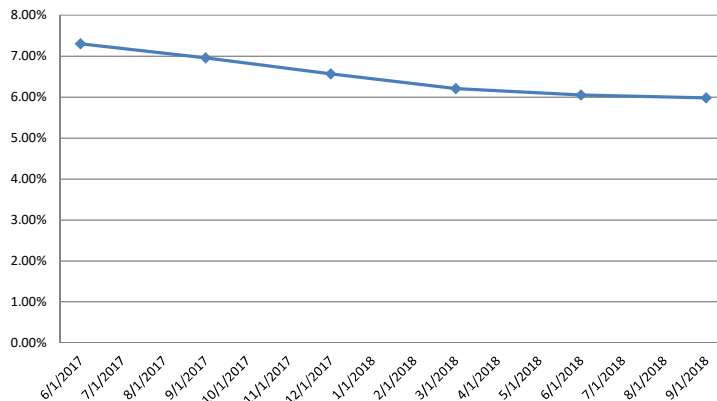
As of Date	Classified Assets/ Net Worth
6/30/17	4.22%
9/30/17	4.29%
12/31/17	3.88%
3/31/18	4.41%
6/30/18	4.87%
9/30/18	4.37%

Asset Group B - \$251 to \$500 million in Total Assets
As of Date



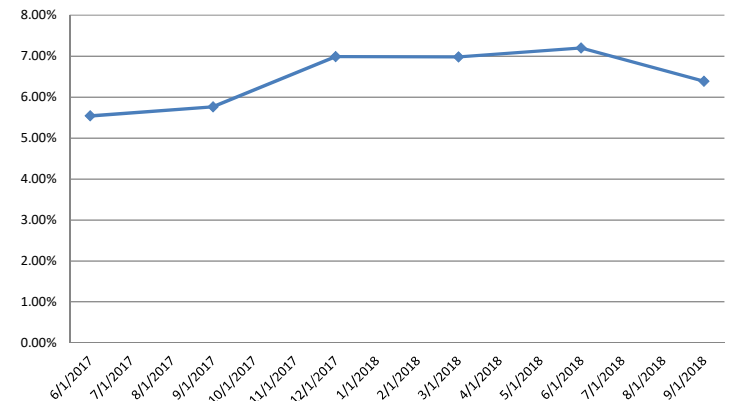
As of Date	Classified Assets/ Net Worth
6/30/17	4.31%
9/30/17	8.10%
12/31/17	8.55%
3/31/18	7.72%
6/30/18	4.09%
9/30/18	7.45%

Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



As of Date	Classified Assets/ Net Worth
6/30/17	7.30%
9/30/17	6.96%
12/31/17	6.57%
3/31/18	6.21%
6/30/18	6.05%
9/30/18	5.98%

Asset Group D - \$1 to \$10 billion in Total Assets
As of Date



As of Date	Classified Assets/ Net Worth
6/30/17	5.54%
9/30/17	5.76%
12/31/17	6.99%
3/31/18	6.98%
6/30/18	7.20%
9/30/18	6.39%

Source: SNL Financial

Note: Report includes only bank-level data.

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Net Worth

September 30, 2018

Run Date: November 8, 2018

		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	\$86	\$12	13.95%	(19.05%)	25.00%	25.00%
	West Side Baptist Church Federal Credit Union	\$335	\$61	18.21%	(2.15%)	1.64%	0.00%
	Atlas Credit Union	\$472	\$81	17.16%	0.00%	1.23%	64.20%
	Procter & Gamble St. Louis Employees Credit Union	\$786	\$128	16.28%	1.05%	0.00%	1.56%
	Co-Lib Credit Union	\$1,023	\$120	11.73%	16.20%	13.33%	7.50%
	Northeast Regional Credit Union	\$1,308	\$193	14.76%	1.40%	1.04%	0.52%
	St. Augustine Credit Union	\$1,564	\$132	8.44%	6.35%	0.00%	0.76%
	Bluescope Employees' Credit Union	\$1,709	\$179	10.47%	1.51%	0.00%	1.12%
	Southwest Counties School Employees Credit Union	\$2,027	\$215	10.61%	5.15%	23.26%	2.33%
	Bothwell Hospital Employees Credit Union	\$2,050	\$185	9.02%	10.08%	9.73%	1.08%
	UBC Credit Union	\$2,223	\$283	12.73%	(17.23%)	8.13%	7.42%
	Neosho School Employees Credit Union	\$2,461	\$345	14.02%	2.36%	7.54%	3.19%
	Independence Federal Credit Union	\$2,658	\$204	7.67%	(21.86%)	75.00%	28.92%
	MAWC Credit Union	\$2,685	\$318	11.84%	5.23%	0.00%	0.31%
	J.C. Federal Employees Credit Union	\$2,908	\$492	16.92%	5.65%	14.63%	6.50%
	Guadalupe Center Federal Credit Union	\$3,572	\$488	13.66%	33.50%	22.54%	7.17%
	Dexter Public Schools Credit Union	\$4,046	\$421	10.41%	3.24%	9.03%	3.33%
	Cross Roads Credit Union	\$4,563	\$657	14.40%	(1.41%)	0.61%	2.13%
	Our Lady of Snows Credit Union	\$4,683	\$413	8.82%	(2.53%)	0.00%	1.21%
	Sikeston Public Schools Credit Union	\$4,896	\$770	15.73%	4.66%	10.78%	1.30%
	Southeast Missouri Community Credit Union	\$5,430	\$773	14.24%	1.22%	6.99%	1.81%
	Fedco Credit Union	\$5,874	\$472	8.04%	10.02%	0.00%	0.00%
	Community First Credit Union	\$6,127	\$690	11.26%	2.76%	0.87%	5.80%
	Lovers Lane Credit Union	\$6,436	\$789	12.26%	5.82%	12.67%	6.72%
	Bayer Credit Union	\$6,849	\$583	8.51%	(1.13%)	8.23%	4.46%
	Heartland Community Credit Union	\$7,655	\$791	10.33%	9.19%	43.24%	4.68%
	Missouri Baptist Credit Union	\$8,223	\$633	7.70%	0.85%	7.42%	5.06%
	St. Joseph Teachers' Credit Union	\$8,327	\$619	7.43%	(0.22%)	1.45%	3.23%
	Northwest Missouri Regional Credit Union	\$8,371	\$861	10.29%	8.05%	0.12%	2.09%
	Patriot Credit Union	\$9,746	\$688	7.06%	2.97%	2.03%	3.05%
	Northland Teachers Community Credit Union	\$10,034	\$1,345	13.40%	1.61%	0.00%	0.00%
	K.C. Area Credit Union	\$10,910	\$1,746	16.00%	(0.38%)	0.74%	2.00%
	Academic Employees Credit Union	\$10,944	\$699	6.39%	7.03%	11.73%	5.15%
	South Central Missouri Credit Union	\$12,572	\$1,532	12.19%	4.13%	1.11%	0.91%
	Catholic Family Credit Union	\$12,629	\$1,178	9.33%	5.05%	23.60%	3.14%
	Division 10 Highway Employees' Credit Union	\$12,730	\$2,770	21.76%	1.90%	3.72%	1.88%
	Stationery Credit Union	\$13,724	\$1,788	13.03%	2.74%	1.73%	3.97%
	United Labor Credit Union	\$13,823	\$1,184	8.57%	(4.15%)	5.49%	8.70%
	Division #6 Highway Credit Union	\$13,974	\$2,340	16.75%	2.32%	1.07%	0.81%
	Burlington Northtown Community Credit Union	\$13,985	\$2,239	16.01%	5.33%	7.01%	1.65%
	Summit Ridge Credit Union	\$15,308	\$1,442	9.42%	0.46%	7.49%	6.17%
	Independence Teachers Credit Union	\$15,462	\$1,615	10.44%	5.86%	0.00%	1.30%
	Cape Regional Credit Union	\$15,875	\$1,114	7.02%	3.69%	2.78%	0.63%
	De Soto Mo-Pac Credit Union	\$16,259	\$1,766	10.86%	8.77%	3.28%	2.77%
	St. Louis Newspaper Carriers Credit Union	\$17,093	\$1,514	8.86%	4.55%	0.00%	0.00%

Source: SNL Financial

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Net Worth

September 30, 2018

Run Date: November 8, 2018

		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)							
	District 8 Highway Employees Credit Union	\$17,847	\$2,854	15.99%	4.99%	0.70%	0.56%
	Legacy Credit Union	\$18,141	\$2,240	12.35%	6.04%	3.62%	1.07%
	St. Louis Firefighters & Community Credit Union	\$18,335	\$2,453	13.38%	1.48%	0.49%	1.14%
	Lutheran Federal Credit Union	\$19,055	\$2,286	12.00%	(12.14%)	0.00%	2.19%
	County Credit Union	\$19,366	\$3,365	17.38%	(1.26%)	6.21%	4.64%
	St. Louis Policemen's Credit Union	\$19,622	\$3,296	16.80%	3.19%	1.09%	1.37%
	Burns & McDonnell Credit Union	\$19,925	\$2,034	10.21%	16.67%	0.64%	1.72%
	Leadco Community Credit Union	\$20,825	\$2,450	11.76%	4.09%	6.41%	2.37%
	Highway Alliance Credit Union	\$21,421	\$2,670	12.46%	2.54%	5.39%	2.58%
	Columbia Credit Union	\$21,741	\$1,867	8.59%	12.33%	0.54%	3.91%
	Holy Rosary Credit Union	\$22,667	\$2,055	9.07%	46.69%	3.99%	5.60%
	Show-Me Credit Union	\$27,210	\$3,685	13.54%	5.23%	5.40%	2.25%
	District One Highway Credit Union	\$27,336	\$3,929	14.37%	4.93%	0.10%	0.56%
	Edison Credit Union	\$28,837	\$2,928	10.15%	(0.05%)	10.55%	2.97%
	Joplin Metro Credit Union	\$31,340	\$3,348	10.68%	10.25%	3.11%	6.06%
	Horizon Credit Union	\$32,040	\$5,067	15.81%	21.80%	0.49%	0.89%
	Shelter Insurance Federal Credit Union	\$32,387	\$3,773	11.65%	5.52%	0.90%	1.91%
	Kansas City Credit Union	\$33,146	\$3,910	11.80%	3.97%	0.20%	3.58%
	Missouri Valley Federal Credit Union	\$37,116	\$3,490	9.40%	6.91%	5.90%	5.42%
	City Credit Union	\$39,823	\$3,999	10.04%	15.77%	2.00%	5.48%
	CSD Credit Union	\$40,533	\$5,572	13.75%	4.30%	1.18%	1.26%
	Members 1st Credit Union	\$43,664	\$4,161	9.53%	7.37%	1.42%	1.35%
	Central Communications Credit Union	\$48,428	\$4,258	8.79%	(3.51%)	1.43%	2.56%
	Riverways Federal Credit Union	\$49,684	\$4,258	8.57%	9.64%	4.49%	4.53%
	Postal & Community Credit Union	\$52,033	\$4,068	7.82%	4.44%	3.54%	3.88%
	Goetz Credit Union	\$57,543	\$7,997	13.90%	7.09%	3.94%	4.96%
	Missouri Central Credit Union	\$58,057	\$6,082	10.48%	6.29%	1.45%	2.63%
	Raytown-Lee's Summit Community Credit Union	\$58,757	\$4,414	7.51%	5.96%	7.23%	7.45%
	Metro Credit Union	\$59,840	\$7,226	12.08%	3.74%	0.79%	1.08%
	Ozark Federal Credit Union	\$60,242	\$6,111	10.14%	7.15%	4.16%	4.58%
	Foundation Credit Union	\$61,548	\$9,163	14.89%	3.11%	2.19%	0.23%
	Health Care Family Credit Union	\$61,687	\$8,432	13.67%	6.71%	2.28%	2.79%
	Educational Community Credit Union	\$61,994	\$4,684	7.56%	5.36%	12.11%	6.60%
	Mercy Credit Union	\$64,992	\$5,672	8.73%	4.52%	3.77%	2.50%
	Community Financial Credit Union	\$65,498	\$6,752	10.31%	6.57%	7.36%	2.83%
	First Missouri Credit Union	\$65,687	\$8,422	12.82%	10.14%	2.87%	7.44%
	Employment Security Credit Union	\$72,221	\$8,773	12.15%	4.25%	0.85%	0.83%
	R-G Federal Credit Union	\$80,065	\$7,635	9.54%	15.48%	9.48%	5.83%
	Central Missouri Community Credit Union	\$102,442	\$8,387	8.19%	2.59%	5.94%	4.85%
	Century Credit Union	\$104,843	\$18,448	17.60%	7.88%	2.30%	2.39%
	Conservation Employees Credit Union	\$113,053	\$11,763	10.40%	7.04%	1.40%	0.81%
	CU Community Credit Union	\$116,218	\$20,400	17.55%	13.88%	0.70%	2.96%
	Greater KC Public Safety Credit Union	\$140,540	\$14,409	10.25%	6.13%	2.37%	2.19%
	United Consumers Credit Union	\$142,029	\$14,803	10.42%	1.60%	16.12%	10.71%
	Telcomm Credit Union	\$156,038	\$23,944	15.34%	13.24%	1.15%	1.42%
	Electro Savings Credit Union	\$167,388	\$16,778	10.02%	3.49%	6.17%	5.21%

Source: SNL Financial

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Net Worth

September 30, 2018

Run Date: November 8, 2018

		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)							
	Assemblies of God Credit Union	\$167,451	\$19,494	11.64%	9.45%	4.49%	3.48%
	United Credit Union	\$174,348	\$21,672	12.43%	14.16%	4.00%	4.65%
	Missouri Electric Cooperatives Employees' Credit Union	\$180,066	\$19,745	10.97%	9.68%	0.42%	0.29%
	Blucurrent Credit Union	\$185,696	\$19,736	10.63%	13.50%	2.73%	8.35%
	Infuze Credit Union	\$225,493	\$21,433	9.50%	5.05%	5.82%	5.95%
	Arsenal Credit Union	\$233,122	\$23,058	9.89%	8.21%	6.77%	6.33%
	River Region Credit Union	\$233,930	\$22,159	9.47%	10.72%	5.65%	7.66%
	Average of Asset Group A	\$44,263	\$4,984	11.71%	5.25%	5.82%	4.37%
Asset Group B - \$251 to \$500 million in total assets							
	1st Financial Federal Credit Union	\$250,933	\$20,841	8.31%	16.42%	10.35%	24.78%
	West Community Credit Union	\$259,991	\$21,114	8.12%	6.35%	7.32%	6.46%
	Alliance Credit Union	\$278,456	\$26,799	9.62%	8.05%	11.89%	6.55%
	Great Plains Federal Credit Union	\$285,534	\$50,411	17.65%	4.18%	1.54%	1.17%
	St. Louis Community Credit Union	\$287,535	\$42,527	14.79%	16.52%	3.52%	5.82%
	Missouri Credit Union	\$341,159	\$34,843	10.21%	9.56%	1.59%	3.89%
	Neighbors Credit Union	\$371,322	\$57,387	15.45%	3.79%	2.91%	3.47%
	Average of Asset Group B	\$296,419	\$36,275	12.02%	9.27%	5.59%	7.45%
Asset Group C - \$501 million to \$1 billion in total assets							
	Vantage Credit Union	\$853,753	\$74,503	8.73%	5.59%	3.71%	5.98%
	Average of Asset Group C	\$853,753	\$74,503	8.73%	5.59%	3.71%	5.98%
Asset Group D - \$1 billion and over in total assets							
	Anheuser-Busch Employees Credit Union	\$1,717,985	\$169,795	9.88%	9.07%	5.90%	7.09%
	First Community Credit Union	\$2,512,544	\$221,890	8.83%	7.31%	4.17%	5.68%
	Average of Asset Group D	\$2,115,265	\$195,843	9.36%	8.19%	5.04%	6.39%

Source: SNL Financial

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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.	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.
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.	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.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.	Delinquent loans => 2 months (\$000)	Loans that are greater than or equal to 60 days delinquent.
Return on average net worth (%)	Return on average equity; net income as a percent of average equity.	NPL ÷ loans (%)	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
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.	Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.	Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
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.	Delinquent loans ÷ assets (%)	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
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.	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 assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.	Total net worth (\$000)	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
Total loans ÷ total shares (%)	Total loans as a percent of total shares.	Net worth ÷ assets (%)	Net worth as a percent of total assets.
Yield on average assets (%)	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average 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.
Interest expense ÷ average assets (%)	Total interest expense as a percent of average assets.	Total delinquent loans ÷ net worth (%)	Total delinquent loans as a percent of net worth.
Net interest income ÷ average assets (%)	Interest on loans and investments less cost of funds as a percent of average assets.	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.