



# 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 **Heidi Berenbrok, Director, at (303)-294-7778.**

## Kansas

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**KANSAS CITY**  
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## ASSET SIZE DEFINITION

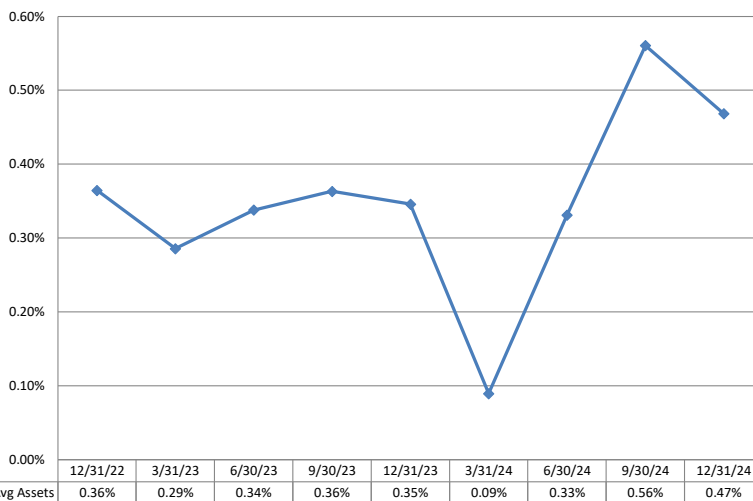
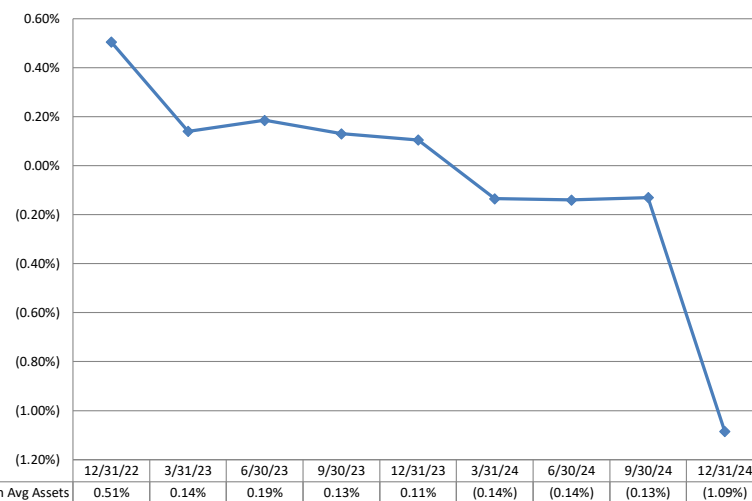
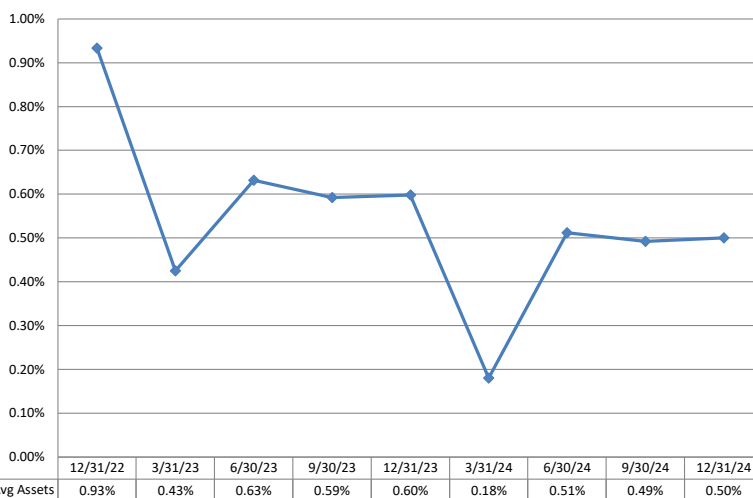
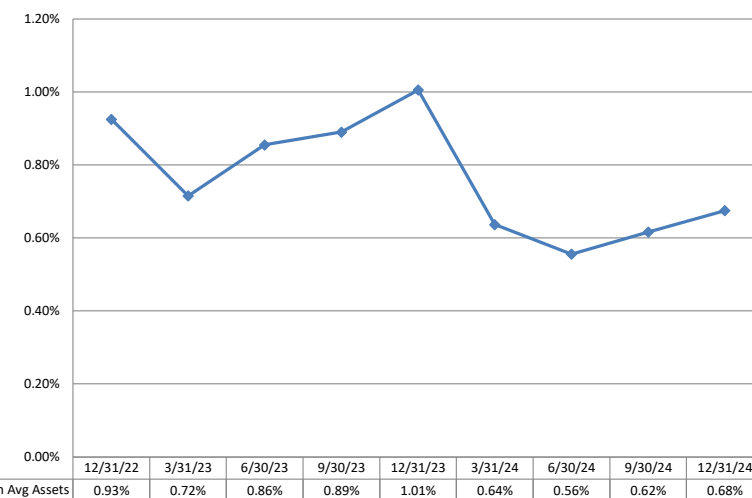
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<b>Group A</b>	\$0-\$250 million
<b>Group B</b>	\$251 million-\$500 million
<b>Group C</b>	\$501 million-\$1 billion
<b>Group D</b>	Over \$1 billion

**Kansas**

# Performance Analysis

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

**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 - Over \$1 billion in Total Assets**  
Year-to-Date

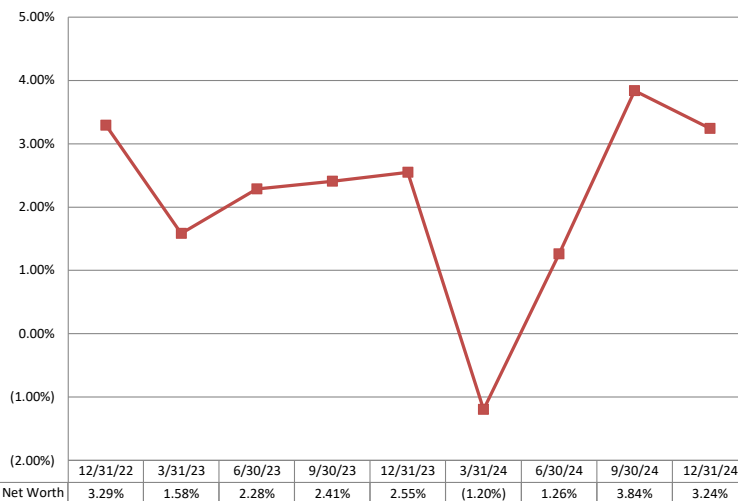
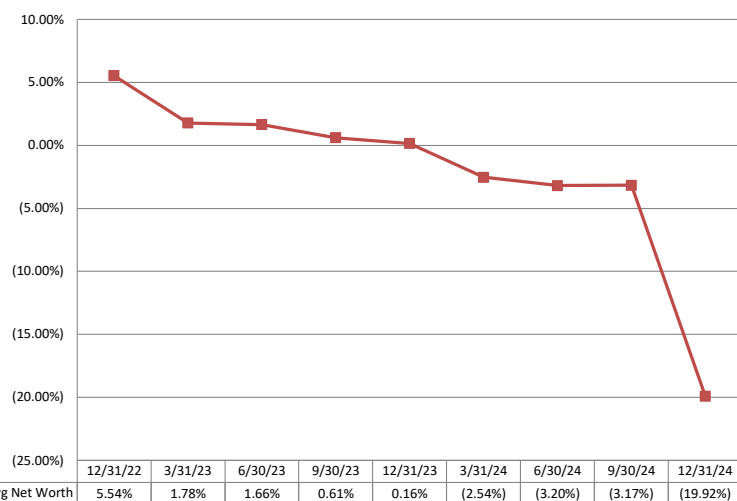
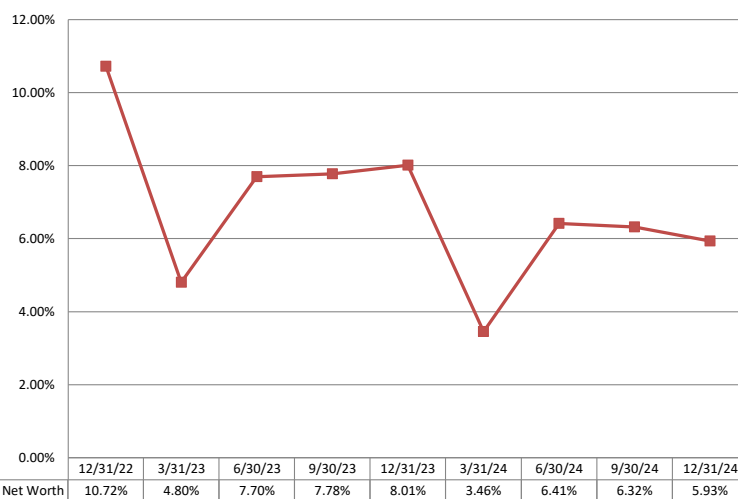
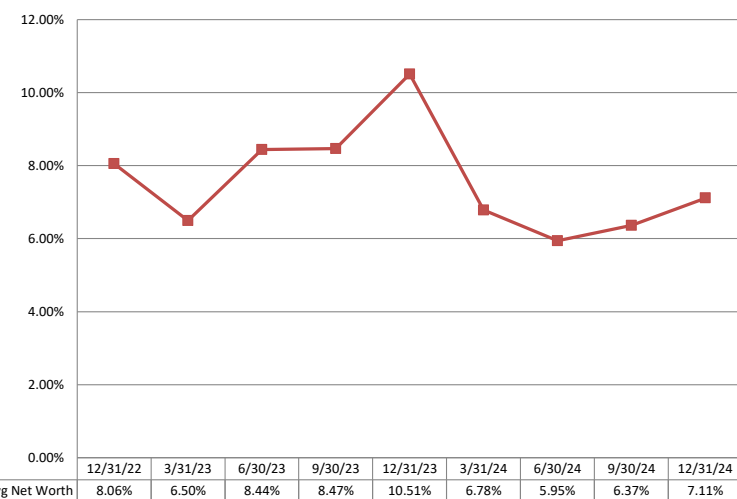
Source: SNL Financial

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.

## 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 - Over \$1 billion in Total Assets**  
Year-to-Date

Source: SNL Financial

Note: Report includes only bank-level data.

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## Performance Analysis

December 31, 2024

Run Date: February 14, 2025

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)
<b>Asset Group A - \$50 to \$250 million in total assets</b>											
Catholics United Credit Union	\$197	(\$1)	(2.01%)	(12.12%)	100.00%	NA	\$2	1.01%	6.25%	70.00%	NA
Sunflower Federal Credit Union	\$362	\$0	0.00%	0.00%	100.00%	NA	(\$5)	(1.35%)	(10.64%)	100.00%	NA
Quindaro Homes Federal Credit Union	\$519	\$4	3.08%	6.23%	80.00%	\$24	\$13	2.52%	5.16%	62.16%	\$24
Mid Plains Credit Union	\$1,169	\$2	0.70%	3.72%	81.82%	\$28	\$8	0.68%	3.77%	83.33%	\$26
Kan Colo Credit Union	\$1,397	\$2	0.58%	4.62%	80.00%	\$32	\$9	0.67%	5.26%	76.74%	\$30
Salina Municipal Credit Union	\$1,456	(\$12)	(3.26%)	(27.91%)	86.96%	\$35	(\$14)	(0.88%)	(7.95%)	95.60%	\$35
Eagle Federal Credit Union	\$1,797	\$8	1.71%	16.58%	66.67%	\$29	\$33	1.72%	18.23%	67.92%	\$29
C & R Credit Union	\$3,870	(\$1)	(0.11%)	(0.77%)	96.83%	\$41	(\$15)	(0.40%)	(2.81%)	100.84%	\$39
Tri-County Credit Union	\$4,972	\$10	0.78%	4.39%	66.67%	\$29	\$32	0.60%	3.56%	68.63%	\$30
Ellis Credit Union	\$5,082	\$2	0.16%	0.88%	94.12%	\$51	\$25	0.49%	2.78%	82.01%	\$45
Hutchinson Postal and Community Credit Union	\$5,103	\$3	0.23%	1.30%	94.95%	\$46	\$33	0.63%	3.65%	89.87%	\$40
Central Kansas Education Credit Union	\$5,219	(\$1)	(0.08%)	(0.53%)	95.92%	\$51	\$12	0.24%	1.59%	91.96%	\$44
Morton Credit Union	\$5,253	\$28	2.10%	16.14%	73.00%	\$46	\$50	0.93%	7.44%	84.15%	\$60
Topeka Police Credit Union	\$6,393	\$7	0.43%	3.02%	69.07%	\$74	\$67	1.01%	7.38%	75.61%	\$77
Peoples Choice Credit Union	\$7,123	(\$1)	(0.06%)	(0.22%)	97.73%	\$57	\$2	0.03%	0.11%	87.85%	\$51
KC Fairfax Federal Credit Union	\$7,336	\$13	0.71%	6.45%	109.00%	\$36	(\$91)	(1.23%)	(10.79%)	126.45%	\$37
Topeka Firemen's Credit Union	\$10,472	\$26	1.00%	3.61%	58.46%	\$38	\$65	0.66%	2.28%	70.80%	\$36
1st Kansas Credit Union	\$11,035	(\$43)	(1.54%)	(7.38%)	191.30%	\$78	\$46	0.41%	1.99%	90.11%	\$60
Crossroads Credit Union	\$11,321	(\$81)	(2.89%)	(14.20%)	54.00%	\$70	\$54	0.48%	2.45%	49.51%	\$62
Garden City Teachers Federal Credit Union	\$15,015	\$9	0.25%	2.92%	92.63%	\$58	\$71	0.49%	5.81%	86.31%	\$56
Kansas City Kansas Firemen & Police Credit Union	\$16,163	(\$30)	(0.74%)	(4.37%)	106.99%	\$79	\$48	0.29%	1.77%	73.04%	\$63
Hutchinson Government Employees Credit Union	\$19,642	\$26	0.53%	4.12%	81.09%	\$60	\$144	0.72%	5.82%	84.97%	\$60
Co-Operative Credit Union	\$21,578	\$13	0.24%	1.91%	92.49%	\$82	\$70	0.32%	2.60%	88.61%	\$64
Salina Interparochial Credit Union	\$21,679	(\$26)	(0.47%)	(1.70%)	50.40%	\$64	\$109	0.51%	1.79%	44.14%	\$58
Wheat State Credit Union	\$22,387	(\$25)	(0.44%)	(4.66%)	68.01%	\$64	(\$239)	(1.03%)	(11.03%)	82.88%	\$69
Reliance Credit Union	\$25,177	\$53	0.81%	5.92%	79.07%	\$64	\$144	0.53%	4.09%	84.51%	\$62
Bell Credit Union	\$25,471	(\$64)	(1.01%)	(10.84%)	101.78%	\$61	\$109	0.44%	4.69%	77.03%	\$63
KUMC Credit Union	\$27,752	\$122	1.73%	14.40%	72.63%	\$87	\$482	1.69%	15.08%	66.07%	\$70
Sunflower Community Federal Credit Union	\$30,597	\$43	0.57%	7.54%	78.24%	\$66	\$108	0.38%	4.80%	79.91%	\$64
Campus Credit Union	\$35,222	\$85	0.98%	9.96%	84.68%	\$82	\$61	0.18%	1.80%	96.00%	\$81
U S P L K Employees Federal Credit Union	\$36,105	(\$46)	(0.51%)	(4.09%)	134.02%	\$57	(\$8)	(0.02%)	(0.18%)	112.99%	\$57
Credit Union of Emporia	\$36,395	\$133	1.46%	9.63%	59.94%	\$61	\$483	1.33%	9.04%	61.08%	\$57
Catholic Family Federal Credit Union	\$38,363	(\$21)	(0.22%)	(2.72%)	99.74%	\$66	\$55	0.14%	1.80%	94.44%	\$61

Source: SNL Financial

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## Performance Analysis

December 31, 2024

Run Date: February 14, 2025

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)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>											
Freedom 1st Federal Credit Union	\$40,555	(\$436)	(4.36%)	(24.77%)	211.17%	\$120	\$109	0.27%	1.56%	90.81%	\$99
McPherson Co-Op Credit Union	\$42,697	(\$9)	(0.08%)	(1.03%)	96.64%	\$94	\$178	0.41%	5.16%	88.45%	\$79
B&V Credit Union	\$46,668	(\$50)	(0.42%)	(2.70%)	122.73%	\$97	(\$308)	(0.62%)	(4.13%)	132.42%	\$104
Kansas Blue Cross - Blue Shield Credit Union	\$53,466	\$93	0.70%	3.97%	76.68%	\$101	\$420	0.79%	4.56%	76.28%	\$93
United Northwest Federal Credit Union	\$54,040	\$34	0.25%	1.68%	89.11%	\$62	\$244	0.44%	3.05%	83.75%	\$60
ARK Valley Credit Union	\$54,967	\$129	0.95%	6.83%	82.81%	\$94	\$694	1.25%	9.51%	77.84%	\$73
Panhandle Federal Credit Union	\$62,663	\$86	0.55%	3.27%	86.57%	\$75	\$318	0.51%	3.06%	86.47%	\$65
Dillon Credit Union	\$69,074	\$215	1.26%	8.93%	63.86%	\$63	\$733	1.09%	7.82%	67.71%	\$66
Midwest Regional Credit Union	\$73,299	\$157	0.86%	8.92%	70.97%	\$78	\$617	0.85%	9.21%	69.89%	\$70
SM Federal Credit Union	\$77,972	(\$14)	(0.07%)	(0.39%)	92.16%	\$94	\$91	0.12%	0.63%	83.31%	\$95
Mid-Kansas Credit Union	\$78,351	\$180	0.91%	13.06%	79.44%	\$73	\$194	0.24%	3.71%	75.36%	\$65
Farmway Credit Union	\$100,343	\$181	0.72%	3.24%	85.89%	\$86	\$520	0.53%	2.35%	86.60%	\$86
Credit Union of Dodge City	\$100,693	\$218	0.86%	6.98%	82.40%	\$87	\$1,324	1.27%	11.05%	76.32%	\$76
Kansas Teachers Community Credit Union	\$121,875	\$90	0.29%	2.35%	69.08%	\$62	\$566	0.46%	3.84%	70.41%	\$54
Kansas State University Federal Credit Union	\$132,139	\$289	0.88%	8.49%	81.10%	\$87	\$874	0.69%	6.60%	80.48%	\$87
Emporia State Federal Credit Union	\$137,062	(\$31)	(0.09%)	(0.92%)	103.33%	\$83	\$381	0.28%	2.85%	90.23%	\$76
Quantum Credit Union	\$147,074	\$107	0.29%	2.97%	84.14%	\$80	\$257	0.17%	1.79%	89.32%	\$80
White Eagle Credit Union	\$163,146	\$440	1.12%	7.60%	65.65%	\$76	\$2,292	1.52%	10.31%	67.15%	\$68
Frontier Community Credit Union	\$200,933	(\$260)	(0.51%)	(6.04%)	89.76%	\$78	(\$670)	(0.32%)	(3.85%)	93.01%	\$73
Wichita Federal Credit Union	\$213,411	\$325	0.61%	4.69%	67.07%	\$92	\$1,410	0.67%	5.23%	70.17%	\$89
Average of Asset Group A	\$45,888	\$37	0.18%	1.49%	88.66%	\$67	\$230	0.47%	3.24%	82.29%	\$62

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# Performance Analysis

December 31, 2024

Run Date: February 14, 2025

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)
<b>Asset Group B - \$251 to \$500 million in total assets</b>											
Skyward Credit Union	\$350,139	(\$8,298)	(8.85%)	(141.74%)	NA	\$88	(\$9,771)	(2.47%)	(43.11%)	280.29%	\$78
Mid-American Credit Union	\$455,136	\$604	0.53%	5.77%	76.02%	\$80	\$1,348	0.30%	3.27%	81.73%	\$80
Average of Asset Group B	\$402,638	(\$3,847)	(4.16%)	(67.99%)	76.02%	\$84	(\$4,212)	(1.09%)	(19.92%)	181.01%	\$79
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>											
Envista Federal Credit Union	\$616,945	\$842	0.55%	5.74%	81.26%	\$76	\$4,639	0.79%	8.20%	79.45%	\$78
Heartland Credit Union	\$643,764	\$410	0.25%	2.98%	66.39%	\$97	\$1,587	0.25%	2.91%	73.39%	\$91
Mainstreet Federal Credit Union	\$691,993	\$882	0.51%	9.83%	81.58%	\$89	\$3,209	0.47%	10.38%	81.05%	\$88
Azura Credit Union	\$808,487	\$1,339	0.65%	6.43%	74.48%	\$86	\$3,680	0.45%	4.52%	74.87%	\$89
Mazuma Credit Union	\$984,720	(\$1,157)	(0.47%)	(4.63%)	83.34%	\$82	\$2,657	0.26%	2.69%	78.11%	\$83
Golden Plains Credit Union	\$992,289	\$3,615	1.45%	12.49%	61.41%	\$66	\$7,795	0.78%	6.90%	64.55%	\$65
Average of Asset Group C	\$789,700	\$989	0.49%	5.47%	74.74%	\$83	\$3,928	0.50%	5.93%	75.24%	\$82
<b>Asset Group D - Over \$1 billion in total assets</b>											
Millennium Corporate Credit Union	\$1,639,528	\$2,679	0.68%	8.27%	52.44%	\$108	\$10,822	0.70%	8.71%	51.38%	\$115
Credit Union of America	\$1,642,665	\$4,821	1.19%	9.62%	69.11%	\$93	\$14,365	0.92%	7.37%	72.62%	\$91
Meritrust Federal Credit Union	\$2,060,571	\$1,846	0.37%	4.25%	83.28%	\$108	\$7,880	0.40%	4.65%	82.09%	\$99
CommunityAmerica Credit Union	\$5,079,186	\$13,199	1.01%	10.80%	73.57%	\$117	\$35,835	0.68%	7.72%	79.66%	\$124
Average of Asset Group D	\$2,605,488	\$5,636	0.81%	8.24%	69.60%	\$107	\$17,226	0.68%	7.11%	71.44%	\$107

Source: SNL Financial

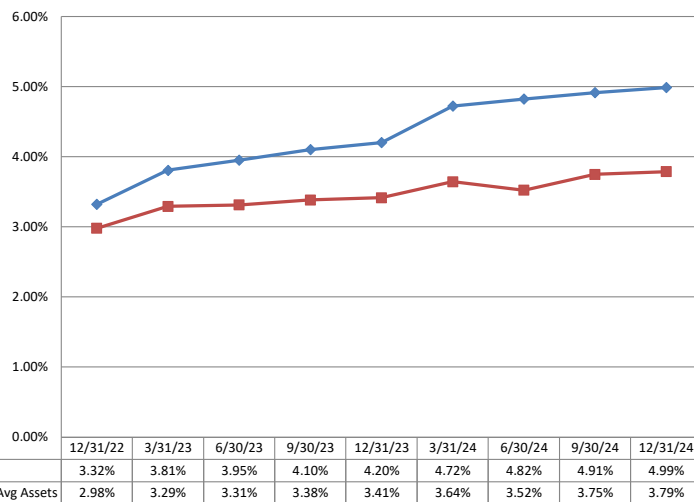
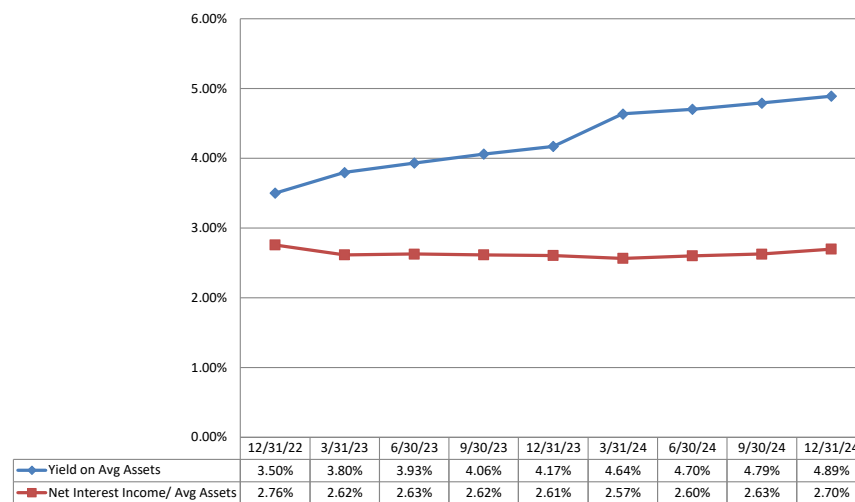
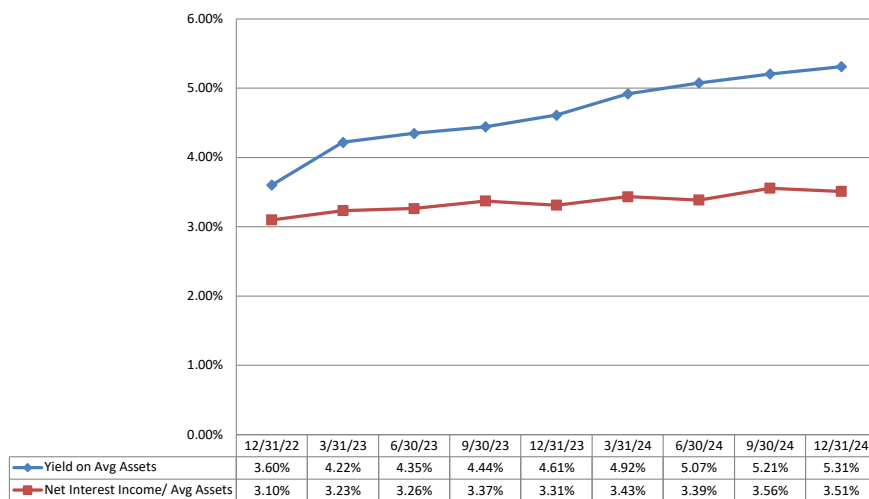
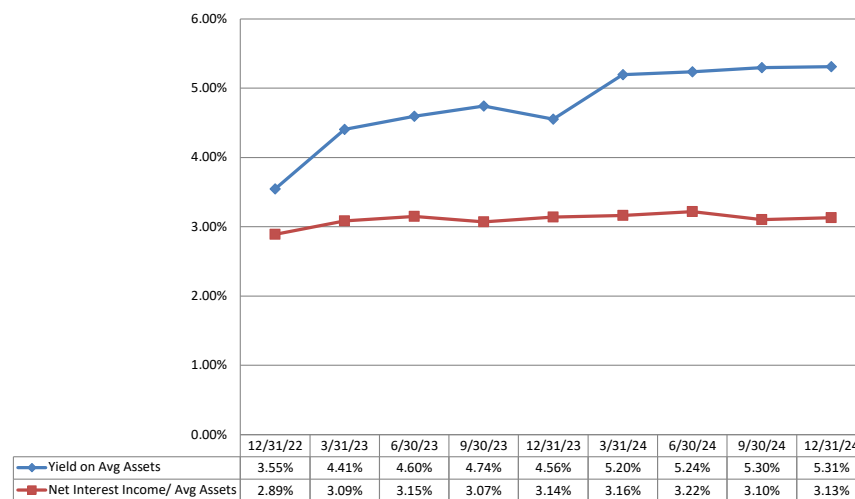
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# Balance Sheet & Net Interest Margin

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

Asset Group A - \$0 to \$250 million in Total Assets  
Year-to-DateAsset Group B - \$251 to \$500 million in Total Assets  
Year-to-DateAsset Group C - \$501 to \$1 billion in Total Assets  
Year-to-DateAsset Group D - Over \$1 billion in Total Assets  
Year-to-Date

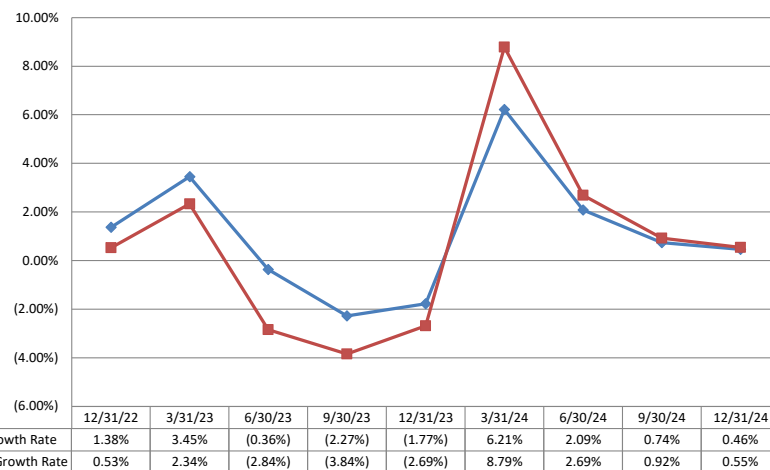
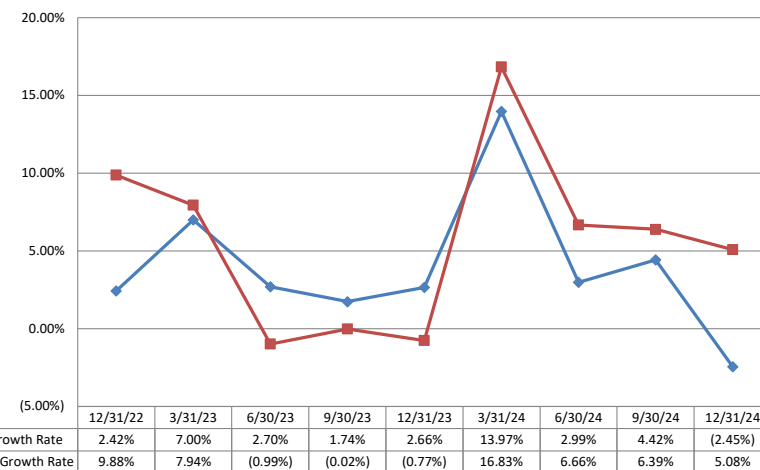
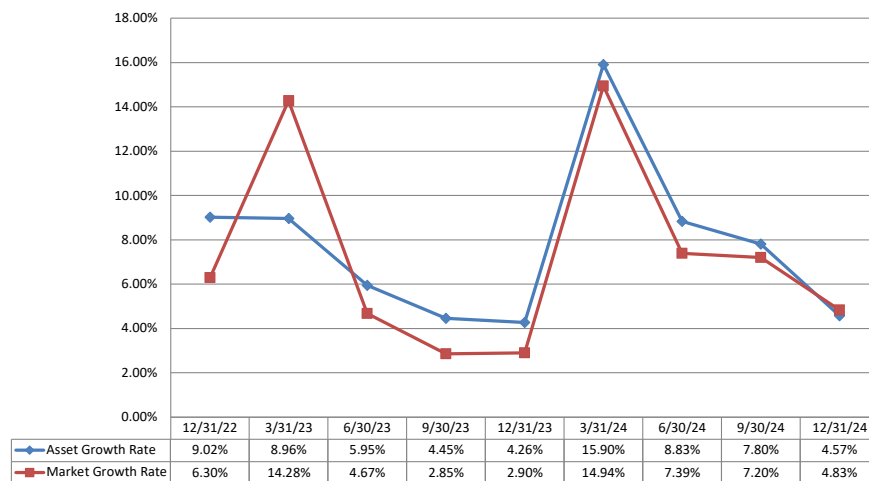
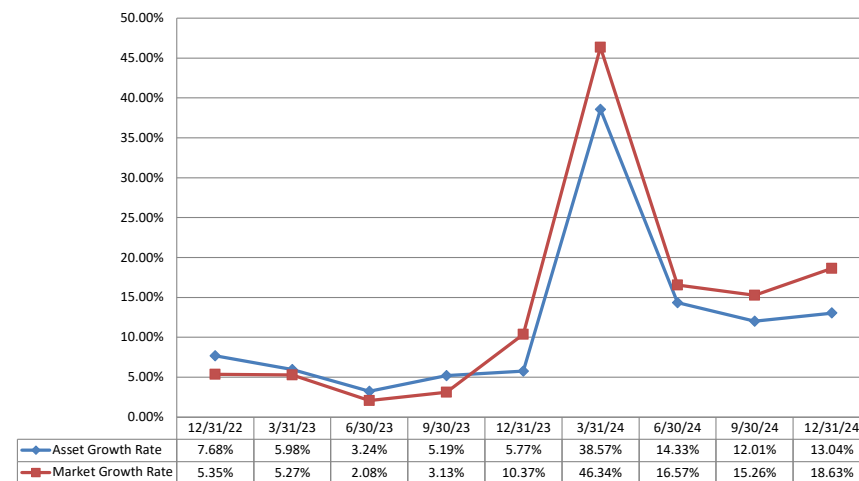
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## Summary Trends of Historical Asset Group Averages: Asset Growth Rate &amp; Market Growth Rate

**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 - Over \$1 billion in Total Assets**  
Year-to-Date

Source: SNL Financial

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# Balance Sheet & Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>										
Catholics United Credit Union	\$197	\$21	\$161	13.04%	NA	4.02%	0.00%	4.02%	3.68%	0.63%
Sunflower Federal Credit Union	\$362	\$333	\$317	105.05%	NA	7.57%	0.27%	7.30%	(7.65%)	(6.76%)
Quindaro Homes Federal Credit Union	\$519	\$321	\$261	122.99%	\$1,038	7.18%	0.19%	6.99%	8.13%	16.00%
Mid Plains Credit Union	\$1,169	\$855	\$941	90.86%	\$1,169	5.55%	1.62%	4.01%	(4.65%)	(6.65%)
Kan Colo Credit Union	\$1,397	\$499	\$1,221	40.87%	\$2,794	4.73%	1.55%	3.25%	5.75%	5.71%
Salina Municipal Credit Union	\$1,456	\$1,195	\$1,288	92.78%	\$971	5.33%	0.19%	5.08%	(7.38%)	(7.34%)
Eagle Federal Credit Union	\$1,797	\$888	\$1,599	55.53%	\$1,198	5.04%	0.05%	4.99%	(4.92%)	(7.30%)
C & R Credit Union	\$3,870	\$2,849	\$3,337	85.38%	\$1,290	6.14%	0.74%	5.40%	1.10%	1.55%
Tri-County Credit Union	\$4,972	\$1,215	\$4,050	30.00%	\$3,315	3.58%	1.73%	1.83%	(7.33%)	(9.50%)
Ellis Credit Union	\$5,082	\$2,214	\$4,149	53.36%	\$3,388	4.14%	1.66%	2.48%	(2.85%)	(4.09%)
Hutchinson Postal and Community Credit Union	\$5,103	\$3,717	\$4,145	89.67%	\$1,276	7.06%	1.31%	5.75%	3.09%	2.68%
Central Kansas Education Credit Union	\$5,219	\$3,857	\$4,413	87.40%	\$2,088	5.82%	2.46%	3.37%	4.30%	5.02%
Morton Credit Union	\$5,253	\$3,954	\$4,470	88.46%	\$2,627	5.54%	0.67%	4.88%	(2.70%)	(0.02%)
Topeka Police Credit Union	\$6,393	\$5,411	\$5,450	99.28%	\$3,197	5.87%	1.31%	4.57%	(5.33%)	(7.19%)
Peoples Choice Credit Union	\$7,123	\$3,042	\$5,315	57.23%	\$2,374	4.16%	0.30%	3.86%	(7.66%)	(10.01%)
KC Fairfax Federal Credit Union	\$7,336	\$3,818	\$6,507	58.68%	\$1,467	3.87%	0.47%	3.40%	(1.74%)	(0.76%)
Topeka Firemen's Credit Union	\$10,472	\$5,388	\$7,575	71.13%	\$5,236	4.55%	2.28%	2.28%	18.15%	25.64%
1st Kansas Credit Union	\$11,035	\$5,409	\$8,716	62.06%	\$4,414	4.93%	2.28%	2.65%	1.09%	0.82%
Crossroads Credit Union	\$11,321	\$7,454	\$8,951	83.28%	\$4,528	5.62%	0.58%	5.04%	(2.23%)	(4.45%)
Garden City Teachers Federal Credit Union	\$15,015	\$8,178	\$13,647	59.93%	\$2,503	5.01%	0.85%	4.16%	0.74%	0.57%
Kansas City Kansas Firemen & Police Credit Union	\$16,163	\$9,393	\$13,407	70.06%	\$2,939	5.98%	1.61%	4.37%	(2.80%)	(2.07%)
Hutchinson Government Employees Credit Union	\$19,642	\$9,774	\$17,006	57.47%	\$2,619	4.96%	0.59%	4.37%	(1.32%)	(2.30%)
Co-Operative Credit Union	\$21,578	\$11,481	\$18,873	60.83%	\$3,596	4.40%	0.74%	3.67%	(3.55%)	(4.50%)
Salina Interparochial Credit Union	\$21,679	\$17,699	\$15,361	115.22%	\$7,226	7.42%	3.03%	4.39%	6.11%	7.74%
Wheat State Credit Union	\$22,387	\$20,048	\$19,937	100.56%	\$2,357	7.01%	1.62%	5.39%	(4.86%)	(3.37%)
Reliance Credit Union	\$25,177	\$12,081	\$21,507	56.17%	\$4,196	3.49%	0.59%	2.90%	(8.62%)	(10.23%)
Bell Credit Union	\$25,471	\$17,525	\$23,071	75.96%	\$4,245	6.21%	2.63%	3.58%	8.92%	9.88%
KUMC Credit Union	\$27,752	\$11,429	\$24,166	47.29%	\$4,625	4.58%	0.47%	4.12%	(3.08%)	(5.68%)
Sunflower Community Federal Credit Union	\$30,597	\$21,641	\$28,277	76.53%	\$4,371	6.23%	2.63%	3.61%	17.97%	19.23%
Campus Credit Union	\$35,222	\$26,900	\$31,573	85.20%	\$2,516	6.49%	1.31%	5.18%	8.83%	10.38%
U S P L K Employees Federal Credit Union	\$36,105	\$8,953	\$31,433	28.48%	\$9,026	2.47%	1.48%	0.99%	0.10%	0.04%
Credit Union of Emporia	\$36,395	\$12,199	\$30,705	39.73%	\$5,199	3.94%	0.84%	3.11%	3.04%	2.27%
Catholic Family Federal Credit Union	\$38,363	\$20,964	\$34,241	61.22%	\$3,836	3.89%	0.72%	3.17%	2.42%	0.91%

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

December 31, 2024

Run Date: February 14, 2025

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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>										
Freedom 1st Federal Credit Union	\$40,555	\$5,476	\$33,012	16.59%	\$10,139	3.49%	0.13%	3.36%	(5.02%)	(7.56%)
McPherson Co-Op Credit Union	\$42,697	\$36,964	\$39,112	94.51%	\$4,270	5.03%	1.12%	3.90%	(2.52%)	(3.20%)
B&V Credit Union	\$46,668	\$17,491	\$38,956	44.90%	\$13,334	2.55%	1.35%	1.19%	(11.27%)	(12.73%)
Kansas Blue Cross - Blue Shield Credit Union	\$53,466	\$30,383	\$43,949	69.13%	\$5,941	4.34%	1.34%	3.00%	2.20%	2.00%
United Northwest Federal Credit Union	\$54,040	\$20,912	\$45,640	45.82%	\$4,503	3.47%	1.06%	2.49%	(5.67%)	(6.91%)
ARK Valley Credit Union	\$54,967	\$34,463	\$46,972	73.37%	\$4,072	4.42%	0.48%	3.94%	(1.17%)	(3.05%)
Panhandle Federal Credit Union	\$62,663	\$31,710	\$53,128	59.69%	\$3,916	4.28%	1.16%	3.12%	5.30%	7.98%
Dillon Credit Union	\$69,074	\$44,880	\$58,766	76.37%	\$5,313	5.28%	1.82%	3.46%	5.51%	7.59%
Midwest Regional Credit Union	\$73,299	\$33,252	\$65,682	50.63%	\$4,442	4.17%	0.38%	3.78%	1.72%	0.85%
SM Federal Credit Union	\$77,972	\$48,054	\$62,759	76.57%	\$22,278	3.45%	2.54%	1.12%	2.48%	2.25%
Mid-Kansas Credit Union	\$78,351	\$61,526	\$72,659	84.68%	\$3,644	5.03%	1.43%	3.60%	(5.16%)	(3.33%)
Farmway Credit Union	\$100,343	\$63,434	\$77,253	82.11%	\$3,521	4.76%	0.85%	3.92%	2.06%	1.84%
Credit Union of Dodge City	\$100,693	\$54,552	\$87,203	62.56%	\$3,356	4.88%	0.41%	4.46%	(4.79%)	(3.88%)
Kansas Teachers Community Credit Union	\$121,875	\$65,162	\$105,825	61.58%	\$3,433	4.39%	0.65%	3.74%	(0.90%)	(1.19%)
Kansas State University Federal Credit Union	\$132,139	\$70,662	\$116,937	60.43%	\$4,405	4.57%	1.20%	3.37%	9.56%	10.34%
Emporia State Federal Credit Union	\$137,062	\$85,405	\$123,134	69.36%	\$5,272	3.81%	1.72%	2.08%	4.86%	4.95%
Quantum Credit Union	\$147,074	\$112,655	\$125,622	89.68%	\$4,263	5.21%	1.71%	3.49%	(3.13%)	(3.24%)
White Eagle Credit Union	\$163,146	\$99,137	\$138,621	71.52%	\$3,884	5.49%	1.30%	4.18%	14.03%	14.55%
Frontier Community Credit Union	\$200,933	\$153,098	\$182,291	83.99%	\$3,494	5.78%	1.98%	3.80%	(3.96%)	(0.25%)
Wichita Federal Credit Union	\$213,411	\$187,079	\$183,216	102.11%	\$3,361	7.24%	2.58%	4.66%	5.49%	5.18%
Average of Asset Group A	\$45,888	\$28,623	\$39,562	69.76%	\$4,284	4.99%	1.21%	3.79%	0.46%	0.55%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin	December 31, 2024	Run Date: February 14, 2025
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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 (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>										
Skyward Credit Union	\$350,139	\$200,726	\$327,241	61.34%	\$5,187	4.37%	2.28%	2.10%	(12.56%)	0.75%
Mid-American Credit Union	\$455,136	\$414,261	\$379,594	109.13%	\$4,214	5.41%	2.12%	3.29%	7.67%	9.41%
Average of Asset Group B	\$402,638	\$307,494	\$353,418	85.24%	\$4,701	4.89%	2.20%	2.70%	(2.45%)	5.08%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>										
Envista Federal Credit Union	\$616,945	\$482,454	\$517,637	93.20%	\$3,750	5.06%	1.52%	3.53%	12.79%	11.27%
Heartland Credit Union	\$643,764	\$551,549	\$537,028	102.70%	\$4,615	5.79%	1.91%	3.88%	4.44%	2.02%
Mainstreet Federal Credit Union	\$691,993	\$382,972	\$597,457	64.10%	\$4,978	4.07%	1.06%	3.01%	6.00%	3.81%
Azura Credit Union	\$808,487	\$598,873	\$693,999	86.29%	\$4,454	5.70%	1.93%	3.77%	3.08%	5.63%
Mazuma Credit Union	\$984,720	\$731,429	\$809,792	90.32%	\$3,817	5.68%	1.95%	3.73%	1.11%	3.23%
Golden Plains Credit Union	\$992,289	\$886,133	\$837,290	105.83%	\$4,681	5.57%	2.44%	3.13%	(0.01%)	3.02%
Average of Asset Group C	\$789,700	\$605,568	\$665,534	90.41%	\$4,383	5.31%	1.80%	3.51%	4.57%	4.83%
<b>Asset Group D - Over \$1 billion in total assets</b>										
Millennium Corporate Credit Union	\$1,639,528	\$12,849	\$1,503,355	0.85%	\$43,145	4.86%	3.89%	NA	27.37%	41.80%
Credit Union of America	\$1,642,665	\$1,362,225	\$1,332,930	102.20%	\$5,655	5.70%	2.37%	3.33%	8.44%	12.07%
Meritrust Federal Credit Union	\$2,060,571	\$1,562,408	\$1,688,436	92.54%	\$5,740	5.01%	2.07%	2.94%	10.15%	12.65%
CommunityAmerica Credit Union	\$5,079,186	\$3,431,047	\$4,264,189	80.46%	\$5,087	5.68%	2.56%	3.12%	6.20%	7.99%
Average of Asset Group D	\$2,605,488	\$1,592,132	\$2,197,228	69.01%	\$14,907	5.31%	2.72%	3.13%	13.04%	18.63%

Source: SNL Financial

Note: Report includes only bank-level data.

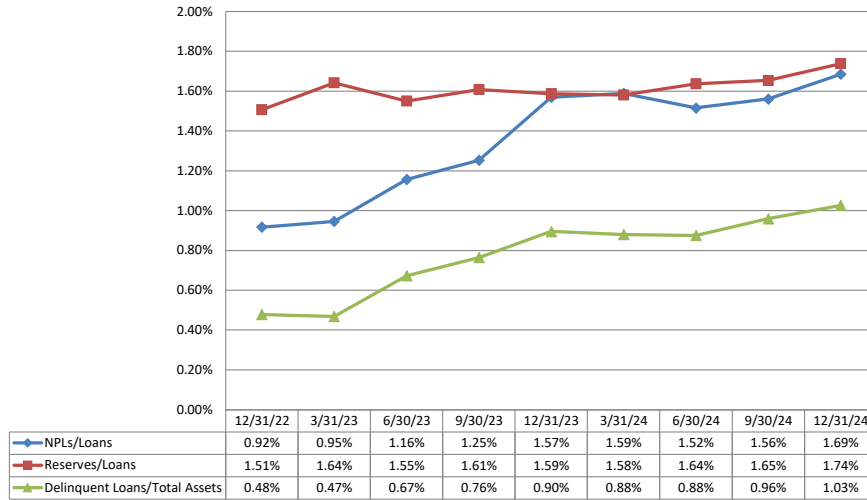
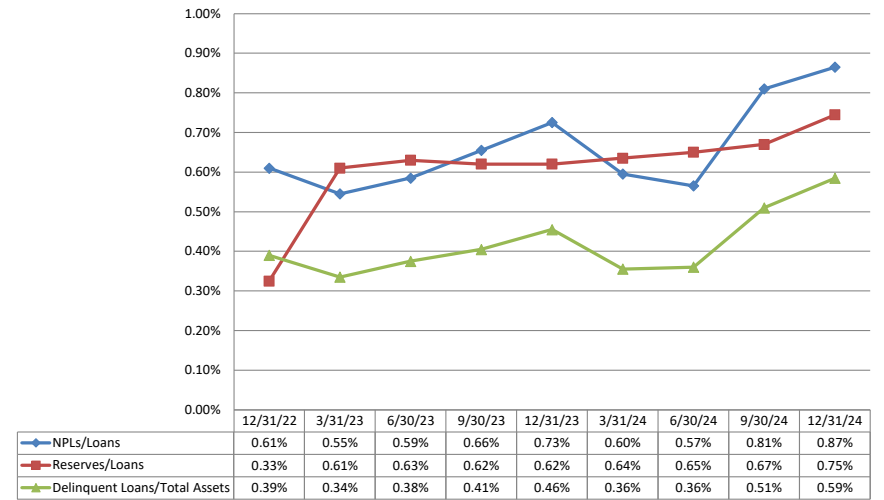
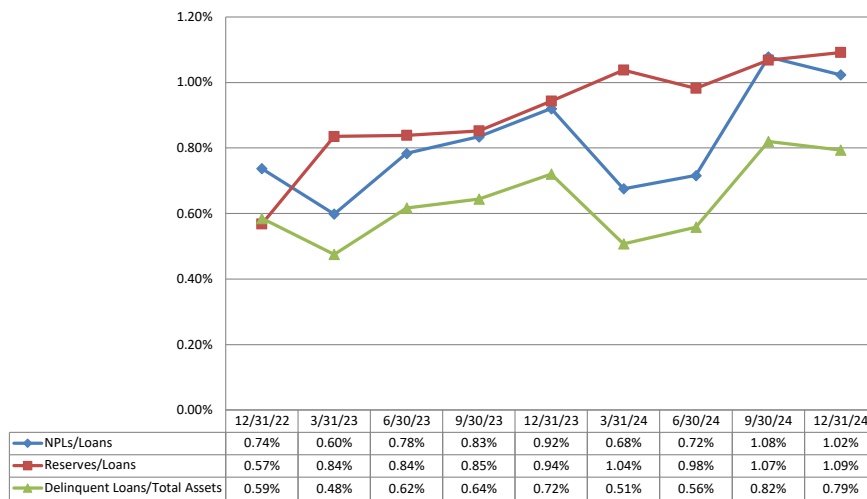
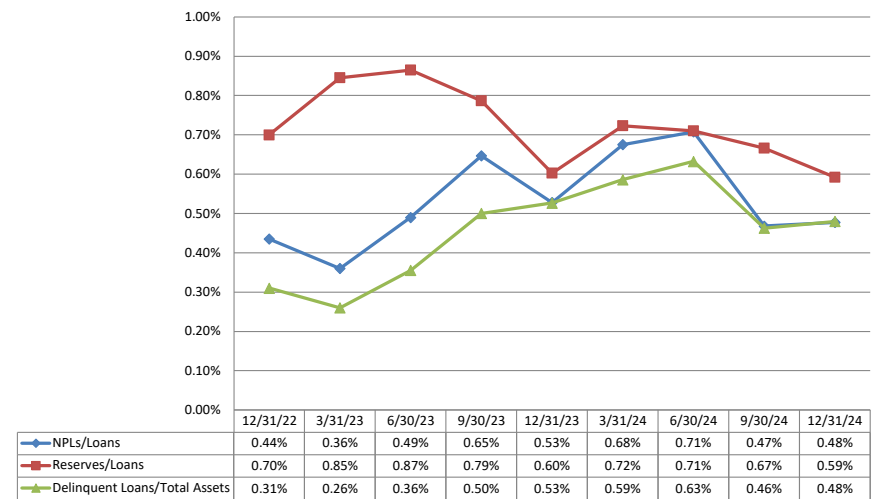
NA = data was not available.

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 &amp; Delinquent Loans/Total Assets

Asset Group A - \$0 to \$250 million in Total Assets  
As of DateAsset Group B - \$251 to \$500 million in Total Assets  
As of DateAsset Group C - \$501 to \$1 billion in Total Assets  
As of DateAsset Group D Over \$1 billion in Total Assets  
As of 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.

# Asset Quality

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Credit Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets							
Catholics United Credit Union	\$197	\$2	9.52%	19.05%	200.00%	5.41%	1.02%
Sunflower Federal Credit Union	\$362	\$36	10.81%	3.60%	33.33%	62.07%	9.94%
Quindaro Homes Federal Credit Union	\$519	\$21	6.54%	0.62%	9.52%	8.08%	4.05%
Mid Plains Credit Union	\$1,169	\$20	2.34%	3.16%	135.00%	8.23%	1.71%
Kan Colo Credit Union	\$1,397	\$2	0.40%	5.21%	NM	1.00%	0.14%
Salina Municipal Credit Union	\$1,456	\$37	3.10%	0.75%	24.32%	21.14%	2.54%
Eagle Federal Credit Union	\$1,797	\$34	3.83%	4.95%	129.41%	14.11%	1.89%
C & R Credit Union	\$3,870	\$6	0.21%	0.00%	0.00%	1.15%	0.16%
Tri-County Credit Union	\$4,972	\$0	0.00%	3.29%	NA	0.00%	0.00%
Ellis Credit Union	\$5,082	\$0	0.00%	4.43%	NA	0.00%	0.00%
Hutchinson Postal and Community Credit Union	\$5,103	\$28	0.75%	0.46%	60.71%	2.97%	0.55%
Central Kansas Education Credit Union	\$5,219	\$2	0.05%	0.36%	700.00%	0.26%	0.04%
Morton Credit Union	\$5,253	\$13	0.33%	1.80%	546.15%	1.67%	0.25%
Topeka Police Credit Union	\$6,393	\$0	0.00%	1.05%	NA	2.43%	0.00%
Peoples Choice Credit Union	\$7,123	\$56	1.84%	1.45%	78.57%	3.16%	0.79%
KC Fairfax Federal Credit Union	\$7,336	\$330	8.64%	1.41%	16.36%	38.11%	4.50%
Topeka Firemen's Credit Union	\$10,472	\$2	0.04%	0.65%	NM	0.07%	0.02%
1st Kansas Credit Union	\$11,035	\$39	0.72%	1.41%	194.87%	1.64%	0.35%
Crossroads Credit Union	\$11,321	\$174	2.33%	2.03%	86.78%	7.06%	1.54%
Garden City Teachers Federal Credit Union	\$15,015	\$46	0.56%	0.34%	60.87%	6.88%	0.31%
Kansas City Kansas Firemen & Police Credit Union	\$16,163	\$124	1.32%	5.01%	379.84%	3.87%	0.77%
Hutchinson Government Employees Credit Union	\$19,642	\$261	2.67%	2.15%	80.46%	11.32%	1.33%
Co-Operative Credit Union	\$21,578	\$190	1.65%	0.42%	25.26%	6.86%	0.88%
Salina Interparochial Credit Union	\$21,679	\$755	4.27%	4.33%	101.59%	10.97%	3.48%
Wheat State Credit Union	\$22,387	\$666	3.32%	1.72%	51.80%	28.07%	2.97%
Reliance Credit Union	\$25,177	\$30	0.25%	1.23%	493.33%	0.80%	0.12%
Bell Credit Union	\$25,471	\$496	2.83%	1.23%	43.55%	19.48%	1.95%
KUMC Credit Union	\$27,752	\$5	0.04%	0.45%	NM	0.14%	0.02%
Sunflower Community Federal Credit Union	\$30,597	\$512	2.37%	1.09%	45.90%	23.01%	1.67%
Campus Credit Union	\$35,222	\$204	0.76%	1.10%	145.59%	10.47%	0.58%
U S P L K Employees Federal Credit Union	\$36,105	\$20	0.22%	0.08%	35.00%	0.45%	0.06%
Credit Union of Emporia	\$36,395	\$138	1.13%	0.38%	33.33%	2.45%	0.38%
Catholic Family Federal Credit Union	\$38,363	\$227	1.08%	1.30%	120.26%	7.29%	0.59%

Source: SNL Financial

Note: Report includes only bank-level data.

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# Asset Quality

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Credit Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets (continued)							
Freedom 1st Federal Credit Union	\$40,555	\$4	0.07%	0.47%	650.00%	0.09%	0.01%
McPherson Co-Op Credit Union	\$42,697	\$0	0.00%	0.13%	NA	0.00%	0.00%
B&V Credit Union	\$46,668	\$141	0.81%	2.08%	257.45%	1.82%	0.30%
Kansas Blue Cross - Blue Shield Credit Union	\$53,466	\$42	0.14%	0.34%	245.24%	0.44%	0.08%
United Northwest Federal Credit Union	\$54,040	\$79	0.38%	1.17%	308.86%	0.95%	0.15%
ARK Valley Credit Union	\$54,967	\$128	0.37%	0.31%	84.38%	1.66%	0.23%
Panhandle Federal Credit Union	\$62,663	\$78	0.25%	0.24%	97.44%	0.73%	0.12%
Dillon Credit Union	\$69,074	\$321	0.72%	0.61%	85.98%	3.70%	0.46%
Midwest Regional Credit Union	\$73,299	\$282	0.85%	1.18%	138.65%	3.86%	0.38%
SM Federal Credit Union	\$77,972	\$486	1.01%	0.22%	21.60%	3.34%	0.62%
Mid-Kansas Credit Union	\$78,351	\$1,280	2.08%	0.71%	33.98%	21.58%	1.63%
Farmway Credit Union	\$100,343	\$759	1.20%	1.46%	122.00%	3.25%	0.76%
Credit Union of Dodge City	\$100,693	\$254	0.47%	0.49%	104.72%	2.86%	0.25%
Kansas Teachers Community Credit Union	\$121,875	\$794	1.22%	0.72%	59.45%	5.05%	0.65%
Kansas State University Federal Credit Union	\$132,139	\$661	0.94%	0.93%	99.85%	5.21%	0.50%
Emporia State Federal Credit Union	\$137,062	\$655	0.77%	0.34%	44.73%	4.76%	0.48%
Quantum Credit Union	\$147,074	\$423	0.38%	0.58%	155.79%	2.90%	0.29%
White Eagle Credit Union	\$163,146	\$665	0.67%	0.81%	121.05%	3.47%	0.41%
Frontier Community Credit Union	\$200,933	\$2,456	1.60%	1.24%	77.28%	17.03%	1.22%
Wichita Federal Credit Union	\$213,411	\$2,757	1.47%	1.61%	109.32%	11.72%	1.29%
Average of Asset Group A	\$45,888	\$316	1.69%	1.74%	144.56%	7.64%	1.03%

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	December 31, 2024	Run Date: February 14, 2025
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Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Credit 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	\$350,139	\$2,428	1.21%	0.75%	61.78%	12.79%	0.69%
Mid-American Credit Union	\$455,136	\$2,168	0.52%	0.74%	140.68%	6.22%	0.48%
Average of Asset Group B	\$402,638	\$2,298	0.87%	0.75%	101.23%	9.51%	0.59%
Asset Group C - \$501 million to \$1 billion in total assets							
Envista Federal Credit Union	\$616,945	\$3,429	0.71%	0.81%	114.14%	6.98%	0.56%
Heartland Credit Union	\$643,764	\$7,351	1.33%	1.38%	103.62%	12.56%	1.14%
Mainstreet Federal Credit Union	\$691,993	\$1,636	0.43%	0.71%	166.87%	5.76%	0.24%
Azura Credit Union	\$808,487	\$6,517	1.09%	1.45%	133.17%	7.59%	0.81%
Mazuma Credit Union	\$984,720	\$14,162	1.94%	1.32%	68.18%	13.65%	1.44%
Golden Plains Credit Union	\$992,289	\$5,680	0.64%	0.88%	137.36%	5.36%	0.57%
Average of Asset Group C	\$789,700	\$6,463	1.02%	1.09%	120.56%	8.65%	0.79%
Asset Group D - Over \$1 billion in total assets							
Millennium Corporate Credit Union	\$1,639,528	NA	0.00%	0.00%	0.00%	NA	NA
Credit Union of America	\$1,642,665	\$9,171	0.67%	0.64%	95.00%	4.97%	0.56%
Meritrust Federal Credit Union	\$2,060,571	\$9,334	0.60%	0.61%	102.65%	8.07%	0.45%
CommunityAmerica Credit Union	\$5,079,186	\$21,819	0.64%	1.12%	176.27%	4.40%	0.43%
Average of Asset Group D	\$2,605,488	\$13,441	0.48%	0.59%	93.48%	5.81%	0.48%

Source: SNL Financial

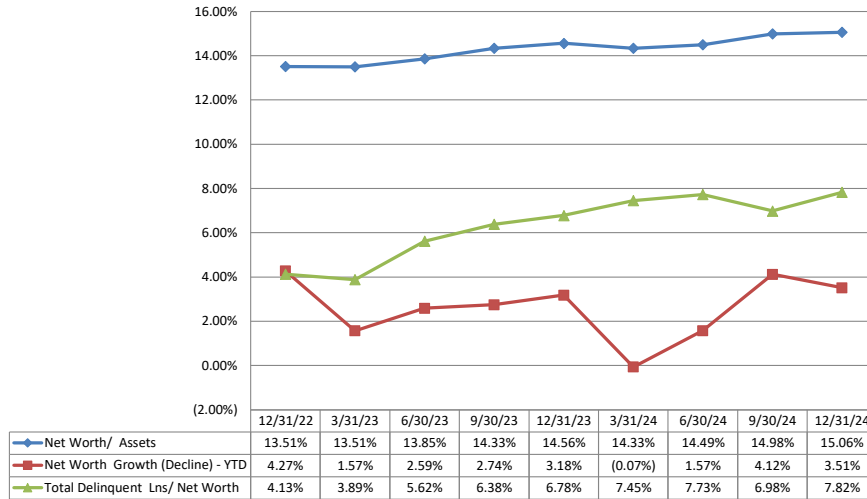
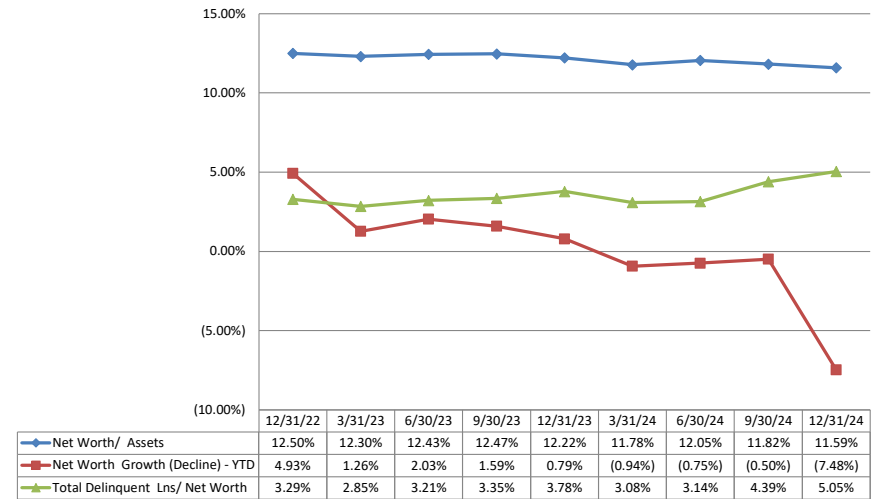
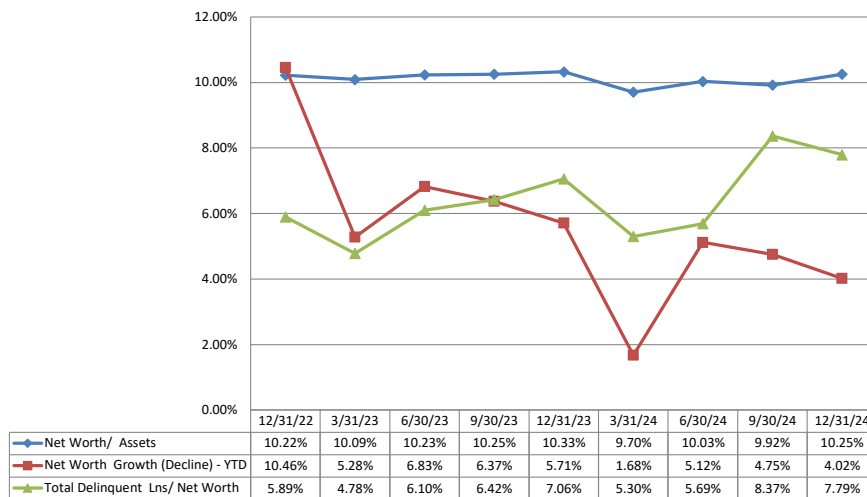
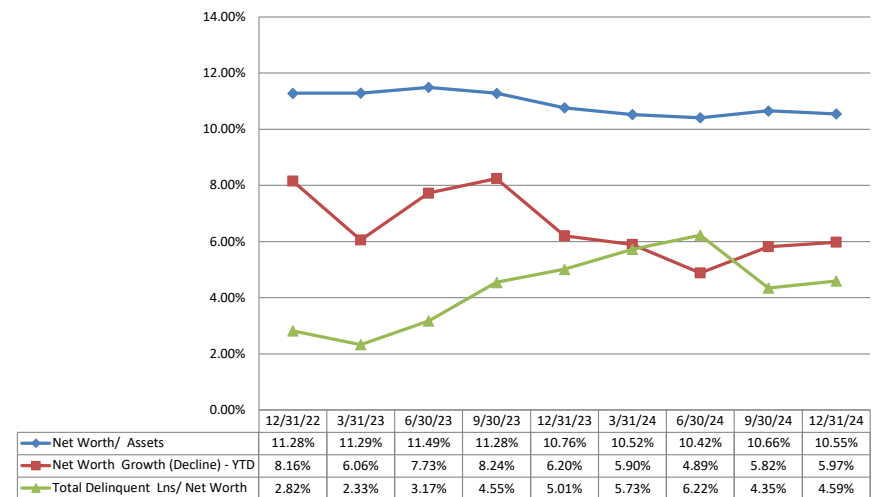
Note: Report includes only bank-level data.

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Net Worth

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

Asset Group A - \$0 to \$250 million in Total Assets  
As of DateAsset Group B - \$251 to \$500 million in Total Assets  
As of DateAsset Group C - \$501 to \$1 billion in Total Assets  
As of DateAsset Group D - Over \$1 billion in Total Assets  
As of Date

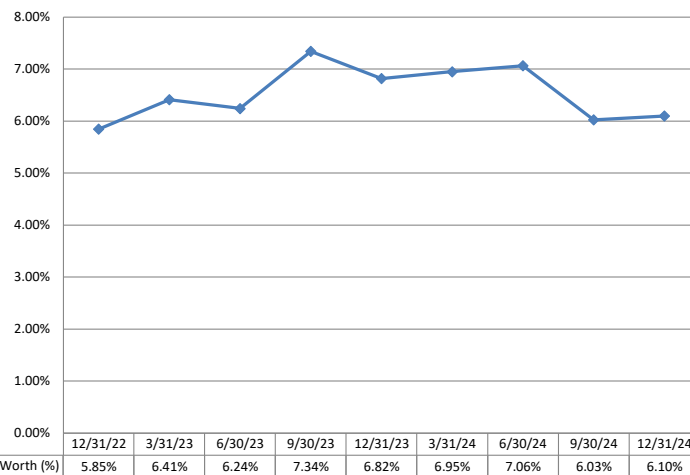
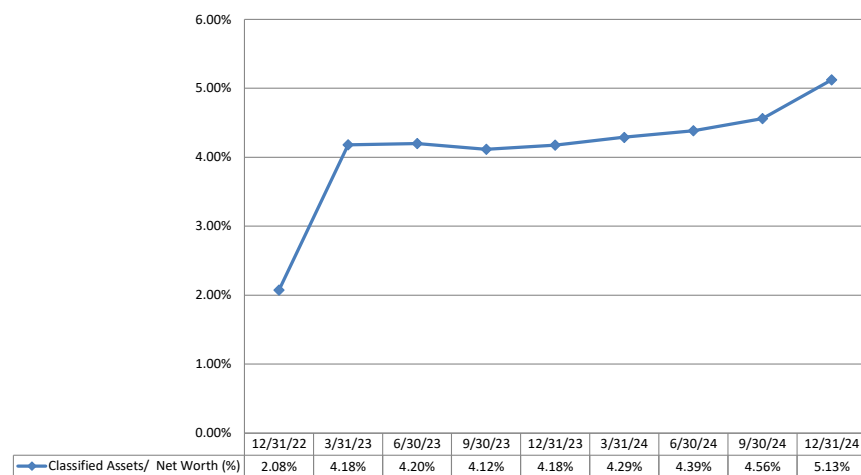
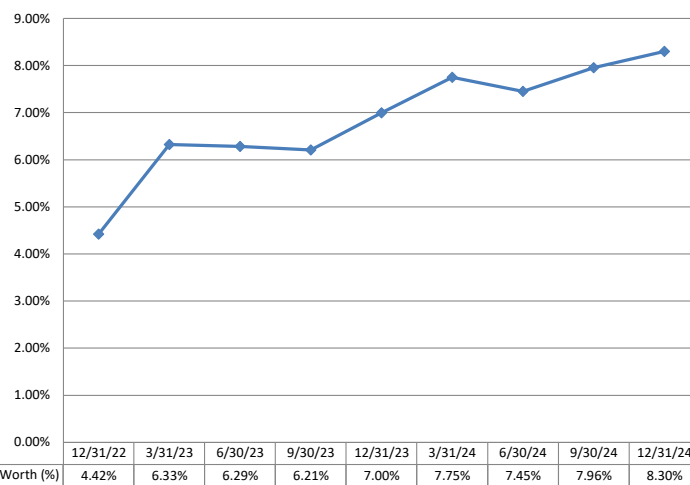
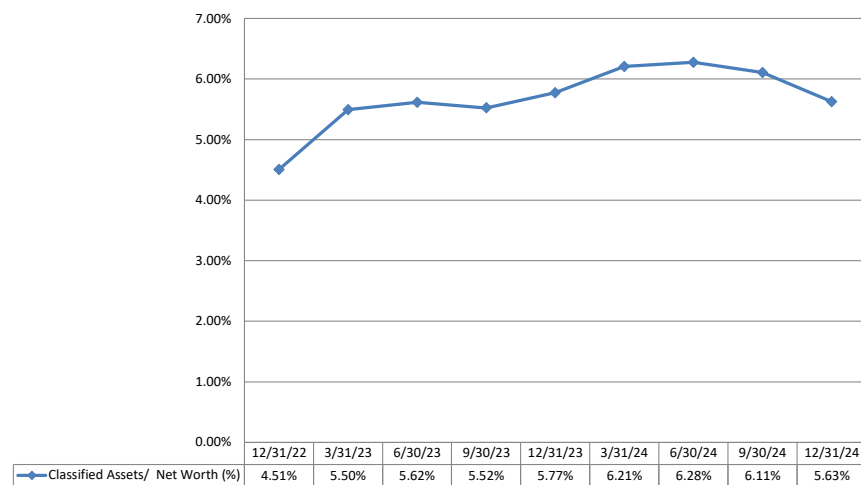
Source: SNL Financial

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.

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

**Asset Group A - \$0 to \$250 million in Total Assets**  
As of Date**Asset Group B - \$251 to \$500 million in Total Assets**  
As of Date**Asset Group C - \$501 to \$1 billion in Total Assets**  
As of Date**Asset Group D - Over \$1 billion in Total Assets**  
As of Date

Source: SNL Financial

Note: Report includes only bank-level data.

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# Net Worth

December 31, 2024

Run Date: February 14, 2025

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

Catholics United Credit Union	\$197	\$33	16.75%	10.00%	6.06%	12.12%
Sunflower Federal Credit Union	\$362	\$46	12.71%	(9.80%)	78.26%	26.09%
Quindaro Homes Federal Credit Union	\$519	\$258	49.71%	5.31%	8.14%	0.78%
Mid Plains Credit Union	\$1,169	\$216	18.48%	3.85%	9.26%	12.50%
Kan Colo Credit Union	\$1,397	\$174	12.46%	5.45%	1.15%	14.94%
Salina Municipal Credit Union	\$1,456	\$166	11.40%	(7.78%)	22.29%	5.42%
Eagle Federal Credit Union	\$1,797	\$197	10.96%	20.12%	17.26%	22.34%
C & R Credit Union	\$3,870	\$522	13.49%	(2.79%)	1.15%	0.00%
Tri-County Credit Union	\$4,972	\$916	18.42%	3.50%	0.00%	4.37%
Ellis Credit Union	\$5,082	\$911	17.93%	2.82%	0.00%	10.76%
Hutchinson Postal and Community Credit Union	\$5,103	\$927	18.17%	3.81%	3.02%	1.83%
Central Kansas Education Credit Union	\$5,219	\$758	14.52%	1.61%	0.26%	1.85%
Morton Credit Union	\$5,253	\$709	13.50%	7.59%	1.83%	10.01%
Topeka Police Credit Union	\$6,393	\$931	14.56%	7.75%	0.00%	6.12%
Peoples Choice Credit Union	\$7,123	\$1,793	25.17%	0.11%	3.12%	2.45%
KC Fairfax Federal Credit Union	\$7,336	\$812	11.07%	(10.08%)	40.64%	6.65%
Topeka Firemen's Credit Union	\$10,472	\$2,890	27.60%	2.26%	0.07%	1.21%
1st Kansas Credit Union	\$11,035	\$2,325	21.07%	1.22%	1.68%	3.27%
Crossroads Credit Union	\$11,321	\$2,315	20.45%	9.66%	7.52%	6.52%
Garden City Teachers Federal Credit Union	\$15,015	\$1,241	8.27%	5.98%	3.71%	2.26%
Kansas City Kansas Firemen & Police Credit Union	\$16,163	\$2,826	17.48%	(1.74%)	4.39%	16.67%
Hutchinson Government Employees Credit Union	\$19,642	\$2,537	12.92%	6.02%	10.29%	8.28%
Co-Operative Credit Union	\$21,578	\$2,722	12.61%	2.60%	6.98%	1.76%
Salina Interparochial Credit Union	\$21,679	\$6,116	28.21%	1.80%	12.34%	12.54%
Wheat State Credit Union	\$22,387	\$2,131	9.52%	(10.08%)	31.25%	16.19%
Reliance Credit Union	\$25,177	\$3,608	14.33%	4.13%	0.83%	4.10%
Bell Credit Union	\$25,471	\$2,329	9.14%	4.86%	21.30%	9.27%
KUMC Credit Union	\$27,752	\$3,451	12.44%	16.08%	0.14%	1.51%
Sunflower Community Federal Credit Union	\$30,597	\$2,335	7.63%	3.32%	21.93%	10.06%
Campus Credit Union	\$35,222	\$3,457	9.81%	1.80%	5.90%	8.59%
U S P L K Employees Federal Credit Union	\$36,105	\$4,474	12.39%	(0.18%)	0.45%	0.16%
Credit Union of Emporia	\$36,395	\$5,591	15.36%	9.46%	2.47%	0.82%
Catholic Family Federal Credit Union	\$38,363	\$3,085	8.04%	1.48%	7.36%	8.85%

Source: SNL Financial

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# Net Worth

December 31, 2024

Run Date: February 14, 2025

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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>						
Freedom 1st Federal Credit Union	\$40,555	\$6,821	16.82%	1.62%	0.06%	0.38%
McPherson Co-Op Credit Union	\$42,697	\$3,507	8.21%	5.28%	0.00%	1.37%
B&V Credit Union	\$46,668	\$7,526	16.13%	(4.05%)	1.87%	4.82%
Kansas Blue Cross - Blue Shield Credit Union	\$53,466	\$9,420	17.62%	4.67%	0.45%	1.09%
United Northwest Federal Credit Union	\$54,040	\$8,109	15.01%	3.09%	0.97%	3.01%
ARK Valley Credit Union	\$54,967	\$7,616	13.86%	10.06%	1.68%	1.42%
Panhandle Federal Credit Union	\$62,663	\$10,574	16.87%	2.96%	0.74%	0.72%
Dillon Credit Union	\$69,074	\$9,740	14.10%	7.53%	3.30%	2.83%
Midwest Regional Credit Union	\$73,299	\$7,118	9.71%	12.13%	3.96%	5.49%
SM Federal Credit Union	\$77,972	\$14,460	18.55%	0.62%	3.36%	0.73%
Mid-Kansas Credit Union	\$78,351	\$6,757	8.62%	2.83%	18.94%	6.44%
Farmway Credit Union	\$100,343	\$22,442	22.37%	2.37%	3.38%	4.13%
Credit Union of Dodge City	\$100,693	\$12,597	12.51%	11.74%	2.02%	2.11%
Kansas Teachers Community Credit Union	\$121,875	\$16,734	13.73%	3.62%	4.74%	2.82%
Kansas State University Federal Credit Union	\$132,139	\$13,767	10.42%	7.58%	4.80%	4.79%
Emporia State Federal Credit Union	\$137,062	\$13,463	9.82%	3.01%	4.87%	2.18%
Quantum Credit Union	\$147,074	\$14,522	9.87%	1.52%	2.91%	4.54%
White Eagle Credit Union	\$163,146	\$23,411	14.35%	10.67%	2.84%	3.44%
Frontier Community Credit Union	\$200,933	\$18,471	9.19%	(4.83%)	13.30%	10.28%
Wichita Federal Credit Union	\$213,411	\$29,336	13.75%	3.45%	9.40%	10.27%
Average of Asset Group A	\$45,888	\$6,023	15.06%	3.51%	7.82%	6.10%

Source: SNL Financial

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# Net Worth

December 31, 2024

Run Date: February 14, 2025

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 (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>						
Skyward Credit Union	\$350,139	\$48,323	13.80%	(17.00%)	5.02%	3.10%
Mid-American Credit Union	\$455,136	\$42,675	9.38%	2.04%	5.08%	7.15%
Average of Asset Group B	\$402,638	\$45,499	11.59%	(7.48%)	5.05%	5.13%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>						
Envista Federal Credit Union	\$616,945	\$66,206	10.73%	5.15%	5.18%	5.91%
Heartland Credit Union	\$643,764	\$56,205	8.73%	2.06%	13.08%	13.55%
Mainstreet Federal Credit Union	\$691,993	\$61,072	8.83%	5.36%	2.68%	4.47%
Azura Credit Union	\$808,487	\$85,989	10.64%	2.95%	7.58%	10.09%
Mazuma Credit Union	\$984,720	\$105,616	10.73%	1.51%	13.41%	9.14%
Golden Plains Credit Union	\$992,289	\$117,617	11.85%	7.10%	4.83%	6.63%
Average of Asset Group C	\$789,700	\$82,118	10.25%	4.02%	7.79%	8.30%
<b>Asset Group D - Over \$1 billion in total assets</b>						
Millennium Corporate Credit Union	\$1,639,528	NA	NA	NA	NA	NA
Credit Union of America	\$1,642,665	\$207,079	12.61%	7.06%	4.43%	4.21%
Meritrust Federal Credit Union	\$2,060,571	\$180,556	8.76%	3.28%	5.17%	5.31%
CommunityAmerica Credit Union	\$5,079,186	\$522,289	10.28%	7.58%	4.18%	7.36%
Average of Asset Group D	\$2,605,488	\$303,308	10.55%	5.97%	4.59%	5.63%

Source: SNL Financial

Note: Report includes only bank-level data.

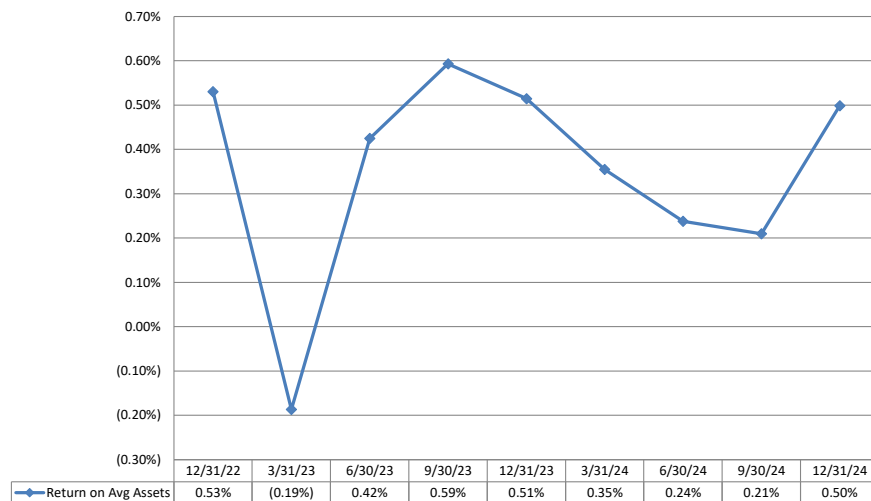
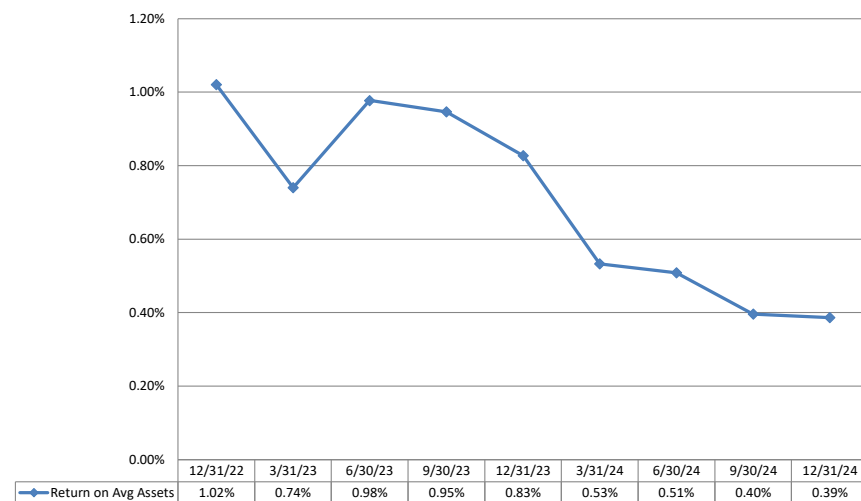
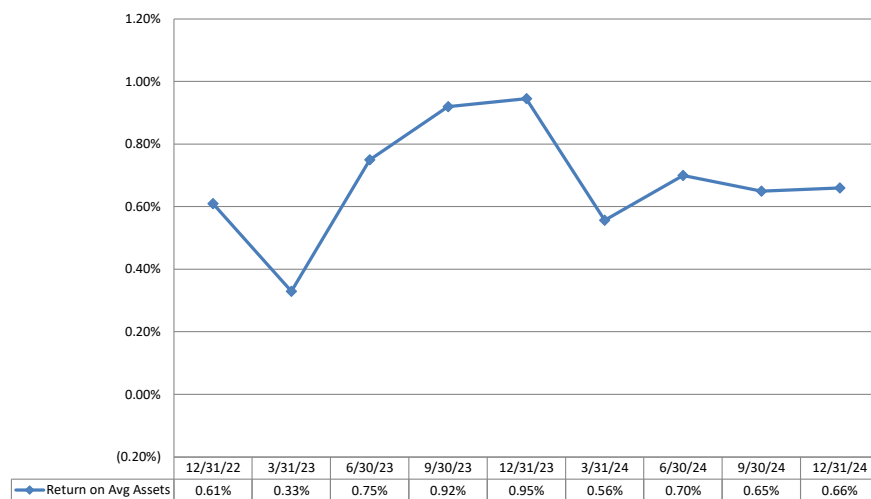
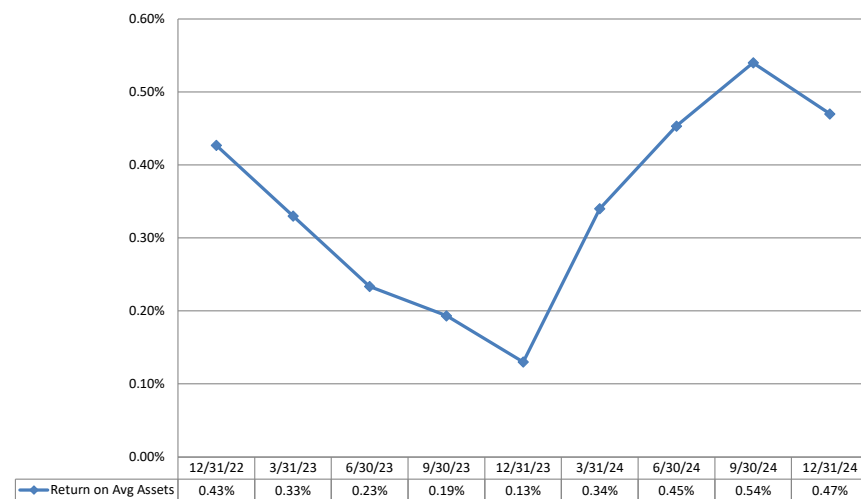
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**Missouri**

# Performance Analysis

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

**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 - Over \$1 billion in Total Assets**  
Year-to-Date

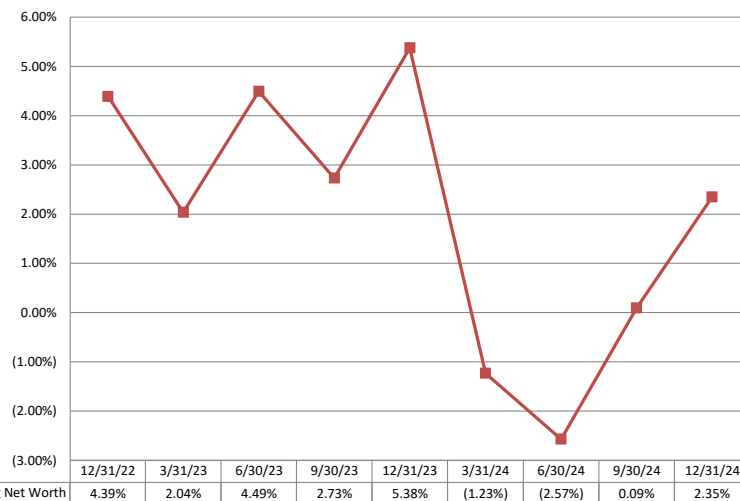
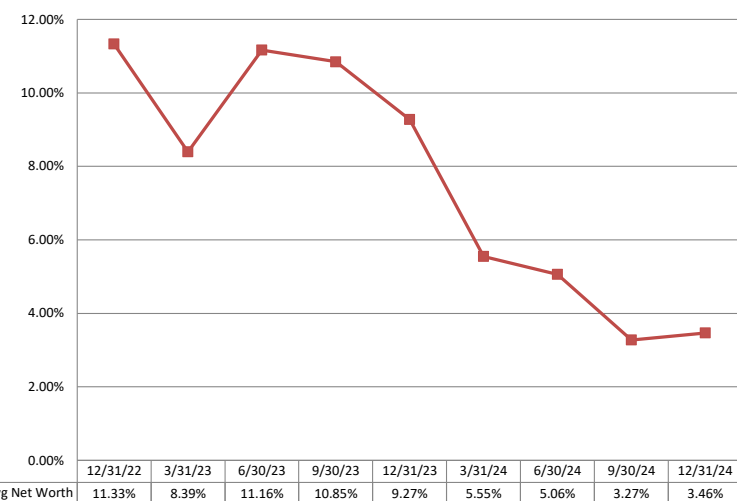
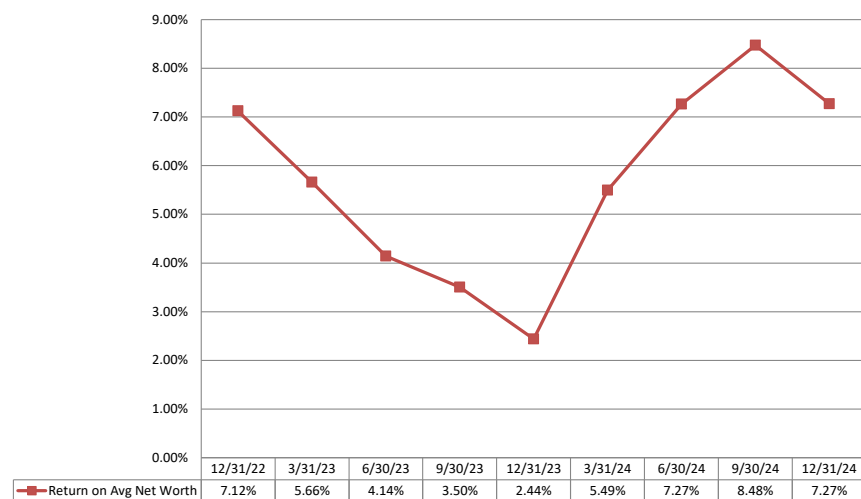
Source: SNL Financial

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## 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 - Over \$1 billion in Total Assets**  
Year-to-Date

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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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											
Atlas Credit Union	\$373	(\$3)	(3.17%)	(15.19%)	200.00%	\$8	(\$5)	(1.14%)	(6.10%)	135.71%	\$8
West Side Baptist Church Federal Credit Union	\$399	\$3	2.96%	24.00%	40.00%	NA	\$6	1.47%	12.77%	57.14%	NA
Co-Lib Credit Union	\$1,223	(\$1)	(0.33%)	(2.31%)	150.00%	\$0	\$19	1.59%	11.24%	48.15%	\$0
Bluescope Employees' Credit Union	\$1,334	(\$4)	(1.15%)	(10.81%)	122.22%	\$36	(\$1)	(0.07%)	(0.67%)	101.37%	\$53
St. Augustine Credit Union	\$1,664	\$5	1.22%	10.00%	50.00%	NA	\$16	0.98%	8.21%	60.00%	NA
Northeast Regional Credit Union	\$1,707	\$3	0.69%	5.29%	90.48%	\$32	\$10	0.56%	4.50%	88.51%	\$32
Bothwell Hospital Employees Credit Union	\$1,848	\$2	0.42%	4.62%	93.94%	\$42	\$11	0.54%	6.51%	91.87%	\$37
J.C. Federal Employees Credit Union	\$3,131	\$1	0.13%	0.59%	90.00%	\$61	\$16	0.52%	2.38%	82.17%	\$53
WeDevelopment Federal Credit Union	\$3,160	\$210	27.35%	225.81%	34.58%	\$61	(\$331)	(11.22%)	(76.09%)	109.54%	\$60
Our Lady of Snows Credit Union	\$4,234	(\$9)	(0.86%)	(5.79%)	139.13%	\$24	\$41	0.92%	6.77%	72.54%	\$19
Dexter Public School Credit Union	\$5,096	(\$3)	(0.24%)	(1.88%)	120.00%	\$36	\$5	0.10%	0.79%	83.75%	\$31
Sikeston Public Schools Credit Union	\$5,142	\$14	1.09%	6.12%	48.94%	NA	\$45	0.87%	5.02%	51.69%	NA
Fedco Credit Union	\$6,260	\$5	0.32%	2.75%	33.33%	NA	\$49	0.77%	6.93%	27.54%	NA
Southeast Missouri Community Credit Union	\$7,329	(\$58)	(3.13%)	(36.25%)	131.03%	\$55	(\$123)	(1.67%)	(17.80%)	120.75%	\$54
KC Unidos Federal Credit Union	\$7,768	\$21	1.11%	3.56%	79.10%	\$77	\$121	1.70%	5.23%	77.64%	\$59
Lovers Lane Credit Union	\$7,904	\$32	1.62%	11.19%	98.68%	\$80	\$48	0.60%	4.27%	72.36%	\$58
Community First Credit Union	\$8,376	\$11	0.53%	5.19%	81.31%	\$53	\$42	0.50%	5.03%	73.94%	\$41
Saint Joseph Teachers' Credit Union	\$8,488	\$30	1.41%	14.72%	71.30%	\$55	\$75	0.87%	9.58%	76.61%	\$53
Missouri Baptist Credit Union	\$9,060	\$11	0.48%	6.96%	80.72%	\$60	\$38	0.42%	6.16%	80.49%	\$47
South Central Missouri Credit Union	\$9,492	\$2	0.08%	0.56%	85.96%	\$40	\$22	0.23%	1.55%	80.50%	\$42
Northwest Missouri Regional Credit Union	\$10,354	\$1	0.04%	0.33%	96.76%	\$65	\$105	0.96%	8.86%	82.35%	\$55
K.C. Area Credit Union	\$10,703	\$19	0.70%	4.11%	83.52%	\$71	\$83	0.77%	4.57%	81.91%	\$67
Academic Employees Credit Union	\$14,729	\$42	1.13%	16.87%	76.19%	\$79	\$223	1.51%	24.56%	72.17%	\$60
Patriot Credit Union	\$14,807	\$6	0.16%	1.96%	86.59%	\$77	\$135	0.88%	11.51%	72.45%	\$74
Burlington Northtown Community Credit Union	\$15,267	(\$4)	(0.11%)	(0.53%)	108.22%	\$104	\$168	1.12%	5.68%	76.69%	\$89
Division #6 Highway Credit Union	\$15,756	\$28	0.71%	4.39%	80.00%	\$56	\$108	0.68%	4.31%	79.25%	\$51
Independence Teachers Credit Union	\$15,869	\$69	1.71%	12.19%	43.31%	\$62	\$170	1.04%	7.73%	51.40%	\$62
Catholic Family Credit Union	\$16,258	\$24	0.59%	6.69%	81.68%	\$84	\$59	0.36%	4.17%	78.65%	\$84
Stationery Credit Union	\$17,517	\$71	1.61%	13.04%	68.65%	\$85	\$239	1.39%	11.52%	71.08%	\$76
Cape Regional Credit Union	\$17,955	\$34	0.76%	9.66%	85.55%	\$52	\$115	0.65%	8.47%	84.73%	\$51
United Labor Credit Union	\$18,700	\$28	0.59%	7.72%	79.87%	\$98	\$166	0.89%	11.91%	81.64%	\$93
St. Louis Newspaper Carriers Credit Union	\$19,447	(\$26)	(0.54%)	(7.42%)	370.00%	\$80	(\$120)	(0.60%)	(8.29%)	366.67%	\$83
St. Louis Policemens Credit Union	\$20,365	\$30	0.57%	3.43%	81.92%	\$80	\$31	0.14%	0.90%	85.67%	\$79
Summit Ridge Credit Union	\$21,008	\$0	0.00%	0.00%	86.22%	\$83	(\$87)	(0.41%)	(5.28%)	93.08%	\$92
Leadco Community Credit Union	\$22,141	\$35	0.65%	7.24%	87.76%	\$42	\$28	0.13%	1.46%	92.56%	\$46

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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)											
Highway Crossroads Credit Union	\$23,148	\$77	1.33%	8.57%	65.33%	\$80	\$172	0.73%	4.88%	70.18%	\$82
Desoto Mo Pac Credit Union	\$23,429	\$26	0.45%	3.82%	80.33%	\$62	\$162	0.74%	6.09%	72.91%	\$60
Legacy Credit Union	\$24,582	\$33	0.53%	3.35%	76.19%	\$66	\$199	0.90%	5.84%	65.58%	\$56
County Credit Union	\$25,323	(\$22)	(0.34%)	(2.97%)	92.12%	\$101	\$210	0.83%	7.37%	81.98%	\$102
Highway Alliance Credit Union	\$27,145	\$9	0.13%	1.20%	79.90%	\$51	\$113	0.43%	3.80%	75.22%	\$45
Columbia Credit Union	\$30,623	(\$3)	(0.04%)	(0.38%)	100.00%	\$107	\$289	0.93%	9.50%	85.22%	\$93
District One Highway Credit Union	\$31,685	\$65	0.82%	5.03%	60.12%	\$80	\$238	0.75%	4.70%	60.75%	\$75
Lutheran Federal Credit Union	\$32,475	\$45	0.56%	5.93%	89.68%	\$105	\$351	1.10%	12.22%	80.51%	\$102
Show-Me Credit Union	\$33,546	\$26	0.31%	2.08%	94.32%	\$140	\$421	1.23%	8.64%	76.51%	\$87
Shelter Insurance Federal Credit Union	\$36,859	\$100	1.08%	7.96%	56.07%	\$72	\$428	1.16%	8.81%	55.42%	\$72
Holy Rosary Credit Union	\$42,986	(\$87)	(0.81%)	(9.04%)	72.73%	\$80	\$106	0.25%	2.78%	70.57%	\$68
Central Communications Credit Union	\$44,073	(\$126)	(1.11%)	(97.86%)	121.69%	\$68	(\$608)	(1.28%)	(174.21%)	135.25%	\$69
Kansas City Credit Union	\$45,818	(\$56)	(0.47%)	(6.40%)	93.05%	\$73	(\$1,054)	(2.03%)	(28.59%)	90.98%	\$60
Joplin Metro Credit Union	\$50,205	\$237	1.90%	11.51%	66.22%	\$65	\$1,178	2.40%	15.11%	63.52%	\$60
City Credit Union	\$56,391	\$114	0.81%	6.69%	63.04%	\$71	\$693	1.24%	10.56%	62.98%	\$69
Raytown-Lee's Summit Community Credit Union	\$58,470	\$78	0.53%	6.65%	81.77%	\$67	\$119	0.20%	2.58%	84.25%	\$66
Horizon Credit Union	\$58,475	\$25	0.17%	1.66%	86.01%	\$67	\$180	0.32%	3.12%	84.44%	\$65
Foundation Credit Union	\$68,301	\$51	0.30%	1.96%	87.38%	\$75	\$193	0.28%	1.87%	83.91%	\$61
Members 1st Credit Union	\$68,914	\$190	1.12%	12.01%	72.31%	\$66	\$652	0.99%	10.77%	74.75%	\$66
Educational Community Credit Union	\$75,274	\$55	0.29%	3.40%	80.11%	\$86	\$430	0.56%	6.88%	80.35%	\$80
Health Care Family Credit Union	\$76,077	\$99	0.52%	3.83%	75.47%	\$77	\$559	0.75%	5.58%	77.98%	\$76
CSD Credit Union	\$77,025	\$198	1.03%	8.57%	71.81%	\$79	\$802	1.05%	8.96%	71.89%	\$78
Missouri Central Credit Union	\$77,544	\$75	0.39%	3.64%	69.14%	\$72	\$406	0.53%	5.01%	73.09%	\$77
Mercy Credit Union	\$82,577	\$304	1.47%	13.14%	68.05%	\$65	\$1,112	1.34%	12.72%	70.95%	\$57
Postal & Community Credit Union	\$83,582	\$265	1.27%	13.58%	71.04%	\$66	\$969	1.20%	13.04%	69.32%	\$65
Goetz Credit Union	\$83,702	\$162	0.77%	5.43%	80.17%	\$130	\$1,179	1.42%	10.29%	72.77%	\$104
Volt Credit Union	\$86,217	\$34	0.16%	1.74%	89.73%	\$82	\$230	0.26%	3.00%	88.20%	\$76
Civic Central Credit Union	\$91,774	\$299	1.30%	11.49%	57.97%	\$73	\$1,085	1.21%	11.42%	59.32%	\$69
Riverways Federal Credit Union	\$104,540	\$412	1.57%	20.93%	71.74%	\$68	\$1,257	1.26%	17.05%	76.10%	\$70
First Missouri Credit Union	\$108,880	\$129	0.47%	4.74%	77.76%	\$75	\$429	0.39%	4.05%	79.44%	\$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.



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)											
Ozark Federal Credit Union	\$110,692	\$214	0.78%	7.28%	72.20%	\$71	\$1,543	1.43%	14.05%	71.20%	\$60
Metro Credit Union	\$111,503	\$237	0.85%	7.08%	70.33%	\$78	\$1,059	0.96%	8.21%	70.43%	\$74
R-G Federal Credit Union	\$134,545	\$220	0.65%	7.29%	78.44%	\$86	\$874	0.65%	7.56%	80.88%	\$79
Central Missouri Community Credit Union	\$136,706	\$340	1.00%	13.59%	81.65%	\$64	\$1,035	0.77%	10.72%	84.15%	\$65
Century Credit Union	\$157,157	\$516	1.32%	7.29%	63.34%	\$66	\$2,066	1.35%	7.52%	62.80%	\$65
Conservation Employees Credit Union	\$169,028	\$293	0.70%	8.91%	74.88%	\$96	\$715	0.44%	5.67%	83.43%	\$103
Public Safety Credit Union	\$177,539	\$472	1.07%	9.42%	71.04%	\$79	\$1,914	1.07%	10.05%	73.78%	\$79
United Consumers Credit Union	\$201,576	\$399	0.80%	7.13%	77.75%	\$85	\$1,136	0.56%	5.21%	78.76%	\$84
Average of Asset Group A	\$44,839	\$84	0.86%	6.15%	86.27%	\$70	\$334	0.50%	2.35%	81.68%	\$65
Asset Group B - \$251 to \$500 million in total assets											
United Credit Union	\$277,469	\$904	1.32%	9.84%	70.63%	\$64	\$4,431	1.62%	12.62%	69.05%	\$72
TelComm Credit Union	\$308,222	\$711	0.92%	7.43%	78.03%	\$71	\$2,001	0.66%	5.42%	78.93%	\$69
Great Plains Federal Credit Union	\$322,993	(\$2,875)	(3.56%)	(33.70%)	123.65%	\$69	(\$6,890)	(2.11%)	(19.96%)	116.65%	\$71
Missouri Electric Cooperative Employees Credit Union	\$327,887	\$972	1.19%	13.44%	52.23%	\$134	\$3,342	1.04%	12.68%	55.23%	\$127
Blucurrent Credit Union	\$351,771	\$163	0.19%	1.80%	73.65%	\$86	\$2,276	0.67%	6.61%	77.68%	\$86
Alltru Federal Credit Union	\$359,534	\$472	0.53%	6.93%	72.82%	\$92	\$1,084	0.31%	4.09%	76.30%	\$88
Alliance Credit Union	\$374,512	\$790	0.84%	7.44%	76.67%	\$76	\$2,537	0.66%	6.14%	79.56%	\$89
Infuze Credit Union	\$384,920	\$1,334	1.39%	13.72%	66.43%	\$75	\$5,931	1.58%	16.33%	62.13%	\$72
St. Louis Community Credit Union	\$409,483	\$572	0.55%	4.61%	75.45%	\$70	\$2,328	0.57%	4.89%	78.22%	\$73
Arsenal Credit Union	\$420,029	\$239	0.23%	3.82%	76.01%	\$84	(\$4,834)	(1.18%)	(18.35%)	97.57%	\$91
Assemblies of God Credit Union	\$438,610	\$597	0.55%	7.31%	80.98%	\$103	\$2,129	0.49%	6.76%	82.50%	\$94
West Community Credit Union	\$483,217	\$550	0.46%	5.90%	78.09%	\$89	\$1,571	0.33%	4.32%	83.26%	\$88
Average of Asset Group B	\$371,554	\$369	0.38%	4.05%	77.05%	\$84	\$1,326	0.39%	3.46%	79.76%	\$85
Asset Group C - \$501 million to \$1 billion in total assets											
Neighbors Credit Union	\$532,829	\$515	0.39%	3.42%	80.73%	\$103	\$224	0.04%	0.38%	84.99%	\$99
Missouri Credit Union	\$565,747	\$671	0.47%	4.79%	81.68%	\$96	\$5,513	0.99%	10.38%	72.03%	\$95
River Region Community Credit Union	\$715,998	\$2,043	1.15%	11.80%	70.04%	\$102	\$5,613	0.95%	10.39%	72.67%	\$88
Average of Asset Group C	\$604,858	\$1,076	0.67%	6.67%	77.48%	\$100	\$3,783	0.66%	7.05%	76.56%	\$94
Asset Group D - Over \$1 billion in total assets											
Vantage Credit Union	\$1,083,344	\$509	0.19%	2.61%	88.59%	\$98	\$5,910	0.52%	7.97%	80.61%	\$104
Together Credit Union	\$2,527,244	(\$1,035)	(0.16%)	(1.94%)	91.46%	\$118	\$6,493	0.25%	3.12%	83.35%	\$109
First Community Credit Union	\$4,517,141	\$7,732	0.69%	10.82%	71.08%	\$86	\$28,035	0.64%	10.72%	71.03%	\$81
Average of Asset Group D	\$2,709,243	\$2,402	0.24%	3.83%	83.71%	\$101	\$13,479	0.47%	7.27%	78.33%	\$98

Source: SNL Financial

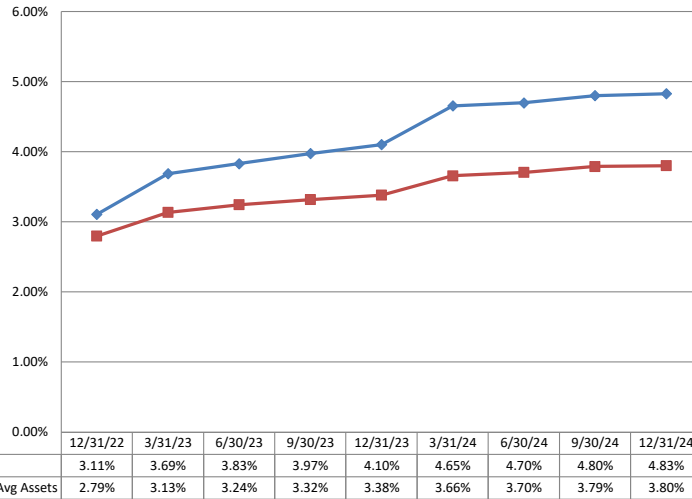
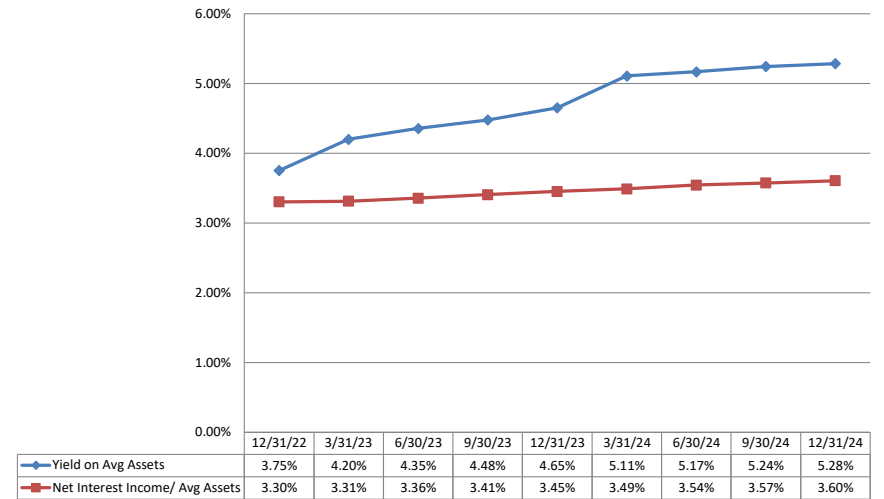
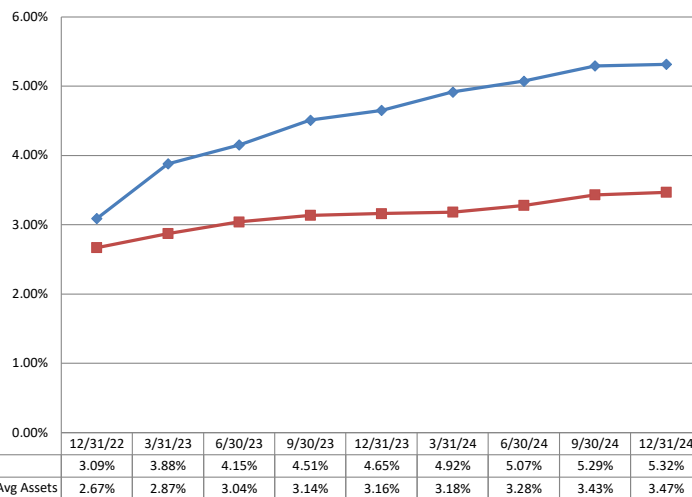
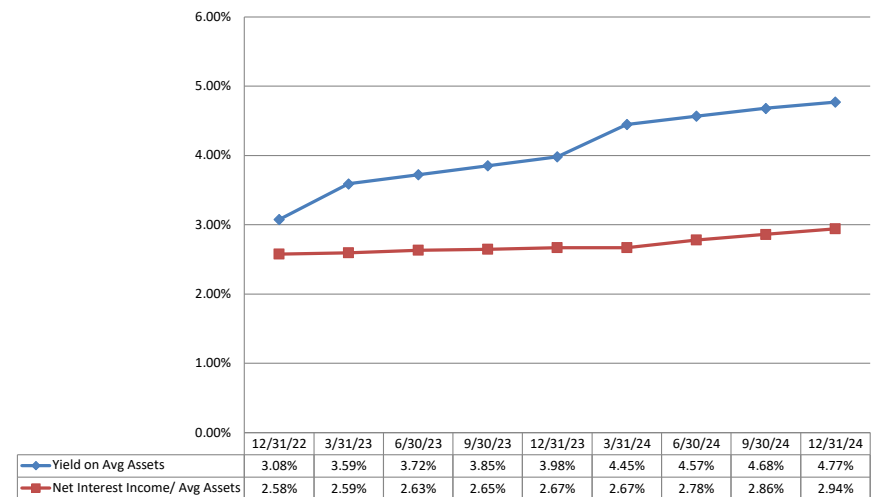
Note: Report includes only bank-level data.

NA = data was not available.

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# Balance Sheet & Net Interest Margin

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

Asset Group A - \$0 to \$250 million in Total Assets  
Year-to-DateAsset Group B - \$251 to \$500 million in Total Assets  
Year-to-DateAsset Group C - \$501 to \$1 billion in Total Assets  
Year-to-DateAsset Group D - Over \$1 billion in Total Assets  
Year-to-Date

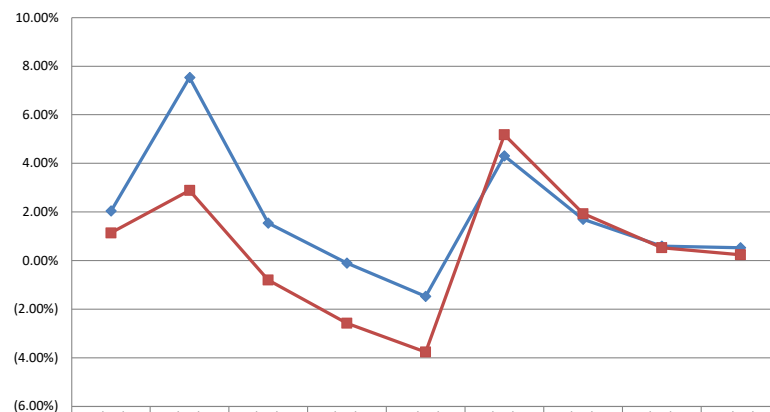
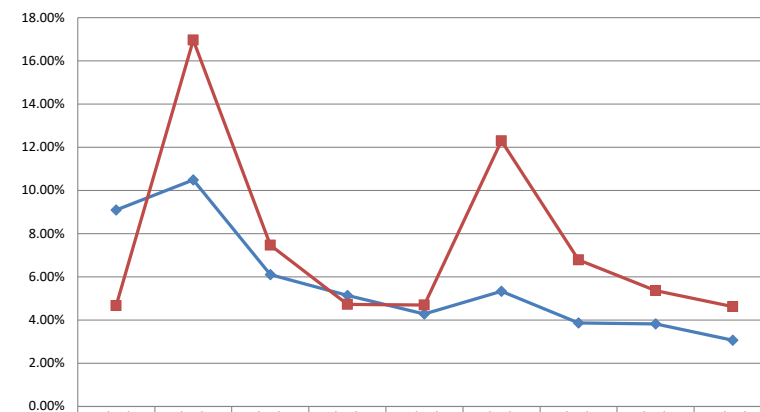
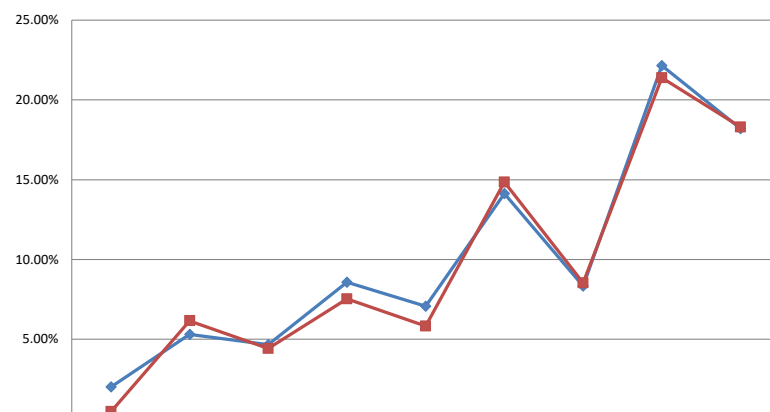
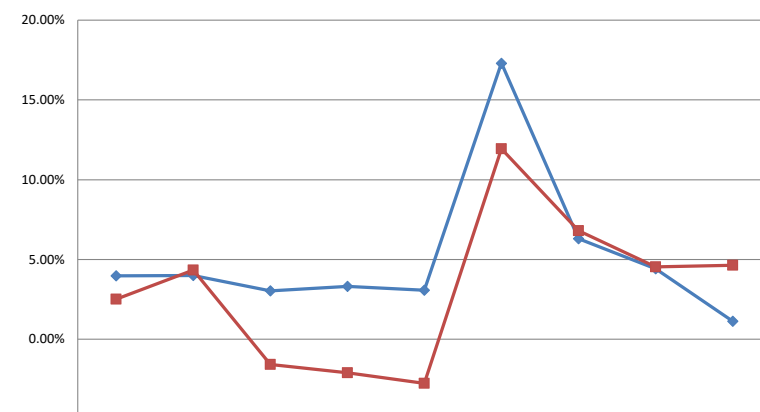
Source: SNL Financial

Note: Report includes only bank-level data.

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

Asset Group A - \$0 to \$250 million in Total Assets  
Year-to-DateAsset Group B - \$251 to \$500 million in Total Assets  
Year-to-DateAsset Group C - \$501 to \$1 billion in Total Assets  
Year-to-DateAsset Group D - Over \$1 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.

## Balance Sheet &amp; Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>										
Atlas Credit Union	\$373	\$251	\$297	84.51%	\$373	3.64%	0.45%	3.18%	(22.93%)	(25.56%)
West Side Baptist Church Federal Credit Union	\$399	\$42	\$345	12.17%	NA	3.19%	0.00%	3.19%	0.76%	0.88%
Co-Lib Credit Union	\$1,223	\$725	\$1,046	69.31%	\$2,446	2.51%	0.25%	2.76%	6.35%	4.91%
Bluescope Employees' Credit Union	\$1,334	\$665	\$1,186	56.07%	\$1,334	5.14%	0.20%	4.93%	(16.21%)	(17.70%)
St. Augustine Credit Union	\$1,664	\$1,242	\$1,460	85.07%	NA	3.84%	1.46%	2.44%	0.48%	(0.48%)
Northeast Regional Credit Union	\$1,707	\$1,408	\$1,476	95.39%	\$1,138	6.03%	1.62%	4.41%	(3.23%)	(4.34%)
Bothwell Hospital Employees Credit Union	\$1,848	\$1,520	\$1,668	91.13%	\$924	5.61%	0.05%	5.56%	(8.42%)	(10.13%)
J.C. Federal Employees Credit Union	\$3,131	\$2,113	\$2,448	86.32%	\$2,087	5.60%	0.46%	5.14%	0.97%	0.66%
WeDevelopment Federal Credit Union	\$3,160	\$1,270	\$2,683	47.34%	\$790	4.75%	1.12%	3.66%	2.36%	12.12%
Our Lady of Snows Credit Union	\$4,234	\$2,458	\$3,608	68.13%	\$1,411	4.33%	1.21%	3.11%	(8.61%)	(10.80%)
Dexter Public School Credit Union	\$5,096	\$4,084	\$4,457	91.63%	\$5,096	4.38%	2.95%	1.43%	2.19%	2.37%
Sikeston Public Schools Credit Union	\$5,142	\$2,786	\$4,217	66.07%	NA	4.79%	1.26%	3.55%	0.67%	(0.26%)
Fedco Credit Union	\$6,260	\$1,795	\$5,527	32.48%	NA	4.17%	3.08%	1.09%	1.18%	0.44%
Southeast Missouri Community Credit Union	\$7,329	\$4,009	\$6,773	59.19%	\$1,832	5.81%	1.66%	4.14%	1.01%	4.26%
KC Unidos Federal Credit Union	\$7,768	\$6,727	\$5,232	128.57%	\$1,726	8.49%	0.22%	8.27%	18.02%	21.28%
Lovers Lane Credit Union	\$7,904	\$6,594	\$6,621	99.59%	\$3,162	6.50%	2.66%	3.84%	(0.69%)	(1.93%)
Community First Credit Union	\$8,376	\$6,086	\$7,476	81.41%	\$2,393	5.67%	1.04%	4.63%	1.10%	0.78%
Saint Joseph Teachers' Credit Union	\$8,488	\$3,328	\$7,639	43.57%	\$2,829	4.41%	0.08%	4.32%	(3.67%)	(5.09%)
Missouri Baptist Credit Union	\$9,060	\$7,122	\$8,210	86.75%	\$4,530	5.00%	2.14%	2.86%	0.85%	(1.72%)
South Central Missouri Credit Union	\$9,492	\$4,337	\$8,020	54.08%	\$4,746	3.13%	0.65%	2.48%	(3.56%)	(4.52%)
Northwest Missouri Regional Credit Union	\$10,354	\$7,154	\$9,032	79.21%	\$1,883	6.20%	0.38%	5.82%	(5.38%)	(7.43%)
K.C. Area Credit Union	\$10,703	\$4,047	\$8,800	45.99%	\$2,676	5.36%	0.34%	5.02%	3.22%	3.48%
Academic Employees Credit Union	\$14,729	\$8,565	\$13,702	62.51%	\$3,682	4.31%	0.03%	4.28%	2.71%	1.31%
Patriot Credit Union	\$14,807	\$13,723	\$13,555	101.24%	\$5,923	4.25%	0.47%	3.78%	(4.64%)	(5.92%)
Burlington Northtown Community Credit Union	\$15,267	\$8,280	\$12,044	68.75%	\$4,362	4.59%	0.41%	4.18%	0.95%	(0.23%)
Division #6 Highway Credit Union	\$15,756	\$8,647	\$13,163	65.69%	\$5,252	3.83%	0.89%	2.94%	(1.28%)	(2.23%)
Independence Teachers Credit Union	\$15,869	\$5,529	\$13,547	40.81%	\$6,348	3.65%	1.06%	2.59%	(1.21%)	(2.62%)
Catholic Family Credit Union	\$16,258	\$6,908	\$14,762	46.80%	\$5,419	5.31%	2.18%	3.13%	(0.99%)	(1.57%)
Stationery Credit Union	\$17,517	\$5,623	\$15,257	36.86%	\$3,893	4.64%	0.19%	4.45%	6.23%	5.34%
Cape Regional Credit Union	\$17,955	\$13,808	\$16,499	83.69%	\$2,112	4.73%	0.12%	4.56%	4.14%	4.10%
United Labor Credit Union	\$18,700	\$11,733	\$17,192	68.25%	\$3,117	6.41%	0.69%	5.73%	0.11%	(0.88%)
St. Louis Newspaper Carriers Credit Union	\$19,447	\$16,873	\$18,048	93.49%	\$19,447	3.13%	2.90%	0.19%	(8.88%)	(8.96%)
St. Louis Policemens Credit Union	\$20,365	\$8,398	\$16,782	50.04%	\$6,788	3.07%	0.49%	2.59%	(5.25%)	(6.64%)
Summit Ridge Credit Union	\$21,008	\$11,774	\$19,110	61.61%	\$5,252	5.02%	1.73%	3.29%	(1.46%)	(1.34%)
Leadco Community Credit Union	\$22,141	\$13,349	\$20,085	66.46%	\$2,331	4.41%	0.26%	4.14%	2.97%	3.22%

Source: SNL Financial

Note: Report includes only bank-level data.

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# Balance Sheet & Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

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)

Highway Crossroads Credit Union	\$23,148	\$19,962	\$19,251	103.69%	\$5,787	6.58%	2.14%	4.44%	(4.77%)	(6.44%)
Desoto Mo Pac Credit Union	\$23,429	\$18,839	\$20,604	91.43%	\$4,686	4.95%	2.00%	2.95%	13.15%	14.52%
Legacy Credit Union	\$24,582	\$15,510	\$20,532	75.54%	\$6,146	4.73%	1.43%	3.30%	21.28%	20.15%
County Credit Union	\$25,323	\$12,620	\$21,981	57.41%	\$6,331	4.98%	0.36%	4.62%	1.61%	1.10%
Highway Alliance Credit Union	\$27,145	\$14,666	\$24,080	60.91%	\$6,032	4.32%	1.55%	2.76%	2.35%	3.38%
Columbia Credit Union	\$30,623	\$17,819	\$27,233	65.43%	\$3,223	5.61%	0.23%	5.38%	(3.04%)	(4.39%)
District One Highway Credit Union	\$31,685	\$6,157	\$26,334	23.38%	\$10,562	2.85%	1.04%	1.88%	(0.70%)	(1.69%)
Lutheran Federal Credit Union	\$32,475	\$18,341	\$29,323	62.55%	\$4,330	3.85%	0.16%	3.69%	2.06%	1.37%
Show-Me Credit Union	\$33,546	\$19,873	\$28,226	70.41%	\$3,727	5.36%	0.44%	4.92%	(2.65%)	(5.29%)
Shelter Insurance Federal Credit Union	\$36,859	\$9,113	\$31,743	28.71%	\$8,191	4.22%	1.66%	2.55%	4.43%	3.66%
Holy Rosary Credit Union	\$42,986	\$33,679	\$31,864	105.70%	\$1,653	7.56%	0.34%	7.23%	3.23%	5.25%
Central Communications Credit Union	\$44,073	\$15,004	\$43,744	34.30%	\$3,526	3.03%	0.83%	2.21%	(12.78%)	(7.46%)
Kansas City Credit Union	\$45,818	\$38,718	\$42,028	92.12%	\$2,956	4.80%	1.11%	3.52%	(20.94%)	(16.26%)
Joplin Metro Credit Union	\$50,205	\$37,279	\$41,257	90.36%	\$3,043	6.10%	0.31%	5.79%	3.44%	0.52%
City Credit Union	\$56,391	\$37,448	\$48,666	76.95%	\$4,699	5.68%	0.70%	4.98%	2.29%	1.50%
Raytown-Lee's Summit Community Credit Union	\$58,470	\$34,868	\$53,531	65.14%	\$3,439	3.74%	0.19%	3.55%	(5.59%)	(6.25%)
Horizon Credit Union	\$58,475	\$39,503	\$51,874	76.15%	\$3,161	5.24%	1.47%	3.77%	4.13%	4.50%
Foundation Credit Union	\$68,301	\$53,466	\$56,885	93.99%	\$5,059	4.63%	1.90%	2.73%	(4.51%)	(5.70%)
Members 1st Credit Union	\$68,914	\$42,712	\$60,650	70.42%	\$4,594	4.57%	1.24%	3.33%	10.85%	11.40%
Educational Community Credit Union	\$75,274	\$48,420	\$67,795	71.42%	\$3,672	4.54%	0.44%	4.10%	(2.26%)	(3.21%)
Health Care Family Credit Union	\$76,077	\$53,178	\$62,846	84.62%	\$4,611	4.82%	1.23%	3.59%	2.23%	4.12%
CSD Credit Union	\$77,025	\$38,046	\$67,279	56.55%	\$4,969	4.94%	1.39%	3.55%	3.39%	2.45%
Missouri Central Credit Union	\$77,544	\$64,539	\$68,633	94.03%	\$4,431	5.44%	0.78%	4.66%	0.93%	0.44%
Mercy Credit Union	\$82,577	\$64,120	\$72,437	88.52%	\$3,754	4.63%	0.84%	3.79%	(0.15%)	(1.32%)
Postal & Community Credit Union	\$83,582	\$61,251	\$75,463	81.17%	\$6,191	4.97%	1.51%	3.46%	8.21%	7.61%
Goetz Credit Union	\$83,702	\$53,207	\$71,244	74.68%	\$6,439	5.28%	0.91%	4.37%	4.04%	2.86%
Volt Credit Union	\$86,217	\$56,827	\$72,949	77.90%	\$3,592	4.57%	0.93%	3.64%	(2.77%)	(3.10%)
Civic Central Credit Union	\$91,774	\$38,443	\$81,259	47.31%	\$8,343	3.57%	0.85%	2.72%	6.04%	4.44%
Riverways Federal Credit Union	\$104,540	\$87,921	\$94,135	93.40%	\$2,864	5.56%	1.52%	4.04%	15.70%	16.82%
First Missouri Credit Union	\$108,880	\$81,275	\$95,711	84.92%	\$3,691	5.61%	1.75%	3.86%	(3.32%)	(5.70%)

Source: SNL Financial

Note: Report includes only bank-level data.

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## Balance Sheet &amp; Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>										
Ozark Federal Credit Union	\$110,692	\$85,355	\$97,023	87.97%	\$2,306	6.01%	1.05%	4.96%	9.94%	9.09%
Metro Credit Union	\$111,503	\$77,563	\$97,473	79.57%	\$3,912	5.38%	1.22%	4.16%	3.97%	3.06%
R-G Federal Credit Union	\$134,545	\$101,596	\$120,311	84.44%	\$4,893	5.31%	1.31%	4.00%	(1.10%)	(2.80%)
Central Missouri Community Credit Union	\$136,706	\$86,644	\$126,719	68.37%	\$3,334	4.01%	0.58%	3.43%	4.02%	4.93%
Century Credit Union	\$157,157	\$87,820	\$127,838	68.70%	\$5,514	4.82%	1.43%	3.40%	7.14%	7.01%
Conservation Employees Credit Union	\$169,028	\$117,413	\$154,179	76.15%	\$10,564	4.13%	1.75%	2.38%	8.15%	8.27%
Public Safety Credit Union	\$177,539	\$119,686	\$157,115	76.18%	\$3,902	4.91%	0.51%	4.40%	(0.24%)	(1.57%)
United Consumers Credit Union	\$201,576	\$150,633	\$176,939	85.13%	\$3,840	5.12%	1.43%	3.69%	1.30%	5.82%
Average of Asset Group A	\$44,839	\$29,623	\$39,303	71.72%	\$4,308	4.83%	1.03%	3.80%	0.53%	0.25%
<b>Asset Group B - \$251 to \$500 million in total assets</b>										
United Credit Union	\$277,469	\$190,169	\$236,734	80.33%	\$2,921	5.09%	0.45%	4.83%	1.62%	3.63%
TelComm Credit Union	\$308,222	\$216,689	\$267,576	80.98%	\$3,805	5.61%	1.77%	3.84%	3.13%	3.25%
Great Plains Federal Credit Union	\$322,993	\$130,961	\$288,368	45.41%	\$4,168	3.72%	1.72%	2.00%	(4.04%)	2.59%
Missouri Electric Cooperative Employees Credit Union	\$327,887	\$215,390	\$280,922	76.67%	\$17,724	4.30%	2.32%	1.98%	4.77%	6.58%
Blucurrent Credit Union	\$351,771	\$277,661	\$295,618	93.93%	\$4,238	6.11%	1.78%	4.33%	9.61%	10.25%
Alltru Federal Credit Union	\$359,534	\$300,458	\$310,646	96.72%	\$3,113	6.66%	1.29%	5.37%	3.04%	4.97%
Alliance Credit Union	\$374,512	\$332,459	\$276,885	120.07%	\$5,095	4.69%	1.81%	2.88%	(4.03%)	(6.35%)
Infuze Credit Union	\$384,920	\$307,694	\$338,246	90.97%	\$3,499	5.69%	1.41%	4.28%	8.82%	10.01%
St. Louis Community Credit Union	\$409,483	\$210,085	\$346,613	60.61%	\$2,694	5.09%	1.20%	3.88%	3.07%	1.96%
Arsenal Credit Union	\$420,029	\$292,251	\$381,725	76.56%	\$4,330	5.76%	2.04%	3.72%	5.77%	4.94%
Assemblies of God Credit Union	\$438,610	\$344,288	\$348,175	98.88%	\$6,907	4.84%	2.59%	2.25%	2.15%	9.52%
West Community Credit Union	\$483,217	\$407,008	\$397,621	102.36%	\$3,945	5.85%	1.95%	3.89%	2.95%	4.03%
Average of Asset Group B	\$371,554	\$268,759	\$314,094	85.29%	\$5,203	5.28%	1.69%	3.60%	3.07%	4.62%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>										
Neighbors Credit Union	\$532,829	\$399,530	\$468,622	85.26%	\$4,422	5.04%	1.55%	3.50%	8.48%	10.03%
Missouri Credit Union	\$565,747	\$315,620	\$501,470	62.94%	\$7,161	4.98%	1.65%	3.35%	5.29%	5.02%
River Region Community Credit Union	\$715,998	\$537,320	\$627,522	85.63%	\$5,466	5.93%	2.37%	3.56%	40.84%	39.85%
Average of Asset Group C	\$604,858	\$417,490	\$532,538	77.94%	\$5,683	5.32%	1.86%	3.47%	18.20%	18.30%
<b>Asset Group D - Over \$1 billion in total assets</b>										
Vantage Credit Union	\$1,083,344	\$807,000	\$949,763	84.97%	\$4,199	4.83%	1.31%	3.53%	(9.60%)	(3.48%)
Together Credit Union	\$2,527,244	\$1,958,440	\$2,136,632	91.66%	\$5,905	4.88%	1.97%	2.92%	4.49%	6.77%
First Community Credit Union	\$4,517,141	\$3,128,553	\$3,909,727	80.02%	\$6,614	4.60%	2.22%	2.38%	8.52%	10.63%
Average of Asset Group D	\$2,709,243	\$1,964,664	\$2,332,041	85.55%	\$5,573	4.77%	1.83%	2.94%	1.14%	4.64%

Source: SNL Financial

Note: Report includes only bank-level data.

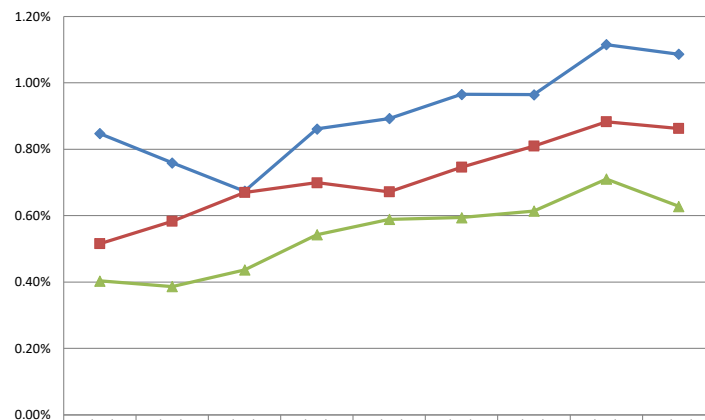
NA = data was not available.

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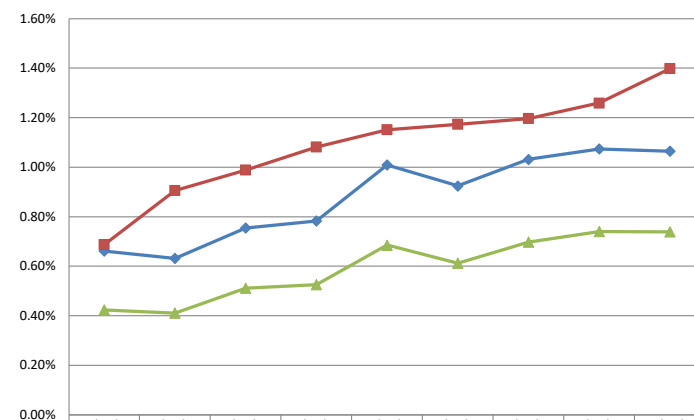
# Asset Quality



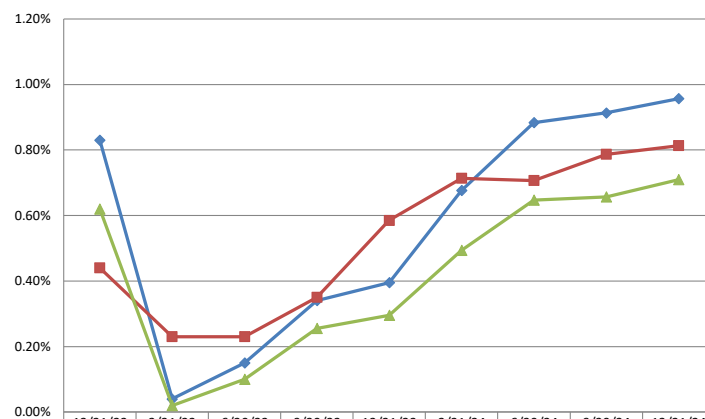
## Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans &amp; Delinquent Loans/Total Assets

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

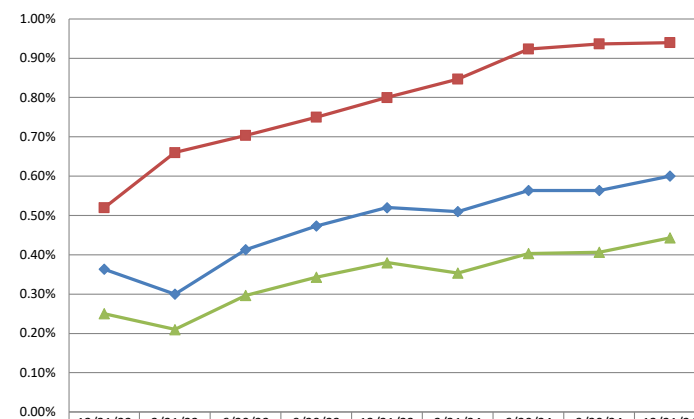
NPLs/Loans	0.85%	0.76%	0.67%	0.86%	0.89%	0.97%	0.96%	1.12%	1.09%
Reserves/Loans	0.52%	0.58%	0.67%	0.70%	0.67%	0.75%	0.81%	0.88%	0.86%
Delinquent Loans/Total Assets	0.40%	0.39%	0.44%	0.54%	0.59%	0.59%	0.61%	0.71%	0.63%

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

NPLs/Loans	0.66%	0.63%	0.75%	0.78%	1.01%	0.92%	1.03%	1.07%	1.07%
Reserves/Loans	0.69%	0.91%	0.99%	1.08%	1.15%	1.17%	1.20%	1.26%	1.40%
Delinquent Loans/Total Assets	0.42%	0.41%	0.51%	0.53%	0.69%	0.61%	0.70%	0.74%	0.74%

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

NPLs/Loans	0.83%	0.04%	0.15%	0.34%	0.40%	0.68%	0.88%	0.91%	0.96%
Reserves/Loans	0.44%	0.23%	0.23%	0.35%	0.59%	0.71%	0.71%	0.79%	0.81%
Delinquent Loans/Total Assets	0.62%	0.02%	0.10%	0.26%	0.30%	0.49%	0.65%	0.66%	0.71%

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

NPLs/Loans	0.36%	0.30%	0.41%	0.47%	0.52%	0.51%	0.56%	0.56%	0.60%
Reserves/Loans	0.52%	0.66%	0.70%	0.75%	0.80%	0.85%	0.92%	0.94%	0.94%
Delinquent Loans/Total Assets	0.25%	0.21%	0.30%	0.34%	0.38%	0.35%	0.40%	0.41%	0.44%

Source: SNL Financial

Note: Report includes only bank-level data.

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# Asset Quality

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Credit Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets							
Atlas Credit Union	\$373	\$0	0.00%	0.80%	NA	0.00%	0.00%
West Side Baptist Church Federal Credit Union	\$399	\$2	4.76%	0.00%	0.00%	3.92%	0.50%
Co-Lib Credit Union	\$1,223	\$32	4.41%	0.97%	21.88%	17.78%	2.62%
Bluescope Employees' Credit Union	\$1,334	\$11	1.65%	1.65%	100.00%	7.01%	0.82%
St. Augustine Credit Union	\$1,664	\$0	0.00%	0.08%	NA	0.00%	0.00%
Northeast Regional Credit Union	\$1,707	\$0	0.00%	0.14%	NA	0.00%	0.00%
Bothwell Hospital Employees Credit Union	\$1,848	\$70	4.61%	0.33%	7.14%	39.11%	3.79%
J.C. Federal Employees Credit Union	\$3,131	\$63	2.98%	0.66%	22.22%	9.14%	2.01%
WeDevelopment Federal Credit Union	\$3,160	\$162	12.76%	11.89%	93.21%	25.80%	5.13%
Our Lady of Snows Credit Union	\$4,234	\$0	0.00%	0.00%	NA	0.00%	0.00%
Dexter Public School Credit Union	\$5,096	\$0	0.00%	0.05%	NA	0.00%	0.00%
Sikeston Public Schools Credit Union	\$5,142	\$69	2.48%	1.54%	62.32%	7.16%	1.34%
Fedco Credit Union	\$6,260	\$0	0.00%	0.06%	NA	0.00%	0.00%
Southeast Missouri Community Credit Union	\$7,329	\$8	0.20%	0.97%	487.50%	1.23%	0.11%
KC Unidos Federal Credit Union	\$7,768	\$54	0.80%	1.52%	188.89%	2.19%	0.70%
Lovers Lane Credit Union	\$7,904	\$178	2.70%	0.55%	20.22%	14.88%	2.25%
Community First Credit Union	\$8,376	\$55	0.90%	1.35%	149.09%	5.88%	0.66%
Saint Joseph Teachers' Credit Union	\$8,488	\$4	0.12%	0.24%	200.00%	1.43%	0.05%
Missouri Baptist Credit Union	\$9,060	\$57	0.80%	0.81%	101.75%	8.19%	0.63%
South Central Missouri Credit Union	\$9,492	\$62	1.43%	0.37%	25.81%	4.28%	0.65%
Northwest Missouri Regional Credit Union	\$10,354	\$65	0.91%	1.09%	120.00%	5.01%	0.63%
K.C. Area Credit Union	\$10,703	\$13	0.32%	1.51%	469.23%	0.68%	0.12%
Academic Employees Credit Union	\$14,729	\$25	0.29%	0.30%	104.00%	2.40%	0.17%
Patriot Credit Union	\$14,807	\$67	0.49%	0.50%	102.99%	5.15%	0.45%
Burlington Northtown Community Credit Union	\$15,267	\$59	0.71%	0.58%	81.36%	1.92%	0.39%
Division #6 Highway Credit Union	\$15,756	\$1	0.01%	0.22%	NM	0.04%	0.01%
Independence Teachers Credit Union	\$15,869	\$15	0.27%	0.45%	166.67%	0.65%	0.09%
Catholic Family Credit Union	\$16,258	\$108	1.56%	1.16%	74.07%	7.08%	0.66%
Stationery Credit Union	\$17,517	\$53	0.94%	0.71%	75.47%	2.35%	0.30%
Cape Regional Credit Union	\$17,955	\$30	0.22%	0.31%	143.33%	2.04%	0.17%
United Labor Credit Union	\$18,700	\$140	1.19%	0.99%	82.86%	11.57%	0.75%
St. Louis Newspaper Carriers Credit Union	\$19,447	\$55	0.33%	0.03%	9.09%	3.95%	0.28%
St. Louis Policemens Credit Union	\$20,365	\$174	2.07%	0.76%	36.78%	4.87%	0.85%
Summit Ridge Credit Union	\$21,008	\$227	1.93%	0.69%	35.68%	13.40%	1.08%
Leadco Community Credit Union	\$22,141	\$9	0.07%	0.37%	555.56%	0.45%	0.04%

Source: SNL Financial

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# Asset Quality

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date					
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Credit Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)

## Asset Group A - \$50 to \$250 million in total assets (continued)

Highway Crossroads Credit Union	\$23,148	\$148	0.74%	0.87%	117.57%	3.89%	0.64%
Desoto Mo Pac Credit Union	\$23,429	\$140	0.74%	0.48%	65.00%	4.95%	0.60%
Legacy Credit Union	\$24,582	\$155	1.00%	0.63%	63.23%	3.87%	0.63%
County Credit Union	\$25,323	\$115	0.91%	1.78%	195.65%	3.62%	0.45%
Highway Alliance Credit Union	\$27,145	\$6	0.04%	0.45%	NM	0.19%	0.02%
Columbia Credit Union	\$30,623	\$24	0.13%	0.09%	66.67%	0.76%	0.08%
District One Highway Credit Union	\$31,685	\$0	0.00%	0.18%	NA	0.00%	0.00%
Lutheran Federal Credit Union	\$32,475	\$6	0.03%	0.10%	316.67%	0.20%	0.02%
Show-Me Credit Union	\$33,546	\$203	1.02%	0.81%	78.82%	3.94%	0.61%
Shelter Insurance Federal Credit Union	\$36,859	\$28	0.31%	1.29%	421.43%	0.54%	0.08%
Holy Rosary Credit Union	\$42,986	\$1,151	3.42%	3.91%	114.42%	22.47%	2.68%
Central Communications Credit Union	\$44,073	\$274	1.83%	0.41%	22.26%	109.09%	0.62%
Kansas City Credit Union	\$45,818	\$601	1.55%	1.58%	102.00%	16.41%	1.31%
Joplin Metro Credit Union	\$50,205	\$212	0.57%	0.50%	87.74%	2.48%	0.42%
City Credit Union	\$56,391	\$507	1.35%	1.83%	134.91%	6.76%	0.90%
Raytown-Lee's Summit Community Credit Union	\$58,470	\$232	0.67%	0.60%	90.52%	4.69%	0.40%
Horizon Credit Union	\$58,475	\$409	1.04%	0.55%	53.55%	6.52%	0.70%
Foundation Credit Union	\$68,301	\$264	0.49%	0.42%	85.98%	2.48%	0.39%
Members 1st Credit Union	\$68,914	\$18	0.04%	0.19%	444.44%	0.28%	0.03%
Educational Community Credit Union	\$75,274	\$535	1.10%	0.68%	61.87%	7.86%	0.71%
Health Care Family Credit Union	\$76,077	\$376	0.71%	0.65%	91.22%	3.52%	0.49%
CSD Credit Union	\$77,025	\$224	0.59%	0.36%	61.61%	2.36%	0.29%
Missouri Central Credit Union	\$77,544	\$343	0.53%	1.50%	283.09%	4.07%	0.44%
Mercy Credit Union	\$82,577	\$168	0.26%	0.30%	116.07%	1.91%	0.20%
Postal & Community Credit Union	\$83,582	\$191	0.31%	0.04%	13.61%	2.40%	0.23%
Goetz Credit Union	\$83,702	\$315	0.59%	0.54%	90.79%	2.56%	0.38%
Volt Credit Union	\$86,217	\$261	0.46%	0.40%	87.36%	3.25%	0.30%
Civic Central Credit Union	\$91,774	\$165	0.43%	0.43%	100.61%	1.56%	0.18%
Riverways Federal Credit Union	\$104,540	\$924	1.05%	0.57%	54.55%	10.75%	0.88%
First Missouri Credit Union	\$108,880	\$1,391	1.71%	0.99%	58.02%	12.34%	1.28%

Source: SNL Financial

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# Asset Quality

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Credit Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets (continued)							
Ozark Federal Credit Union	\$110,692	\$478	0.56%	0.52%	92.68%	3.84%	0.43%
Metro Credit Union	\$111,503	\$208	0.27%	0.88%	326.44%	2.52%	0.19%
R-G Federal Credit Union	\$134,545	\$798	0.79%	0.78%	99.37%	7.99%	0.59%
Central Missouri Community Credit Union	\$136,706	\$279	0.32%	0.41%	127.60%	2.66%	0.20%
Century Credit Union	\$157,157	\$516	0.59%	1.13%	192.05%	1.75%	0.33%
Conservation Employees Credit Union	\$169,028	\$55	0.05%	0.15%	310.91%	0.41%	0.03%
Public Safety Credit Union	\$177,539	\$506	0.42%	0.82%	193.68%	2.40%	0.29%
United Consumers Credit Union	\$201,576	\$1,114	0.74%	1.50%	202.33%	4.58%	0.55%
Average of Asset Group A	\$44,839	\$208	1.09%	0.86%	133.78%	6.59%	0.63%
Asset Group B - \$251 to \$500 million in total assets							
United Credit Union	\$277,469	\$1,300	0.68%	1.61%	235.54%	3.25%	0.47%
TelComm Credit Union	\$308,222	\$941	0.43%	0.42%	95.75%	2.64%	0.31%
Great Plains Federal Credit Union	\$322,993	\$1,941	1.48%	3.78%	255.02%	7.05%	0.60%
Missouri Electric Cooperative Employees Credit Union	\$327,887	\$64	0.03%	0.04%	129.69%	0.23%	0.02%
Blucurrent Credit Union	\$351,771	\$1,061	0.38%	0.72%	187.94%	2.97%	0.30%
Alltru Federal Credit Union	\$359,534	\$4,605	1.53%	2.33%	151.92%	14.17%	1.28%
Alliance Credit Union	\$374,512	\$2,374	0.71%	1.03%	144.65%	5.12%	0.63%
Infuze Credit Union	\$384,920	\$2,251	0.73%	1.30%	177.30%	6.63%	0.58%
St. Louis Community Credit Union	\$409,483	\$4,646	2.21%	2.73%	123.61%	8.84%	1.13%
Arsenal Credit Union	\$420,029	\$4,666	1.60%	1.80%	112.56%	15.96%	1.11%
Assemblies of God Credit Union	\$438,610	\$5,254	1.53%	0.40%	26.11%	15.52%	1.20%
West Community Credit Union	\$483,217	\$5,978	1.47%	0.62%	42.31%	14.91%	1.24%
Average of Asset Group B	\$371,554	\$2,923	1.07%	1.40%	140.20%	8.11%	0.74%
Asset Group C - \$501 million to \$1 billion in total assets							
Neighbors Credit Union	\$532,829	\$8,080	2.02%	1.05%	51.98%	13.28%	1.52%
Missouri Credit Union	\$565,747	\$550	0.17%	0.84%	482.55%	0.94%	0.10%
River Region Community Credit Union	\$715,998	\$3,657	0.68%	0.55%	80.61%	5.11%	0.51%
Average of Asset Group C	\$604,858	\$4,096	0.96%	0.81%	205.05%	6.44%	0.71%
Asset Group D - Over \$1 billion in total assets							
Vantage Credit Union	\$1,083,344	\$4,888	0.61%	0.92%	151.88%	5.83%	0.45%
Together Credit Union	\$2,527,244	\$14,172	0.72%	0.82%	113.64%	6.48%	0.56%
First Community Credit Union	\$4,517,141	\$14,665	0.47%	1.08%	230.72%	5.63%	0.32%
Average of Asset Group D	\$2,709,243	\$11,242	0.60%	0.94%	165.41%	5.98%	0.44%

Source: SNL Financial

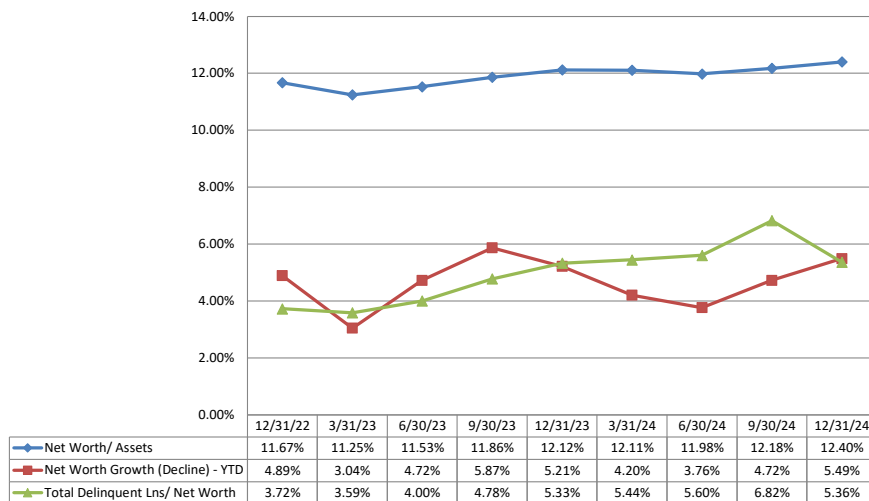
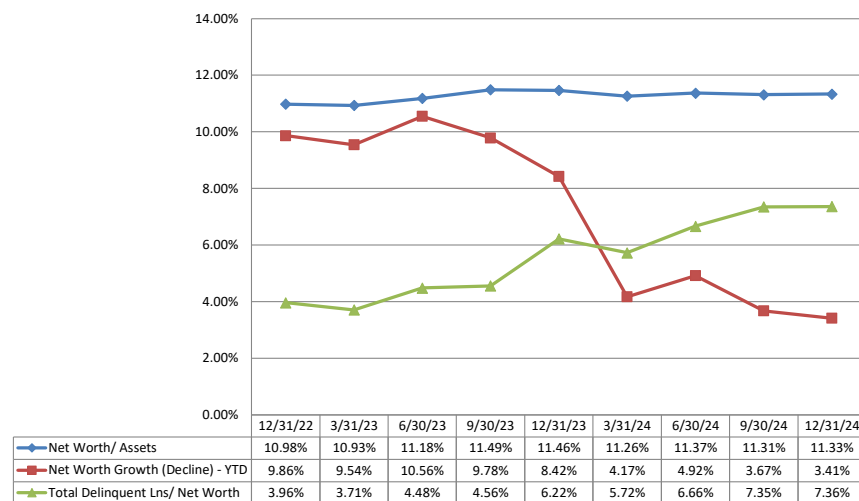
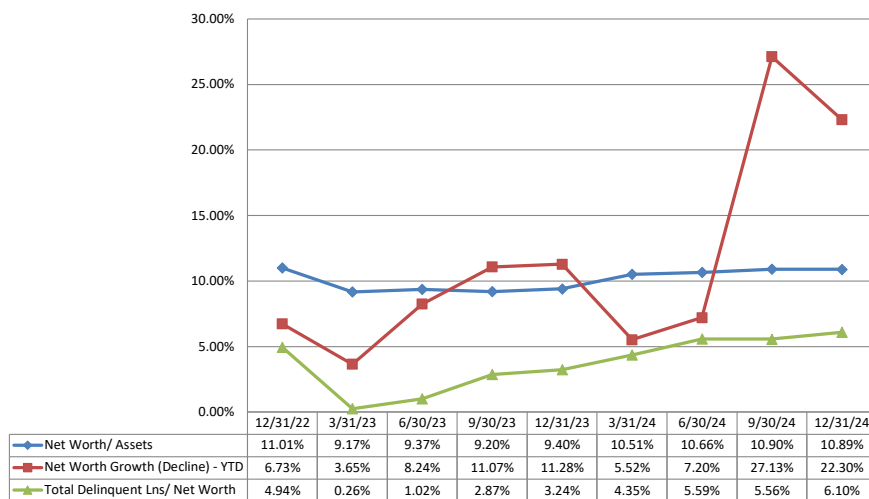
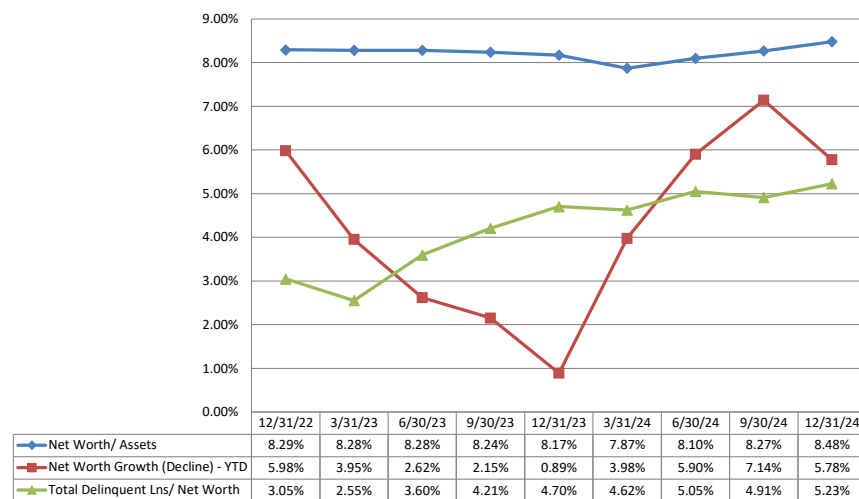
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Net Worth

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

Asset Group A - \$0 to \$250 million in Total Assets  
As of DateAsset Group B - \$251 to \$500 million in Total Assets  
As of DateAsset Group C - \$501 to \$1 billion in Total Assets  
As of DateAsset Group D - Over \$1 billion in Total Assets  
As of Date

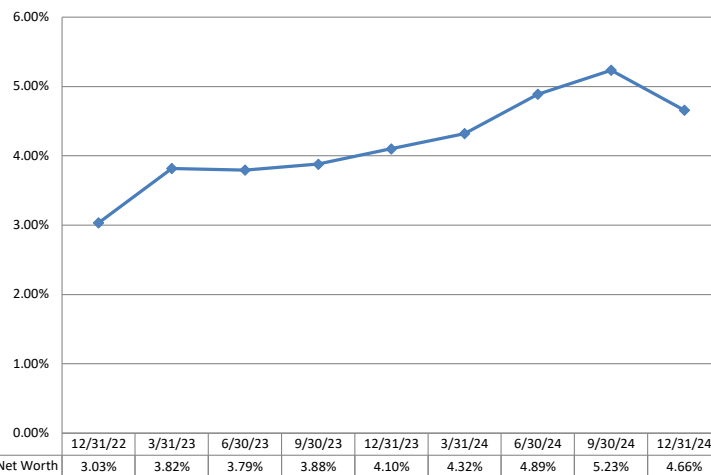
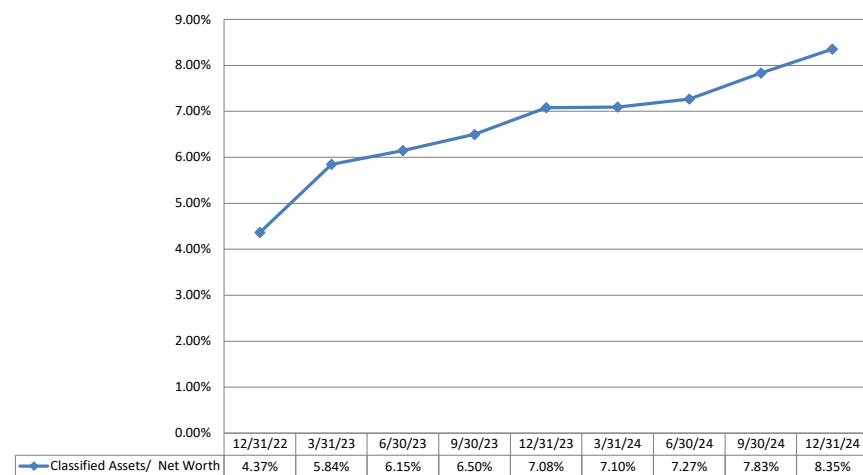
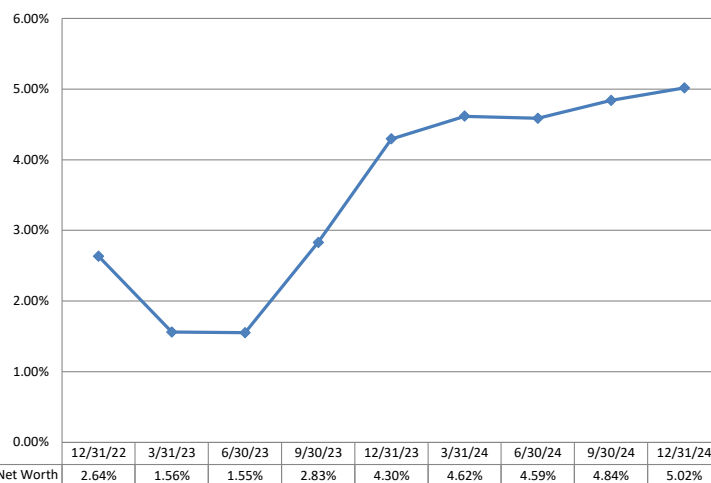
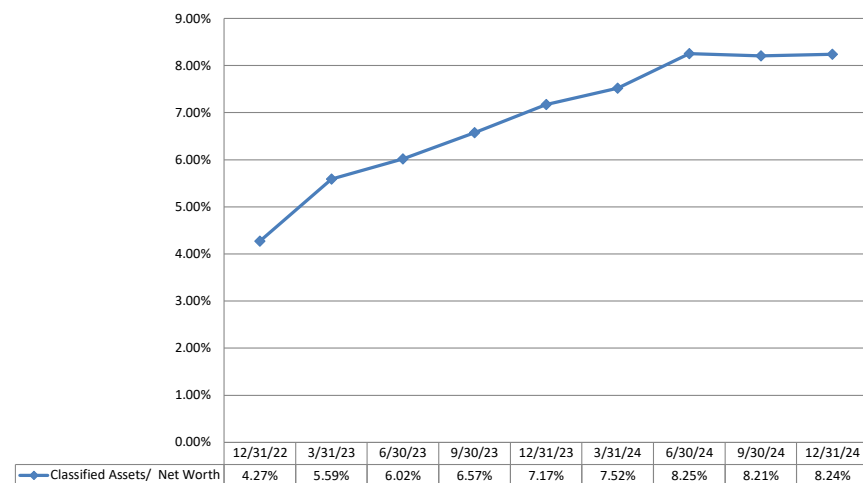
Source: SNL Financial

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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**Asset Group B - \$251 to \$500 million in Total Assets**  
As of Date**Asset Group C - \$501 to \$1 billion in Total Assets**  
As of Date**Asset Group D - Over \$1 billion in Total Assets**  
As of 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.

# Net Worth

December 31, 2024

Run Date: February 14, 2025

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

Atlas Credit Union	\$373	\$76	20.38%	(9.52%)	0.00%	26.32%
West Side Baptist Church Federal Credit Union	\$399	\$51	12.78%	10.87%	3.92%	0.00%
Co-Lib Credit Union	\$1,223	\$172	14.06%	12.42%	18.60%	4.07%
Bluescope Employees' Credit Union	\$1,334	\$146	10.94%	(0.68%)	7.53%	7.53%
St. Augustine Credit Union	\$1,664	\$202	12.14%	7.45%	0.00%	0.50%
Northeast Regional Credit Union	\$1,707	\$228	13.36%	5.07%	0.00%	0.88%
Bothwell Hospital Employees Credit Union	\$1,848	\$174	9.42%	8.75%	40.23%	2.87%
J.C. Federal Employees Credit Union	\$3,131	\$675	21.56%	2.12%	9.33%	2.07%
WeDevelopment Federal Credit Union	\$3,160	\$477	15.09%	(30.87%)	33.96%	31.66%
Our Lady of Snows Credit Union	\$4,234	\$617	14.57%	6.93%	0.00%	0.00%
Dexter Public School Credit Union	\$5,096	\$637	12.50%	0.79%	0.00%	0.31%
Sikeston Public Schools Credit Union	\$5,142	\$921	17.91%	5.02%	7.49%	4.67%
Fedco Credit Union	\$6,260	\$728	11.63%	7.22%	0.00%	0.14%
Southeast Missouri Community Credit Union	\$7,329	\$611	8.34%	(16.76%)	1.31%	6.38%
KC Unidos Federal Credit Union	\$7,768	\$2,368	30.48%	5.38%	2.28%	4.31%
Lovers Lane Credit Union	\$7,904	\$1,160	14.68%	4.41%	15.34%	3.10%
Community First Credit Union	\$8,376	\$853	10.18%	5.05%	6.45%	9.61%
Saint Joseph Teachers' Credit Union	\$8,488	\$830	9.78%	10.08%	0.48%	0.96%
Missouri Baptist Credit Union	\$9,060	\$638	7.04%	6.33%	8.93%	9.09%
South Central Missouri Credit Union	\$9,492	\$1,432	15.09%	1.56%	4.33%	1.12%
Northwest Missouri Regional Credit Union	\$10,354	\$1,235	11.93%	7.86%	5.26%	6.32%
K.C. Area Credit Union	\$10,703	\$1,858	17.36%	4.68%	0.70%	3.28%
Academic Employees Credit Union	\$14,729	\$1,017	6.90%	28.09%	2.46%	2.56%
Patriot Credit Union	\$14,807	\$1,230	8.31%	13.05%	5.45%	5.61%
Burlington Northtown Community Credit Union	\$15,267	\$3,020	19.78%	5.89%	1.95%	1.59%
Division #6 Highway Credit Union	\$15,756	\$2,565	16.28%	4.31%	0.04%	0.74%
Independence Teachers Credit Union	\$15,869	\$2,298	14.48%	7.99%	0.65%	1.09%
Catholic Family Credit Union	\$16,258	\$1,445	8.89%	4.26%	7.47%	5.54%
Stationery Credit Union	\$17,517	\$2,213	12.63%	12.11%	2.39%	1.81%
Cape Regional Credit Union	\$17,955	\$1,446	8.05%	10.38%	2.07%	2.97%
United Labor Credit Union	\$18,700	\$1,465	7.83%	12.78%	9.56%	7.92%
St. Louis Newspaper Carriers Credit Union	\$19,447	\$1,389	7.14%	(7.95%)	3.96%	0.36%
St. Louis Policemens Credit Union	\$20,365	\$3,632	17.83%	0.86%	4.79%	1.76%
Summit Ridge Credit Union	\$21,008	\$1,613	7.68%	(5.12%)	14.07%	5.02%
Leadco Community Credit Union	\$22,141	\$2,456	11.09%	1.15%	0.37%	2.04%

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.



# Net Worth

December 31, 2024

Run Date: February 14, 2025

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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>						
Highway Crossroads Credit Union	\$23,148	\$3,641	15.73%	4.69%	4.06%	4.78%
Desoto Mo Pac Credit Union	\$23,429	\$2,737	11.68%	6.29%	5.12%	3.32%
Legacy Credit Union	\$24,582	\$3,954	16.08%	29.64%	3.92%	2.48%
County Credit Union	\$25,323	\$3,010	11.89%	5.13%	3.82%	7.48%
Highway Alliance Credit Union	\$27,145	\$3,019	11.12%	3.78%	0.20%	2.19%
Columbia Credit Union	\$30,623	\$3,147	10.28%	10.11%	0.76%	0.51%
District One Highway Credit Union	\$31,685	\$5,199	16.41%	4.78%	0.00%	0.21%
Lutheran Federal Credit Union	\$32,475	\$3,055	9.41%	12.94%	0.20%	0.62%
Show-Me Credit Union	\$33,546	\$5,018	14.96%	7.50%	4.05%	3.19%
Shelter Insurance Federal Credit Union	\$36,859	\$5,076	13.77%	9.18%	0.55%	2.32%
Holy Rosary Credit Union	\$42,986	\$4,914	11.43%	0.02%	23.42%	26.80%
Central Communications Credit Union	\$44,073	\$3,306	7.50%	(16.52%)	8.29%	1.85%
Kansas City Credit Union	\$45,818	\$3,510	7.66%	(24.08%)	17.12%	17.46%
Joplin Metro Credit Union	\$50,205	\$8,376	16.68%	15.96%	2.53%	2.22%
City Credit Union	\$56,391	\$6,884	12.21%	11.09%	7.36%	9.94%
Raytown-Lee's Summit Community Credit Union	\$58,470	\$4,792	8.20%	1.20%	4.84%	4.38%
Horizon Credit Union	\$58,475	\$6,372	10.90%	2.91%	6.42%	3.44%
Foundation Credit Union	\$68,301	\$10,439	15.28%	1.72%	2.53%	2.17%
Members 1st Credit Union	\$68,914	\$6,431	9.33%	11.11%	0.28%	1.24%
Educational Community Credit Union	\$75,274	\$6,729	8.94%	6.83%	7.95%	4.92%
Health Care Family Credit Union	\$76,077	\$11,015	14.48%	5.16%	3.41%	3.11%
CSD Credit Union	\$77,025	\$9,343	12.13%	9.33%	2.40%	1.48%
Missouri Central Credit Union	\$77,544	\$8,310	10.72%	4.61%	4.13%	11.68%
Mercy Credit Union	\$82,577	\$9,573	11.59%	13.14%	1.75%	2.04%
Postal & Community Credit Union	\$83,582	\$7,976	9.54%	13.49%	2.39%	0.33%
Goetz Credit Union	\$83,702	\$12,553	15.00%	10.30%	2.51%	2.28%
Volt Credit Union	\$86,217	\$7,836	9.09%	2.85%	3.33%	2.91%
Civic Central Credit Union	\$91,774	\$12,545	13.67%	9.32%	1.32%	1.32%
Riverways Federal Credit Union	\$104,540	\$9,029	8.64%	16.55%	10.23%	5.58%
First Missouri Credit Union	\$108,880	\$11,849	10.88%	2.78%	11.74%	6.81%

Source: SNL Financial

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# Net Worth

December 31, 2024

Run Date: February 14, 2025

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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>						
Ozark Federal Credit Union	\$110,692	\$12,276	11.09%	17.09%	3.89%	3.61%
Metro Credit Union	\$111,503	\$13,821	12.40%	6.03%	1.50%	4.91%
R-G Federal Credit Union	\$134,545	\$13,488	10.02%	6.40%	5.92%	5.88%
Central Missouri Community Credit Union	\$136,706	\$10,242	7.49%	10.38%	2.72%	3.48%
Century Credit Union	\$157,157	\$28,560	18.17%	7.79%	1.81%	3.47%
Conservation Employees Credit Union	\$169,028	\$16,007	9.47%	4.52%	0.34%	1.07%
Public Safety Credit Union	\$177,539	\$21,303	12.00%	9.70%	2.38%	4.60%
United Consumers Credit Union	\$201,576	\$23,079	11.45%	4.97%	4.83%	9.77%
Average of Asset Group A	\$44,839	\$5,209	12.40%	5.49%	5.36%	4.66%
<b>Asset Group B - \$251 to \$500 million in total assets</b>						
United Credit Union	\$277,469	\$42,514	15.32%	10.09%	3.06%	7.20%
TelComm Credit Union	\$308,222	\$42,377	13.75%	3.62%	2.22%	2.13%
Great Plains Federal Credit Union	\$322,993	\$41,882	12.97%	(14.79%)	4.63%	11.82%
Missouri Electric Cooperative Employees Credit Union	\$327,887	\$37,877	11.55%	9.62%	0.17%	0.22%
Blucurrent Credit Union	\$351,771	\$37,657	10.70%	6.41%	2.82%	5.30%
Alltru Federal Credit Union	\$359,534	\$33,893	9.43%	1.63%	13.59%	20.64%
Alliance Credit Union	\$374,512	\$43,552	11.63%	4.27%	5.45%	7.88%
Infuze Credit Union	\$384,920	\$40,316	10.47%	17.25%	5.58%	9.90%
St. Louis Community Credit Union	\$409,483	\$64,520	15.76%	7.19%	7.20%	8.90%
Arsenal Credit Union	\$420,029	\$32,489	7.73%	(13.39%)	14.36%	16.17%
Assemblies of God Credit Union	\$438,610	\$37,248	8.49%	5.56%	14.11%	3.68%
West Community Credit Union	\$483,217	\$39,622	8.20%	3.46%	15.09%	6.38%
Average of Asset Group B	\$371,554	\$41,162	11.33%	3.41%	7.36%	8.35%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>						
Neighbors Credit Union	\$532,829	\$66,050	12.40%	(0.47%)	12.23%	6.36%
Missouri Credit Union	\$565,747	\$58,344	10.31%	9.13%	0.94%	4.55%
River Region Community Credit Union	\$715,998	\$71,218	9.95%	58.25%	5.13%	4.14%
Average of Asset Group C	\$604,858	\$65,204	10.89%	22.30%	6.10%	5.02%
<b>Asset Group D - Over \$1 billion in total assets</b>						
Vantage Credit Union	\$1,083,344	\$83,228	7.68%	7.07%	5.87%	8.92%
Together Credit Union	\$2,527,244	\$241,895	9.57%	2.07%	5.86%	6.66%
First Community Credit Union	\$4,517,141	\$370,161	8.19%	8.19%	3.96%	9.14%
Average of Asset Group D	\$2,709,243	\$231,761	8.48%	5.78%	5.23%	8.24%

Source: SNL Financial

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# Definitions



<b>Total assets (\$000)</b>	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.
<b>Net income (\$000)</b>	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.
<b>Return on average assets (%)</b>	Return on average assets; net income as a percent of average assets.
<b>Return on average net worth (%)</b>	Return on average equity; net income as a percent of average equity.
<b>Operational expense ÷ operational revenue (%)</b>	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.
<b>Salary expense ÷ employees</b>	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
<b>Total loans and leases (\$000)</b>	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.
<b>Total shares and deposits (\$000)</b>	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.
<b>Total assets ÷ employees</b>	Total assets divided by number of full-time equivalent employees at end of period.
<b>Total loans ÷ total shares (%)</b>	Total loans as a percent of total shares.
<b>Yield on average assets (%)</b>	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.
<b>Interest expense ÷ average assets (%)</b>	Total interest expense as a percent of average assets.
<b>Net interest income ÷ average assets (%)</b>	Interest on loans and investments less cost of funds as a percent of average assets.

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