



MOSS ADAMS<sup>LLP</sup>

Certified Public Accountants | Business Consultants

# Credit Union Index

An Analysis of Kansas and Missouri Credit Unions



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

**KANSAS**

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**Kansas City**

7285 West 132nd Street  
Suite 220  
Overland Park, KS 66213  
**(913) 599-3737**

**Asset Size Definition:**

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GROUP A \$0-\$250 million

GROUP B \$251-\$500 million

GROUP C \$501 million-\$1 billion

GROUP D Over \$1 billion

***Kansas***

# *Performance Analysis*

Region	Institution Name	As of Date	Quarter to Date				Year to Date					
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
<b>Asset Group A - \$50 to \$250 million in total assets</b>												
	Norwesco Credit Union	\$103	\$1	3.96%	14.81%	0.00%	NA	\$1	3.96%	14.81%	0.00%	NA
	Catholics United Credit Union	\$221	\$0	0.00%	0.00%	100.00%	NA	\$0	0.00%	0.00%	100.00%	NA
	Sunflower Federal Credit Union	\$453	\$0	0.00%	0.00%	100.00%	\$4	\$0	0.00%	0.00%	100.00%	\$4
	Salina Railroad Credit Union	\$571	\$0	0.00%	0.00%	93.75%	\$29	\$0	0.00%	0.00%	93.75%	\$29
	Universal Credit Union	\$795	(\$6)	(2.87%)	(6.76%)	160.00%	\$24	(\$6)	(2.87%)	(6.76%)	160.00%	\$24
	Kan Colo Credit Union	\$866	\$1	0.46%	3.20%	85.71%	\$16	\$1	0.46%	3.20%	85.71%	\$16
	Quindaro Homes Federal Credit Union	\$975	\$1	0.41%	1.47%	90.91%	\$28	\$1	0.41%	1.47%	90.91%	\$28
	Sandhills Federal Credit Union	\$1,128	(\$71)	(25.04%)	(182.05%)	NA	\$19	(\$71)	(25.04%)	(182.05%)	NA	\$19
	Enterprise Credit Union	\$1,164	\$5	1.73%	19.61%	80.00%	\$22	\$5	1.73%	19.61%	80.00%	\$22
	Mid Plains Credit Union	\$1,663	\$7	1.70%	14.66%	56.25%	\$20	\$7	1.70%	14.66%	56.25%	\$20
	Christ the King Parish Federal Credit Union	\$1,677	(\$2)	(0.48%)	(3.94%)	137.50%	\$12	(\$2)	(0.48%)	(3.94%)	137.50%	\$12
	W N M H Credit Union	\$1,765	(\$1)	(0.23%)	(1.78%)	81.82%	\$27	(\$1)	(0.23%)	(1.78%)	81.82%	\$27
	Eagle Federal Credit Union	\$1,954	\$1	0.21%	2.96%	95.83%	\$60	\$1	0.21%	2.96%	95.83%	\$60
	Salina Municipal Credit Union	\$2,082	(\$5)	(0.98%)	(9.17%)	127.78%	\$30	(\$5)	(0.98%)	(9.17%)	127.78%	\$30
	Central Kansas Education Credit Union	\$2,701	\$3	0.45%	1.72%	86.67%	\$40	\$3	0.45%	1.72%	86.67%	\$40
	Wakarusa Valley Credit Union	\$3,373	\$2	0.23%	2.06%	96.97%	\$40	\$2	0.23%	2.06%	96.97%	\$40
	Ark City Teachers Credit Union	\$3,516	\$4	0.45%	4.52%	76.00%	\$44	\$4	0.45%	4.52%	76.00%	\$44
	River Cities Community Credit Union	\$3,595	\$7	0.80%	11.07%	80.77%	\$25	\$7	0.80%	11.07%	80.77%	\$25
	Hutchinson Postal and Community Credit Union	\$4,008	(\$27)	(2.73%)	(11.64%)	98.36%	\$35	(\$27)	(2.73%)	(11.64%)	98.36%	\$35
	Tri-County Credit Union	\$4,075	\$7	0.69%	4.32%	71.43%	\$24	\$7	0.69%	4.32%	71.43%	\$24
	Morton Credit Union	\$4,120	\$6	0.60%	4.35%	87.32%	\$29	\$6	0.60%	4.35%	87.32%	\$29
	C & R Credit Union	\$4,133	\$2	0.20%	2.07%	96.97%	\$38	\$2	0.20%	2.07%	96.97%	\$38
	Southwest Kansas Community Credit Union	\$4,390	\$2	0.19%	1.58%	96.08%	\$41	\$2	0.19%	1.58%	96.08%	\$41
	Kansas City P&G Employees Credit Union	\$4,675	(\$4)	(0.34%)	(1.46%)	108.11%	\$50	(\$4)	(0.34%)	(1.46%)	108.11%	\$50
	Kansas Air Guard Credit Union	\$5,270	\$1	0.08%	0.50%	97.30%	\$52	\$1	0.08%	0.50%	97.30%	\$52
	Ellis Credit Union	\$5,303	\$5	0.38%	2.15%	85.00%	\$32	\$5	0.38%	2.15%	85.00%	\$32
	UAW MO-KAN Federal Credit Union	\$6,083	\$8	0.54%	4.07%	87.10%	\$40	\$8	0.54%	4.07%	87.10%	\$40
	Topeka Police Credit Union	\$6,795	\$6	0.36%	3.25%	89.74%	\$53	\$6	0.36%	3.25%	89.74%	\$53
	Peoples Choice Credit Union	\$7,352	(\$3)	(0.16%)	(0.74%)	82.43%	\$43	(\$3)	(0.16%)	(0.74%)	82.43%	\$43
	Credit Union of Leavenworth County	\$7,599	(\$18)	(0.95%)	(11.04%)	127.42%	\$38	(\$18)	(0.95%)	(11.04%)	127.42%	\$38
	Bradken Credit Union	\$7,659	(\$148)	(7.58%)	(47.28%)	96.10%	\$78	(\$148)	(7.58%)	(47.28%)	96.10%	\$78
	Topeka Post Office Credit Union	\$8,219	\$9	0.44%	2.02%	86.57%	\$58	\$9	0.44%	2.02%	86.57%	\$58
	United Credit Union	\$8,923	\$6	0.27%	3.06%	88.46%	\$37	\$6	0.27%	3.06%	88.46%	\$37
	Topeka Firemen's Credit Union	\$9,333	\$11	0.48%	1.74%	68.42%	\$28	\$11	0.48%	1.74%	68.42%	\$28
	KC Fairfax Federal Credit Union	\$9,422	(\$44)	(1.87%)	(14.45%)	97.76%	\$49	(\$44)	(1.87%)	(14.45%)	97.76%	\$49
	Sunflower UP Federal Credit Union	\$9,465	\$44	1.95%	24.51%	70.13%	\$41	\$44	1.95%	24.51%	70.13%	\$41
	Crossroads Credit Union	\$9,528	\$18	0.76%	5.66%	76.83%	\$42	\$18	0.76%	5.66%	76.83%	\$42
	Topeka City Employees Credit Union	\$9,688	(\$7)	(0.29%)	(2.69%)	97.94%	\$54	(\$7)	(0.29%)	(2.69%)	97.94%	\$54
	Bluestem Community Credit Union	\$11,115	\$1	0.04%	0.42%	94.35%	\$44	\$1	0.04%	0.42%	94.35%	\$44
	Bell Credit Union	\$11,726	\$21	0.73%	5.29%	83.56%	\$44	\$21	0.73%	5.29%	83.56%	\$44
	Garden City Teachers Federal Credit Union	\$12,211	(\$19)	(0.63%)	(8.41%)	113.19%	\$50	(\$19)	(0.63%)	(8.41%)	113.19%	\$50
	Farmers Credit Union	\$13,817	(\$2)	(0.06%)	(0.51%)	102.30%	\$42	(\$2)	(0.06%)	(0.51%)	102.30%	\$42
	Kansas City Kansas Firemen & Police Credit Union	\$14,348	\$19	0.53%	3.02%	61.22%	\$60	\$19	0.53%	3.02%	61.22%	\$60
	Salina Interparochial Credit Union	\$17,066	\$25	0.59%	2.21%	46.90%	\$37	\$25	0.59%	2.21%	46.90%	\$37
	Co-Operative Credit Union	\$20,088	\$26	0.52%	3.88%	90.66%	\$47	\$26	0.52%	3.88%	90.66%	\$47
	Wheat State Credit Union	\$21,709	(\$186)	(3.49%)	(51.70%)	81.93%	\$60	(\$186)	(3.49%)	(51.70%)	81.93%	\$60
	Hutchinson Government Employees Credit Union	\$21,987	(\$3)	(0.05%)	(0.47%)	71.85%	\$54	(\$3)	(0.05%)	(0.47%)	71.85%	\$54
	Credit Union of Emporia	\$23,025	\$47	0.83%	6.75%	72.25%	\$35	\$47	0.83%	6.75%	72.25%	\$35
	Reliance Credit Union	\$25,113	\$35	0.57%	3.65%	76.19%	\$71	\$35	0.57%	3.65%	76.19%	\$71
	K.U.M.C. Credit Union	\$28,534	\$36	0.51%	5.86%	83.86%	\$61	\$36	0.51%	5.86%	83.86%	\$61

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>												
	Campus Credit Union	\$29,525	\$27	0.36%	2.86%	66.19%	\$61	\$27	0.36%	2.86%	66.19%	\$61
	Catholic Family Federal Credit Union	\$30,460	\$4	0.05%	0.58%	80.17%	\$41	\$4	0.05%	0.58%	80.17%	\$41
	Equishare Credit Union	\$33,345	(\$18)	(0.22%)	(2.42%)	76.80%	\$48	(\$18)	(0.22%)	(2.42%)	76.80%	\$48
	McPherson Cooperative Credit Union	\$33,656	\$9	0.11%	1.12%	96.99%	\$46	\$9	0.11%	1.12%	96.99%	\$46
	Freedom First Federal Credit Union	\$33,705	\$16	0.19%	1.35%	89.50%	\$42	\$16	0.19%	1.35%	89.50%	\$42
	U S P L K Employees Federal Credit Union	\$34,022	\$32	0.38%	3.09%	78.98%	\$60	\$32	0.38%	3.09%	78.98%	\$60
	Central Kansas Credit Union	\$36,235	(\$8)	(0.09%)	(1.26%)	95.32%	\$43	(\$8)	(0.09%)	(1.26%)	95.32%	\$43
	ARK Valley Credit Union	\$37,114	\$68	0.76%	8.36%	85.19%	\$44	\$68	0.76%	8.36%	85.19%	\$44
	United Northwest Federal Credit Union	\$38,983	\$63	0.65%	4.20%	76.85%	\$48	\$63	0.65%	4.20%	76.85%	\$48
	Dillon Credit Union	\$39,368	\$32	0.33%	2.13%	84.29%	\$55	\$32	0.33%	2.13%	84.29%	\$55
	Kansas Blue Cross-Blue Shield Credit Union	\$40,911	\$74	0.75%	5.07%	70.79%	\$67	\$74	0.75%	5.07%	70.79%	\$67
	Mid-Kansas Credit Union	\$52,618	(\$13)	(0.10%)	(1.02%)	102.13%	\$55	(\$13)	(0.10%)	(1.02%)	102.13%	\$55
	Panhandle Federal Credit Union	\$52,734	\$65	0.50%	3.17%	78.78%	\$60	\$65	0.50%	3.17%	78.78%	\$60
	Midwest Regional Credit Union	\$63,726	(\$65)	(0.42%)	(4.60%)	88.93%	\$55	(\$65)	(0.42%)	(4.60%)	88.93%	\$55
	B&V Credit Union	\$66,684	\$85	0.51%	4.53%	67.68%	\$56	\$85	0.51%	4.53%	67.68%	\$56
	SM Federal Credit Union	\$66,920	\$116	0.70%	4.26%	51.87%	\$70	\$116	0.70%	4.26%	51.87%	\$70
	Credit Union of Dodge City	\$74,387	\$75	0.42%	4.89%	84.76%	\$47	\$75	0.42%	4.89%	84.76%	\$47
	Emporia State Federal Credit Union	\$79,029	\$175	0.90%	9.14%	75.80%	\$54	\$175	0.90%	9.14%	75.80%	\$54
	Kansas State University Federal Credit Union	\$79,975	\$91	0.46%	4.71%	80.50%	\$49	\$91	0.46%	4.71%	80.50%	\$49
	Farmway Credit Union	\$88,248	\$162	0.74%	3.25%	80.22%	\$71	\$162	0.74%	3.25%	80.22%	\$71
	Quantum Credit Union	\$91,630	\$74	0.33%	3.82%	73.23%	\$68	\$74	0.33%	3.82%	73.23%	\$68
	Kansas Teachers Community Credit Union	\$94,114	\$234	1.01%	9.11%	74.34%	\$45	\$234	1.01%	9.11%	74.34%	\$45
	White Eagle Credit Union	\$103,746	\$460	1.81%	15.40%	72.97%	\$49	\$460	1.81%	15.40%	72.97%	\$49
	Wichita Federal Credit Union	\$106,231	\$440	1.68%	11.24%	82.37%	\$66	\$440	1.68%	11.24%	82.37%	\$66
	Frontier Community Credit Union	\$129,279	(\$27)	(0.09%)	(0.67%)	92.63%	\$68	(\$27)	(0.09%)	(0.67%)	92.63%	\$68
	Average of Asset Group A	\$25,627	\$27	(0.19%)	(1.27%)	85.74%	\$45	\$27	(0.19%)	(1.27%)	85.74%	\$45
<b>Asset Group B - \$251 to \$500 million in total assets</b>												
	Skyward Credit Union	\$282,503	\$966	1.39%	9.03%	59.64%	\$73	\$966	1.39%	9.03%	59.64%	\$73
	Mid American Credit Union	\$284,007	(\$463)	(0.66%)	(6.95%)	85.36%	\$64	(\$463)	(0.66%)	(6.95%)	85.36%	\$64
	Heartland Credit Union	\$284,445	\$424	0.60%	6.33%	84.11%	\$61	\$424	0.60%	6.33%	84.11%	\$61
	Envista Credit Union	\$338,541	\$139	0.17%	1.77%	80.65%	\$58	\$139	0.17%	1.77%	80.65%	\$58
	Mainstreet Federal Credit Union	\$433,020	\$349	0.33%	4.05%	86.13%	\$62	\$349	0.33%	4.05%	86.13%	\$62
	Azura Credit Union	\$487,789	\$667	0.56%	5.51%	80.30%	\$62	\$667	0.56%	5.51%	80.30%	\$62
	Average of Asset Group B	\$351,718	\$347	0.40%	3.29%	79.37%	\$63	\$347	0.40%	3.29%	79.37%	\$63
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>												
	Mazuma Credit Union	\$588,222	\$2,244	1.54%	17.09%	67.98%	\$76	\$2,244	1.54%	17.09%	67.98%	\$76
	Golden Plains Credit Union	\$592,633	\$403	0.27%	2.77%	80.52%	\$52	\$403	0.27%	2.77%	80.52%	\$52
	Credit Union of America	\$766,236	\$2,275	1.22%	9.80%	66.00%	\$66	\$2,275	1.22%	9.80%	66.00%	\$66
	Average of Asset Group C	\$649,030	\$1,641	1.01%	9.89%	71.50%	\$65	\$1,641	1.01%	9.89%	71.50%	\$65
<b>Asset Group D - \$1 billion and over in total assets</b>												
	Meritrust Credit Union	\$1,266,624	\$998	0.31%	3.47%	69.38%	\$66	\$998	0.31%	3.47%	69.38%	\$66
	CommunityAmerica Credit Union	\$2,477,985	\$3,432	0.56%	4.59%	82.80%	\$82	\$3,432	0.56%	4.59%	82.80%	\$82
	Average of Asset Group D	\$1,872,305	\$2,215	0.44%	4.03%	76.09%	\$74	\$2,215	0.44%	4.03%	76.09%	\$74

# ***Balance Sheet & Net Interest Margin***

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>											
	Norwesco Credit Union	\$103	\$36	\$76	47.37%	NA	3.96%	0.00%	3.96%	20.41%	28.17%
	Catholics United Credit Union	\$221	\$89	\$191	46.60%	NA	5.45%	0.00%	5.45%	3.65%	4.23%
	Sunflower Federal Credit Union	\$453	\$398	\$365	109.04%	\$453	6.26%	0.00%	6.26%	11.82%	17.14%
	Salina Railroad Credit Union	\$571	\$498	\$531	93.79%	\$381	11.00%	0.69%	10.31%	(14.19%)	6.90%
	Universal Credit Union	\$795	\$459	\$440	104.32%	\$795	4.31%	0.00%	4.78%	(36.99%)	(58.25%)
	Kan Colo Credit Union	\$866	\$381	\$741	51.42%	\$1,732	3.72%	0.46%	2.79%	5.15%	5.47%
	Quindaro Homes Federal Credit Union	\$975	\$477	\$705	67.66%	\$975	4.88%	0.41%	4.48%	(6.06%)	(7.24%)
	Sandhills Federal Credit Union	\$1,128	\$620	\$973	63.72%	\$752	3.53%	23.99%	(20.46%)	(3.86%)	(3.26%)
	Enterprise Credit Union	\$1,164	\$1,013	\$1,047	96.75%	\$582	6.93%	0.69%	6.23%	6.64%	7.00%
	Mid Plains Credit Union	\$1,663	\$1,355	\$1,455	93.13%	\$1,663	5.59%	1.70%	3.89%	7.85%	7.56%
	Christ the King Parish Federal Credit Union	\$1,677	\$808	\$1,473	54.85%	\$1,677	1.93%	0.24%	1.69%	9.77%	11.74%
	W N M H Credit Union	\$1,765	\$1,368	\$1,536	89.06%	\$1,177	4.52%	0.90%	3.62%	(1.36%)	(0.26%)
	Eagle Federal Credit Union	\$1,954	\$1,286	\$1,814	70.89%	\$1,954	4.54%	0.41%	4.13%	7.30%	7.18%
	Salina Municipal Credit Union	\$2,082	\$1,108	\$1,864	59.44%	\$1,041	2.93%	0.00%	2.93%	14.53%	17.47%
	Central Kansas Education Credit Union	\$2,701	\$1,926	\$1,999	96.35%	\$1,801	4.36%	0.45%	3.91%	12.37%	16.46%
	Wakarusa Valley Credit Union	\$3,373	\$1,940	\$2,980	65.10%	\$2,249	3.98%	0.47%	3.51%	(9.95%)	(11.22%)
	Ark City Teachers Credit Union	\$3,516	\$2,052	\$3,159	64.96%	\$3,516	4.37%	1.57%	2.69%	(12.46%)	(14.40%)
	River Cities Community Credit Union	\$3,595	\$3,012	\$3,336	90.29%	\$1,198	5.40%	0.46%	4.83%	27.72%	29.34%
	Hutchinson Postal and Community Credit Union	\$4,008	\$2,450	\$3,075	79.67%	\$1,336	4.84%	0.30%	4.64%	9.29%	15.40%
	Tri-County Credit Union	\$4,075	\$1,259	\$3,422	36.79%	\$2,717	2.66%	0.59%	2.07%	2.67%	2.83%
	Morton Credit Union	\$4,120	\$2,621	\$3,549	73.85%	\$1,373	4.89%	0.50%	4.39%	23.32%	25.67%
	C & R Credit Union	\$4,133	\$3,148	\$3,740	84.17%	\$1,653	6.02%	0.39%	5.63%	16.32%	17.76%
	Southwest Kansas Community Credit Union	\$4,390	\$3,059	\$3,793	80.65%	\$1,463	4.75%	0.57%	4.18%	35.52%	36.35%
	Kansas City P&G Employees Credit Union	\$4,675	\$3,376	\$3,573	94.49%	\$2,338	2.56%	0.17%	2.39%	(1.70%)	(1.78%)
	Kansas Air Guard Credit Union	\$5,270	\$4,064	\$4,452	91.28%	\$2,635	3.03%	0.68%	2.35%	(1.89%)	(2.94%)
	Ellis Credit Union	\$5,303	\$2,835	\$4,363	64.98%	\$2,652	3.05%	0.38%	2.67%	8.63%	10.06%
	UAW MO-KAN Federal Credit Union	\$6,083	\$3,512	\$5,247	66.93%	\$2,028	3.66%	0.14%	3.52%	25.09%	29.82%
	Topeka Police Credit Union	\$6,795	\$5,231	\$6,050	86.46%	\$2,265	4.47%	0.42%	4.11%	21.85%	24.41%
	Peoples Choice Credit Union	\$7,352	\$2,001	\$5,715	35.01%	\$2,451	3.52%	0.33%	3.20%	(2.76%)	(3.54%)
	Credit Union of Leavenworth County	\$7,599	\$3,482	\$6,926	50.27%	\$2,171	2.95%	0.21%	2.74%	1.96%	3.38%
	Bradken Credit Union	\$7,659	\$3,139	\$6,469	48.52%	\$3,830	4.40%	0.56%	3.84%	(15.13%)	(9.24%)
	Topeka Post Office Credit Union	\$8,219	\$3,639	\$6,432	56.58%	\$4,110	3.02%	0.24%	2.78%	1.47%	1.25%
	United Credit Union	\$8,923	\$2,322	\$8,124	28.58%	\$3,569	2.08%	0.14%	1.95%	8.00%	7.98%
	Topeka Firemen's Credit Union	\$9,333	\$4,152	\$6,794	61.11%	\$4,667	2.04%	0.39%	1.69%	8.31%	11.01%
	KC Fairfax Federal Credit Union	\$9,422	\$3,697	\$8,208	45.04%	\$1,884	4.50%	0.25%	4.25%	0.34%	2.50%
	Sunflower UP Federal Credit Union	\$9,465	\$8,096	\$8,428	96.06%	\$2,103	6.02%	0.66%	5.40%	39.42%	42.88%
	Crossroads Credit Union	\$9,528	\$4,851	\$8,214	59.06%	\$3,811	3.12%	0.21%	2.91%	3.09%	4.23%
	Topeka City Employees Credit Union	\$9,688	\$6,395	\$8,613	74.25%	\$2,422	3.60%	0.41%	3.19%	(8.25%)	(9.12%)
	Bluestem Community Credit Union	\$11,115	\$4,549	\$10,036	45.33%	\$2,470	3.28%	0.04%	3.24%	19.47%	20.36%
	Bell Credit Union	\$11,726	\$7,943	\$10,030	79.19%	\$2,606	4.32%	0.38%	3.94%	10.04%	13.82%
	Garden City Teachers Federal Credit Union	\$12,211	\$6,144	\$11,166	55.02%	\$2,035	3.17%	0.20%	2.97%	16.37%	21.68%
	Farmers Credit Union	\$13,817	\$4,813	\$12,239	39.33%	\$3,070	2.41%	0.15%	2.30%	2.95%	3.39%
	Kansas City Kansas Firemen & Police Credit Union	\$14,348	\$7,910	\$11,758	67.27%	\$3,587	5.72%	1.60%	4.12%	4.11%	4.51%
	Salina Interparochial Credit Union	\$17,066	\$9,577	\$12,425	77.08%	\$5,689	3.79%	1.04%	3.10%	8.03%	9.76%
	Co-Operative Credit Union	\$20,088	\$14,281	\$17,233	82.87%	\$2,870	5.10%	0.32%	4.78%	7.09%	9.80%
	Wheat State Credit Union	\$21,709	\$17,545	\$19,999	87.73%	\$2,412	5.40%	0.45%	4.95%	13.80%	20.30%
	Hutchinson Government Employees Credit Union	\$21,987	\$17,215	\$18,988	90.66%	\$2,587	4.90%	0.42%	4.48%	1.00%	9.40%
	Credit Union of Emporia	\$23,025	\$11,130	\$19,786	56.25%	\$3,070	2.89%	0.28%	2.60%	15.65%	13.72%
	Reliance Credit Union	\$25,113	\$16,328	\$21,088	77.43%	\$4,186	3.93%	0.37%	3.56%	13.54%	15.16%
	K.U.M.C. Credit Union	\$28,534	\$5,684	\$26,026	21.84%	\$4,076	2.85%	0.20%	2.66%	2.50%	2.05%

Source: SNL Financial

NA = data was not available.

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



# MOSS ADAMS LLP

Balance Sheet & Net Interest Margin

March 31, 2017

Run Date: May 17, 2017

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>											
	Campus Credit Union	\$29,525	\$18,869	\$25,626	73.63%	\$3,281	4.35%	0.26%	4.09%	(2.53%)	(3.60%)
	Catholic Family Federal Credit Union	\$30,460	\$18,280	\$27,517	66.43%	\$3,046	3.70%	0.13%	3.56%	19.94%	22.49%
	Equishare Credit Union	\$33,345	\$25,371	\$29,869	84.94%	\$2,382	5.12%	0.21%	4.91%	23.93%	28.35%
	McPherson Cooperative Credit Union	\$33,656	\$20,953	\$30,377	68.98%	\$3,543	3.07%	0.24%	2.83%	16.59%	18.23%
	Freedom First Federal Credit Union	\$33,705	\$5,232	\$28,839	18.14%	\$3,548	1.90%	0.12%	1.78%	1.92%	4.43%
	U S P L K Employees Federal Credit Union	\$34,022	\$11,119	\$29,749	37.38%	\$7,560	2.30%	0.63%	1.68%	3.77%	6.20%
	Central Kansas Credit Union	\$36,235	\$21,238	\$33,244	63.89%	\$2,265	2.97%	0.02%	2.95%	10.35%	12.46%
	ARK Valley Credit Union	\$37,114	\$20,703	\$33,442	61.91%	\$2,749	3.39%	0.33%	3.04%	25.62%	26.31%
	United Northwest Federal Credit Union	\$38,983	\$20,073	\$32,648	61.48%	\$3,119	3.09%	0.33%	2.75%	8.07%	8.27%
	Dillon Credit Union	\$39,368	\$28,073	\$33,118	84.77%	\$4,374	3.26%	0.23%	3.04%	13.31%	17.38%
	Kansas Blue Cross-Blue Shield Credit Union	\$40,911	\$22,404	\$34,993	64.02%	\$5,844	3.10%	0.54%	2.56%	28.75%	32.96%
	Mid-Kansas Credit Union	\$52,618	\$20,465	\$47,323	43.25%	\$3,189	2.64%	0.17%	2.47%	1.89%	2.03%
	Panhandle Federal Credit Union	\$52,734	\$20,993	\$44,415	47.27%	\$6,204	2.40%	0.44%	1.97%	9.89%	11.26%
	Midwest Regional Credit Union	\$63,726	\$31,500	\$57,521	54.76%	\$3,354	2.95%	0.31%	2.64%	14.13%	14.38%
	B&V Credit Union	\$66,684	\$15,727	\$58,813	26.74%	\$14,819	1.87%	0.32%	1.55%	0.20%	(0.92%)
	SM Federal Credit Union	\$66,920	\$52,435	\$55,664	94.20%	\$16,730	2.41%	0.98%	1.66%	6.10%	5.75%
	Credit Union of Dodge City	\$74,387	\$55,307	\$67,416	82.04%	\$2,254	4.41%	0.23%	4.18%	24.24%	26.63%
	Emporia State Federal Credit Union	\$79,029	\$56,451	\$71,179	79.31%	\$3,363	3.16%	0.43%	2.73%	15.47%	15.81%
	Kansas State University Federal Credit Union	\$79,975	\$46,999	\$71,255	65.96%	\$2,666	3.28%	0.25%	3.03%	8.34%	9.99%
	Farmway Credit Union	\$88,248	\$55,660	\$67,701	82.21%	\$2,802	3.89%	0.27%	3.61%	7.82%	7.98%
	Quantum Credit Union	\$91,630	\$79,197	\$81,415	97.28%	\$3,984	4.42%	0.54%	3.88%	12.38%	12.75%
	Kansas Teachers Community Credit Union	\$94,114	\$69,390	\$80,813	85.86%	\$3,086	3.00%	0.30%	2.69%	14.38%	15.92%
	White Eagle Credit Union	\$103,746	\$68,316	\$90,282	75.67%	\$2,660	4.03%	0.44%	3.59%	15.89%	14.97%
	Wichita Federal Credit Union	\$106,231	\$73,737	\$89,636	82.26%	\$3,171	4.26%	0.57%	3.69%	12.78%	13.42%
	Frontier Community Credit Union	\$129,279	\$76,266	\$111,996	68.10%	\$3,232	3.49%	0.42%	3.08%	19.31%	22.49%
	Average of Asset Group A	\$25,627	\$15,334	\$22,207	68.39%	\$3,086	3.91%	0.72%	3.19%	8.60%	10.17%
<b>Asset Group B - \$251 to \$500 million in total assets</b>											
	Skyward Credit Union	\$282,503	\$115,128	\$237,589	48.46%	\$7,434	3.48%	0.66%	2.82%	15.48%	18.69%
	Mid American Credit Union	\$284,007	\$255,774	\$233,152	109.70%	\$2,784	4.35%	0.58%	3.77%	7.71%	11.92%
	Heartland Credit Union	\$284,445	\$233,630	\$236,327	98.86%	\$2,421	3.78%	0.62%	3.16%	6.88%	23.06%
	Envista Credit Union	\$338,541	\$289,144	\$296,126	97.64%	\$3,064	3.48%	0.47%	3.00%	13.90%	23.68%
	Mainstreet Federal Credit Union	\$433,020	\$224,158	\$392,984	57.04%	\$3,383	2.89%	0.24%	2.65%	15.71%	15.94%
	Azura Credit Union	\$487,789	\$274,705	\$434,414	63.24%	\$3,841	3.16%	0.42%	2.74%	12.74%	13.54%
	Average of Asset Group B	\$351,718	\$232,090	\$305,099	79.16%	\$3,821	3.52%	0.50%	3.02%	12.07%	17.81%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>											
	Mazuma Credit Union	\$588,222	\$410,352	\$497,765	82.44%	\$3,112	3.90%	0.52%	3.39%	5.61%	15.85%
	Golden Plains Credit Union	\$592,633	\$536,398	\$515,553	104.04%	\$2,795	3.77%	0.62%	3.15%	1.15%	14.86%
	Credit Union of America	\$766,236	\$621,924	\$621,746	100.03%	\$3,784	4.00%	0.79%	3.21%	19.48%	24.66%
	Average of Asset Group C	\$649,030	\$522,891	\$545,021	95.50%	\$3,230	3.89%	0.64%	3.25%	8.75%	18.46%
<b>Asset Group D - \$1 billion and over in total assets</b>											
	Meritrust Credit Union	\$1,266,624	\$1,090,067	\$1,092,676	99.76%	\$3,815	4.23%	0.98%	3.25%	(0.93%)	17.65%
	CommunityAmerica Credit Union	\$2,477,985	\$1,530,853	\$2,025,042	75.60%	\$3,220	3.21%	0.76%	2.35%	13.86%	22.22%
	Average of Asset Group D	\$1,872,305	\$1,310,460	\$1,558,859	87.68%	\$3,518	3.72%	0.87%	2.80%	6.47%	19.94%

Source: SNL Financial

NA = data was not available.

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

# ***Asset Quality***

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>								
	Norwesco Credit Union	\$103	\$0	0.00%	5.56%	NA	0.00%	0.00%
	Catholics United Credit Union	\$221	\$0	0.00%	15.73%	NA	0.00%	0.00%
	Sunflower Federal Credit Union	\$453	\$95	23.87%	3.02%	12.63%	95.00%	20.97%
	Salina Railroad Credit Union	\$571	\$13	2.61%	0.80%	30.77%	30.95%	2.28%
	Universal Credit Union	\$795	\$13	2.83%	3.70%	130.77%	3.52%	1.64%
	Kan Colo Credit Union	\$866	\$32	8.40%	5.77%	68.75%	21.77%	3.70%
	Quindaro Homes Federal Credit Union	\$975	\$62	13.00%	2.10%	16.13%	21.99%	6.36%
	Sandhills Federal Credit Union	\$1,128	\$0	0.00%	1.29%	NA	0.00%	0.00%
	Enterprise Credit Union	\$1,164	\$92	9.08%	2.47%	27.17%	71.32%	7.90%
	Mid Plains Credit Union	\$1,663	\$17	1.25%	0.96%	76.47%	8.21%	1.02%
	Christ the King Parish Federal Credit Union	\$1,677	\$12	1.49%	0.74%	50.00%	5.77%	0.72%
	W N M H Credit Union	\$1,765	\$32	2.34%	0.66%	28.13%	13.73%	1.81%
	Eagle Federal Credit Union	\$1,954	\$14	1.09%	0.54%	50.00%	9.86%	0.72%
	Salina Municipal Credit Union	\$2,082	\$4	0.36%	0.45%	125.00%	1.81%	0.19%
	Central Kansas Education Credit Union	\$2,701	\$4	0.21%	0.10%	50.00%	0.57%	0.15%
	Wakarusa Valley Credit Union	\$3,373	\$12	0.62%	0.82%	133.33%	2.96%	0.36%
	Ark City Teachers Credit Union	\$3,516	\$34	1.66%	1.36%	82.35%	9.90%	0.97%
	River Cities Community Credit Union	\$3,595	\$84	2.79%	1.06%	38.10%	29.17%	2.34%
	Hutchinson Postal and Community Credit Union	\$4,008	\$72	2.94%	1.55%	52.78%	7.56%	1.80%
	Tri-County Credit Union	\$4,075	\$6	0.48%	2.30%	483.33%	0.88%	0.15%
	Morton Credit Union	\$4,120	\$9	0.34%	0.76%	222.22%	1.57%	0.22%
	C & R Credit Union	\$4,133	\$0	0.00%	0.57%	NA	0.00%	0.00%
	Southwest Kansas Community Credit Union	\$4,390	\$64	2.09%	1.31%	62.50%	11.72%	1.46%
	Kansas City P&G Employees Credit Union	\$4,675	\$6	0.18%	0.18%	100.00%	0.54%	0.13%
	Kansas Air Guard Credit Union	\$5,270	\$0	0.00%	0.30%	NA	0.00%	0.00%
	Ellis Credit Union	\$5,303	\$90	3.17%	0.92%	28.89%	9.38%	1.70%
	UAW MO-KAN Federal Credit Union	\$6,083	\$219	6.24%	0.26%	4.11%	32.50%	3.60%
	Topeka Police Credit Union	\$6,795	\$49	0.94%	0.61%	65.31%	6.33%	0.72%
	Peoples Choice Credit Union	\$7,352	\$7	0.35%	1.85%	528.57%	0.42%	0.10%
	Credit Union of Leavenworth County	\$7,599	\$36	1.03%	0.14%	13.89%	5.56%	0.47%
	Bradken Credit Union	\$7,659	\$168	5.35%	2.96%	55.36%	13.22%	2.19%
	Topeka Post Office Credit Union	\$8,219	\$0	0.00%	0.63%	NA	0.00%	0.00%
	United Credit Union	\$8,923	\$0	0.00%	1.42%	NA	0.00%	0.00%
	Topeka Firemen's Credit Union	\$9,333	\$60	1.45%	0.55%	38.33%	2.34%	0.64%
	KC Fairfax Federal Credit Union	\$9,422	\$78	2.11%	3.44%	162.82%	5.90%	0.83%
	Sunflower UP Federal Credit Union	\$9,465	\$61	0.75%	0.41%	54.10%	7.90%	0.64%
	Crossroads Credit Union	\$9,528	\$199	4.10%	2.56%	62.31%	14.15%	2.09%
	Topeka City Employees Credit Union	\$9,688	\$188	2.94%	3.28%	111.70%	15.09%	1.94%
	Bluestem Community Credit Union	\$11,115	\$28	0.62%	0.42%	67.86%	5.41%	0.25%
	Bell Credit Union	\$11,726	\$94	1.18%	0.59%	50.00%	5.71%	0.80%
	Garden City Teachers Federal Credit Union	\$12,211	\$3	0.05%	0.16%	333.33%	0.33%	0.02%
	Farmers Credit Union	\$13,817	\$13	0.27%	1.21%	446.15%	0.80%	0.09%
	Kansas City Kansas Firemen & Police Credit Union	\$14,348	\$58	0.73%	4.55%	620.69%	2.01%	0.40%
	Salina Interparochial Credit Union	\$17,066	\$327	3.41%	6.94%	203.36%	6.27%	1.92%
	Co-Operative Credit Union	\$20,088	\$342	2.39%	1.04%	43.57%	12.74%	1.70%
	Wheat State Credit Union	\$21,709	\$786	4.48%	2.74%	61.20%	48.00%	3.62%
	Hutchinson Government Employees Credit Union	\$21,987	\$389	2.26%	1.13%	49.87%	14.30%	1.77%
	Credit Union of Emporia	\$23,025	\$37	0.33%	0.60%	181.08%	1.29%	0.16%
	Reliance Credit Union	\$25,113	\$148	0.91%	0.66%	72.30%	3.74%	0.59%
	K.U.M.C. Credit Union	\$28,534	\$2	0.04%	0.14%	400.00%	0.08%	0.01%

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>								
	Campus Credit Union	\$29,525	\$419	2.22%	1.99%	89.74%	11.91%	1.42%
	Catholic Family Federal Credit Union	\$30,460	\$798	4.37%	1.23%	28.07%	30.65%	2.62%
	Equishare Credit Union	\$33,345	\$342	1.35%	0.99%	73.10%	21.53%	1.03%
	McPherson Cooperative Credit Union	\$33,656	\$20	0.10%	0.20%	210.00%	0.61%	0.06%
	Freedom First Federal Credit Union	\$33,705	\$52	0.99%	0.65%	65.38%	1.09%	0.15%
	U S P L K Employees Federal Credit Union	\$34,022	\$13	0.12%	0.33%	284.62%	0.31%	0.04%
	Central Kansas Credit Union	\$36,235	\$307	1.45%	0.52%	35.83%	12.10%	0.85%
	ARK Valley Credit Union	\$37,114	\$26	0.13%	0.46%	369.23%	0.77%	0.07%
	United Northwest Federal Credit Union	\$38,983	\$241	1.20%	1.85%	154.36%	3.77%	0.62%
	Dillon Credit Union	\$39,368	\$175	0.62%	0.44%	70.86%	2.94%	0.44%
	Kansas Blue Cross-Blue Shield Credit Union	\$40,911	\$123	0.55%	0.42%	75.61%	2.06%	0.30%
	Mid-Kansas Credit Union	\$52,618	\$948	4.63%	1.11%	23.95%	17.73%	1.80%
	Panhandle Federal Credit Union	\$52,734	\$186	0.89%	0.21%	24.19%	2.25%	0.35%
	Midwest Regional Credit Union	\$63,726	\$684	2.17%	1.03%	47.37%	11.50%	1.07%
	B&V Credit Union	\$66,684	\$88	0.56%	1.42%	254.55%	1.13%	0.13%
	SM Federal Credit Union	\$66,920	\$99	0.19%	0.07%	38.38%	0.90%	0.15%
	Credit Union of Dodge City	\$74,387	\$315	0.57%	0.73%	127.94%	6.55%	0.42%
	Emporia State Federal Credit Union	\$79,029	\$270	0.48%	0.41%	85.93%	3.44%	0.34%
	Kansas State University Federal Credit Union	\$79,975	\$389	0.83%	0.48%	58.35%	4.92%	0.49%
	Farmway Credit Union	\$88,248	\$437	0.79%	1.15%	146.00%	2.37%	0.50%
	Quantum Credit Union	\$91,630	\$774	0.98%	0.92%	93.67%	9.53%	0.84%
	Kansas Teachers Community Credit Union	\$94,114	\$214	0.31%	0.18%	57.01%	3.21%	0.23%
	White Eagle Credit Union	\$103,746	\$42	0.06%	0.78%	NM	1.87%	0.04%
	Wichita Federal Credit Union	\$106,231	\$516	0.70%	1.13%	161.43%	3.62%	0.49%
	Frontier Community Credit Union	\$129,279	\$293	0.38%	0.72%	187.37%	2.52%	0.23%
	Average of Asset Group A	\$25,627	\$158	1.99%	1.50%	123.26%	9.62%	1.28%
<b>Asset Group B - \$251 to \$500 million in total assets</b>								
	Skyward Credit Union	\$282,503	\$1,253	1.09%	0.53%	48.84%	3.43%	0.44%
	Mid American Credit Union	\$284,007	\$1,152	0.45%	0.74%	163.19%	5.59%	0.41%
	Heartland Credit Union	\$284,445	\$1,199	0.51%	1.03%	201.00%	4.95%	0.42%
	Envista Credit Union	\$338,541	\$1,930	0.67%	0.68%	101.45%	7.60%	0.57%
	Mainstreet Federal Credit Union	\$433,020	\$470	0.21%	0.46%	219.15%	1.69%	0.11%
	Azura Credit Union	\$487,789	\$1,311	0.48%	0.82%	172.69%	2.68%	0.27%
	Average of Asset Group B	\$351,718	\$1,219	0.57%	0.71%	151.05%	4.32%	0.37%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>								
	Mazuma Credit Union	\$588,222	\$5,692	1.39%	1.26%	90.48%	11.81%	0.97%
	Golden Plains Credit Union	\$592,633	\$3,340	0.62%	0.76%	121.41%	9.76%	0.56%
	Credit Union of America	\$766,236	\$4,712	0.76%	1.02%	135.04%	5.24%	0.61%
	Average of Asset Group C	\$649,030	\$4,581	0.92%	1.01%	115.64%	8.94%	0.71%
<b>Asset Group D - \$1 billion and over in total assets</b>								
	Meritrust Credit Union	\$1,266,624	\$7,110	0.65%	0.85%	130.79%	7.08%	0.56%
	CommunityAmerica Credit Union	\$2,477,985	\$9,946	0.65%	1.16%	178.47%	4.36%	0.40%
	Average of Asset Group D	\$1,872,305	\$8,528	0.65%	1.01%	154.63%	5.72%	0.48%

***Net Worth***

# MOSS ADAMS LLP

Net Worth

March 31, 2017

Run Date: May 17, 2017

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>							
	Norwesco Credit Union	\$103	\$27	26.21%	15.38%	0.00%	7.41%
	Catholics United Credit Union	\$221	\$30	13.57%	0.00%	0.00%	46.67%
	Sunflower Federal Credit Union	\$453	\$88	19.43%	0.00%	107.95%	13.64%
	Salina Railroad Credit Union	\$571	\$38	6.65%	10.81%	34.21%	10.53%
	Universal Credit Union	\$795	\$352	44.28%	(6.70%)	3.69%	4.83%
	Kan Colo Credit Union	\$866	\$125	14.43%	3.23%	25.60%	17.60%
	Quindaro Homes Federal Credit Union	\$975	\$270	27.69%	0.00%	22.96%	3.70%
	Sandhills Federal Credit Union	\$1,128	\$154	13.65%	(10.13%)	0.00%	5.19%
	Enterprise Credit Union	\$1,164	\$103	8.85%	20.41%	89.32%	24.27%
	Mid Plains Credit Union	\$1,663	\$194	11.67%	14.97%	8.76%	6.70%
	Christ the King Parish Federal Credit Union	\$1,677	\$202	12.05%	(1.97%)	5.94%	2.97%
	W N M H Credit Union	\$1,765	\$223	12.63%	(1.79%)	14.35%	4.04%
	Eagle Federal Credit Union	\$1,954	\$136	6.96%	5.97%	10.29%	5.15%
	Salina Municipal Credit Union	\$2,082	\$215	10.33%	(9.09%)	1.86%	2.33%
	Central Kansas Education Credit Union	\$2,701	\$697	25.81%	1.73%	0.57%	0.29%
	Wakarusa Valley Credit Union	\$3,373	\$391	11.59%	2.06%	3.07%	4.09%
	Ark City Teachers Credit Union	\$3,516	\$354	10.07%	4.57%	9.60%	7.91%
	River Cities Community Credit Union	\$3,595	\$256	7.12%	11.24%	32.81%	12.50%
	Hutchinson Postal and Community Credit Union	\$4,008	\$914	22.80%	(11.48%)	7.88%	4.16%
	Tri-County Credit Union	\$4,075	\$651	15.98%	3.72%	0.92%	4.45%
	Morton Credit Union	\$4,120	\$556	13.50%	5.10%	1.62%	3.60%
	C & R Credit Union	\$4,133	\$387	9.36%	0.00%	0.00%	4.65%
	Southwest Kansas Community Credit Union	\$4,390	\$506	11.53%	1.59%	12.65%	7.91%
	Kansas City P&G Employees Credit Union	\$4,675	\$1,095	23.42%	(1.46%)	0.55%	0.55%
	Kansas Air Guard Credit Union	\$5,270	\$796	15.10%	1.51%	0.00%	1.51%
	Ellis Credit Union	\$5,303	\$934	17.61%	2.15%	9.64%	2.78%
	UAW MO-KAN Federal Credit Union	\$6,083	\$790	12.99%	3.58%	27.72%	1.14%
	Topeka Police Credit Union	\$6,795	\$742	10.92%	3.26%	6.60%	4.31%
	Peoples Choice Credit Union	\$7,352	\$1,614	21.95%	(0.74%)	0.43%	2.29%
	Credit Union of Leavenworth County	\$7,599	\$643	8.46%	(10.89%)	5.60%	0.78%
	Bradken Credit Union	\$7,659	\$1,178	15.38%	(44.65%)	14.26%	7.89%
	Topeka Post Office Credit Union	\$8,219	\$1,783	21.69%	2.03%	0.00%	1.29%
	United Credit Union	\$8,923	\$787	8.82%	3.07%	0.00%	4.19%
	Topeka Firemen's Credit Union	\$9,333	\$2,539	27.20%	1.74%	2.36%	0.91%
	KC Fairfax Federal Credit Union	\$9,422	\$1,196	12.69%	(14.19%)	6.52%	10.62%
	Sunflower UP Federal Credit Union	\$9,465	\$738	7.80%	24.75%	8.27%	4.47%
	Crossroads Credit Union	\$9,528	\$1,282	13.46%	5.70%	15.52%	9.67%
	Topeka City Employees Credit Union	\$9,688	\$1,036	10.69%	(2.68%)	18.15%	20.27%
	Bluestem Community Credit Union	\$11,115	\$961	8.65%	0.42%	2.91%	1.98%
	Bell Credit Union	\$11,726	\$1,599	13.64%	5.58%	5.88%	2.94%
	Garden City Teachers Federal Credit Union	\$12,211	\$894	7.32%	(8.75%)	0.34%	1.12%
	Farmers Credit Union	\$13,817	\$1,557	11.27%	(0.51%)	0.83%	3.73%
	Kansas City Kansas Firemen & Police Credit Union	\$14,348	\$2,524	17.59%	3.03%	2.30%	14.26%
	Salina Interparochial Credit Union	\$17,066	\$4,547	26.64%	2.12%	7.19%	14.63%
	Co-Operative Credit Union	\$20,088	\$2,694	13.41%	3.90%	12.69%	5.53%
	Wheat State Credit Union	\$21,709	\$1,347	6.20%	(48.53%)	58.35%	35.71%
	Hutchinson Government Employees Credit Union	\$21,987	\$2,542	11.56%	(0.47%)	15.30%	7.63%
	Credit Union of Emporia	\$23,025	\$2,807	12.19%	6.81%	1.32%	2.39%
	Reliance Credit Union	\$25,113	\$3,855	15.35%	3.66%	3.84%	2.78%
	K.U.M.C. Credit Union	\$28,534	\$2,476	8.68%	5.74%	0.08%	0.32%

Source: SNL Financial

NA = data was not available.

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

# MOSS ADAMS LLP

Net Worth

March 31, 2017

Run Date: May 17, 2017

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>							
	Campus Credit Union	\$29,525	\$3,789	12.83%	2.98%	11.06%	9.92%
	Catholic Family Federal Credit Union	\$30,460	\$2,758	9.05%	0.58%	28.93%	8.12%
	Equishare Credit Union	\$33,345	\$3,246	9.73%	(2.21%)	10.54%	7.70%
	McPherson Cooperative Credit Union	\$33,656	\$3,175	9.43%	1.14%	0.63%	1.32%
	Freedom First Federal Credit Union	\$33,705	\$4,745	14.08%	1.35%	1.10%	0.72%
	U S P L K Employees Federal Credit Union	\$34,022	\$4,157	12.22%	3.10%	0.31%	0.89%
	Central Kansas Credit Union	\$36,235	\$2,542	7.02%	(1.25%)	12.08%	4.33%
	ARK Valley Credit Union	\$37,114	\$3,288	8.86%	8.45%	0.79%	2.92%
	United Northwest Federal Credit Union	\$38,983	\$6,029	15.47%	4.22%	4.00%	6.17%
	Dillon Credit Union	\$39,368	\$6,028	15.31%	2.20%	2.90%	2.06%
	Kansas Blue Cross-Blue Shield Credit Union	\$40,911	\$5,881	14.38%	5.03%	2.09%	1.58%
	Mid-Kansas Credit Union	\$52,618	\$5,289	10.05%	(0.98%)	17.92%	4.29%
	Panhandle Federal Credit Union	\$52,734	\$8,230	15.61%	3.18%	2.26%	0.55%
	Midwest Regional Credit Union	\$63,726	\$5,625	8.83%	(4.64%)	12.16%	5.76%
	B&V Credit Union	\$66,684	\$7,775	11.66%	4.42%	1.13%	2.88%
	SM Federal Credit Union	\$66,920	\$10,957	16.37%	4.24%	0.90%	0.35%
	Credit Union of Dodge City	\$74,387	\$6,175	8.30%	4.85%	5.10%	6.53%
	Emporia State Federal Credit Union	\$79,029	\$7,655	9.69%	9.36%	3.53%	3.03%
	Kansas State University Federal Credit Union	\$79,975	\$7,777	9.72%	4.74%	5.00%	2.92%
	Farmway Credit Union	\$88,248	\$20,032	22.70%	3.26%	2.18%	3.18%
	Quantum Credit Union	\$91,630	\$7,794	8.51%	3.83%	9.93%	9.30%
	Kansas Teachers Community Credit Union	\$94,114	\$10,460	11.11%	9.15%	2.05%	1.17%
	White Eagle Credit Union	\$103,746	\$12,177	11.74%	15.70%	0.34%	4.38%
	Wichita Federal Credit Union	\$106,231	\$15,857	14.93%	11.39%	3.25%	5.25%
	Frontier Community Credit Union	\$129,279	\$16,075	12.43%	(0.67%)	1.82%	3.42%
	Average of Asset Group A	\$25,627	\$3,191	13.82%	1.32%	10.17%	6.25%
<b>Asset Group B - \$251 to \$500 million in total assets</b>							
	Skyward Credit Union	\$282,503	\$47,702	16.89%	8.27%	2.63%	1.28%
	Mid American Credit Union	\$284,007	\$26,403	9.30%	(6.89%)	4.36%	7.12%
	Heartland Credit Union	\$284,445	\$27,021	9.50%	6.38%	4.44%	8.92%
	Envista Credit Union	\$338,541	\$31,645	9.35%	1.78%	6.10%	6.19%
	Mainstreet Federal Credit Union	\$433,020	\$36,137	8.35%	3.90%	1.30%	2.85%
	Azura Credit Union	\$487,789	\$48,910	10.03%	9.41%	2.68%	4.63%
	Average of Asset Group B	\$351,718	\$36,303	10.57%	3.81%	3.59%	5.17%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>							
	Mazuma Credit Union	\$588,222	\$54,472	9.26%	17.19%	10.45%	9.45%
	Golden Plains Credit Union	\$592,633	\$58,425	9.86%	2.78%	5.72%	6.94%
	Credit Union of America	\$766,236	\$94,036	12.27%	9.92%	5.01%	6.77%
	Average of Asset Group C	\$649,030	\$68,978	10.46%	9.96%	7.06%	7.72%
<b>Asset Group D - \$1 billion and over in total assets</b>							
	Meritrust Credit Union	\$1,266,624	\$118,666	9.37%	(0.99%)	5.99%	7.84%
	CommunityAmerica Credit Union	\$2,477,985	\$307,704	12.42%	4.51%	3.23%	5.77%
	Average of Asset Group D	\$1,872,305	\$213,185	10.90%	1.76%	4.61%	6.81%

Source: SNL Financial

NA = data was not available.

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

***Missouri***



# *Performance Analysis*

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
	<b>Asset Group A - \$50 to \$250 million in total assets</b>											
	Union Memorial Credit Union	\$105	(\$1)	(3.33%)	(26.67%)	0.00%	NA	(\$1)	(3.33%)	(26.67%)	0.00%	NA
	West Side Baptist Church Federal Credit Union	\$320	\$4	4.91%	24.62%	200.00%	NA	\$4	4.91%	24.62%	200.00%	NA
	Atlas Credit Union	\$474	\$1	0.86%	4.88%	100.00%	\$16	\$1	0.86%	4.88%	100.00%	\$16
	Procter & Gamble St. Louis Employees Credit Union	\$868	\$0	0.00%	0.00%	100.00%	\$40	\$0	0.00%	0.00%	100.00%	\$40
	Co-Lib Credit Union	\$1,019	(\$2)	(0.78%)	(6.90%)	66.67%	\$0	(\$2)	(0.78%)	(6.90%)	66.67%	\$0
	Scientific Research Partner's Credit Union	\$1,179	(\$1)	(0.33%)	(5.00%)	100.00%	\$48	(\$1)	(0.33%)	(5.00%)	100.00%	\$48
	Northeast Regional Credit Union	\$1,336	\$4	1.22%	8.65%	96.00%	\$29	\$4	1.22%	8.65%	96.00%	\$29
	St. Augustine Credit Union	\$1,653	\$1	0.24%	3.28%	66.67%	NA	\$1	0.24%	3.28%	66.67%	NA
	Bluescope Employees' Credit Union	\$1,691	\$1	0.24%	2.27%	106.67%	\$52	\$1	0.24%	2.27%	106.67%	\$52
	Southwest Counties School Employees Credit Union	\$2,047	\$3	0.59%	6.03%	76.47%	\$40	\$3	0.59%	6.03%	76.47%	\$40
	Bothwell Hospital Employees Credit Union	\$2,288	(\$2)	(0.37%)	(5.03%)	100.00%	\$32	(\$2)	(0.37%)	(5.03%)	100.00%	\$32
	Neosho School Employees Credit Union	\$2,334	\$3	0.52%	3.55%	85.00%	\$32	\$3	0.52%	3.55%	85.00%	\$32
	MAWC Credit Union	\$2,517	\$0	0.00%	0.00%	90.00%	\$40	\$0	0.00%	0.00%	90.00%	\$40
	UBC Credit Union	\$2,750	\$20	2.86%	27.68%	88.33%	\$27	\$20	2.86%	27.68%	88.33%	\$27
	Guadalupe Center Federal Credit Union	\$2,892	\$2	0.29%	1.93%	97.96%	\$44	\$2	0.29%	1.93%	97.96%	\$44
	Independence Federal Credit Union	\$3,018	\$7	0.94%	11.11%	89.74%	\$38	\$7	0.94%	11.11%	89.74%	\$38
	J.C. Federal Employees Credit Union	\$3,186	\$7	0.89%	6.07%	70.37%	\$32	\$7	0.89%	6.07%	70.37%	\$32
	Springfield Catholic Credit Union	\$3,869	(\$5)	(0.52%)	(2.82%)	111.76%	\$40	(\$5)	(0.52%)	(2.82%)	111.76%	\$40
	Dexter Public Schools Credit Union	\$4,472	(\$3)	(0.27%)	(2.84%)	107.14%	\$56	(\$3)	(0.27%)	(2.84%)	107.14%	\$56
	Cross Roads Credit Union	\$4,493	(\$11)	(1.00%)	(6.29%)	115.63%	\$53	(\$11)	(1.00%)	(6.29%)	115.63%	\$53
	Our Lady of Snows Credit Union	\$4,782	\$4	0.33%	4.02%	100.00%	\$15	\$4	0.33%	4.02%	100.00%	\$15
	Sikeston Public Schools Credit Union	\$5,390	\$7	0.52%	3.85%	72.00%	NA	\$7	0.52%	3.85%	72.00%	NA
	Fedco Credit Union	\$5,776	\$4	0.28%	3.84%	50.00%	NA	\$4	0.28%	3.84%	50.00%	NA
	Lovers Lane Credit Union	\$5,987	\$17	1.16%	9.66%	70.31%	\$38	\$17	1.16%	9.66%	70.31%	\$38
	Southeast Missouri Community Credit Union	\$6,153	\$8	0.53%	4.27%	84.93%	\$27	\$8	0.53%	4.27%	84.93%	\$27
	Community First Credit Union	\$7,166	(\$30)	(1.66%)	(18.26%)	95.00%	\$33	(\$30)	(1.66%)	(18.26%)	95.00%	\$33
	Kilowatt Community Credit Union	\$7,236	(\$13)	(0.74%)	(10.02%)	94.23%	\$48	(\$13)	(0.74%)	(10.02%)	94.23%	\$48
	Missouri Baptist Credit Union	\$7,472	\$4	0.22%	2.64%	86.84%	\$39	\$4	0.22%	2.64%	86.84%	\$39
	Bayer Credit Union	\$7,537	(\$14)	(0.78%)	(8.74%)	104.62%	\$48	(\$14)	(0.78%)	(8.74%)	104.62%	\$48
	St. Joseph Teachers' Credit Union	\$8,271	\$4	0.20%	2.64%	89.71%	\$39	\$4	0.20%	2.64%	89.71%	\$39
	Heartland Community Credit Union	\$8,285	\$13	0.64%	7.34%	88.46%	\$34	\$13	0.64%	7.34%	88.46%	\$34
	Northwest Missouri Regional Credit Union	\$8,743	\$15	0.71%	7.78%	87.50%	\$38	\$15	0.71%	7.78%	87.50%	\$38
	South Community Credit Union	\$8,820	(\$6)	(0.28%)	(2.41%)	110.00%	\$44	(\$6)	(0.28%)	(2.41%)	110.00%	\$44
	Patriot Credit Union	\$9,474	\$0	0.00%	0.00%	93.75%	\$53	\$0	0.00%	0.00%	93.75%	\$53
	Northland Teachers Community Credit Union	\$10,139	(\$3)	(0.12%)	(0.90%)	100.00%	\$51	(\$3)	(0.12%)	(0.90%)	100.00%	\$51
	Academic Employees Credit Union	\$10,189	\$19	0.76%	12.32%	87.20%	\$51	\$19	0.76%	12.32%	87.20%	\$51
	Metropolitan Federal Credit Union	\$10,389	(\$34)	(1.32%)	(7.23%)	155.77%	\$53	(\$34)	(1.32%)	(7.23%)	155.77%	\$53
	Midwest Credit Union	\$10,699	(\$33)	(1.26%)	(7.73%)	113.19%	\$54	(\$33)	(1.26%)	(7.73%)	113.19%	\$54
	Arch Community Credit Union	\$11,072	(\$19)	(0.70%)	(8.82%)	113.39%	\$64	(\$19)	(0.70%)	(8.82%)	113.39%	\$64
	Division 10 Highway Employees' Credit Union	\$11,353	(\$3)	(0.11%)	(0.45%)	91.95%	\$77	(\$3)	(0.11%)	(0.45%)	91.95%	\$77
	K.C. Area Credit Union	\$11,813	\$2	0.10%	0.68%	98.47%	\$68	\$2	0.10%	0.68%	98.47%	\$68
	South Central Missouri Credit Union	\$12,188	\$11	0.36%	2.96%	80.65%	\$37	\$11	0.36%	2.96%	80.65%	\$37
	Burlington Northtown Community Credit Union	\$13,095	\$1	0.03%	0.19%	84.73%	\$57	\$1	0.03%	0.19%	84.73%	\$57
	Catholic Family Credit Union	\$13,134	\$2	0.06%	0.73%	96.70%	\$65	\$2	0.06%	0.73%	96.70%	\$65
	Stationery Credit Union	\$13,309	\$34	1.05%	7.93%	97.87%	\$56	\$34	1.05%	7.93%	97.87%	\$56
	Lutheran Federal Credit Union	\$13,553	(\$217)	(6.45%)	(28.87%)	300.94%	\$107	(\$217)	(6.45%)	(28.87%)	300.94%	\$107
	United Labor Credit Union	\$13,582	\$23	0.69%	7.88%	81.74%	\$63	\$23	0.69%	7.88%	81.74%	\$63
	Division #6 Highway Credit Union	\$14,140	(\$3)	(0.09%)	(0.53%)	96.59%	\$45	(\$3)	(0.09%)	(0.53%)	96.59%	\$45
	Cape Regional Credit Union	\$15,124	\$4	0.11%	1.49%	97.50%	\$41	\$4	0.11%	1.49%	97.50%	\$41
	De Soto Mo-Pac Credit Union	\$15,399	\$53	1.40%	13.75%	63.38%	\$35	\$53	1.40%	13.75%	63.38%	\$35
	St. Louis Newspaper Carriers Credit Union	\$15,985	\$8	0.21%	2.26%	80.49%	\$72	\$8	0.21%	2.26%	80.49%	\$72
	Independence Teachers Credit Union	\$16,168	\$9	0.23%	2.43%	86.54%	\$45	\$9	0.23%	2.43%	86.54%	\$45
	Summit Ridge Credit Union	\$16,316	(\$8)	(0.20%)	(2.28%)	96.51%	\$62	(\$8)	(0.20%)	(2.28%)	96.51%	\$62
	District 8 Highway Employees Credit Union	\$16,989	\$85	2.01%	13.20%	74.44%	\$42	\$85	2.01%	13.20%	74.44%	\$42
	St. Louis Firefighters & Community Credit Union	\$17,886	\$10	0.22%	1.67%	94.27%	\$59	\$10	0.22%	1.67%	94.27%	\$59
	Legacy Credit Union	\$18,166	\$19	0.42%	3.70%	78.26%	\$49	\$19	0.42%	3.70%	78.26%	\$49
	St. Louis Policemen's Credit Union	\$18,934	\$32	0.68%	4.10%	77.48%	\$51	\$32	0.68%	4.10%	77.48%	\$51
	County Credit Union	\$19,670	(\$8)	(0.16%)	(0.95%)	88.24%	\$43	(\$8)	(0.16%)	(0.95%)	88.24%	\$43

Region	Institution Name	As of Date	Quarter to Date				Year to Date					
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>												
	Leadco Community Credit Union	\$21,180	\$0	0.00%	0.00%	92.50%	\$33	\$0	0.00%	0.00%	92.50%	\$33
	Columbia Credit Union	\$21,572	\$11	0.20%	2.86%	78.29%	\$52	\$11	0.20%	2.86%	78.29%	\$52
	Burns & McDonnell Credit Union	\$21,609	\$78	1.42%	19.70%	56.41%	\$60	\$78	1.42%	19.70%	56.41%	\$60
	Holy Rosary Credit Union	\$22,083	\$26	0.48%	7.01%	92.22%	\$43	\$26	0.48%	7.01%	92.22%	\$43
	Highway Alliance Credit Union	\$22,091	\$18	0.33%	2.80%	80.00%	\$43	\$18	0.33%	2.80%	80.00%	\$43
	District One Highway Credit Union	\$26,828	\$35	0.53%	3.86%	62.39%	\$55	\$35	0.53%	3.86%	62.39%	\$55
	Horizon Credit Union	\$27,896	\$40	0.59%	4.74%	83.45%	\$47	\$40	0.59%	4.74%	83.45%	\$47
	Show-Me Credit Union	\$29,209	\$53	0.73%	6.16%	85.53%	\$60	\$53	0.73%	6.16%	85.53%	\$60
	Joplin Metro Credit Union	\$29,442	(\$30)	(0.42%)	(4.17%)	83.26%	\$42	(\$30)	(0.42%)	(4.17%)	83.26%	\$42
	Edison Credit Union	\$29,846	(\$7)	(0.10%)	(0.98%)	99.37%	\$85	(\$7)	(0.10%)	(0.98%)	99.37%	\$85
	Shelter Insurance Federal Credit Union	\$31,492	\$25	0.32%	2.84%	82.98%	\$81	\$25	0.32%	2.84%	82.98%	\$81
	Kansas City Credit Union	\$32,891	\$68	0.84%	7.37%	88.11%	\$48	\$68	0.84%	7.37%	88.11%	\$48
	APEX Financial Credit Union	\$35,940	(\$130)	(1.42%)	(17.91%)	111.37%	\$51	(\$130)	(1.42%)	(17.91%)	111.37%	\$51
	City Credit Union	\$36,303	\$24	0.27%	2.93%	84.22%	\$61	\$24	0.27%	2.93%	84.22%	\$61
	Missouri Valley Federal Credit Union	\$36,895	\$32	0.35%	4.03%	84.58%	\$52	\$32	0.35%	4.03%	84.58%	\$52
	CSD Credit Union	\$41,563	\$87	0.84%	6.78%	75.22%	\$72	\$87	0.84%	6.78%	75.22%	\$72
	Members 1st Credit Union	\$42,248	\$60	0.57%	6.45%	83.66%	\$47	\$60	0.57%	6.45%	83.66%	\$47
	Riverways Federal Credit Union	\$45,114	\$42	0.38%	5.09%	86.37%	\$44	\$42	0.38%	5.09%	86.37%	\$44
	Postal & Community Credit Union	\$47,441	\$85	0.74%	9.19%	88.24%	\$44	\$85	0.74%	9.19%	88.24%	\$44
	Central Communications Credit Union	\$50,457	(\$7)	(0.06%)	(0.83%)	104.16%	\$51	(\$7)	(0.06%)	(0.83%)	104.16%	\$51
	Missouri Central Credit Union	\$54,751	\$35	0.26%	2.48%	89.00%	\$57	\$35	0.26%	2.48%	89.00%	\$57
	Goetz Credit Union	\$57,658	\$82	0.58%	4.74%	70.49%	\$61	\$82	0.58%	4.74%	70.49%	\$61
	Ozark Federal Credit Union	\$58,002	\$68	0.48%	4.77%	87.16%	\$43	\$68	0.48%	4.77%	87.16%	\$43
	Metro Credit Union	\$58,820	\$54	0.37%	3.52%	86.15%	\$57	\$54	0.37%	3.52%	86.15%	\$57
	Health Care Family Credit Union	\$58,889	\$112	0.77%	5.94%	85.91%	\$60	\$112	0.77%	5.94%	85.91%	\$60
	Raytown-Lee's Summit Community Credit Union	\$59,485	(\$263)	(1.77%)	(23.20%)	101.86%	\$41	(\$263)	(1.77%)	(23.20%)	101.86%	\$41
	Educational Community Credit Union	\$59,799	(\$179)	(1.21%)	(14.51%)	89.72%	\$45	(\$179)	(1.21%)	(14.51%)	89.72%	\$45
	Mercy Credit Union	\$63,399	\$29	0.19%	2.16%	90.67%	\$49	\$29	0.19%	2.16%	90.67%	\$49
	Foundation Credit Union	\$64,394	\$49	0.31%	2.24%	84.83%	\$71	\$49	0.31%	2.24%	84.83%	\$71
	First Missouri Credit Union	\$64,759	\$169	1.06%	9.09%	72.84%	\$53	\$169	1.06%	9.09%	72.84%	\$53
	Community Financial Credit Union	\$65,776	\$13	0.08%	0.90%	86.07%	\$63	\$13	0.08%	0.90%	86.07%	\$63
	Employment Security Credit Union	\$69,057	\$48	0.28%	2.43%	89.90%	\$67	\$48	0.28%	2.43%	89.90%	\$67
	R-G Federal Credit Union	\$81,601	\$456	2.27%	29.77%	56.75%	\$45	\$456	2.27%	29.77%	56.75%	\$45
	Century Credit Union	\$97,020	\$281	1.18%	6.85%	64.19%	\$53	\$281	1.18%	6.85%	64.19%	\$53
	Central Missouri Community Credit Union	\$102,872	\$7	0.03%	0.35%	91.70%	\$43	\$7	0.03%	0.35%	91.70%	\$43
	CU Community Credit Union	\$107,037	\$238	0.90%	5.84%	67.86%	\$56	\$238	0.90%	5.84%	67.86%	\$56
	Conservation Employees Credit Union	\$110,250	\$119	0.44%	4.76%	88.53%	\$72	\$119	0.44%	4.76%	88.53%	\$72
	Greater KC Public Safety Credit Union	\$128,935	\$19	0.06%	0.58%	94.88%	\$80	\$19	0.06%	0.58%	94.88%	\$80
	United Consumers Credit Union	\$142,792	(\$332)	(0.94%)	(9.21%)	83.15%	\$57	(\$332)	(0.94%)	(9.21%)	83.15%	\$57
	Telcomm Credit Union	\$148,188	\$430	1.18%	8.91%	67.06%	\$48	\$430	1.18%	8.91%	67.06%	\$48
	Assemblies of God Credit Union	\$155,498	\$298	0.79%	7.19%	82.44%	\$65	\$298	0.79%	7.19%	82.44%	\$65
	Electro Savings Credit Union	\$164,886	\$80	0.20%	2.24%	88.15%	\$55	\$80	0.20%	2.24%	88.15%	\$55
	Missouri Electric Cooperatives Employees' Credit Union	\$170,870	\$401	0.96%	9.82%	60.42%	\$104	\$401	0.96%	9.82%	60.42%	\$104
	United Credit Union	\$171,636	\$446	1.06%	11.31%	74.70%	\$61	\$446	1.06%	11.31%	74.70%	\$61
	Blucurrent Credit Union	\$176,044	\$318	0.73%	8.81%	73.30%	\$66	\$318	0.73%	8.81%	73.30%	\$66
	West Community Credit Union	\$191,958	\$316	0.67%	8.62%	81.19%	\$65	\$316	0.67%	8.62%	81.19%	\$65
	River Region Credit Union	\$194,529	\$422	0.89%	9.06%	67.86%	\$60	\$422	0.89%	9.06%	67.86%	\$60
	1st Financial Federal Credit Union	\$222,223	\$178	0.32%	3.86%	74.18%	\$70	\$178	0.32%	3.86%	74.18%	\$70
	Arsenal Credit Union	\$225,464	\$399	0.72%	7.93%	87.82%	\$60	\$399	0.72%	7.93%	87.82%	\$60
	Infuze Credit Union	\$227,857	\$110	0.19%	2.16%	86.14%	\$55	\$110	0.19%	2.16%	86.14%	\$55
	Average of Asset Group A	\$43,421	\$46	0.24%	2.37%	89.44%	\$51	\$46	0.24%	2.37%	89.44%	\$51

Region	Institution Name	As of Date	Quarter to Date				Year to Date					
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
<b>Asset Group B - \$251 to \$500 million in total assets</b>												
	<b>Alliance Credit Union</b>	\$253,833	\$498	0.81%	8.66%	75.55%	\$64	\$498	0.81%	8.66%	75.55%	\$64
	<b>St. Louis Community Credit Union</b>	\$267,193	\$688	1.07%	8.40%	79.65%	\$60	\$688	1.07%	8.40%	79.65%	\$60
	<b>Great Plains Federal Credit Union</b>	\$293,326	\$145	0.20%	1.21%	81.85%	\$55	\$145	0.20%	1.21%	81.85%	\$55
	<b>Missouri Credit Union</b>	\$324,120	\$821	1.03%	11.13%	72.18%	\$63	\$821	1.03%	11.13%	72.18%	\$63
	<b>Neighbors Credit Union</b>	\$349,047	\$882	1.03%	6.67%	76.43%	\$59	\$882	1.03%	6.67%	76.43%	\$59
	Average of Asset Group B	\$297,504	\$607	0.83%	7.21%	77.13%	\$60	\$607	0.83%	7.21%	77.13%	\$60
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>												
	<b>Vantage Credit Union</b>	\$848,636	(\$974)	(0.46%)	(6.77%)	93.01%	\$75	(\$974)	(0.46%)	(6.77%)	93.01%	\$75
	Average of Asset Group C	\$848,636	(\$974)	(0.46%)	(6.77%)	93.01%	\$75	(\$974)	(0.46%)	(6.77%)	93.01%	\$75
<b>Asset Group D - \$1 billion and over in total assets</b>												
	<b>Anheuser-Busch Employees Credit Union</b>	\$1,681,556	\$2,161	0.52%	5.07%	75.09%	\$76	\$2,161	0.52%	5.07%	75.09%	\$76
	<b>First Community Credit Union</b>	\$2,325,480	\$2,781	0.49%	5.91%	76.52%	\$60	\$2,781	0.49%	5.91%	76.52%	\$60
	Average of Asset Group D	\$2,003,518	\$2,471	0.51%	5.49%	75.81%	\$68	\$2,471	0.51%	5.49%	75.81%	\$68

# ***Balance Sheet & Net Interest Margin***

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>											
	Union Memorial Credit Union	\$105	\$22	\$91	24.18%	NA	3.33%	0.00%	0.00%	(88.89%)	(96.67%)
	West Side Baptist Church Federal Credit Union	\$320	\$31	\$251	12.35%	NA	1.23%	0.00%	2.45%	(13.29%)	(23.97%)
	Atlas Credit Union	\$474	\$351	\$392	89.54%	\$948	4.28%	0.86%	3.43%	12.17%	15.92%
	Procter & Gamble St. Louis Employees Credit Union	\$868	\$559	\$741	75.44%	\$1,736	4.20%	0.00%	4.20%	9.92%	12.24%
	Co-Lib Credit Union	\$1,019	\$386	\$904	42.70%	\$2,038	2.73%	0.39%	2.34%	(5.42%)	(5.24%)
	Scientific Research Partner's Credit Union	\$1,179	\$709	\$1,095	64.75%	\$2,358	2.99%	0.00%	3.33%	(15.33%)	(16.46%)
	Northeast Regional Credit Union	\$1,336	\$1,053	\$1,070	98.41%	\$891	5.79%	0.30%	5.49%	14.91%	18.38%
	St. Augustine Credit Union	\$1,653	\$969	\$1,530	63.33%	NA	3.13%	0.96%	2.17%	(2.64%)	(3.11%)
	Bluescope Employees' Credit Union	\$1,691	\$1,463	\$1,509	96.95%	\$1,691	3.79%	0.24%	3.56%	2.14%	2.13%
	Southwest Counties School Employees Credit Union	\$2,047	\$916	\$1,845	49.65%	\$4,094	3.52%	0.20%	3.32%	0.59%	0.65%
	Bothwell Hospital Employees Credit Union	\$2,288	\$1,558	\$2,127	73.25%	\$1,144	4.29%	0.00%	4.10%	57.14%	62.14%
	Neosho School Employees Credit Union	\$2,334	\$1,225	\$1,991	61.53%	\$4,668	4.00%	0.52%	3.48%	11.64%	13.71%
	MAWC Credit Union	\$2,517	\$1,545	\$2,218	69.66%	\$2,517	3.25%	0.16%	3.09%	18.80%	21.27%
	UBC Credit Union	\$2,750	\$1,170	\$2,414	48.47%	\$786	5.00%	0.14%	4.86%	(14.31%)	(16.98%)
	Guadalupe Center Federal Credit Union	\$2,892	\$2,210	\$2,475	89.29%	\$964	6.28%	0.71%	5.57%	27.02%	31.37%
	Independence Federal Credit Union	\$3,018	\$2,002	\$2,755	72.67%	\$1,509	4.82%	0.13%	4.69%	8.25%	7.70%
	J.C. Federal Employees Credit Union	\$3,186	\$1,446	\$2,713	53.30%	\$2,124	3.68%	0.38%	3.17%	8.85%	9.51%
	Springfield Catholic Credit Union	\$3,869	\$1,736	\$3,155	55.02%	\$1,548	3.64%	0.21%	3.44%	5.98%	7.62%
	Dexter Public Schools Credit Union	\$4,472	\$1,971	\$4,039	48.80%	\$8,944	1.89%	0.63%	1.35%	4.16%	5.52%
	Cross Roads Credit Union	\$4,493	\$2,366	\$3,729	63.45%	\$1,797	3.18%	0.09%	3.09%	16.21%	15.60%
	Our Lady of Snows Credit Union	\$4,782	\$2,421	\$4,373	55.36%	\$1,594	2.31%	0.49%	1.81%	(11.69%)	(13.09%)
	Sikeston Public Schools Credit Union	\$5,390	\$2,334	\$4,657	50.12%	NA	2.08%	0.30%	1.78%	1.49%	1.03%
	Fedco Credit Union	\$5,776	\$845	\$5,355	15.78%	NA	1.48%	0.92%	0.56%	13.53%	14.23%
	Lovers Lane Credit Union	\$5,987	\$4,384	\$5,223	83.94%	\$2,395	6.14%	1.98%	4.16%	16.99%	19.43%
	Southeast Missouri Community Credit Union	\$6,153	\$4,063	\$5,383	75.48%	\$1,367	4.00%	0.40%	3.60%	20.22%	21.62%
	Community First Credit Union	\$7,166	\$5,405	\$6,403	84.41%	\$2,389	3.21%	0.22%	2.99%	(6.21%)	(7.90%)
	Kilowatt Community Credit Union	\$7,236	\$5,122	\$6,696	76.49%	\$2,067	4.22%	0.11%	4.11%	27.22%	31.79%
	Missouri Baptist Credit Union	\$7,472	\$5,643	\$6,871	82.13%	\$2,491	4.01%	0.44%	3.57%	20.60%	22.57%
	Bayer Credit Union	\$7,537	\$2,993	\$6,839	43.76%	\$3,015	2.85%	0.06%	2.79%	43.42%	45.68%
	St. Joseph Teachers' Credit Union	\$8,271	\$3,020	\$7,640	39.53%	\$2,757	3.05%	0.10%	2.95%	13.09%	13.42%
	Heartland Community Credit Union	\$8,285	\$4,193	\$7,549	55.54%	\$1,657	4.37%	0.10%	4.27%	14.09%	12.80%
	Northwest Missouri Regional Credit Union	\$8,743	\$5,971	\$7,925	75.34%	\$1,590	4.81%	0.10%	4.72%	34.87%	39.18%
	South Community Credit Union	\$8,820	\$5,451	\$7,815	69.75%	\$2,940	3.09%	0.09%	3.09%	26.34%	30.34%
	Patriot Credit Union	\$9,474	\$6,551	\$8,792	74.51%	\$3,790	2.58%	0.00%	2.58%	2.42%	2.52%
	Northland Teachers Community Credit Union	\$10,139	\$2,910	\$8,797	33.08%	\$2,897	3.19%	0.16%	3.03%	18.32%	21.16%
	Academic Employees Credit Union	\$10,189	\$5,997	\$9,549	62.80%	\$3,396	3.83%	0.00%	3.83%	13.47%	15.40%
	Metropolitan Federal Credit Union	\$10,389	\$2,056	\$8,523	24.12%	\$3,463	1.59%	0.19%	1.40%	6.38%	9.42%
	Midwest Credit Union	\$10,699	\$4,292	\$8,889	48.28%	\$1,945	2.98%	0.04%	2.94%	18.42%	24.96%
	Arch Community Credit Union	\$11,072	\$3,454	\$10,153	34.02%	\$4,429	2.65%	0.18%	2.47%	15.03%	17.26%
	Division 10 Highway Employees' Credit Union	\$11,353	\$4,371	\$8,668	50.43%	\$3,784	3.15%	0.18%	2.94%	(5.01%)	(5.69%)
	K.C. Area Credit Union	\$11,813	\$4,508	\$9,996	45.10%	\$2,625	4.62%	0.10%	4.52%	547.69%	526.84%
	South Central Missouri Credit Union	\$12,188	\$3,541	\$10,673	33.18%	\$4,063	2.27%	0.30%	1.98%	2.88%	2.94%
	Burlington Northtown Community Credit Union	\$13,095	\$5,736	\$10,771	53.25%	\$3,274	3.38%	0.18%	3.20%	5.48%	6.57%
	Catholic Family Credit Union	\$13,134	\$4,151	\$12,022	34.53%	\$4,378	2.51%	0.12%	2.36%	5.43%	5.94%
	Stationery Credit Union	\$13,309	\$4,507	\$11,521	39.12%	\$2,218	3.13%	0.12%	3.04%	26.09%	28.73%
	Lutheran Federal Credit Union	\$13,553	\$6,207	\$10,647	58.30%	\$1,694	2.29%	0.12%	2.17%	6.11%	17.00%
	United Labor Credit Union	\$13,582	\$8,786	\$12,359	71.09%	\$2,264	5.86%	0.33%	5.53%	20.82%	21.81%
	Division #6 Highway Credit Union	\$14,140	\$7,093	\$11,851	59.85%	\$4,713	2.45%	0.17%	2.31%	6.76%	8.23%
	Cape Regional Credit Union	\$15,124	\$7,120	\$14,001	50.85%	\$2,161	2.54%	0.03%	2.48%	16.07%	17.32%
	De Soto Mo-Pac Credit Union	\$15,399	\$11,822	\$13,806	85.63%	\$3,850	4.03%	1.13%	2.90%	11.63%	11.51%
	St. Louis Newspaper Carriers Credit Union	\$15,985	\$12,803	\$14,555	87.96%	\$15,985	2.65%	1.58%	1.06%	31.21%	34.41%
	Independence Teachers Credit Union	\$16,168	\$3,238	\$14,672	22.07%	\$6,467	1.65%	0.36%	1.30%	23.44%	25.80%
	Summit Ridge Credit Union	\$16,316	\$8,384	\$14,745	56.86%	\$3,626	4.17%	0.57%	3.60%	4.36%	5.83%
	District 8 Highway Employees Credit Union	\$16,989	\$7,680	\$14,364	53.47%	\$6,796	2.46%	0.31%	2.15%	3.32%	1.45%
	St. Louis Firefighters & Community Credit Union	\$17,886	\$5,506	\$15,450	35.64%	\$2,981	3.00%	0.13%	2.86%	0.07%	(0.26%)
	Legacy Credit Union	\$18,166	\$5,978	\$16,071	37.20%	\$6,055	2.45%	0.42%	2.03%	9.56%	10.42%
	St. Louis Policemen's Credit Union	\$18,934	\$5,598	\$15,818	35.39%	\$5,410	2.68%	0.30%	2.38%	4.96%	7.00%
	County Credit Union	\$19,670	\$9,733	\$16,168	60.20%	\$2,459	3.61%	0.04%	3.57%	7.77%	7.38%

Source: SNL Financial

NA = data was not available.

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

# MOSS ADAMS LLP

**Balance Sheet & Net Interest Margin**

**March 31, 2017**

**Run Date: May 17, 2017**

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>											
	Leadco Community Credit Union	\$21,180	\$12,039	\$19,112	62.99%	\$1,694	3.27%	0.13%	3.13%	14.44%	15.86%
	Columbia Credit Union	\$21,572	\$14,434	\$19,995	72.19%	\$3,319	3.65%	0.02%	3.64%	(3.55%)	(3.94%)
	Burns & McDonnell Credit Union	\$21,609	\$12,036	\$19,845	60.65%	\$7,203	2.56%	0.09%	2.47%	(13.59%)	(15.44%)
	Holy Rosary Credit Union	\$22,083	\$8,981	\$20,240	44.37%	\$2,598	3.25%	0.06%	3.21%	9.87%	12.30%
	Highway Alliance Credit Union	\$22,091	\$11,390	\$19,481	58.47%	\$5,523	2.88%	0.42%	2.46%	10.54%	11.53%
	District One Highway Credit Union	\$26,828	\$6,824	\$23,073	29.58%	\$8,943	2.14%	0.39%	1.75%	7.77%	8.41%
	Horizon Credit Union	\$27,896	\$16,371	\$24,341	67.26%	\$2,536	4.17%	0.44%	3.73%	16.90%	18.10%
	Show-Me Credit Union	\$29,209	\$17,869	\$25,720	69.48%	\$3,245	3.63%	0.21%	3.41%	3.79%	3.37%
	Joplin Metro Credit Union	\$29,442	\$18,350	\$26,413	69.47%	\$1,840	4.30%	0.10%	4.22%	23.44%	25.57%
	Edison Credit Union	\$29,846	\$12,488	\$26,453	47.21%	\$3,731	3.40%	0.11%	3.29%	13.29%	13.72%
	Shelter Insurance Federal Credit Union	\$31,492	\$6,886	\$27,948	24.64%	\$8,998	1.82%	0.09%	1.73%	17.39%	19.37%
	Kansas City Credit Union	\$32,891	\$7,822	\$28,893	27.07%	\$1,731	2.77%	0.17%	2.61%	16.88%	17.15%
	APEX Financial Credit Union	\$35,940	\$14,113	\$31,968	44.15%	\$2,765	3.15%	0.27%	2.88%	(16.61%)	2.58%
	City Credit Union	\$36,303	\$19,915	\$32,378	61.51%	\$3,630	3.68%	0.25%	3.44%	9.13%	7.72%
	Missouri Valley Federal Credit Union	\$36,895	\$23,609	\$33,652	70.16%	\$3,354	3.63%	0.19%	3.43%	15.18%	15.94%
	CSD Credit Union	\$41,563	\$18,911	\$36,244	52.18%	\$4,618	2.66%	0.24%	2.42%	4.44%	3.35%
	Members 1st Credit Union	\$42,248	\$27,847	\$38,269	72.77%	\$3,129	3.02%	0.15%	2.87%	7.48%	8.09%
	Riverways Federal Credit Union	\$45,114	\$34,514	\$38,888	88.75%	\$2,148	4.27%	0.40%	3.88%	15.38%	16.04%
	Postal & Community Credit Union	\$47,441	\$30,099	\$43,662	68.94%	\$3,649	2.77%	0.21%	2.55%	27.66%	29.84%
	Central Communications Credit Union	\$50,457	\$16,711	\$44,435	37.61%	\$2,727	2.75%	0.29%	2.46%	4.28%	(0.43%)
	Missouri Central Credit Union	\$54,751	\$23,394	\$48,876	47.86%	\$3,776	2.78%	0.20%	2.64%	26.41%	30.07%
	Goetz Credit Union	\$57,658	\$31,959	\$50,008	63.91%	\$4,805	3.54%	0.47%	3.07%	20.33%	23.39%
	Ozark Federal Credit Union	\$58,002	\$37,224	\$51,516	72.26%	\$1,871	4.11%	0.38%	3.73%	15.65%	17.07%
	Metro Credit Union	\$58,820	\$21,639	\$52,540	41.19%	\$3,565	2.74%	0.17%	2.57%	14.90%	16.07%
	Health Care Family Credit Union	\$58,889	\$41,011	\$47,816	85.77%	\$3,099	3.62%	0.49%	3.13%	11.23%	13.95%
	Raytown-Lee's Summit Community Credit Union	\$59,485	\$48,681	\$54,977	88.55%	\$2,531	2.89%	0.17%	2.73%	2.04%	4.18%
	Educational Community Credit Union	\$59,799	\$30,276	\$54,606	55.44%	\$2,441	3.35%	0.16%	3.19%	9.43%	11.35%
	Mercy Credit Union	\$63,399	\$35,510	\$57,696	61.55%	\$2,882	2.56%	0.27%	2.29%	27.57%	30.61%
	Foundation Credit Union	\$64,394	\$30,571	\$55,449	55.13%	\$8,049	2.38%	0.46%	1.92%	3.38%	3.57%
	First Missouri Credit Union	\$64,759	\$51,021	\$56,832	89.78%	\$2,643	4.55%	0.27%	4.28%	15.10%	19.20%
	Community Financial Credit Union	\$65,776	\$38,548	\$59,727	64.54%	\$3,289	3.26%	0.17%	3.10%	8.98%	9.86%
	Employment Security Credit Union	\$69,057	\$20,364	\$60,682	33.56%	\$6,278	2.20%	0.22%	1.99%	7.28%	7.83%
	R-G Federal Credit Union	\$81,601	\$40,300	\$74,354	54.20%	\$3,400	3.24%	0.24%	3.01%	13.59%	12.60%
	Century Credit Union	\$97,020	\$59,062	\$80,033	73.80%	\$4,410	3.21%	0.40%	2.81%	12.93%	14.14%
	Central Missouri Community Credit Union	\$102,872	\$65,879	\$94,649	69.60%	\$2,312	3.35%	0.20%	3.15%	12.63%	15.02%
	CU Community Credit Union	\$107,037	\$51,149	\$88,874	57.55%	\$2,933	2.93%	0.20%	2.72%	10.42%	13.87%
	Conservation Employees Credit Union	\$110,250	\$78,245	\$99,272	78.82%	\$6,125	2.98%	0.47%	2.52%	8.47%	9.69%
	Greater KC Public Safety Credit Union	\$128,935	\$88,133	\$115,725	76.16%	\$3,532	3.46%	0.27%	3.19%	15.50%	17.71%
	United Consumers Credit Union	\$142,792	\$90,998	\$127,366	71.45%	\$2,131	3.81%	0.35%	3.46%	11.84%	15.63%
	Telcomm Credit Union	\$148,188	\$56,758	\$127,876	44.39%	\$3,849	2.93%	0.24%	2.69%	11.51%	13.28%
	Assemblies of God Credit Union	\$155,498	\$103,810	\$137,572	75.46%	\$2,777	3.61%	0.25%	3.36%	21.12%	23.30%
	Electro Savings Credit Union	\$164,886	\$107,108	\$149,409	71.69%	\$2,819	3.66%	0.44%	3.68%	14.01%	15.82%
	Missouri Electric Cooperatives Employees' Credit Union	\$170,870	\$101,125	\$152,921	66.13%	\$11,784	3.08%	0.82%	2.26%	20.98%	26.90%
	United Credit Union	\$171,636	\$108,621	\$153,109	70.94%	\$2,814	3.79%	0.29%	3.55%	20.01%	19.20%
	Blucurrent Credit Union	\$176,044	\$141,651	\$159,152	89.00%	\$2,647	5.14%	0.35%	4.78%	11.18%	11.81%
	West Community Credit Union	\$191,958	\$166,363	\$171,691	96.90%	\$2,666	4.44%	0.29%	4.15%	11.58%	22.32%
	River Region Credit Union	\$194,529	\$154,551	\$172,747	89.47%	\$3,269	3.44%	0.43%	3.02%	22.23%	26.69%
	1st Financial Federal Credit Union	\$222,223	\$191,761	\$197,181	97.25%	\$2,497	5.15%	0.23%	4.93%	8.30%	6.45%
	Arsenal Credit Union	\$225,464	\$134,875	\$201,347	66.99%	\$3,068	3.08%	0.20%	2.88%	11.19%	10.23%
	Infuze Credit Union	\$227,857	\$162,185	\$206,186	78.66%	\$2,546	3.36%	0.37%	2.99%	7.07%	7.91%
	Average of Asset Group A	\$43,421	\$26,588	\$38,554	60.41%	\$3,465	3.36%	0.30%	3.05%	15.41%	16.62%

Source: SNL Financial

NA = data was not available.

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

# MOSS ADAMS LLP

**Balance Sheet & Net Interest Margin**

**March 31, 2017**

**Run Date: May 17, 2017**

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>											
	Alliance Credit Union	\$253,833	\$219,557	\$195,625	112.23%	\$3,846	3.78%	0.83%	2.94%	27.10%	35.53%
	St. Louis Community Credit Union	\$267,193	\$114,631	\$222,353	51.55%	\$1,549	3.27%	0.26%	3.00%	28.28%	35.64%
	Great Plains Federal Credit Union	\$293,326	\$91,894	\$242,771	37.85%	\$3,860	2.50%	0.51%	1.99%	12.30%	14.26%
	Missouri Credit Union	\$324,120	\$232,504	\$284,426	81.74%	\$3,257	3.83%	0.25%	3.61%	17.54%	17.18%
	Neighbors Credit Union	\$349,047	\$224,234	\$278,729	80.45%	\$2,449	3.43%	0.49%	2.94%	17.69%	21.61%
	Average of Asset Group B	\$297,504	\$176,564	\$244,781	72.76%	\$2,992	3.36%	0.47%	2.90%	20.58%	24.84%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>											
	Vantage Credit Union	\$848,636	\$497,154	\$768,741	64.67%	\$3,120	3.24%	0.32%	2.92%	10.28%	13.85%
	Average of Asset Group C	\$848,636	\$497,154	\$768,741	64.67%	\$3,120	3.24%	0.32%	2.92%	10.28%	13.85%
<b>Asset Group D - \$1 billion and over in total assets</b>											
	Anheuser-Busch Employees Credit Union	\$1,681,556	\$1,378,276	\$1,476,867	93.32%	\$4,478	3.67%	0.40%	3.27%	15.45%	16.93%
	First Community Credit Union	\$2,325,480	\$1,333,611	\$2,034,987	65.53%	\$4,560	2.89%	0.54%	2.35%	16.27%	17.59%
	Average of Asset Group D	\$2,003,518	\$1,355,944	\$1,755,927	79.43%	\$4,519	3.28%	0.47%	2.81%	15.86%	17.26%

Source: SNL Financial

NA = data was not available.

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



# ***Asset Quality***

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>								
	Union Memorial Credit Union	\$105	\$4	18.18%	22.73%	125.00%	21.05%	3.81%
	West Side Baptist Church Federal Credit Union	\$320	\$0	0.00%	3.23%	NA	0.00%	0.00%
	Atlas Credit Union	\$474	\$0	0.00%	0.00%	NA	0.00%	0.00%
	Procter & Gamble St. Louis Employees Credit Union	\$868	\$0	0.00%	0.18%	NA	0.00%	0.00%
	Co-Lib Credit Union	\$1,019	\$35	9.07%	4.66%	51.43%	26.52%	3.43%
	Scientific Research Partner's Credit Union	\$1,179	\$7	0.99%	0.99%	100.00%	8.14%	0.59%
	Northeast Regional Credit Union	\$1,336	\$9	0.85%	0.57%	66.67%	4.66%	0.67%
	St. Augustine Credit Union	\$1,653	\$0	0.00%	0.10%	NA	0.00%	0.00%
	Bluescope Employees' Credit Union	\$1,691	\$13	0.89%	0.62%	69.23%	7.03%	0.77%
	Southwest Counties School Employees Credit Union	\$2,047	\$1	0.11%	1.20%	NM	0.47%	0.05%
	Bothwell Hospital Employees Credit Union	\$2,288	\$0	0.00%	0.06%	NA	0.00%	0.00%
	Neosho School Employees Credit Union	\$2,334	\$55	4.49%	0.65%	14.55%	15.85%	2.36%
	MAWC Credit Union	\$2,517	\$0	0.00%	0.06%	NA	0.00%	0.00%
	UBC Credit Union	\$2,750	\$10	0.85%	2.31%	270.00%	3.07%	0.36%
	Guadalupe Center Federal Credit Union	\$2,892	\$93	4.21%	1.49%	35.48%	20.76%	3.22%
	Independence Federal Credit Union	\$3,018	\$102	5.09%	0.50%	9.80%	38.35%	3.38%
	J.C. Federal Employees Credit Union	\$3,186	\$85	5.88%	1.87%	31.76%	17.31%	2.67%
	Springfield Catholic Credit Union	\$3,869	\$21	1.21%	0.23%	19.05%	2.96%	0.54%
	Dexter Public Schools Credit Union	\$4,472	\$32	1.62%	0.81%	50.00%	7.32%	0.72%
	Cross Roads Credit Union	\$4,493	\$4	0.17%	0.42%	250.00%	0.57%	0.09%
	Our Lady of Snows Credit Union	\$4,782	\$11	0.45%	0.21%	45.45%	2.72%	0.23%
	Sikeston Public Schools Credit Union	\$5,390	\$4	0.17%	0.09%	50.00%	0.55%	0.07%
	Fedco Credit Union	\$5,776	\$0	0.00%	0.00%	NA	0.00%	0.00%
	Lovers Lane Credit Union	\$5,987	\$42	0.96%	1.05%	109.52%	5.54%	0.70%
	Southeast Missouri Community Credit Union	\$6,153	\$16	0.39%	0.20%	50.00%	2.08%	0.26%
	Community First Credit Union	\$7,166	\$21	0.39%	0.93%	238.10%	3.03%	0.29%
	Kilowatt Community Credit Union	\$7,236	\$65	1.27%	0.61%	47.69%	11.97%	0.90%
	Missouri Baptist Credit Union	\$7,472	\$17	0.30%	0.43%	141.18%	2.69%	0.23%
	Bayer Credit Union	\$7,537	\$51	1.70%	0.77%	45.10%	7.77%	0.68%
	St. Joseph Teachers' Credit Union	\$8,271	\$39	1.29%	0.43%	33.33%	9.81%	0.47%
	Heartland Community Credit Union	\$8,285	\$199	4.75%	0.50%	10.55%	27.76%	2.40%
	Northwest Missouri Regional Credit Union	\$8,743	\$1	0.02%	0.40%	NM	2.74%	0.01%
	South Community Credit Union	\$8,820	\$30	0.55%	0.68%	123.33%	2.91%	0.34%
	Patriot Credit Union	\$9,474	\$40	0.61%	0.26%	42.50%	5.87%	0.42%
	Northland Teachers Community Credit Union	\$10,139	\$0	0.00%	0.10%	NA	0.00%	0.00%
	Academic Employees Credit Union	\$10,189	\$62	1.03%	0.82%	79.03%	9.17%	0.61%
	Metropolitan Federal Credit Union	\$10,389	\$20	0.97%	0.29%	30.00%	1.07%	0.19%
	Midwest Credit Union	\$10,699	\$44	1.03%	0.93%	90.91%	2.54%	0.41%
	Arch Community Credit Union	\$11,072	\$24	0.69%	1.22%	175.00%	2.68%	0.22%
	Division 10 Highway Employees' Credit Union	\$11,353	\$12	0.27%	0.14%	50.00%	0.45%	0.11%
	K.C. Area Credit Union	\$11,813	\$40	0.89%	0.75%	85.00%	2.29%	0.34%
	South Central Missouri Credit Union	\$12,188	\$5	0.14%	0.17%	120.00%	0.33%	0.04%
	Burlington Northtown Community Credit Union	\$13,095	\$35	0.61%	0.63%	102.86%	1.65%	0.27%
	Catholic Family Credit Union	\$13,134	\$137	3.30%	0.94%	28.47%	12.04%	1.04%
	Stationery Credit Union	\$13,309	\$15	0.33%	1.00%	300.00%	0.84%	0.11%
	Lutheran Federal Credit Union	\$13,553	\$0	0.00%	0.26%	NA	0.00%	0.00%
	United Labor Credit Union	\$13,582	\$77	0.88%	0.83%	94.81%	6.15%	0.57%
	Division #6 Highway Credit Union	\$14,140	\$26	0.37%	0.23%	61.54%	1.14%	0.18%
	Cape Regional Credit Union	\$15,124	\$15	0.21%	0.10%	46.67%	1.39%	0.10%
	De Soto Mo-Pac Credit Union	\$15,399	\$83	0.70%	0.39%	55.42%	5.14%	0.54%
	St. Louis Newspaper Carriers Credit Union	\$15,985	\$12	0.09%	0.00%	0.00%	0.84%	0.08%
	Independence Teachers Credit Union	\$16,168	\$28	0.86%	0.68%	78.57%	1.86%	0.17%
	Summit Ridge Credit Union	\$16,316	\$224	2.67%	2.14%	79.91%	14.19%	1.37%
	District 8 Highway Employees Credit Union	\$16,989	\$8	0.10%	0.25%	237.50%	0.49%	0.05%
	St. Louis Firefighters & Community Credit Union	\$17,886	\$44	0.80%	0.93%	115.91%	1.80%	0.25%
	Legacy Credit Union	\$18,166	\$22	0.37%	0.45%	122.73%	1.05%	0.12%
	St. Louis Policemen's Credit Union	\$18,934	\$44	0.79%	0.96%	122.73%	1.38%	0.23%
	County Credit Union	\$19,670	\$56	0.58%	1.02%	176.79%	1.71%	0.28%

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>								
	Leadco Community Credit Union	\$21,180	\$213	1.77%	0.59%	33.33%	10.17%	1.01%
	Columbia Credit Union	\$21,572	\$11	0.08%	0.62%	809.09%	1.35%	0.05%
	Burns & McDonnell Credit Union	\$21,609	\$9	0.07%	0.32%	422.22%	0.54%	0.04%
	Holy Rosary Credit Union	\$22,083	\$100	1.11%	0.69%	62.00%	6.42%	0.45%
	Highway Alliance Credit Union	\$22,091	\$60	0.53%	0.47%	90.00%	2.28%	0.27%
	District One Highway Credit Union	\$26,828	\$7	0.10%	0.51%	500.00%	0.19%	0.03%
	Horizon Credit Union	\$27,896	\$38	0.23%	0.35%	150.00%	1.10%	0.14%
	Show-Me Credit Union	\$29,209	\$173	0.97%	0.43%	44.51%	5.02%	0.59%
	Joplin Metro Credit Union	\$29,442	\$145	0.79%	1.05%	133.10%	4.75%	0.49%
	Edison Credit Union	\$29,846	\$79	0.63%	0.43%	68.35%	2.76%	0.26%
	Shelter Insurance Federal Credit Union	\$31,492	\$10	0.15%	0.93%	640.00%	0.28%	0.03%
	Kansas City Credit Union	\$32,891	\$8	0.10%	1.13%	NM	1.25%	0.02%
	APEX Financial Credit Union	\$35,940	\$247	1.75%	2.53%	144.53%	7.68%	0.69%
	City Credit Union	\$36,303	\$155	0.78%	1.79%	229.68%	4.25%	0.43%
	Missouri Valley Federal Credit Union	\$36,895	\$233	0.99%	0.94%	95.71%	6.82%	0.63%
	CSD Credit Union	\$41,563	\$71	0.38%	0.58%	154.93%	1.34%	0.17%
	Members 1st Credit Union	\$42,248	\$66	0.24%	0.21%	87.88%	1.73%	0.16%
	Riverways Federal Credit Union	\$45,114	\$200	0.58%	0.59%	101.50%	5.67%	0.44%
	Postal & Community Credit Union	\$47,441	\$167	0.55%	0.49%	88.02%	4.29%	0.35%
	Central Communications Credit Union	\$50,457	\$48	0.29%	0.63%	218.75%	1.36%	0.10%
	Missouri Central Credit Union	\$54,751	\$155	0.66%	0.47%	70.32%	2.83%	0.28%
	Goetz Credit Union	\$57,658	\$46	0.14%	0.86%	595.65%	0.64%	0.08%
	Ozark Federal Credit Union	\$58,002	\$204	0.55%	0.57%	103.92%	3.43%	0.35%
	Metro Credit Union	\$58,820	\$98	0.45%	0.27%	60.20%	1.57%	0.17%
	Health Care Family Credit Union	\$58,889	\$121	0.30%	0.33%	112.40%	1.56%	0.21%
	Raytown-Lee's Summit Community Credit Union	\$59,485	\$393	0.81%	0.77%	95.93%	8.22%	0.66%
	Educational Community Credit Union	\$59,799	\$1,098	3.63%	1.13%	31.24%	26.31%	1.84%
	Mercy Credit Union	\$63,399	\$217	0.61%	0.22%	35.48%	4.01%	0.34%
	Foundation Credit Union	\$64,394	\$153	0.50%	0.05%	10.46%	1.74%	0.24%
	First Missouri Credit Union	\$64,759	\$528	1.03%	1.08%	104.36%	7.29%	0.82%
	Community Financial Credit Union	\$65,776	\$91	0.24%	0.49%	206.59%	2.43%	0.14%
	Employment Security Credit Union	\$69,057	\$42	0.21%	0.14%	69.05%	0.53%	0.06%
	R-G Federal Credit Union	\$81,601	\$184	0.46%	0.62%	136.41%	5.27%	0.23%
	Century Credit Union	\$97,020	\$519	0.88%	0.80%	91.14%	3.05%	0.53%
	Central Missouri Community Credit Union	\$102,872	\$513	0.78%	0.56%	71.35%	7.49%	0.50%
	CU Community Credit Union	\$107,037	\$66	0.13%	1.01%	784.85%	0.39%	0.06%
	Conservation Employees Credit Union	\$110,250	\$265	0.34%	0.13%	39.62%	2.60%	0.24%
	Greater KC Public Safety Credit Union	\$128,935	\$493	0.56%	0.27%	48.07%	3.70%	0.38%
	United Consumers Credit Union	\$142,792	\$2,323	2.55%	1.90%	74.26%	19.31%	1.63%
	Telcomm Credit Union	\$148,188	\$184	0.32%	0.46%	140.76%	1.45%	0.12%
	Assemblies of God Credit Union	\$155,498	\$584	0.56%	0.60%	107.19%	3.59%	0.38%
	Electro Savings Credit Union	\$164,886	\$1,575	1.47%	1.12%	76.06%	10.81%	0.96%
	Missouri Electric Cooperatives Employees' Credit Union	\$170,870	\$86	0.09%	0.07%	76.74%	0.52%	0.05%
	United Credit Union	\$171,636	\$561	0.52%	0.73%	141.18%	3.33%	0.33%
	Blucurrent Credit Union	\$176,044	\$617	0.44%	0.86%	196.60%	3.90%	0.35%
	West Community Credit Union	\$191,958	\$1,297	0.78%	0.63%	80.34%	8.19%	0.68%
	River Region Credit Union	\$194,529	\$1,132	0.73%	0.96%	131.27%	5.79%	0.58%
	1st Financial Federal Credit Union	\$222,223	\$4,637	2.42%	2.33%	96.48%	20.41%	2.09%
	Arsenal Credit Union	\$225,464	\$684	0.51%	0.80%	158.33%	3.17%	0.30%
	Infuze Credit Union	\$227,857	\$1,001	0.62%	0.79%	128.37%	6.15%	0.44%
	Average of Asset Group A	\$43,421	\$222	1.11%	0.93%	129.50%	5.27%	0.54%

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>								
	Alliance Credit Union	\$253,833	\$1,709	0.78%	0.78%	100.12%	11.39%	0.67%
	St. Louis Community Credit Union	\$267,193	\$1,035	0.90%	1.88%	208.12%	2.93%	0.39%
	Great Plains Federal Credit Union	\$293,326	\$473	0.51%	0.66%	128.96%	1.12%	0.16%
	Missouri Credit Union	\$324,120	\$721	0.31%	0.69%	223.16%	2.65%	0.22%
	Neighbors Credit Union	\$349,047	\$1,443	0.64%	0.66%	102.29%	2.64%	0.41%
	Average of Asset Group B	\$297,504	\$1,076	0.63%	0.93%	152.53%	4.15%	0.37%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>								
	Vantage Credit Union	\$848,636	\$3,503	0.70%	0.99%	140.45%	5.69%	0.41%
	Average of Asset Group C	\$848,636	\$3,503	0.70%	0.99%	140.45%	5.69%	0.41%
<b>Asset Group D - \$1 billion and over in total assets</b>								
	Anheuser-Busch Employees Credit Union	\$1,681,556	\$9,536	0.69%	0.87%	125.04%	5.79%	0.57%
	First Community Credit Union	\$2,325,480	\$6,098	0.46%	0.65%	141.54%	4.88%	0.26%
	Average of Asset Group D	\$2,003,518	\$7,817	0.58%	0.76%	133.29%	5.34%	0.42%

***Net Worth***

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>							
	Union Memorial Credit Union	\$105	\$14	13.33%	(26.67%)	28.57%	35.71%
	West Side Baptist Church Federal Credit Union	\$320	\$68	21.25%	25.00%	0.00%	1.47%
	Atlas Credit Union	\$474	\$82	17.30%	4.94%	0.00%	0.00%
	Procter & Gamble St. Louis Employees Credit Union	\$868	\$126	14.52%	0.00%	0.00%	0.79%
	Co-Lib Credit Union	\$1,019	\$114	11.19%	(6.90%)	30.70%	15.79%
	Scientific Research Partner's Credit Union	\$1,179	\$80	6.79%	(4.94%)	8.75%	8.75%
	Northeast Regional Credit Union	\$1,336	\$187	14.00%	8.74%	4.81%	3.21%
	St. Augustine Credit Union	\$1,653	\$122	7.38%	3.31%	0.00%	0.82%
	Bluescope Employees' Credit Union	\$1,691	\$176	10.41%	2.29%	7.39%	5.11%
	Southwest Counties School Employees Credit Union	\$2,047	\$199	9.72%	4.06%	0.50%	5.53%
	Bothwell Hospital Employees Credit Union	\$2,288	\$159	6.95%	(4.97%)	0.00%	0.63%
	Neosho School Employees Credit Union	\$2,334	\$336	14.40%	30.77%	16.37%	2.38%
	MAWC Credit Union	\$2,517	\$295	11.72%	0.00%	0.00%	0.34%
	UBC Credit Union	\$2,750	\$299	10.87%	28.67%	3.34%	9.03%
	Guadalupe Center Federal Credit Union	\$2,892	\$413	14.28%	0.00%	22.52%	7.99%
	Independence Federal Credit Union	\$3,018	\$256	8.48%	12.90%	39.84%	3.91%
	J.C. Federal Employees Credit Union	\$3,186	\$465	14.60%	7.00%	18.28%	5.81%
	Springfield Catholic Credit Union	\$3,869	\$706	18.25%	(2.81%)	2.97%	0.57%
	Dexter Public Schools Credit Union	\$4,472	\$422	9.44%	(2.82%)	7.58%	3.79%
	Cross Roads Credit Union	\$4,493	\$693	15.42%	(6.81%)	0.58%	1.44%
	Our Lady of Snows Credit Union	\$4,782	\$401	8.39%	4.03%	2.74%	1.25%
	Sikeston Public Schools Credit Union	\$5,390	\$730	13.54%	3.87%	0.55%	0.27%
	Fedco Credit Union	\$5,776	\$419	7.25%	3.86%	0.00%	0.00%
	Lovers Lane Credit Union	\$5,987	\$712	11.89%	9.78%	5.90%	6.46%
	Southeast Missouri Community Credit Union	\$6,153	\$760	12.35%	10.26%	2.11%	1.05%
	Community First Credit Union	\$7,166	\$643	8.97%	(17.83%)	3.27%	7.78%
	Kilowatt Community Credit Union	\$7,236	\$512	7.08%	(9.90%)	12.70%	6.05%
	Missouri Baptist Credit Union	\$7,472	\$607	8.12%	1.99%	2.80%	3.95%
	Bayer Credit Union	\$7,537	\$633	8.40%	(8.66%)	8.06%	3.63%
	St. Joseph Teachers' Credit Union	\$8,271	\$608	7.35%	2.65%	6.41%	2.14%
	Heartland Community Credit Union	\$8,285	\$714	8.62%	7.42%	27.87%	2.94%
	Northwest Missouri Regional Credit Union	\$8,743	\$778	8.90%	7.86%	0.13%	3.08%
	South Community Credit Union	\$8,820	\$994	11.27%	(2.40%)	3.02%	3.72%
	Patriot Credit Union	\$9,474	\$664	7.01%	0.60%	6.02%	2.56%
	Northland Teachers Community Credit Union	\$10,139	\$1,332	13.14%	(0.90%)	0.00%	0.23%
	Academic Employees Credit Union	\$10,189	\$627	6.15%	13.18%	9.89%	7.81%
	Metropolitan Federal Credit Union	\$10,389	\$1,863	17.93%	(7.17%)	1.07%	0.32%
	Midwest Credit Union	\$10,699	\$1,911	17.86%	(6.79%)	2.30%	2.09%
	Arch Community Credit Union	\$11,072	\$852	7.70%	(8.73%)	2.82%	4.93%
	Division 10 Highway Employees' Credit Union	\$11,353	\$2,662	23.45%	(0.45%)	0.45%	0.23%
	K.C. Area Credit Union	\$11,813	\$1,712	14.49%	686.98%	2.34%	1.99%
	South Central Missouri Credit Union	\$12,188	\$1,495	12.27%	3.24%	0.33%	0.40%
	Burlington Northtown Community Credit Union	\$13,095	\$2,087	15.94%	0.38%	1.68%	1.72%
	Catholic Family Credit Union	\$13,134	\$1,098	8.36%	0.73%	12.48%	3.55%
	Stationery Credit Union	\$13,309	\$1,732	13.01%	8.01%	0.87%	2.60%
	Lutheran Federal Credit Union	\$13,553	\$2,898	21.38%	(27.98%)	0.00%	0.55%
	United Labor Credit Union	\$13,582	\$1,179	8.68%	7.96%	6.53%	6.19%
	Division #6 Highway Credit Union	\$14,140	\$2,267	16.03%	(0.53%)	1.15%	0.71%
	Cape Regional Credit Union	\$15,124	\$1,076	7.11%	1.49%	1.39%	0.65%
	De Soto Mo-Pac Credit Union	\$15,399	\$1,569	10.19%	13.98%	5.29%	2.93%
	St. Louis Newspaper Carriers Credit Union	\$15,985	\$1,422	8.90%	2.55%	0.84%	0.00%
	Independence Teachers Credit Union	\$16,168	\$1,482	9.17%	2.44%	1.89%	1.48%
	Summit Ridge Credit Union	\$16,316	\$1,399	8.57%	(2.27%)	16.01%	12.79%
	District 8 Highway Employees Credit Union	\$16,989	\$2,616	15.40%	13.27%	0.31%	0.73%
	St. Louis Firefighters & Community Credit Union	\$17,886	\$2,386	13.34%	1.68%	1.84%	2.14%
	Legacy Credit Union	\$18,166	\$2,065	11.37%	3.91%	1.07%	1.31%
	St. Louis Policemen's Credit Union	\$18,934	\$3,145	16.61%	4.11%	1.40%	1.72%
	County Credit Union	\$19,670	\$3,352	17.04%	(1.07%)	1.67%	2.95%

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>							
	Leadco Community Credit Union	\$21,180	\$2,315	10.93%	0.00%	9.20%	3.07%
	Columbia Credit Union	\$21,572	\$1,541	7.14%	2.88%	0.71%	5.78%
	Burns & McDonnell Credit Union	\$21,609	\$1,623	7.51%	20.19%	0.55%	2.34%
	Holy Rosary Credit Union	\$22,083	\$1,496	6.77%	7.07%	6.68%	4.14%
	Highway Alliance Credit Union	\$22,091	\$2,578	11.67%	2.81%	2.33%	2.09%
	District One Highway Credit Union	\$26,828	\$3,646	13.59%	3.88%	0.19%	0.96%
	Horizon Credit Union	\$27,896	\$3,394	12.17%	4.77%	1.12%	1.68%
	Show-Me Credit Union	\$29,209	\$3,469	11.88%	6.33%	4.99%	2.22%
	Joplin Metro Credit Union	\$29,442	\$2,860	9.71%	(4.15%)	5.07%	6.75%
	Edison Credit Union	\$29,846	\$2,847	9.54%	(0.84%)	2.77%	1.90%
	Shelter Insurance Federal Credit Union	\$31,492	\$3,533	11.22%	2.85%	0.28%	1.81%
	Kansas City Credit Union	\$32,891	\$3,799	11.55%	7.29%	0.21%	2.32%
	APEX Financial Credit Union	\$35,940	\$3,023	8.41%	(16.37%)	8.17%	11.81%
	City Credit Union	\$36,303	\$3,291	9.07%	2.94%	4.71%	10.82%
	Missouri Valley Federal Credit Union	\$36,895	\$3,191	8.65%	4.18%	7.30%	6.99%
	CSD Credit Union	\$41,563	\$5,181	12.47%	7.23%	1.37%	2.12%
	Members 1st Credit Union	\$42,248	\$3,750	8.88%	6.50%	1.76%	1.55%
	Riverways Federal Credit Union	\$45,114	\$3,780	8.38%	4.49%	5.29%	5.37%
	Postal & Community Credit Union	\$47,441	\$3,743	7.89%	9.29%	4.46%	3.93%
	Central Communications Credit Union	\$50,457	\$4,470	8.86%	(0.45%)	1.07%	2.35%
	Missouri Central Credit Union	\$54,751	\$5,661	10.34%	2.49%	2.74%	1.93%
	Goetz Credit Union	\$57,658	\$7,307	12.67%	4.37%	0.63%	3.75%
	Ozark Federal Credit Union	\$58,002	\$5,732	9.88%	4.80%	3.56%	3.70%
	Metro Credit Union	\$58,820	\$6,666	11.33%	3.27%	1.47%	0.89%
	Health Care Family Credit Union	\$58,889	\$7,638	12.97%	5.95%	1.58%	1.78%
	Raytown-Lee's Summit Community Credit Union	\$59,485	\$4,403	7.40%	(22.55%)	8.93%	8.56%
	Educational Community Credit Union	\$59,799	\$4,950	8.28%	(13.96%)	22.18%	6.93%
	Mercy Credit Union	\$63,399	\$5,376	8.48%	33.29%	4.04%	1.43%
	Foundation Credit Union	\$64,394	\$8,789	13.65%	2.24%	1.74%	0.18%
	First Missouri Credit Union	\$64,759	\$7,530	11.63%	9.18%	7.01%	7.32%
	Community Financial Credit Union	\$65,776	\$5,847	8.89%	0.89%	1.56%	3.22%
	Employment Security Credit Union	\$69,057	\$8,280	11.99%	2.33%	0.51%	0.35%
	R-G Federal Credit Union	\$81,601	\$6,354	7.79%	31.00%	2.90%	3.95%
	Century Credit Union	\$97,020	\$16,548	17.06%	6.91%	3.14%	2.86%
	Central Missouri Community Credit Union	\$102,872	\$8,059	7.83%	0.35%	6.37%	4.54%
	CU Community Credit Union	\$107,037	\$16,925	15.81%	5.71%	0.39%	3.06%
	Conservation Employees Credit Union	\$110,250	\$10,760	9.76%	4.44%	2.46%	0.98%
	Greater KC Public Safety Credit Union	\$128,935	\$13,427	10.41%	0.57%	3.67%	1.77%
	United Consumers Credit Union	\$142,792	\$14,291	10.01%	(9.08%)	16.25%	12.07%
	Telcomm Credit Union	\$148,188	\$20,519	13.85%	8.56%	0.90%	1.26%
	Assemblies of God Credit Union	\$155,498	\$17,044	10.96%	14.72%	3.43%	3.67%
	Electro Savings Credit Union	\$164,886	\$16,053	9.74%	2.00%	9.81%	7.46%
	Missouri Electric Cooperatives Employees' Credit Union	\$170,870	\$16,878	9.88%	9.73%	0.51%	0.39%
	United Credit Union	\$171,636	\$17,879	10.42%	10.26%	3.14%	4.43%
	Blucurrent Credit Union	\$176,044	\$16,545	9.40%	7.84%	3.73%	7.33%
	West Community Credit Union	\$191,958	\$16,400	8.54%	7.86%	7.91%	6.35%
	River Region Credit Union	\$194,529	\$18,842	9.69%	9.08%	6.01%	7.89%
	1st Financial Federal Credit Union	\$222,223	\$18,688	8.41%	3.85%	24.81%	23.94%
	Arsenal Credit Union	\$225,464	\$20,283	9.00%	8.03%	3.37%	5.34%
	Infuze Credit Union	\$227,857	\$20,617	9.05%	2.17%	4.86%	6.23%
	Average of Asset Group A	\$43,421	\$4,504	11.16%	9.45%	5.33%	4.09%

# MOSS ADAMS LLP

**Net Worth**

**March 31, 2017**

**Run Date: May 17, 2017**

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>							
	Alliance Credit Union	\$253,833	\$23,240	9.16%	8.76%	7.35%	7.36%
	St. Louis Community Credit Union	\$267,193	\$36,639	13.71%	7.65%	2.82%	5.88%
	Great Plains Federal Credit Union	\$293,326	\$48,949	16.69%	1.19%	0.97%	1.25%
	Missouri Credit Union	\$324,120	\$30,006	9.26%	11.25%	2.40%	5.36%
	Neighbors Credit Union	\$349,047	\$53,691	15.38%	6.68%	2.69%	2.75%
	Average of Asset Group B	\$297,504	\$38,505	12.84%	7.11%	3.25%	4.52%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>							
	Vantage Credit Union	\$848,636	\$67,548	7.96%	(5.69%)	5.19%	7.28%
	Average of Asset Group C	\$848,636	\$67,548	7.96%	(5.69%)	5.19%	7.28%
<b>Asset Group D - \$1 billion and over in total assets</b>							
	Anheuser-Busch Employees Credit Union	\$1,681,556	\$174,256	10.36%	5.02%	5.47%	6.84%
	First Community Credit Union	\$2,325,480	\$200,906	8.64%	5.62%	3.04%	4.30%
	Average of Asset Group D	\$2,003,518	\$187,581	9.50%	5.32%	4.26%	5.57%



# ***Definitions***

<b>Total Assets</b>	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.	<b>Cost of Funds (%)</b>	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
<b>Net Income</b>	Net income after taxes, minority interest, and extraordinary and other after-tax items. Non-controlling interest may be included, per relevant accounting standards (e.g., ASC 810-10-65 for U.S. GAAP which includes non-controlling interests for fiscal years starting after December 15, 2008).	<b>Net Interest Income/Average Assets</b>	Interest on loans and investments less cost of funds as a percent of average assets.
<b>Return on Average Assets (%)</b>	Return on average assets; net income as a percent of average assets.	<b>Net Interest Margin (FTE) (%)</b>	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
<b>Return on Average Equity (%)</b>	Return on average equity; net income as a percent of average equity.	<b>Asset Growth Rate (%)</b>	Growth in total assets. Annualized: $[(\text{Current Period Total Assets} - \text{Previous Period Total Assets}) / \text{Previous Period Total Assets}]$ .
<b>Efficiency Ratio (FTE) (%)</b>	Non-interest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and non-interest revenues, excluding only gains from securities transactions and nonrecurring items.	<b>Deposit Growth Rate (%)</b>	Growth in deposits. Annualized: $[(\text{Current Period Deposits} - \text{Previous Period Deposits (Domestic \& Foreign Office)}) / \text{Previous Period Deposits}]$ .
<b>Salary Expense / Employees</b>	Salary and benefits expense / number of full-time equivalent employees at end of period.	<b>Total Loans &amp; Leases Non-accrual</b>	The amount of loans and finance leases, gross of reserves, on which the interest is no longer accruing.
<b>Total Loans &amp; Leases</b>	The total of loans and lease financing receivables, net of 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 U.S. 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 U.S.; other loans (e.g., for purchasing or carrying securities, and not including consumer loans); lease financing receivables (net of unearned income); and less any unearned income on loans reflected in items above.	<b>Non-accrual Loans / Total Loans (%)</b>	Non-accrual loans, net of guaranteed loans, as a percent of total gross loans.
<b>Total Deposits</b>	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that are not insured but subject to the FDIC deposit regulations.	<b>Reserves / Loans (%)</b>	Reserves for loan losses as a percent of loans before reserves.
<b>Liquidity Ratio (%)</b>	$\text{Liquid Assets (Cash \& Bal Due to Dep Inst + Securities + Fed Fund \& Repos + Trading Accounts - Pledged Secs)} / \text{Total Liabilities}$ .	<b>Reserves / NPLs (%)</b>	Loan loss reserves as a percent of nonperforming loans.
<b>Total Assets / Employees</b>	Total assets / number of full-time equivalent employees at end of period.	<b>NPAs / Total Assets (%)</b>	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
<b>Loans / Deposits (%)</b>	Loans held for investment, before reserves, as a percent of total insured deposits.	<b>NPA+ Loans 90PD / Tang Equity + LLRs [Texas Ratio] (%)</b>	Nonperforming assets plus loans 90 days or more past due divided by tangible common equity and reserves. This is also known as the common version of the Texas Ratio.
<b>Yield on Earning Assets (%)</b>	Return earned on interest-earning assets, expressed as a percent. $\text{Total Interest \& Dividend Income} / \text{Average Earning Assets}$ .	<b>Total Equity Capital</b>	Equity as defined under the indicated accounting principles. Includes par value, paid in capital, retained earnings, and other adjustments to equity. Minority interest may be included, per relevant accounting standards (e.g., ASC 810-10-65 for U.S. GAAP which includes minority interest for fiscal years starting after December 15, 2008).
<b>Cost of Interest Bearing Liability (%)</b>	Interest incurred on liabilities as a percent of average interest-bearing liabilities. $\text{Total Interest Expense} / \text{Average Interest Bearing Liabilities}$ .	<b>Tier 1 Capital</b>	For OTS-regulated institutions it represents the amount of core capital as defined under the latest OTS guidelines at period-end. For FDIC-regulated institutions it represents the amount of Tier 1 capital as defined by the latest regulatory agency guidelines.
		<b>Leverage Ratio (%)</b>	The Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets.
		<b>Tier 1 Risk-Based Ratio (%)</b>	Tier 1 capital as a percent of total risk-adjusted assets.
		<b>Risk-Based Capital Ratio (%)</b>	The regulatory risk-based capital ratio as defined under the latest OTS or FDIC guidelines at period-end. This ratio is usually equal to total risk-based capital divided by total risk-adjusted assets.