MOSSADAMS

Credit Union Index

AN ANALYSIS OF KANSAS AND MISSOURI CREDIT UNIONS

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

Kansas

KANSAS CITY

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ASSET SIZE DEFINITION

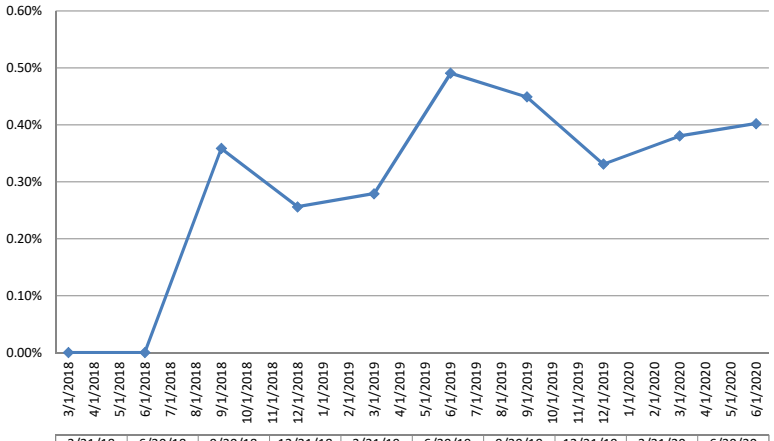
Group A	$0–$250 million
Group B	$251 million–$500 million
Group C	$501 million–$1 billion
Group D	Over $1 billion

Kansas

Performance Analysis

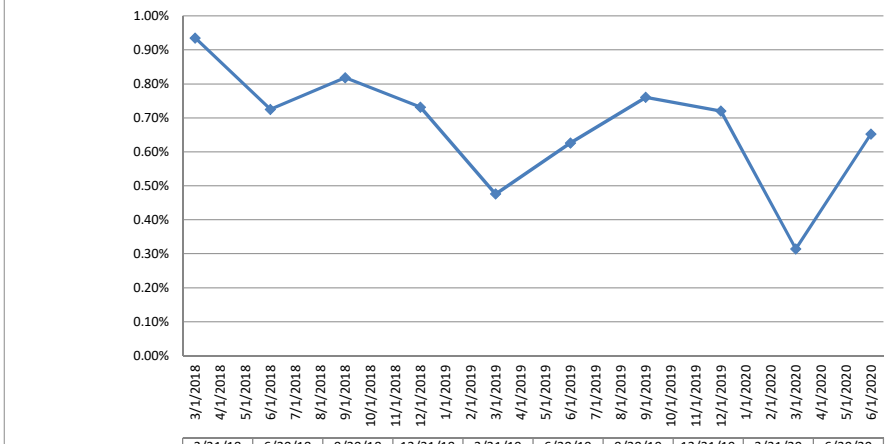
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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



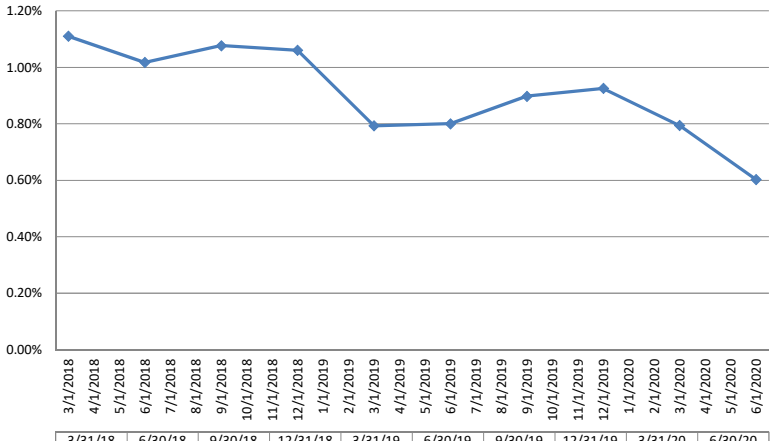
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Return on Avg Assets	0.00%	0.00%	0.36%	0.26%	0.28%	0.49%	0.45%	0.33%	0.38%	0.40%

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



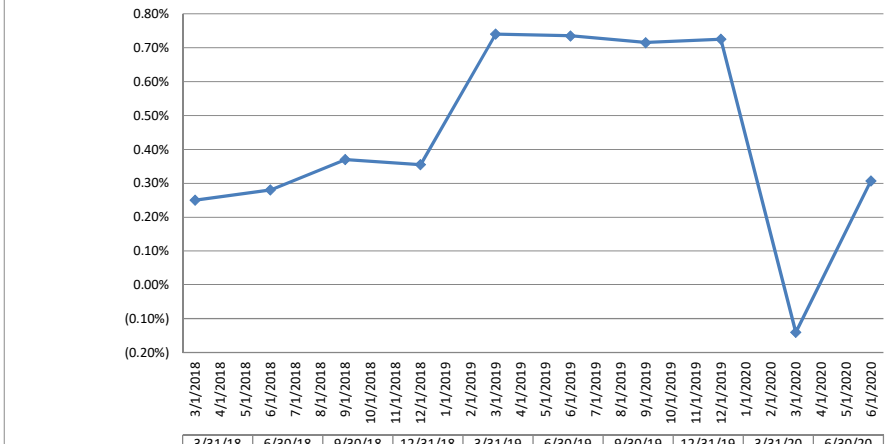
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Return on Avg Assets	0.94%	0.73%	0.82%	0.73%	0.48%	0.63%	0.76%	0.72%	0.31%	0.65%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Return on Avg Assets	1.11%	1.02%	1.08%	1.06%	0.79%	0.80%	0.90%	0.93%	0.79%	0.60%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Return on Avg Assets	0.25%	0.28%	0.37%	0.36%	0.74%	0.74%	0.72%	0.73%	(0.14%)	0.31%

Source: SNL Financial

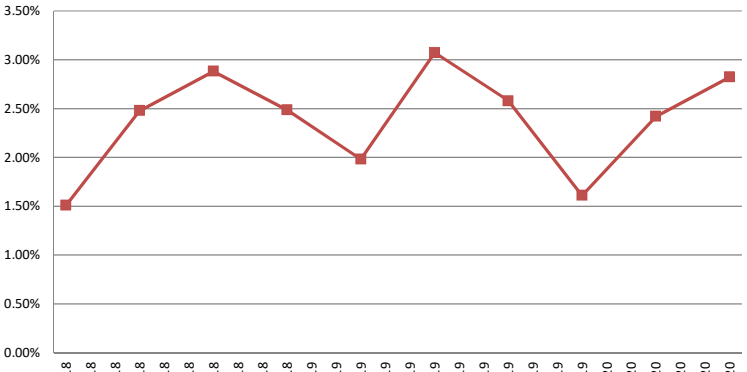
Note: Report includes only bank-level data.

NA = data was not available.

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

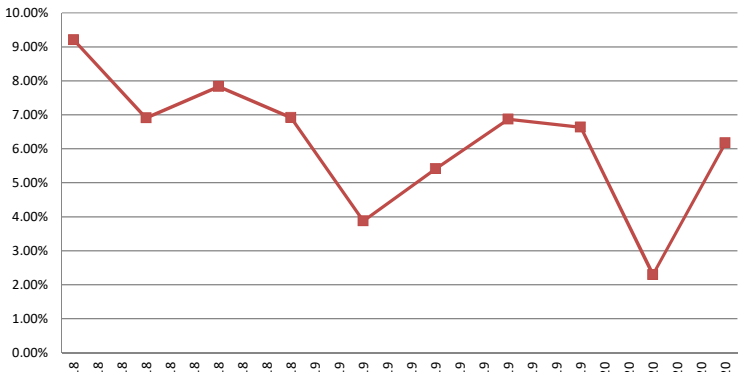
Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

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



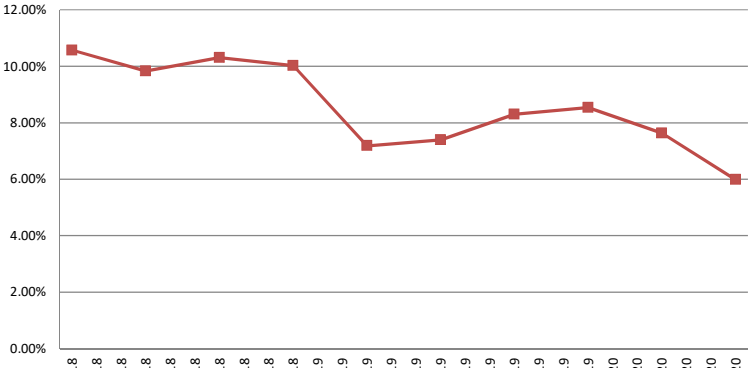
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Return on Avg Net Worth	1.51%	2.48%	2.88%	2.49%	1.98%	3.07%	2.58%	1.61%	2.42%	2.82%

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



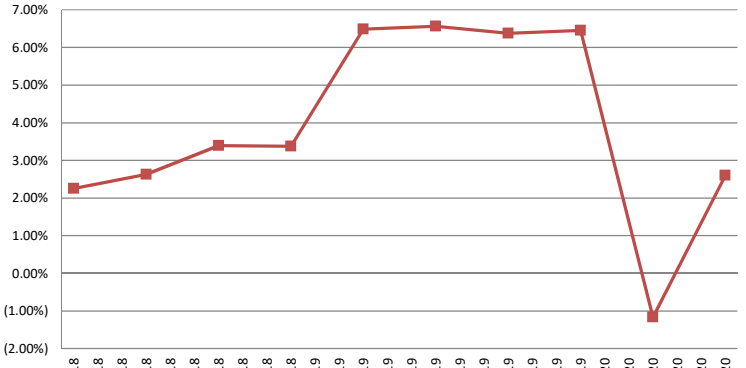
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Return on Avg Net Worth	9.20%	6.90%	7.83%	6.92%	3.88%	5.41%	6.87%	6.63%	2.29%	6.18%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Return on Avg Net Worth	10.57%	9.83%	10.31%	10.03%	7.19%	7.39%	8.30%	8.54%	7.63%	5.99%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Return on Avg Net Worth	2.25%	2.63%	3.39%	3.38%	6.49%	6.57%	6.38%	6.45%	(1.16%)	2.60%

Source: SNL Financial

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Performance Analysis — June 30, 2020 — Run Date: August 12, 2020

Region	Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Net Worth (%)	Quarter to Date: Oper Exp/ Oper Rev (%)	Quarter to Date: Salary&Benefits/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Net Worth (%)	Year to Date: Oper Exp/ Oper Rev (%)	Year to Date: Salary&Benefits/ Employees ($000)
Asset Group A - $50 to $250 million in total assets												
	Norwesco Credit Union	$86	($1)	(4.55%)	(15.38%)	NA	NA	$0	0.00%	0.00%	100.00%	NA
	Catholics United Credit Union	$209	($1)	(1.91%)	(11.76%)	66.67%	NA	$0	0.00%	0.00%	66.67%	NA
	Sunflower Federal Credit Union	$407	$0	0.00%	0.00%	75.00%	$0	($1)	(0.50%)	(3.57%)	92.86%	$0
	Quindaro Homes Federal Credit Union	$796	$3	1.51%	4.60%	88.89%	$24	($2)	(0.50%)	(1.53%)	116.67%	$30
	Kan Colo Credit Union	$806	$1	0.50%	2.96%	83.33%	$16	$2	0.51%	2.96%	84.62%	$20
	Universal Credit Union	$1,170	$5	1.72%	5.35%	57.14%	$24	$5	0.89%	2.68%	80.77%	$24
	Enterprise Credit Union	$1,412	$5	1.53%	20.83%	80.77%	$37	$8	1.26%	17.02%	84.31%	$32
	Christ the King Parish Federal Credit Union	$1,474	$1	0.28%	1.99%	90.91%	$12	$0	0.00%	0.00%	100.00%	$12
	Mid Plains Credit Union	$1,583	$5	1.27%	15.63%	64.29%	$20	($18)	(2.33%)	(27.07%)	67.86%	$22
	Salina Municipal Credit Union	$1,825	$5	1.12%	9.13%	64.71%	$24	$3	0.34%	2.74%	88.24%	$24
	Eagle Federal Credit Union	$2,094	$6	1.13%	19.20%	75.00%	$27	$7	0.64%	11.38%	70.83%	$25
	Wakarusa Valley Credit Union	$3,011	($4)	(0.56%)	(5.86%)	107.14%	$40	($7)	(0.51%)	(5.09%)	107.14%	$40
	Central Kansas Education Credit Union	$3,645	$0	0.00%	0.00%	93.94%	$51	$3	0.17%	0.82%	92.75%	$51
	Hutchinson Postal and Community Credit Union	$4,006	($14)	(1.43%)	(6.39%)	109.23%	$34	($14)	(0.72%)	(3.18%)	107.58%	$37
	Tri-County Credit Union	$4,587	$15	1.33%	8.00%	53.57%	$24	$26	1.16%	6.99%	55.36%	$25
	Ellis Credit Union	$4,786	$10	0.84%	4.36%	73.68%	$28	$16	0.69%	3.50%	78.95%	$30
	C & R Credit Union	$4,956	$14	1.18%	11.72%	77.61%	$37	$28	1.21%	11.89%	77.37%	$37
	Morton Credit Union	$5,038	$6	0.50%	3.61%	85.06%	$36	$7	0.30%	2.11%	90.00%	$35
	UAW MO-KAN Federal Credit Union	$5,673	($5)	(0.35%)	(3.66%)	129.27%	$45	($23)	(0.81%)	(8.29%)	125.27%	$45
	Forbes Field Credit Union	$5,731	$21	1.49%	10.27%	62.79%	$52	$17	0.60%	4.13%	79.76%	$54
	Muddy River Credit Union	$7,064	$15	0.85%	6.01%	79.27%	$82	$32	0.91%	6.43%	80.47%	$83
	Peoples Choice Credit Union	$7,335	$18	1.00%	4.36%	83.54%	$44	$21	0.60%	2.55%	88.31%	$43
	Topeka Police Credit Union	$7,661	$23	1.24%	15.83%	112.12%	$69	$24	0.66%	8.33%	104.90%	$63
	KC Fairfax Federal Credit Union	$8,097	$21	1.06%	8.48%	95.65%	$36	$50	1.27%	10.21%	82.71%	$36
	Topeka Firemen's Credit Union	$8,890	$21	0.95%	3.12%	60.38%	$30	$27	0.62%	2.01%	68.89%	$30
	1st Kansas Credit Union	$8,988	$18	0.82%	3.21%	80.85%	$67	$35	0.81%	3.13%	81.38%	$66
	United Credit Union	$10,271	$27	1.07%	10.54%	65.38%	$35	$59	1.20%	11.68%	63.41%	$36
	Crossroads Credit Union	$10,509	$103	4.07%	26.06%	70.33%	$43	$106	2.17%	13.63%	75.27%	$45
	North East Kansas Credit Union	$10,563	($55)	(2.08%)	(26.44%)	88.05%	$45	($127)	(2.37%)	(29.36%)	81.90%	$49
	Bluestem Community Credit Union	$11,270	$13	0.48%	4.92%	90.98%	$51	$26	0.49%	4.95%	90.81%	$52
	Garden City Teachers Federal Credit Union	$13,325	($14)	(0.44%)	(5.68%)	101.10%	$47	($6)	(0.10%)	(1.21%)	93.57%	$47
	Farmers Credit Union	$15,951	($2)	(0.05%)	(0.48%)	101.03%	$46	$8	0.11%	0.95%	96.02%	$48
	Kansas City Kansas Firemen & Police Credit Union	$16,016	$18	0.45%	2.61%	59.65%	$70	$37	0.47%	2.69%	64.31%	$72
	Bell Credit Union	$17,194	$34	0.81%	7.41%	67.14%	$46	$56	0.70%	6.15%	70.81%	$49
	Salina Interparochial Credit Union	$18,342	$39	0.86%	2.96%	48.63%	$40	$65	0.72%	2.47%	50.68%	$40
	Sunflower Community Federal Credit Union	$18,949	$46	1.00%	12.54%	76.26%	$43	$107	1.19%	14.85%	75.33%	$43
	Co-Operative Credit Union	$19,063	$12	0.25%	1.87%	102.54%	$47	$22	0.24%	1.72%	94.99%	$48
	Wheat State Credit Union	$21,544	$27	0.51%	6.45%	92.17%	$69	$96	0.93%	11.64%	86.10%	$65
	Hutchinson Government Employees Credit Union	$23,754	($98)	(1.67%)	(19.64%)	97.83%	$56	($107)	(0.92%)	(10.58%)	93.31%	$52
	Reliance Credit Union	$26,439	($5)	(0.08%)	(0.56%)	136.52%	$55	$3	0.02%	0.17%	116.31%	$57

Source: SNL Financial

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Region	Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Net Worth (%)	Quarter to Date: Oper Exp/ Oper Rev (%)	Quarter to Date: Salary&Benefits/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Net Worth (%)	Year to Date: Oper Exp/ Oper Rev (%)	Year to Date: Salary&Benefits/ Employees ($000)
Asset Group A - $50 to $250 million in total assets (continued)												
	Credit Union of Emporia	$28,560	$95	1.40%	10.09%	57.64%	$40	$176	1.34%	9.45%	60.83%	$40
	K.U.M.C. Credit Union	$30,001	($16)	(0.22%)	(2.34%)	107.88%	$68	($6)	(0.04%)	(0.44%)	100.93%	$66
	Campus Credit Union	$30,177	$56	0.76%	5.39%	74.10%	$63	$116	0.82%	5.62%	75.66%	$67
	Catholic Family Federal Credit Union	$33,163	($45)	(0.56%)	(6.32%)	108.33%	$54	($34)	(0.22%)	(2.38%)	102.22%	$53
	U S P L K Employees Federal Credit Union	$34,269	$16	0.19%	1.46%	90.07%	$60	$35	0.21%	1.60%	88.49%	$61
	Equishare Credit Union	$35,457	($19)	(0.22%)	(2.22%)	102.56%	$51	($63)	(0.38%)	(3.67%)	94.76%	$53
	Freedom First Federal Credit Union	$35,960	$64	0.73%	4.72%	75.68%	$49	$139	0.80%	5.16%	72.92%	$50
	McPherson Cooperative Credit Union	$37,945	$32	0.36%	4.11%	91.06%	$57	$49	0.28%	3.16%	92.82%	$53
	ARK Valley Credit Union	$43,616	$86	0.82%	7.71%	77.48%	$51	$309	1.52%	14.10%	70.86%	$50
	United Northwest Federal Credit Union	$44,493	$55	0.51%	3.19%	82.11%	$51	$113	0.53%	3.29%	81.50%	$50
	Kansas Blue Cross-Blue Shield Credit Union	$45,069	$108	0.97%	5.82%	67.95%	$85	$250	1.16%	6.79%	66.89%	$84
	Dillon Credit Union	$45,744	$173	1.56%	9.94%	69.06%	$66	$288	1.34%	8.36%	73.32%	$64
	Mid-Kansas Credit Union	$55,080	$45	0.33%	3.01%	87.10%	$56	$69	0.26%	2.33%	87.81%	$56
	B&V Credit Union	$61,352	$49	0.32%	2.34%	71.79%	$82	$88	0.30%	2.11%	77.66%	$85
	Panhandle Federal Credit Union	$61,913	$70	0.46%	2.89%	80.56%	$57	$160	0.54%	3.31%	78.55%	$57
	Midwest Regional Credit Union	$66,163	($39)	(0.24%)	(2.58%)	100.20%	$59	($29)	(0.09%)	(0.96%)	95.58%	$59
	SM Federal Credit Union	$70,004	$121	0.70%	3.80%	52.19%	$80	$268	0.79%	4.23%	48.16%	$80
	Credit Union of Dodge City	$88,063	$187	0.89%	9.30%	85.25%	$55	$373	0.94%	9.39%	86.66%	$55
	Quantum Credit Union	$90,303	$46	0.21%	2.15%	88.58%	$66	$156	0.36%	3.67%	86.44%	$66
	Farmway Credit Union	$92,283	$44	0.19%	0.82%	94.36%	$81	$138	0.31%	1.29%	91.81%	$81
	Kansas State University Federal Credit Union	$96,211	$175	0.75%	7.10%	79.47%	$57	$316	0.70%	6.46%	80.32%	$56
	Emporia State Federal Credit Union	$106,971	$295	1.14%	11.58%	67.61%	$60	$448	0.88%	8.86%	73.72%	$60
	Kansas Teachers Community Credit Union	$116,545	$164	0.59%	4.89%	81.40%	$45	$276	0.51%	4.15%	83.60%	$46
	White Eagle Credit Union	$122,110	$182	0.62%	4.70%	82.78%	$55	$565	0.99%	7.36%	75.67%	$55
	Wichita Federal Credit Union	$142,704	$254	0.73%	5.04%	68.21%	$74	$649	0.94%	6.50%	70.65%	$75
	Frontier Community Credit Union	$155,901	($1)	0.00%	(0.02%)	87.74%	$62	($281)	(0.37%)	(3.25%)	94.16%	$66
	Average of Asset Group A	$31,888	$38	0.45%	3.56%	82.76%	$49	$78	0.40%	2.82%	83.92%	$49

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Asset Group B - $251 to $500 million in total assets												
	Mid American Credit Union	$333,702	$152	0.18%	1.92%	86.20%	$47	$279	0.17%	1.76%	86.67%	$57
	Heartland Credit Union	$375,468	$1,938	2.15%	25.95%	59.62%	$71	$1,322	0.76%	8.96%	76.87%	$71
	Skyward Credit Union	$380,668	$417	0.45%	2.80%	82.79%	$68	$1,001	0.56%	3.44%	80.41%	$69
	Envista Credit Union	$449,753	$1,330	1.23%	11.71%	72.87%	$60	$2,358	1.12%	10.54%	75.33%	$60
	Average of Asset Group B	$384,898	$959	1.00%	10.60%	75.37%	$62	$1,240	0.65%	6.18%	79.82%	$64
Asset Group C - $501 million to $1 billion in total assets												
	Mainstreet Federal Credit Union	$534,397	$527	0.41%	4.47%	82.58%	$72	$1,081	0.44%	4.66%	83.39%	$71
	Azura Credit Union	$599,819	$585	0.40%	3.89%	79.92%	$68	$1,246	0.45%	4.17%	80.41%	$68
	Golden Plains Credit Union	$728,873	$1,730	0.96%	9.48%	69.16%	$62	$3,381	0.95%	9.37%	71.82%	$60
	Mazuma Credit Union	$798,338	$431	0.23%	2.35%	78.99%	$78	$2,094	0.57%	5.74%	75.81%	$75
	Average of Asset Group C	$665,357	$818	0.50%	5.05%	77.66%	$70	$1,951	0.60%	5.99%	77.86%	$69
Asset Group D - Over $1 billion in total assets												
	Credit Union of America	$1,094,469	$2,535	0.96%	7.87%	68.12%	$80	$3,582	0.70%	5.60%	73.22%	$78
	Meritrust Federal Credit Union	$1,387,444	$182	0.05%	0.57%	82.21%	$82	$1,113	0.17%	1.75%	82.56%	$81
	CommunityAmerica Credit Union	$3,536,710	$9,487	1.13%	10.46%	75.51%	$93	$806	0.05%	0.45%	89.36%	$91
	Average of Asset Group D	$2,006,208	$4,068	0.71%	6.30%	75.28%	$85	$1,834	0.31%	2.60%	81.71%	$83

Source: SNL Financial

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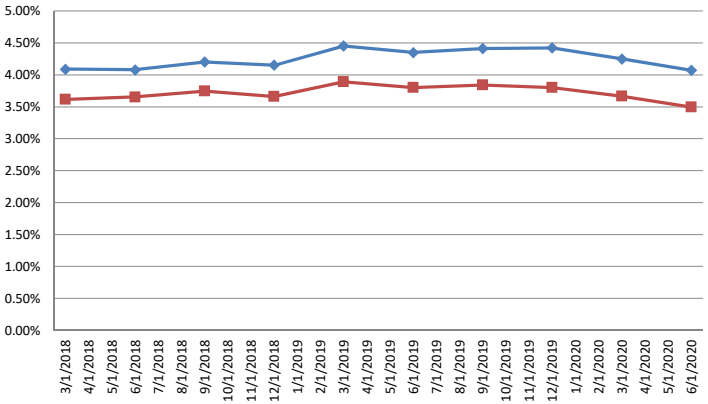
Balance Sheet & Net Interest Margin

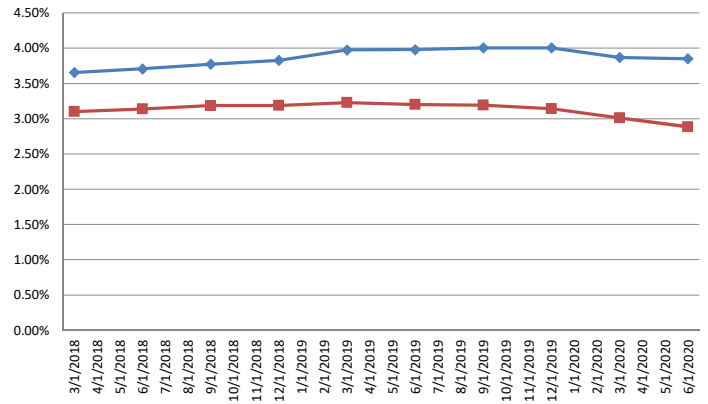
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



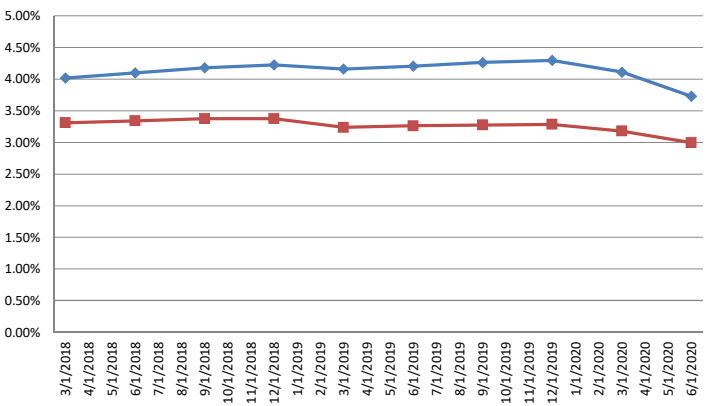
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Yield on Avg Assets	4.09%	4.08%	4.20%	4.15%	4.45%	4.35%	4.41%	4.42%	4.25%	4.07%
Net Interest Income/ Avg Assets	3.62%	3.65%	3.74%	3.66%	3.89%	3.80%	3.84%	3.80%	3.66%	3.49%

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



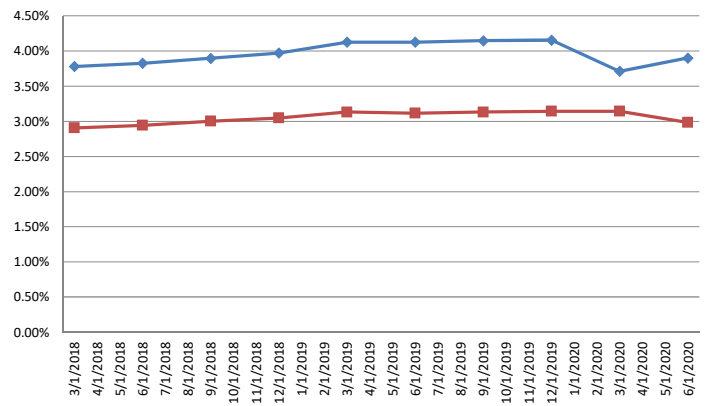
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Yield on Avg Assets	3.65%	3.71%	3.77%	3.83%	3.97%	3.98%	4.00%	4.00%	3.87%	3.85%
Net Interest Income/ Avg Assets	3.10%	3.14%	3.18%	3.19%	3.23%	3.20%	3.19%	3.14%	3.01%	2.89%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Yield on Avg Assets	4.02%	4.10%	4.18%	4.22%	4.16%	4.21%	4.26%	4.30%	4.11%	3.73%
Net Interest Income/ Avg Assets	3.31%	3.34%	3.37%	3.38%	3.24%	3.26%	3.27%	3.28%	3.18%	3.00%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Yield on Avg Assets	3.78%	3.83%	3.90%	3.97%	4.13%	4.13%	4.15%	4.16%	3.71%	3.90%
Net Interest Income/ Avg Assets	2.91%	2.94%	3.00%	3.05%	3.13%	3.12%	3.13%	3.14%	3.14%	2.98%

Source: SNL Financial

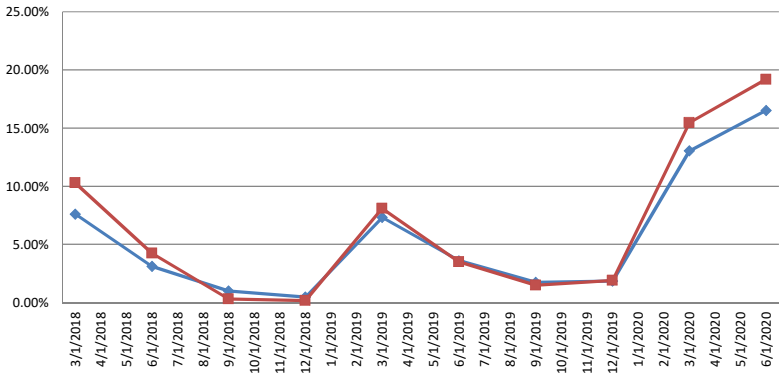
Note: Report includes only bank-level data.

NA = data was not available.

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

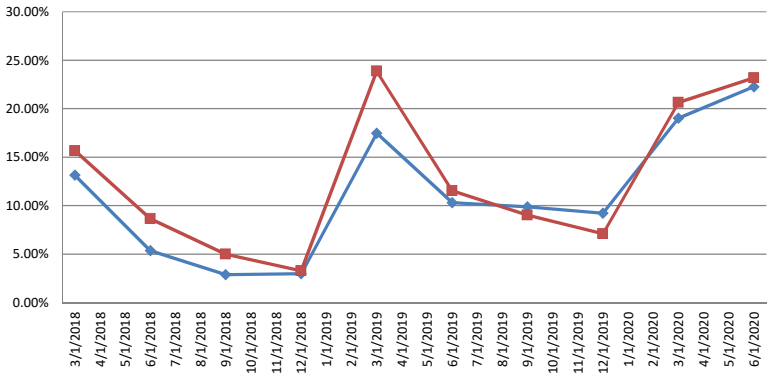
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



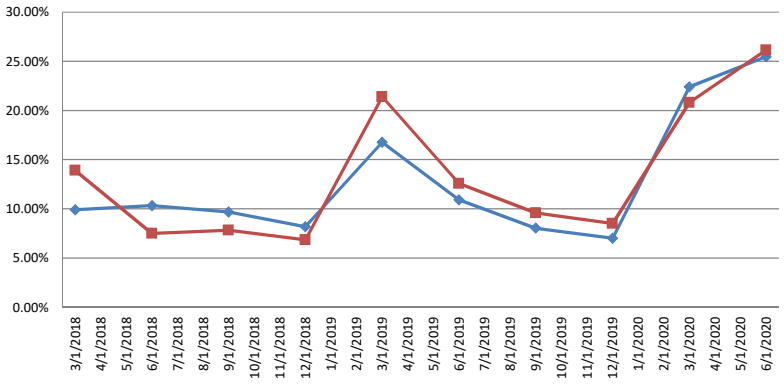
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Asset Growth Rate	7.61%	3.11%	1.00%	0.46%	7.32%	3.59%	1.74%	1.85%	13.04%	16.53%
Market Growth Rate	10.30%	4.25%	0.30%	0.16%	8.08%	3.51%	1.48%	1.90%	15.47%	19.20%

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



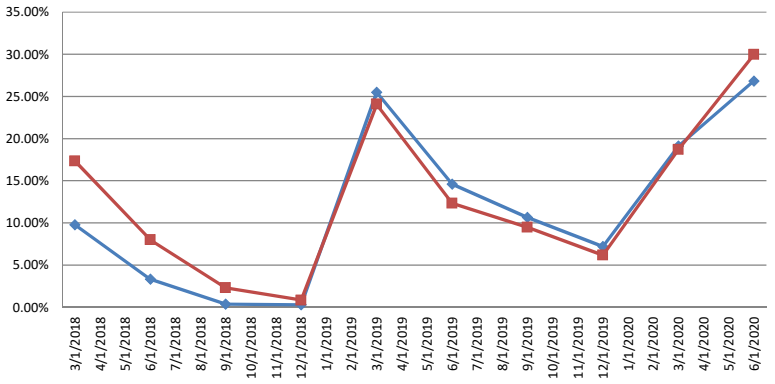
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Asset Growth Rate	13.15%	5.37%	2.87%	2.96%	17.47%	10.30%	9.87%	9.22%	19.02%	22.27%
Market Growth Rate	15.67%	8.66%	4.98%	3.28%	23.87%	11.52%	9.03%	7.10%	20.65%	23.19%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Asset Growth Rate	9.89%	10.32%	9.69%	8.17%	16.77%	10.93%	8.03%	7.00%	22.39%	25.48%
Market Growth Rate	13.91%	7.50%	7.81%	6.84%	21.40%	12.59%	9.59%	8.52%	20.81%	26.14%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Asset Growth Rate	9.78%	3.30%	0.35%	0.28%	25.48%	14.58%	10.65%	7.17%	19.11%	26.84%
Market Growth Rate	17.33%	7.98%	2.27%	0.82%	24.07%	12.30%	9.46%	6.17%	18.68%	29.98%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin — June 30, 2020 — Run Date: August 12, 2020

Region	Institution Name	As of Date: Total Assets ($000)	Total Lns & Leases ($000)	Total Shares & Deposits ($000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees ($000)	Year to Date: Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - $50 to $250 million in total assets											
	Norwesco Credit Union	$86	$25	$60	41.67%	NA	2.27%	0.00%	2.27%	4.76%	10.53%
	Catholics United Credit Union	$209	$44	$177	24.86%	NA	4.81%	0.00%	3.85%	5.91%	8.24%
	Sunflower Federal Credit Union	$407	$271	$350	77.43%	$407	6.55%	0.00%	6.55%	13.65%	17.39%
	Quindaro Homes Federal Credit Union	$796	$325	$535	60.75%	$796	4.78%	0.25%	4.53%	0.00%	0.75%
	Kan Colo Credit Union	$806	$297	$670	44.33%	$1,612	3.82%	0.51%	3.31%	9.90%	11.36%
	Universal Credit Union	$1,170	$493	$792	62.25%	$1,170	5.53%	1.25%	4.28%	33.07%	50.63%
	Enterprise Credit Union	$1,412	$836	$1,291	64.76%	$941	6.64%	0.95%	5.53%	29.22%	32.82%
	Christ the King Parish Federal Credit Union	$1,474	$613	$1,272	48.19%	$1,474	2.35%	0.28%	2.08%	4.44%	5.33%
	Mid Plains Credit Union	$1,583	$1,168	$1,441	81.05%	$1,583	5.30%	1.68%	3.62%	14.79%	19.83%
	Salina Municipal Credit Union	$1,825	$1,116	$1,604	69.58%	$1,217	3.90%	0.23%	3.67%	17.65%	20.33%
	Eagle Federal Credit Union	$2,094	$945	$1,965	48.09%	$1,396	4.05%	0.00%	3.96%	(17.75%)	(19.39%)
	Wakarusa Valley Credit Union	$3,011	$1,722	$2,726	63.17%	$2,007	4.26%	0.65%	3.61%	31.70%	35.92%
	Central Kansas Education Credit Union	$3,645	$2,707	$2,802	96.61%	$2,430	4.32%	0.86%	3.45%	14.60%	22.91%
	Hutchinson Postal and Community Credit Union	$4,006	$2,359	$3,122	75.56%	$1,145	5.28%	0.47%	4.76%	13.43%	18.63%
	Tri-County Credit Union	$4,587	$1,247	$3,827	32.58%	$3,058	2.99%	0.58%	2.41%	6.20%	6.14%
	Ellis Credit Union	$4,786	$2,769	$3,857	71.79%	$2,393	3.44%	0.47%	2.96%	14.14%	16.87%
	C & R Credit Union	$4,956	$3,315	$4,470	74.16%	$1,652	6.28%	1.04%	5.24%	27.03%	28.64%
	Morton Credit Union	$5,038	$3,051	$4,329	70.48%	$1,260	5.44%	0.60%	4.84%	31.90%	35.34%
	UAW MO-KAN Federal Credit Union	$5,673	$1,794	$5,118	35.05%	$1,891	2.77%	0.07%	2.70%	2.57%	4.31%
	Forbes Field Credit Union	$5,731	$3,940	$4,901	80.39%	$2,866	3.57%	0.95%	2.58%	(3.33%)	(2.66%)
	Muddy River Credit Union	$7,064	$3,062	$6,049	50.62%	$3,532	5.13%	0.51%	4.62%	3.40%	3.70%
	Peoples Choice Credit Union	$7,335	$2,406	$5,656	42.54%	$2,445	3.94%	0.34%	3.59%	19.48%	24.71%
	Topeka Police Credit Union	$7,661	$5,764	$7,061	81.63%	$3,064	3.93%	0.93%	3.02%	13.22%	13.78%
	KC Fairfax Federal Credit Union	$8,097	$3,295	$7,079	46.55%	$1,472	5.10%	0.38%	4.72%	8.63%	8.64%
	Topeka Firemen's Credit Union	$8,890	$5,029	$6,188	81.27%	$4,445	2.54%	0.48%	2.06%	5.24%	6.71%
	1st Kansas Credit Union	$8,988	$4,646	$6,734	68.99%	$3,595	3.94%	0.28%	3.66%	13.75%	17.54%
	United Credit Union	$10,271	$3,212	$9,213	34.86%	$3,424	3.34%	0.22%	3.10%	20.67%	21.55%
	Crossroads Credit Union	$10,509	$5,806	$8,856	65.56%	$3,503	3.69%	0.23%	3.47%	32.99%	37.33%
	North East Kansas Credit Union	$10,563	$8,097	$9,685	83.60%	$2,113	5.98%	1.10%	4.90%	(7.33%)	(2.81%)
	Bluestem Community Credit Union	$11,270	$4,788	$10,136	47.24%	$2,818	3.95%	0.04%	3.93%	21.09%	25.77%
	Garden City Teachers Federal Credit Union	$13,325	$8,453	$12,247	69.02%	$2,221	4.56%	0.38%	4.18%	28.76%	32.32%
	Farmers Credit Union	$15,951	$4,481	$14,252	31.44%	$3,545	2.67%	0.25%	2.42%	21.77%	24.44%
	Kansas City Kansas Firemen & Police Credit Union	$16,016	$7,647	$13,147	58.17%	$4,004	5.32%	1.22%	4.10%	0.58%	(0.21%)
	Bell Credit Union	$17,194	$13,363	$15,259	87.57%	$3,439	5.27%	1.01%	4.27%	36.70%	44.87%
	Salina Interparochial Credit Union	$18,342	$12,834	$12,910	99.41%	$4,586	4.64%	1.39%	3.68%	5.41%	6.05%
	Sunflower Community Federal Credit Union	$18,949	$14,598	$17,142	85.16%	$2,527	5.72%	1.13%	4.60%	21.15%	22.15%
	Co-Operative Credit Union	$19,063	$8,859	$16,412	53.98%	$2,723	4.17%	0.47%	3.69%	13.14%	14.89%
	Wheat State Credit Union	$21,544	$16,813	$19,644	85.59%	$2,873	5.48%	0.79%	4.68%	27.46%	29.42%
	Hutchinson Government Employees Credit Union	$23,754	$16,412	$21,372	76.79%	$2,639	4.45%	0.84%	3.61%	10.67%	13.00%
	Reliance Credit Union	$26,439	$11,072	$22,694	48.79%	$4,407	3.66%	0.45%	3.21%	12.60%	14.82%

Source: SNL Financial

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Region	Institution Name	As of Date: Total Assets ($000)	Total Lns & Leases ($000)	Total Shares & Deposits ($000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees ($000)	Year to Date: 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)											
	Credit Union of Emporia	$28,560	$11,576	$24,424	47.40%	$3,808	3.46%	0.37%	3.09%	32.88%	34.76%
	K.U.M.C. Credit Union	$30,001	$5,015	$27,190	18.44%	$3,750	2.68%	0.38%	2.30%	17.88%	19.76%
	Campus Credit Union	$30,177	$18,439	$25,819	71.42%	$3,177	4.27%	0.42%	3.85%	31.31%	35.95%
	Catholic Family Federal Credit Union	$33,163	$19,211	$30,135	63.75%	$3,316	3.39%	0.16%	3.22%	23.83%	26.44%
	U S P L K Employees Federal Credit Union	$34,269	$11,191	$29,749	37.62%	$7,615	2.49%	0.85%	1.64%	11.13%	14.77%
	Equishare Credit Union	$35,457	$18,791	$31,499	59.66%	$2,445	4.08%	0.23%	3.86%	19.77%	23.60%
	Freedom First Federal Credit Union	$35,960	$8,386	$30,279	27.70%	$4,495	2.77%	0.21%	2.56%	4.50%	4.14%
	McPherson Cooperative Credit Union	$37,945	$30,518	$33,446	91.25%	$3,795	3.50%	0.61%	2.90%	29.41%	23.42%
	ARK Valley Credit Union	$43,616	$26,172	$38,724	67.59%	$3,115	3.96%	0.45%	3.50%	30.05%	31.70%
	United Northwest Federal Credit Union	$44,493	$19,150	$37,187	51.50%	$3,708	3.11%	0.60%	2.51%	14.48%	16.20%
	Kansas Blue Cross-Blue Shield Credit Union	$45,069	$27,407	$37,559	72.97%	$6,438	3.64%	0.80%	2.84%	23.73%	27.90%
	Dillon Credit Union	$45,744	$31,352	$38,416	81.61%	$3,812	3.71%	0.49%	3.21%	29.50%	34.27%
	Mid-Kansas Credit Union	$55,080	$31,273	$48,911	63.94%	$3,147	3.29%	0.21%	3.08%	6.49%	9.65%
	B&V Credit Union	$61,352	$23,439	$52,575	44.58%	$15,338	2.44%	0.93%	1.51%	13.16%	14.75%
	Panhandle Federal Credit Union	$61,913	$21,452	$52,085	41.19%	$6,191	2.64%	0.52%	2.11%	17.90%	20.95%
	Midwest Regional Credit Union	$66,163	$28,531	$59,876	47.65%	$3,676	2.96%	0.37%	2.59%	15.69%	17.51%
	SM Federal Credit Union	$70,004	$55,101	$56,739	97.11%	$17,501	2.65%	1.14%	1.76%	11.64%	12.28%
	Credit Union of Dodge City	$88,063	$54,304	$79,299	68.48%	$2,629	4.54%	0.31%	4.23%	47.55%	52.48%
	Quantum Credit Union	$90,303	$66,092	$80,255	82.35%	$3,686	4.51%	0.71%	3.80%	16.13%	17.66%
	Farmway Credit Union	$92,283	$62,835	$70,224	89.48%	$2,755	4.13%	0.38%	3.74%	7.86%	10.20%
	Kansas State University Federal Credit Union	$96,211	$62,405	$85,229	73.22%	$3,054	4.20%	0.47%	3.73%	21.25%	23.86%
	Emporia State Federal Credit Union	$106,971	$69,298	$96,404	71.88%	$3,689	3.46%	0.80%	2.66%	18.65%	19.90%
	Kansas Teachers Community Credit Union	$116,545	$71,198	$101,770	69.96%	$3,586	3.13%	0.49%	2.64%	32.10%	36.27%
	White Eagle Credit Union	$122,110	$77,789	$104,797	74.23%	$3,091	4.21%	0.57%	3.64%	23.54%	26.14%
	Wichita Federal Credit Union	$142,704	$112,799	$121,079	93.16%	$2,942	5.58%	1.05%	4.53%	15.67%	16.86%
	Frontier Community Credit Union	$155,901	$118,033	$137,632	85.76%	$3,353	4.21%	0.75%	3.45%	11.46%	12.99%
	Average of Asset Group A	$31,888	$19,264	$27,551	63.87%	$3,387	4.07%	0.57%	3.49%	16.53%	19.20%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin — June 30, 2020 — Run Date: August 12, 2020

Region	Institution Name	As of Date: Total Assets ($000)	Total Lns & Leases ($000)	Total Shares & Deposits ($000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees ($000)	Year to Date: Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group B - $251 to $500 million in total assets											
	Mid American Credit Union	$333,702	$296,825	$268,909	110.38%	$3,090	4.40%	1.12%	3.29%	11.43%	14.71%
	Heartland Credit Union	$375,468	$297,211	$325,998	91.17%	$3,142	3.94%	0.86%	3.09%	30.56%	29.05%
	Skyward Credit Union	$380,668	$133,099	$276,212	48.19%	$6,985	3.27%	1.01%	2.26%	21.52%	20.04%
	Envista Credit Union	$449,753	$348,097	$392,232	88.75%	$3,156	3.79%	0.88%	2.90%	25.58%	28.95%
	Average of Asset Group B	$384,898	$268,808	$315,838	84.62%	$4,093	3.85%	0.97%	2.89%	22.27%	23.19%
Asset Group C - $501 million to $1 billion in total assets											
	Mainstreet Federal Credit Union	$534,397	$299,686	$480,029	62.43%	$4,258	3.19%	0.34%	2.84%	28.50%	29.99%
	Azura Credit Union	$599,819	$385,024	$532,091	72.36%	$4,080	3.62%	0.81%	2.81%	27.56%	30.18%
	Golden Plains Credit Union	$728,873	$626,105	$632,957	98.92%	$3,513	4.06%	0.91%	3.15%	16.00%	15.48%
	Mazuma Credit Union	$798,338	$551,548	$636,577	86.64%	$3,645	4.04%	0.85%	3.19%	29.86%	28.92%
	Average of Asset Group C	$665,357	$465,591	$570,414	80.09%	$3,874	3.73%	0.73%	3.00%	25.48%	26.14%
Asset Group D - Over $1 billion in total assets											
	Credit Union of America	$1,094,469	$888,110	$892,905	99.46%	$4,476	4.28%	1.19%	3.09%	22.11%	26.41%
	Meritrust Federal Credit Union	$1,387,444	$1,076,390	$1,120,303	96.08%	$3,975	4.03%	0.91%	3.11%	19.16%	19.14%
	CommunityAmerica Credit Union	$3,536,710	$2,247,973	$2,968,342	75.73%	$3,731	3.39%	0.76%	2.75%	39.24%	44.38%
	Average of Asset Group D	$2,006,208	$1,404,158	$1,660,517	90.42%	$4,061	3.90%	0.95%	2.98%	26.84%	29.98%

Source: SNL Financial

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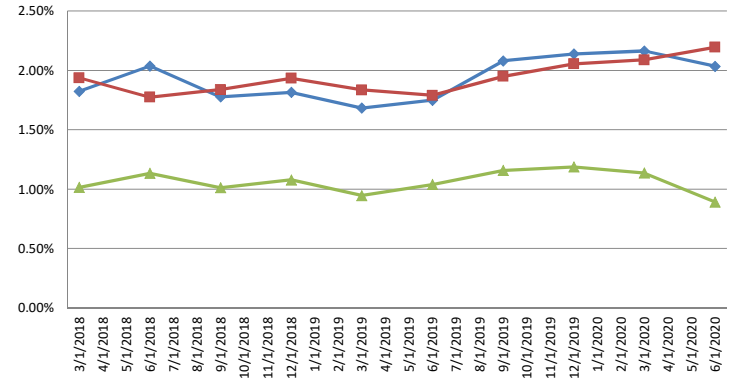
Asset Quality

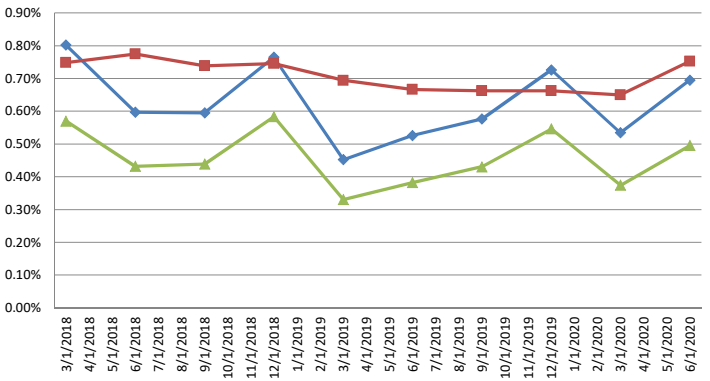
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



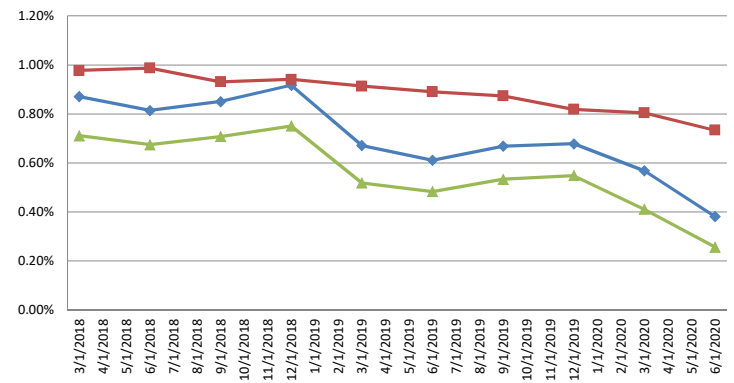
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
NPLs/Loans	1.82%	2.04%	1.78%	1.81%	1.68%	1.75%	2.08%	2.14%	2.16%	2.03%
Reserves/Loans	1.94%	1.77%	1.84%	1.93%	1.83%	1.79%	1.95%	2.05%	2.09%	2.19%
Delinquent Loans/Total Assets	1.01%	1.13%	1.01%	1.08%	0.94%	1.04%	1.16%	1.19%	1.13%	0.89%

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



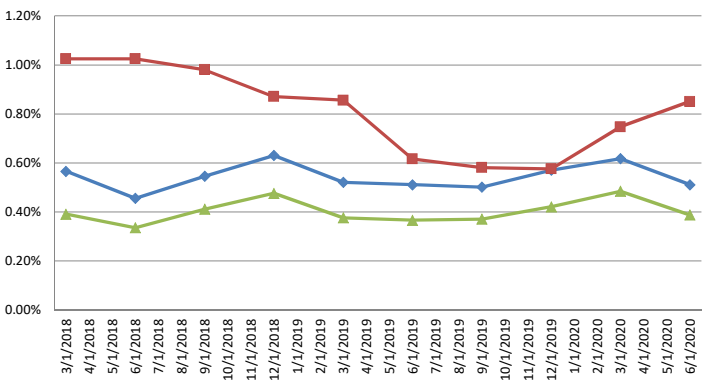
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
NPLs/Loans	0.80%	0.60%	0.60%	0.77%	0.45%	0.53%	0.58%	0.73%	0.53%	0.70%
Reserves/Loans	0.75%	0.78%	0.74%	0.75%	0.69%	0.67%	0.66%	0.66%	0.65%	0.75%
Delinquent Loans/Total Assets	0.57%	0.43%	0.44%	0.58%	0.33%	0.38%	0.43%	0.55%	0.37%	0.50%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
NPLs/Loans	0.87%	0.81%	0.85%	0.92%	0.67%	0.61%	0.67%	0.68%	0.57%	0.38%
Reserves/Loans	0.98%	0.99%	0.93%	0.94%	0.91%	0.89%	0.87%	0.82%	0.80%	0.73%
Delinquent Loans/Total Assets	0.71%	0.67%	0.71%	0.75%	0.52%	0.48%	0.53%	0.55%	0.41%	0.26%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
NPLs/Loans	0.57%	0.46%	0.55%	0.63%	0.52%	0.51%	0.50%	0.57%	0.62%	0.51%
Reserves/Loans	1.03%	1.03%	0.98%	0.87%	0.86%	0.62%	0.58%	0.58%	0.75%	0.85%
Delinquent Loans/Total Assets	0.39%	0.34%	0.41%	0.48%	0.38%	0.37%	0.37%	0.42%	0.48%	0.39%

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 Group A - $50 to $250 million in total assets

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 (%)
	Norwesco Credit Union	$86	$1	4.00%	12.00%	300.00%	3.57%	1.16%
	Catholics United Credit Union	$209	$13	29.55%	20.45%	69.23%	30.95%	6.22%
	Sunflower Federal Credit Union	$407	$8	2.95%	5.90%	200.00%	11.27%	1.97%
	Quindaro Homes Federal Credit Union	$796	$12	3.69%	1.85%	50.00%	6.72%	1.51%
	Kan Colo Credit Union	$806	$7	2.36%	7.41%	314.29%	4.46%	0.87%
	Universal Credit Union	$1,170	$57	11.56%	3.45%	29.82%	14.50%	4.87%
	Enterprise Credit Union	$1,412	$25	2.99%	5.02%	168.00%	17.86%	1.77%
	Christ the King Parish Federal Credit Union	$1,474	$0	0.00%	0.49%	NA	0.00%	0.00%
	Mid Plains Credit Union	$1,583	$0	0.00%	3.60%	NA	0.00%	0.00%
	Salina Municipal Credit Union	$1,825	$6	0.54%	0.54%	100.00%	2.67%	0.33%
	Eagle Federal Credit Union	$2,094	$0	0.00%	2.86%	NA	0.00%	0.00%
	Wakarusa Valley Credit Union	$3,011	$3	0.17%	1.86%	NM	0.99%	0.10%
	Central Kansas Education Credit Union	$3,645	$1	0.04%	0.30%	800.00%	0.14%	0.03%
	Hutchinson Postal and Community Credit Union	$4,006	$66	2.80%	0.97%	34.85%	7.40%	1.65%
	Tri-County Credit Union	$4,587	$31	2.49%	3.21%	129.03%	3.89%	0.68%
	Ellis Credit Union	$4,786	$3	0.11%	1.95%	NM	0.31%	0.06%
	C & R Credit Union	$4,956	$17	0.51%	0.84%	164.71%	6.04%	0.34%
	Morton Credit Union	$5,038	$91	2.98%	1.70%	57.14%	12.66%	1.81%
	UAW MO-KAN Federal Credit Union	$5,673	$81	4.52%	1.51%	33.33%	14.26%	1.43%
	Forbes Field Credit Union	$5,731	$7	0.18%	0.51%	285.71%	1.08%	0.12%
	Muddy River Credit Union	$7,064	$236	7.71%	7.41%	96.19%	19.12%	3.34%
	Peoples Choice Credit Union	$7,335	$60	2.49%	2.33%	93.33%	3.50%	0.82%
	Topeka Police Credit Union	$7,661	$83	1.44%	2.08%	144.58%	12.36%	1.08%
	KC Fairfax Federal Credit Union	$8,097	$303	9.20%	6.40%	69.64%	25.00%	3.74%
	Topeka Firemen's Credit Union	$8,890	$30	0.60%	0.70%	116.67%	1.10%	0.34%
	1st Kansas Credit Union	$8,988	$0	0.00%	1.10%	NA	0.00%	0.00%
	United Credit Union	$10,271	$0	0.00%	1.12%	NA	0.00%	0.00%
	Crossroads Credit Union	$10,509	$31	0.53%	0.40%	74.19%	1.87%	0.29%
	North East Kansas Credit Union	$10,563	$318	3.93%	2.80%	71.38%	30.93%	3.01%
	Bluestem Community Credit Union	$11,270	$10	0.21%	0.71%	340.00%	0.91%	0.09%
	Garden City Teachers Federal Credit Union	$13,325	$30	0.35%	0.27%	76.67%	2.99%	0.23%
	Farmers Credit Union	$15,951	$6	0.13%	1.09%	816.67%	0.52%	0.04%
	Kansas City Kansas Firemen & Police Credit Union	$16,016	$164	2.14%	3.92%	182.93%	5.34%	1.02%
	Bell Credit Union	$17,194	$177	1.32%	0.88%	66.67%	8.98%	1.03%
	Salina Interparochial Credit Union	$18,342	$322	2.51%	3.33%	132.92%	5.63%	1.76%
	Sunflower Community Federal Credit Union	$18,949	$82	0.56%	0.46%	81.71%	5.27%	0.43%
	Co-Operative Credit Union	$19,063	$134	1.51%	2.19%	144.78%	4.84%	0.70%
	Wheat State Credit Union	$21,544	$494	2.94%	3.18%	108.30%	22.86%	2.29%
	Hutchinson Government Employees Credit Union	$23,754	$414	2.52%	3.23%	128.02%	16.71%	1.74%
	Reliance Credit Union	$26,439	$456	4.12%	3.79%	92.11%	11.43%	1.72%

Source: SNL Financial

Note: Report includes only bank-level data.

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

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 (%)
	Credit Union of Emporia	$28,560	$28	0.24%	0.47%	192.86%	0.80%	0.10%
	K.U.M.C. Credit Union	$30,001	$33	0.66%	0.20%	30.30%	1.43%	0.11%
	Campus Credit Union	$30,177	$96	0.52%	1.94%	372.92%	4.99%	0.32%
	Catholic Family Federal Credit Union	$33,163	$68	0.35%	1.15%	325.00%	3.28%	0.21%
	U S P L K Employees Federal Credit Union	$34,269	$79	0.71%	0.37%	51.90%	2.89%	0.23%
	Equishare Credit Union	$35,457	$0	0.00%	1.66%	NA	0.43%	0.00%
	Freedom First Federal Credit Union	$35,960	$23	0.27%	0.42%	152.17%	0.42%	0.06%
	McPherson Cooperative Credit Union	$37,945	$42	0.14%	0.25%	180.95%	1.31%	0.11%
	ARK Valley Credit Union	$43,616	$68	0.26%	0.78%	298.53%	1.57%	0.16%
	United Northwest Federal Credit Union	$44,493	$149	0.78%	1.50%	193.29%	2.07%	0.33%
	Kansas Blue Cross-Blue Shield Credit Union	$45,069	$121	0.44%	0.30%	66.94%	1.60%	0.27%
	Dillon Credit Union	$45,744	$199	0.63%	0.43%	67.34%	2.81%	0.44%
	Mid-Kansas Credit Union	$55,080	$25	0.08%	0.66%	824.00%	0.40%	0.05%
	B&V Credit Union	$61,352	$755	3.22%	0.67%	20.79%	8.80%	1.23%
	Panhandle Federal Credit Union	$61,913	$156	0.73%	0.31%	42.95%	1.59%	0.25%
	Midwest Regional Credit Union	$66,163	$175	0.61%	1.17%	191.43%	2.75%	0.26%
	SM Federal Credit Union	$70,004	$48	0.09%	0.10%	114.58%	0.37%	0.07%
	Credit Union of Dodge City	$88,063	$288	0.53%	1.95%	368.06%	5.42%	0.33%
	Quantum Credit Union	$90,303	$196	0.30%	1.10%	371.94%	2.15%	0.22%
	Farmway Credit Union	$92,283	$858	1.37%	1.16%	85.20%	3.88%	0.93%
	Kansas State University Federal Credit Union	$96,211	$694	1.11%	0.69%	61.82%	7.51%	0.72%
	Emporia State Federal Credit Union	$106,971	$2,025	2.92%	0.51%	17.48%	19.78%	1.89%
	Kansas Teachers Community Credit Union	$116,545	$494	0.69%	0.31%	44.33%	3.92%	0.42%
	White Eagle Credit Union	$122,110	$0	0.00%	1.00%	NA	0.08%	0.00%
	Wichita Federal Credit Union	$142,704	$941	0.83%	1.08%	129.01%	5.46%	0.66%
	Frontier Community Credit Union	$155,901	$1,308	1.11%	0.87%	78.06%	8.84%	0.84%
	Average of Asset Group A	$31,888	$192	2.03%	2.19%	172.89%	6.25%	0.89%

Source: SNL Financial

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Asset Quality — June 30, 2020 — Run Date: August 12, 2020

Region	Institution Name	As of Date: Total Assets ($000)	Delinquent Loans => 2 months ($000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group B - $251 to $500 million in total assets								
	Mid American Credit Union	$333,702	$807	0.27%	0.76%	281.16%	3.37%	0.24%
	Heartland Credit Union	$375,468	$5,141	1.73%	0.99%	57.05%	15.63%	1.37%
	Skyward Credit Union	$380,668	$746	0.56%	0.55%	97.32%	1.33%	0.20%
	Envista Credit Union	$449,753	$755	0.22%	0.71%	327.68%	2.02%	0.17%
	Average of Asset Group B	$384,898	$1,862	0.70%	0.75%	190.80%	5.59%	0.50%
Asset Group C - $501 million to $1 billion in total assets								
	Mainstreet Federal Credit Union	$534,397	$791	0.26%	0.38%	145.51%	1.98%	0.15%
	Azura Credit Union	$599,819	$1,820	0.47%	0.72%	152.25%	3.18%	0.30%
	Golden Plains Credit Union	$728,873	$802	0.13%	0.83%	650.62%	3.27%	0.11%
	Mazuma Credit Union	$798,338	$3,635	0.66%	1.00%	152.38%	4.97%	0.46%
	Average of Asset Group C	$665,357	$1,762	0.38%	0.73%	275.19%	3.35%	0.26%
Asset Group D - Over $1 billion in total assets								
	Credit Union of America	$1,094,469	$6,520	0.73%	1.10%	150.51%	4.97%	0.60%
	Meritrust Federal Credit Union	$1,387,444	$3,978	0.37%	0.67%	180.59%	3.70%	0.29%
	CommunityAmerica Credit Union	$3,536,710	$9,587	0.43%	0.78%	183.96%	4.29%	0.27%
	Average of Asset Group D	$2,006,208	$6,695	0.51%	0.85%	171.69%	4.32%	0.39%

Source: SNL Financial

Note: Report includes only bank-level data.

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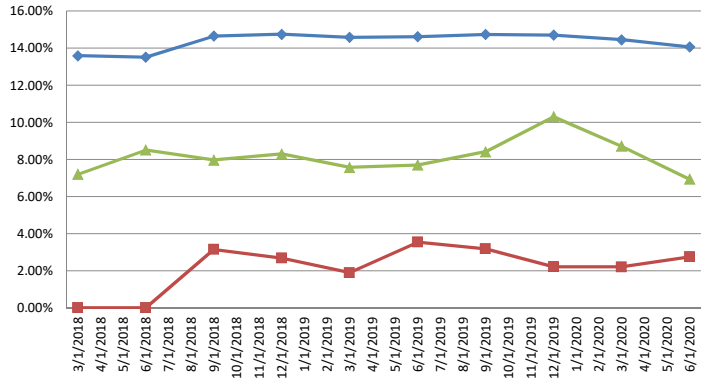
Net Worth

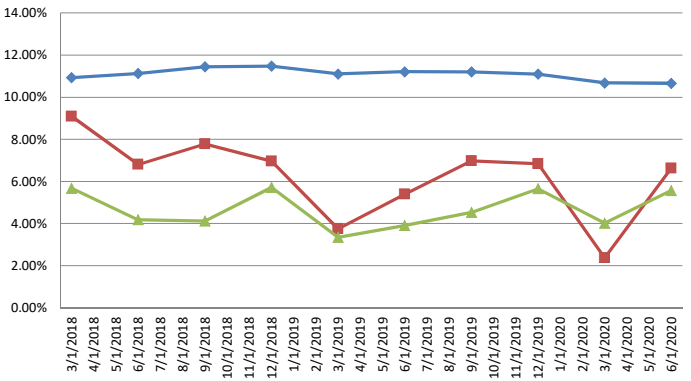
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



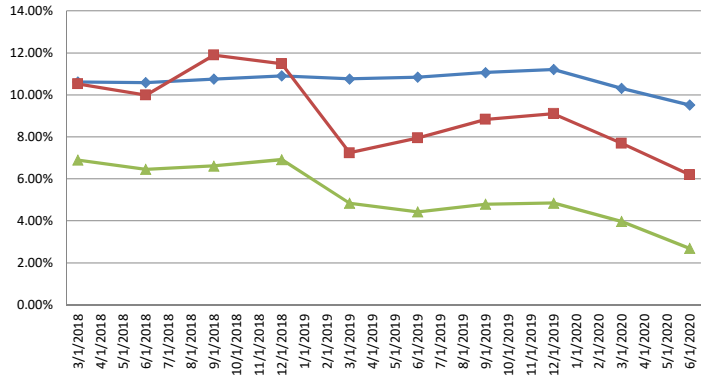
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Worth/ Assets	13.59%	13.51%	14.64%	14.74%	14.58%	14.61%	14.74%	14.70%	14.44%	14.06%
Net Worth Growth (Decline) - YTD	0.00%	0.00%	3.13%	2.67%	1.89%	3.53%	3.17%	2.21%	2.20%	2.74%
Total Delinquent Lns/ Net Worth	7.20%	8.50%	7.96%	8.29%	7.56%	7.69%	8.41%	10.30%	8.71%	6.93%

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



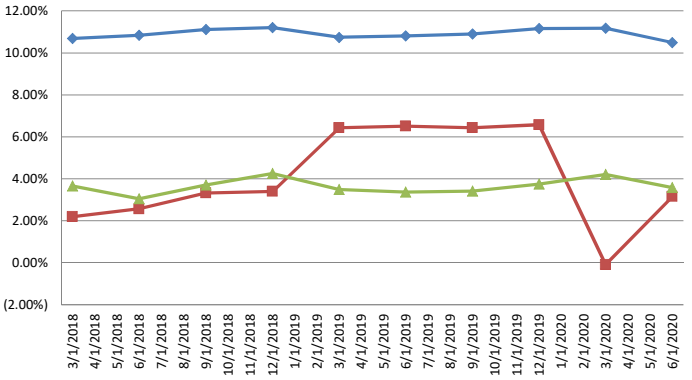
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Worth/ Assets	10.93%	11.12%	11.44%	11.47%	11.10%	11.20%	11.19%	11.09%	10.67%	10.66%
Net Worth Growth (Decline) - YTD	9.09%	6.80%	7.78%	6.96%	3.75%	5.40%	6.97%	6.83%	2.37%	6.62%
Total Delinquent Lns/ Net Worth	5.68%	4.17%	4.12%	5.71%	3.34%	3.91%	4.53%	5.65%	4.02%	5.57%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Worth/ Assets	10.61%	10.58%	10.75%	10.90%	10.75%	10.84%	11.06%	11.20%	10.30%	9.52%
Net Worth Growth (Decline) - YTD	10.52%	9.98%	11.89%	11.48%	7.23%	7.95%	8.82%	9.10%	7.69%	6.20%
Total Delinquent Lns/ Net Worth	6.89%	6.45%	6.61%	6.91%	4.83%	4.43%	4.78%	4.84%	3.96%	2.68%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Worth/ Assets	10.68%	10.84%	11.11%	11.21%	10.74%	10.81%	10.90%	11.16%	11.17%	10.49%
Net Worth Growth (Decline) - YTD	2.20%	2.57%	3.32%	3.40%	6.43%	6.50%	6.43%	6.58%	(0.09%)	3.15%
Total Delinquent Lns/ Net Worth	3.65%	3.05%	3.70%	4.26%	3.49%	3.36%	3.41%	3.75%	4.20%	3.58%

Source: SNL Financial

Note: Report includes only bank-level data.

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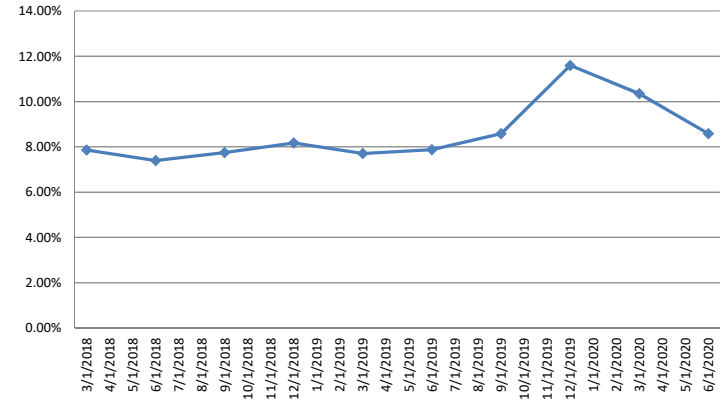
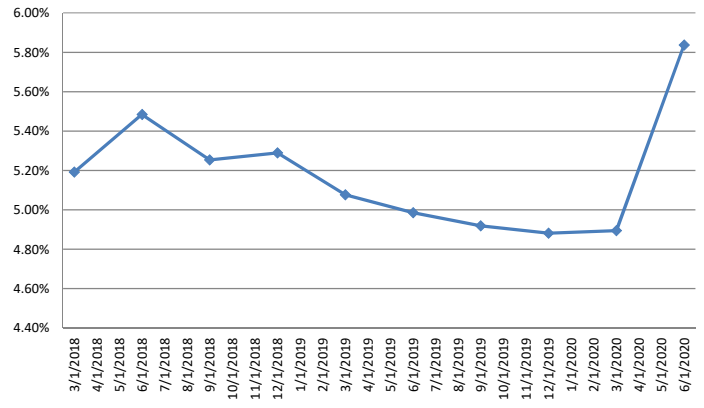
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



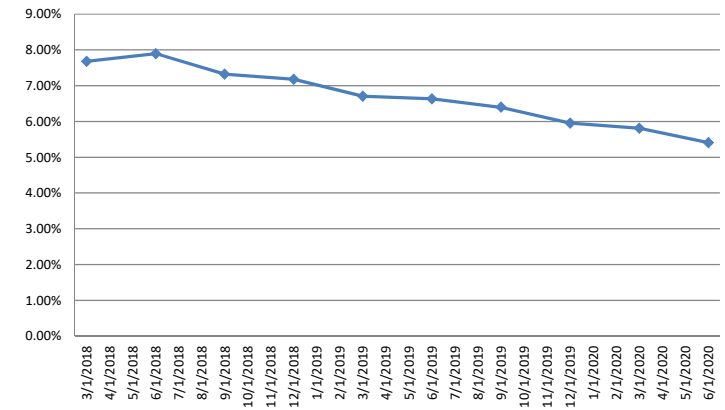
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Classified Assets/ Net Worth (%)	7.86%	7.40%	7.75%	8.17%	7.70%	7.88%	8.58%	11.60%	10.35%	8.59%

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



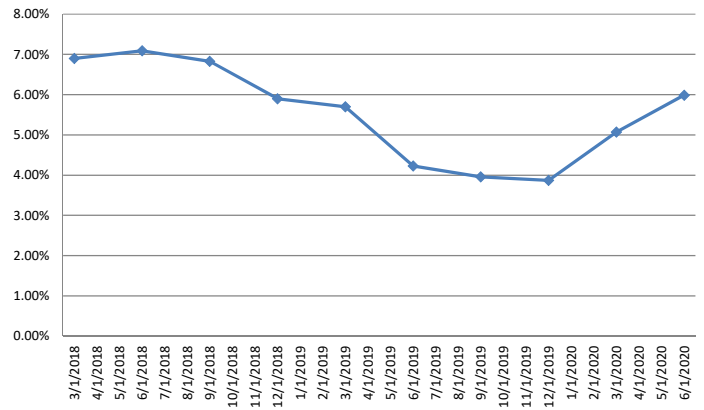
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Classified Assets/ Net Worth (%)	5.19%	5.49%	5.25%	5.29%	5.08%	4.99%	4.92%	4.88%	4.89%	5.84%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Classified Assets/ Net Worth (%)	7.68%	7.90%	7.32%	7.18%	6.70%	6.64%	6.40%	5.96%	5.81%	5.41%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Classified Assets/ Net Worth (%)	6.90%	7.09%	6.83%	5.90%	5.70%	4.23%	3.96%	3.87%	5.07%	5.98%

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 — June 30, 2020 — Run Date: August 12, 2020

Region	Institution Name	As of Date: Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - $50 to $250 million in total assets							
	Norwesco Credit Union	$86	$26	30.23%	0.00%	3.85%	11.54%
	Catholics United Credit Union	$209	$33	15.79%	0.00%	39.39%	27.27%
	Sunflower Federal Credit Union	$407	$55	13.51%	(3.57%)	14.55%	29.09%
	Quindaro Homes Federal Credit Union	$796	$261	32.79%	0.00%	4.60%	2.30%
	Kan Colo Credit Union	$806	$135	16.75%	3.01%	5.19%	16.30%
	Universal Credit Union	$1,170	$376	32.14%	2.70%	15.16%	4.52%
	Enterprise Credit Union	$1,412	$98	6.94%	17.78%	25.51%	42.86%
	Christ the King Parish Federal Credit Union	$1,474	$201	13.64%	0.00%	0.00%	1.49%
	Mid Plains Credit Union	$1,583	$130	8.21%	(24.32%)	0.00%	32.31%
	Salina Municipal Credit Union	$1,825	$218	11.95%	(0.91%)	2.75%	2.75%
	Eagle Federal Credit Union	$2,094	$128	6.11%	11.57%	0.00%	21.09%
	Wakarusa Valley Credit Union	$3,011	$272	9.03%	(4.32%)	1.10%	11.76%
	Central Kansas Education Credit Union	$3,645	$728	19.97%	0.83%	0.14%	1.10%
	Hutchinson Postal and Community Credit Union	$4,006	$869	21.69%	(3.17%)	7.59%	2.65%
	Tri-County Credit Union	$4,587	$757	16.50%	7.11%	4.10%	5.28%
	Ellis Credit Union	$4,786	$923	19.29%	3.53%	0.33%	5.85%
	C & R Credit Union	$4,956	$485	9.79%	12.25%	3.51%	5.77%
	Morton Credit Union	$5,038	$667	13.24%	2.12%	13.64%	7.80%
	UAW MO-KAN Federal Credit Union	$5,673	$541	9.54%	(10.51%)	14.97%	4.99%
	Forbes Field Credit Union	$5,731	$811	14.15%	(4.34%)	0.86%	2.47%
	Muddy River Credit Union	$7,064	$1,007	14.26%	3.64%	23.44%	22.54%
	Peoples Choice Credit Union	$7,335	$1,656	22.58%	2.44%	3.62%	3.38%
	Topeka Police Credit Union	$7,661	$592	7.73%	7.72%	14.02%	20.27%
	KC Fairfax Federal Credit Union	$8,097	$1,000	12.35%	10.08%	30.30%	21.10%
	Topeka Firemen's Credit Union	$8,890	$2,700	30.37%	2.10%	1.11%	1.30%
	1st Kansas Credit Union	$8,988	$2,254	25.08%	3.15%	0.00%	2.26%
	United Credit Union	$10,271	$1,038	10.11%	12.05%	0.00%	3.47%
	Crossroads Credit Union	$10,509	$1,632	15.53%	13.75%	1.90%	1.41%
	North East Kansas Credit Union	$10,563	$801	7.58%	(28.48%)	39.70%	28.34%
	Bluestem Community Credit Union	$11,270	$1,064	9.44%	5.21%	0.94%	3.20%
	Garden City Teachers Federal Credit Union	$13,325	$980	7.35%	(1.02%)	3.06%	2.35%
	Farmers Credit Union	$15,951	$1,680	10.53%	0.96%	0.36%	2.92%
	Kansas City Kansas Firemen & Police Credit Union	$16,016	$2,769	17.29%	2.71%	5.92%	10.83%
	Bell Credit Union	$17,194	$1,852	10.77%	6.24%	9.56%	6.37%
	Salina Interparochial Credit Union	$18,342	$5,294	28.86%	2.49%	6.08%	8.08%
	Sunflower Community Federal Credit Union	$18,949	$1,490	7.86%	15.47%	5.50%	4.50%
	Co-Operative Credit Union	$19,063	$2,574	13.50%	1.72%	5.21%	7.54%
	Wheat State Credit Union	$21,544	$1,687	7.83%	12.07%	29.28%	31.71%
	Hutchinson Government Employees Credit Union	$23,754	$1,947	8.20%	(10.42%)	21.26%	27.22%
	Reliance Credit Union	$26,439	$3,417	12.92%	0.18%	13.35%	12.29%

Source: SNL Financial

Note: Report includes only bank-level data.

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Region	Institution Name	As of Date: Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - $50 to $250 million in total assets (continued)							
	Credit Union of Emporia	$28,560	$3,810	13.34%	9.34%	0.73%	1.42%
	K.U.M.C. Credit Union	$30,001	$2,724	9.08%	(0.44%)	1.21%	0.37%
	Campus Credit Union	$30,177	$4,187	13.87%	5.75%	2.29%	8.55%
	Catholic Family Federal Credit Union	$33,163	$2,827	8.52%	(2.38%)	2.41%	7.82%
	U S P L K Employees Federal Credit Union	$34,269	$4,383	12.79%	1.61%	1.80%	0.94%
	Equishare Credit Union	$35,457	$3,406	9.61%	(3.63%)	0.00%	9.13%
	Freedom First Federal Credit Union	$35,960	$5,455	15.17%	5.23%	0.42%	0.64%
	McPherson Cooperative Credit Union	$37,945	$3,077	8.11%	3.24%	1.36%	2.47%
	ARK Valley Credit Union	$43,616	$4,504	10.33%	14.68%	1.51%	4.51%
	United Northwest Federal Credit Union	$44,493	$6,926	15.57%	3.32%	2.15%	4.16%
	Kansas Blue Cross-Blue Shield Credit Union	$45,069	$7,476	16.59%	6.92%	1.62%	1.08%
	Dillon Credit Union	$45,744	$7,051	15.41%	8.52%	2.82%	1.90%
	Mid-Kansas Credit Union	$55,080	$5,840	10.60%	2.39%	0.43%	3.53%
	B&V Credit Union	$61,352	$8,369	13.64%	2.13%	9.02%	1.88%
	Panhandle Federal Credit Union	$61,913	$9,735	15.72%	3.34%	1.60%	0.69%
	Midwest Regional Credit Union	$66,163	$6,031	9.12%	(0.96%)	2.90%	5.55%
	SM Federal Credit Union	$70,004	$12,796	18.28%	4.26%	0.38%	0.43%
	Credit Union of Dodge City	$88,063	$8,132	9.23%	9.64%	3.54%	13.03%
	Quantum Credit Union	$90,303	$8,566	9.49%	3.71%	2.29%	8.51%
	Farmway Credit Union	$92,283	$21,379	23.17%	1.30%	4.01%	3.42%
	Kansas State University Federal Credit Union	$96,211	$9,945	10.34%	6.56%	6.98%	4.31%
	Emporia State Federal Credit Union	$106,971	$9,958	9.31%	9.42%	20.34%	3.55%
	Kansas Teachers Community Credit Union	$116,545	$13,306	11.42%	4.24%	3.71%	1.65%
	White Eagle Credit Union	$122,110	$15,574	12.75%	7.53%	0.00%	4.98%
	Wichita Federal Credit Union	$142,704	$20,151	14.12%	6.67%	4.67%	6.02%
	Frontier Community Credit Union	$155,901	$17,237	11.06%	(3.20%)	7.59%	5.92%
	Average of Asset Group A	$31,888	$4,061	14.06%	2.74%	6.93%	8.59%

Source: SNL Financial

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Net Worth	June 30, 2020	Run Date: August 12, 2020

Region	Institution Name	As of Date: Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group B - $251 to $500 million in total assets							
	Mid American Credit Union	$333,702	$31,823	9.54%	1.77%	2.54%	7.13%
	Heartland Credit Union	$375,468	$30,666	8.17%	9.01%	16.76%	9.56%
	Skyward Credit Union	$380,668	$55,814	14.66%	3.65%	1.34%	1.30%
	Envista Credit Union	$449,753	$46,182	10.27%	12.06%	1.63%	5.36%
	Average of Asset Group B	$384,898	$41,121	10.66%	6.62%	5.57%	5.84%
Asset Group C - $501 million to $1 billion in total assets							
	Mainstreet Federal Credit Union	$534,397	$45,789	8.57%	4.84%	1.73%	2.51%
	Azura Credit Union	$599,819	$60,163	10.03%	4.57%	3.03%	4.61%
	Golden Plains Credit Union	$728,873	$73,840	10.13%	9.60%	1.09%	7.07%
	Mazuma Credit Union	$798,338	$74,500	9.33%	5.78%	4.88%	7.43%
	Average of Asset Group C	$665,357	$63,573	9.52%	6.20%	2.68%	5.41%
Asset Group D - Over $1 billion in total assets							
	Credit Union of America	$1,094,469	$129,628	11.84%	5.68%	5.03%	7.57%
	Meritrust Federal Credit Union	$1,387,444	$130,392	9.40%	1.72%	3.05%	5.51%
	CommunityAmerica Credit Union	$3,536,710	$362,209	10.24%	2.05%	2.65%	4.87%
	Average of Asset Group D	$2,006,208	$207,410	10.49%	3.15%	3.58%	5.98%

Source: SNL Financial

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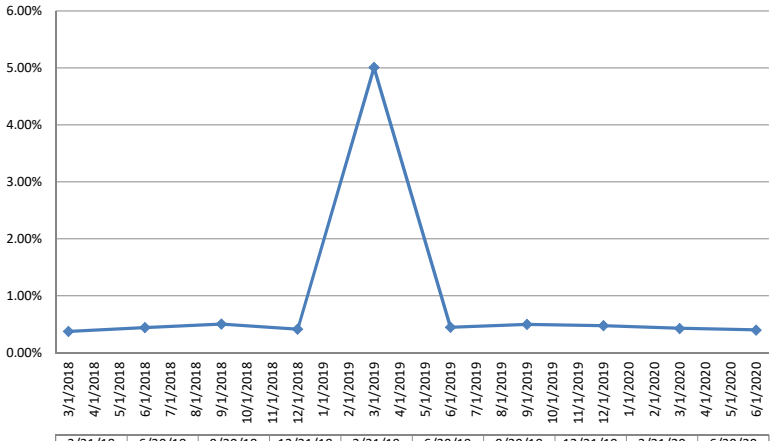
Missouri

Performance Analysis

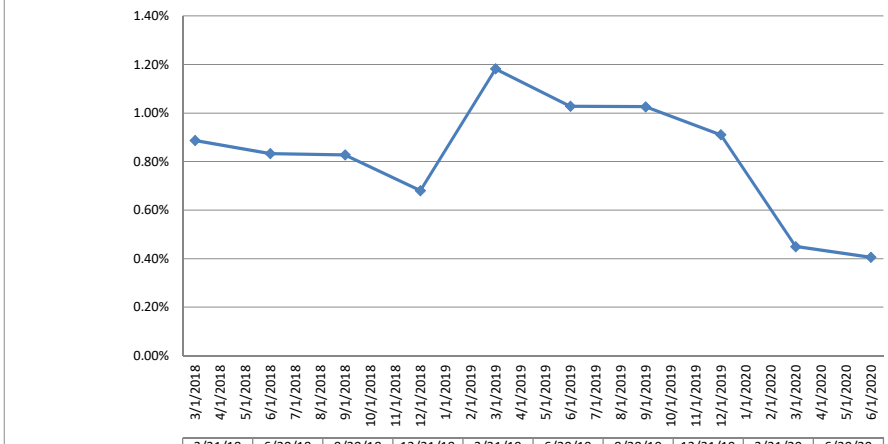
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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



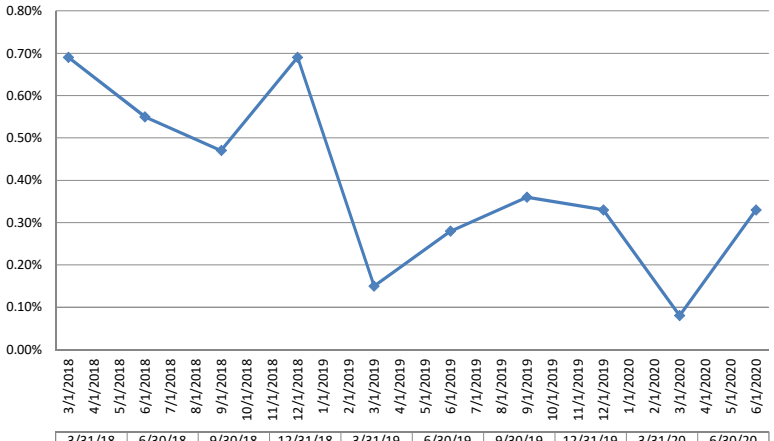
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Return on Avg Assets	0.37%	0.44%	0.50%	0.41%	5.01%	0.44%	0.50%	0.47%	0.42%	0.40%

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



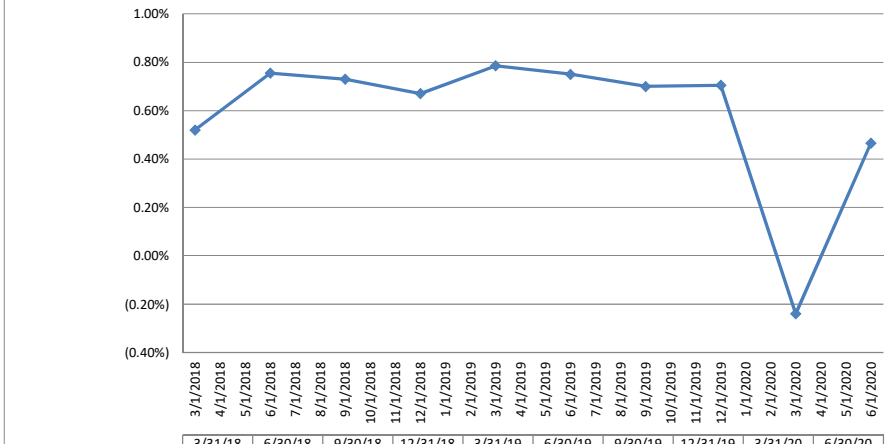
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Return on Avg Assets	0.89%	0.83%	0.83%	0.68%	1.18%	1.03%	1.03%	0.91%	0.45%	0.41%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Return on Avg Assets	0.69%	0.55%	0.47%	0.69%	0.15%	0.28%	0.36%	0.33%	0.08%	0.33%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Return on Avg Assets	0.52%	0.76%	0.73%	0.67%	0.79%	0.75%	0.70%	0.71%	(0.24%)	0.47%

Source: SNL Financial

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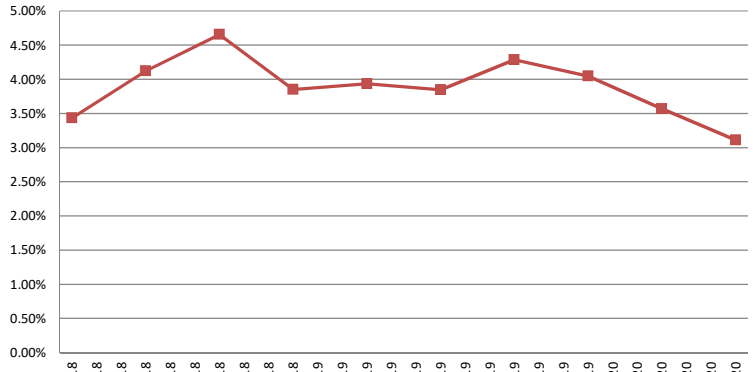
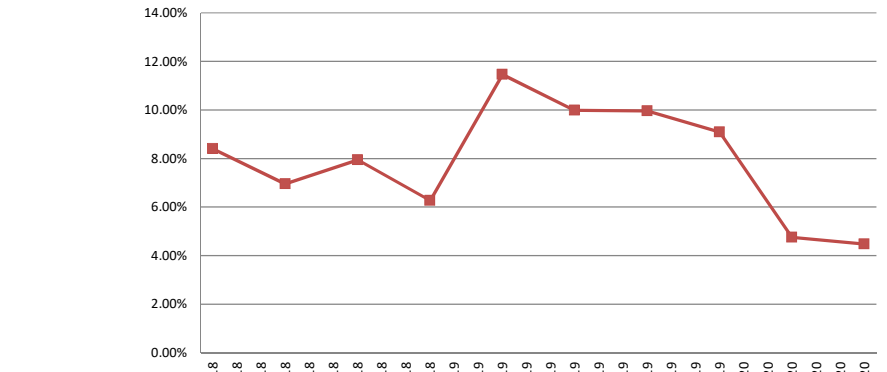
Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Return on Avg Net Worth	3.43%	4.12%	4.65%	3.85%	3.94%	3.85%	4.29%	4.05%	3.57%	3.11%

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

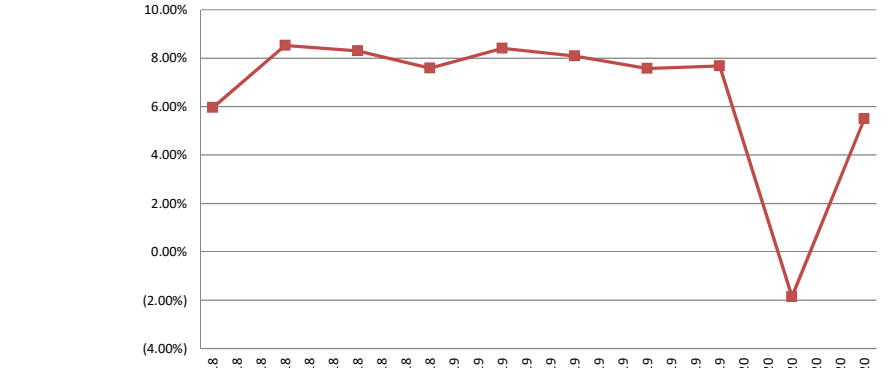


	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Return on Avg Net Worth	8.40%	6.95%	7.94%	6.27%	11.46%	9.99%	9.97%	9.09%	4.75%	4.48%

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

	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Return on Avg Net Worth	10.45%	8.37%	7.02%	10.06%	1.89%	3.53%	4.41%	4.07%	0.97%	4.27%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Return on Avg Net Worth	5.97%	8.53%	8.31%	7.60%	8.41%	8.09%	7.57%	7.69%	(1.85%)	5.50%

Source: SNL Financial

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Region	Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Net Worth (%)	Quarter to Date: Oper Exp/ Oper Rev (%)	Quarter to Date: Salary&Benefits/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Net Worth (%)	Year to Date: Oper Exp/ Oper Rev (%)	Year to Date: Salary&Benefits/ Employees ($000)
Asset Group A - $50 to $250 million in total assets												
	West Side Baptist Church Federal Credit Union	$339	($2)	(2.41%)	(13.56%)	NA	NA	($2)	(1.23%)	(6.67%)	50.00%	NA
	Atlas Credit Union	$512	$2	1.59%	9.64%	66.67%	$16	$3	1.22%	7.23%	72.73%	$16
	Procter & Gamble St. Louis Employees Credit Union	$791	$2	1.03%	5.84%	77.78%	$24	$3	0.79%	4.41%	83.33%	$24
	Co-Lib Credit Union	$1,088	$3	1.12%	9.68%	50.00%	$0	$10	1.89%	16.39%	42.86%	$0
	Northeast Regional Credit Union	$1,295	$2	0.63%	4.23%	95.00%	$29	$3	0.47%	3.17%	97.44%	$31
	Bluescope Employees' Credit Union	$1,506	$0	0.00%	0.00%	106.67%	$56	$1	0.14%	1.14%	100.00%	$54
	St. Augustine Credit Union	$1,520	$2	0.53%	5.56%	83.33%	NA	$4	0.52%	5.59%	71.43%	NA
	Southwest Counties School Employees Credit Union	$1,804	$1	0.23%	1.76%	83.33%	$40	$5	0.58%	4.42%	80.77%	$40
	Bothwell Hospital Employees Credit Union	$2,505	($4)	(0.67%)	(9.30%)	119.05%	$40	($1)	(0.09%)	(1.16%)	104.00%	$44
	Neosho School Employees Credit Union	$2,623	$0	0.00%	0.00%	80.00%	$40	$13	1.03%	6.77%	60.00%	$40
	MAWC Credit Union	$2,638	($9)	(1.38%)	(10.91%)	89.47%	$40	($9)	(0.71%)	(5.42%)	89.47%	$42
	UBC Credit Union	$2,660	($4)	(0.62%)	(6.90%)	112.50%	$32	($26)	(2.03%)	(21.76%)	114.43%	$33
	Independence Federal Credit Union	$2,861	$0	0.00%	0.00%	96.97%	$27	$8	0.58%	8.38%	91.43%	$26
	J.C. Federal Employees Credit Union	$2,926	$3	0.41%	2.24%	91.18%	$43	$8	0.55%	3.00%	88.41%	$43
	Our Lady of Snows Credit Union	$4,462	$8	0.74%	6.84%	66.67%	$15	$14	0.65%	6.03%	80.36%	$15
	Guadalupe Centers Federal Credit Union	$4,604	($27)	(2.39%)	(28.35%)	98.70%	$53	($37)	(1.69%)	(18.97%)	95.71%	$67
	Dexter Public Schools Credit Union	$4,727	$6	0.54%	5.42%	54.17%	$56	$23	1.07%	10.50%	57.45%	$52
	Sikeston Public Schools Credit Union	$4,954	$8	0.66%	3.94%	79.31%	NA	$14	0.59%	3.46%	77.97%	NA
	Southeast Missouri Community Credit Union	$6,038	($2)	(0.14%)	(1.07%)	91.75%	$40	$0	0.00%	0.00%	93.45%	$43
	Fedco Credit Union	$6,309	$14	0.89%	10.16%	17.65%	NA	$25	0.79%	9.17%	28.57%	NA
	Community First Credit Union	$6,583	$12	0.75%	NA	82.81%	NA	$22	0.71%	NA	86.51%	NA
	Heartland Community Credit Union	$7,362	($48)	(2.72%)	(52.60%)	92.66%	$35	($40)	(1.15%)	(21.22%)	92.48%	$41
	Lovers Lane Credit Union	$7,727	$24	1.26%	NA	57.89%	NA	$35	0.94%	NA	68.39%	NA
	Bayer Credit Union	$8,028	($51)	(2.65%)	(36.49%)	119.67%	$53	($56)	(1.52%)	(19.58%)	109.02%	$52
	St. Joseph Teachers' Credit Union	$9,428	$14	0.61%	8.02%	82.61%	$37	$40	0.90%	11.63%	80.56%	$38
	Northwest Missouri Regional Credit Union	$9,848	$11	0.45%	4.63%	91.91%	$48	$17	0.36%	3.59%	93.88%	$52
	Missouri Baptist Credit Union	$10,216	($5)	(0.21%)	(3.36%)	98.39%	$45	($26)	(0.56%)	(8.62%)	105.60%	$46
	South Central Missouri Credit Union	$10,776	($10)	(0.37%)	(2.56%)	108.93%	$41	($9)	(0.17%)	(1.15%)	105.17%	$43
	Northland Community Credit Union	$11,154	($13)	(0.48%)	(3.89%)	114.61%	$62	($19)	(0.36%)	(2.83%)	110.11%	$62
	Patriot Credit Union	$11,543	$34	1.23%	17.17%	88.35%	$53	$57	1.06%	14.65%	86.79%	$53
	K.C. Area Credit Union	$11,967	($2)	(0.07%)	(0.45%)	104.20%	$60	$7	0.12%	0.78%	98.41%	$59
	Academic Employees Credit Union	$12,360	$1	0.03%	0.54%	102.54%	$56	$9	0.16%	2.43%	96.40%	$54
	Burlington Northtown Community Credit Union	$14,052	$53	1.56%	8.77%	72.67%	$59	$78	1.18%	6.51%	77.96%	$60
	Catholic Family Credit Union	$14,473	$1	0.03%	0.32%	75.21%	$69	$10	0.15%	1.61%	80.34%	$70
	Division #6 Highway Credit Union	$14,804	($1)	(0.03%)	(0.17%)	100.00%	$49	$4	0.06%	0.34%	98.94%	$51
	Independence Teachers Credit Union	$15,342	$23	0.61%	5.09%	66.67%	$56	$49	0.65%	5.46%	66.89%	$59
	Highway Crossroads Credit Union	$15,489	$15	0.40%	2.07%	78.66%	$52	$41	0.55%	2.84%	78.48%	$52
	Stationery Credit Union	$16,108	$1	0.03%	0.21%	95.95%	$61	$7	0.09%	0.73%	94.23%	$61
	United Labor Credit Union	$16,769	$7	0.17%	2.27%	90.09%	$72	$1	0.01%	0.16%	89.38%	$75
	Summit Ridge Credit Union	$16,796	$28	0.68%	7.39%	86.17%	$68	$41	0.50%	5.45%	88.17%	$69
	Legacy Credit Union	$17,495	$39	0.90%	6.25%	68.33%	$45	$86	1.00%	6.95%	65.98%	$48
	Cape Regional Credit Union	$19,239	($17)	(0.37%)	(5.69%)	110.56%	$38	($20)	(0.23%)	(3.33%)	103.90%	$38
	St. Louis Newspaper Carriers Credit Union	$19,310	$17	0.36%	4.38%	68.52%	$76	$28	0.30%	3.62%	73.33%	$76
	De Soto Mo-Pac Credit Union	$19,560	$41	0.88%	8.13%	67.88%	$37	$64	0.71%	6.40%	71.56%	$37

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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

Region	Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Net Worth (%)	Quarter to Date: Oper Exp/ Oper Rev (%)	Quarter to Date: Salary&Benefits/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Net Worth (%)	Year to Date: Oper Exp/ Oper Rev (%)	Year to Date: Salary&Benefits/ Employees ($000)
	St. Louis Firefighters & Community Credit Union	$20,776	($4)	(0.08%)	(0.63%)	100.00%	$57	$2	0.02%	0.16%	98.12%	$59
	St. Louis Policemen's Credit Union	$20,862	$11	0.22%	1.26%	91.24%	$55	$57	0.57%	3.29%	81.70%	$54
	County Credit Union	$20,988	($4)	(0.08%)	(0.54%)	100.41%	$64	($79)	(0.80%)	(5.32%)	94.74%	$64
	Burns & McDonnell Credit Union	$21,979	$30	0.53%	4.78%	82.63%	$77	$111	0.96%	8.94%	68.57%	$63
	Highway Alliance Credit Union	$23,535	$11	0.19%	1.57%	92.06%	$45	$24	0.22%	1.71%	91.98%	$45
	Leadco Community Credit Union	$23,583	($8)	(0.14%)	(1.69%)	100.43%	$45	$1	0.01%	0.10%	100.20%	$49
	Columbia Credit Union	$26,423	$55	0.87%	10.11%	82.08%	$57	$121	1.00%	11.26%	82.46%	$60
	Lutheran Federal Credit Union	$26,985	$28	0.46%	5.67%	91.82%	$96	($15)	(0.13%)	(1.52%)	101.50%	$96
	Holy Rosary Credit Union	$27,268	$66	1.03%	13.55%	82.01%	$46	$78	0.64%	8.09%	84.98%	$47
	District One Highway Credit Union	$28,286	$59	0.84%	5.44%	60.74%	$56	$116	0.84%	5.38%	60.43%	$55
	Show-Me Credit Union	$30,047	$84	1.16%	8.64%	77.36%	$70	$116	0.82%	6.01%	79.72%	$77
	Edison Credit Union	$31,712	$114	1.50%	15.18%	73.35%	$81	($60)	(0.41%)	(3.97%)	111.21%	$81
	Shelter Insurance Federal Credit Union	$35,501	$30	0.35%	2.94%	69.51%	$63	$65	0.39%	3.19%	70.09%	$63
	Joplin Metro Credit Union	$38,482	$221	2.44%	20.96%	67.33%	$42	$361	2.08%	17.46%	70.86%	$43
	Horizon Credit Union	$39,874	$32	0.33%	2.34%	89.47%	$50	$61	0.33%	2.26%	91.23%	$50
	Kansas City Credit Union	$42,072	($98)	(0.97%)	(9.18%)	109.96%	$57	($73)	(0.37%)	(3.41%)	101.45%	$59
	Missouri Valley Federal Credit Union	$43,140	($24)	(0.23%)	(2.54%)	95.50%	$62	$9	0.05%	0.48%	90.87%	$61
	CSD Credit Union	$45,058	$86	0.79%	6.10%	86.02%	$124	$136	0.64%	4.84%	80.58%	$76
	City Credit Union	$47,395	$81	0.73%	6.79%	78.79%	$60	$211	0.99%	8.94%	75.13%	$60
	Central Communications Credit Union	$54,378	$11	0.08%	1.02%	93.40%	$50	$27	0.11%	1.30%	95.35%	$53
	Members 1st Credit Union	$55,849	$81	0.61%	7.03%	83.92%	$57	$158	0.61%	6.92%	84.04%	$56
	Postal & Community Credit Union	$59,155	$131	0.91%	11.30%	75.09%	$42	$192	0.68%	8.37%	76.25%	$44
	Riverways Federal Credit Union	$63,125	$96	0.64%	8.63%	86.34%	$50	$107	0.37%	4.84%	90.00%	$51
	Raytown-Lee's Summit Community Credit Union	$63,403	$18	0.12%	1.55%	101.56%	$44	$42	0.14%	1.81%	100.84%	$45
	Foundation Credit Union	$65,806	$72	0.44%	3.13%	79.78%	$46	$96	0.29%	2.09%	84.35%	$49
	Missouri Central Credit Union	$66,061	$82	0.52%	4.92%	81.53%	$61	$215	0.71%	6.50%	78.47%	$63
	Educational Community Credit Union	$68,440	$1	0.01%	0.08%	95.38%	$59	($18)	(0.06%)	(0.75%)	93.26%	$61
	Goetz Credit Union	$68,484	$184	1.11%	8.85%	78.40%	$68	$393	1.22%	9.57%	75.50%	$64
	Health Care Family Credit Union	$71,127	$26	0.15%	1.14%	94.82%	$64	$121	0.36%	2.68%	91.08%	$65
	Mercy Credit Union	$71,831	$36	0.21%	2.28%	90.40%	$48	$125	0.37%	3.98%	87.79%	$52
	Ozark Federal Credit Union	$75,902	$220	1.22%	12.98%	76.64%	$46	$287	0.82%	8.55%	81.73%	$46
	Volt Credit Union	$80,235	$158	0.81%	8.99%	79.50%	$57	$224	0.59%	6.43%	85.62%	$58
	First Missouri Credit Union	$80,635	$165	0.85%	7.29%	80.08%	$63	$29	0.08%	0.64%	79.36%	$64
	Employment Security Credit Union	$81,464	$171	0.87%	6.64%	72.08%	$65	$273	0.71%	5.42%	73.87%	$64
	Metro Credit Union	$83,947	$78	0.38%	3.00%	86.81%	$60	$200	0.50%	3.87%	84.03%	$60
	R-G Federal Credit Union	$94,498	$185	0.81%	8.37%	70.42%	$55	$362	0.81%	8.27%	68.71%	$55
	Central Missouri Community Credit Union	$117,306	($37)	(0.13%)	(1.72%)	99.05%	$56	$12	0.02%	0.28%	98.39%	$57
	Century Credit Union	$124,326	$403	1.34%	7.79%	58.30%	$54	$640	1.09%	6.23%	63.03%	$54
	Conservation Employees Credit Union	$126,595	$115	0.37%	4.01%	83.07%	$87	$252	0.42%	4.40%	83.95%	$90
	Multipli Credit Union	$130,099	$253	0.81%	4.60%	82.85%	$70	$623	1.02%	5.72%	78.38%	$68
	Greater KC Public Safety Credit Union	$155,656	$179	0.47%	4.73%	87.91%	$73	$188	0.25%	2.50%	91.47%	$79
	United Consumers Credit Union	$165,438	$86	0.22%	2.01%	88.20%	$63	$329	0.42%	3.87%	85.31%	$64
	Electro Savings Credit Union	$206,050	($20)	(0.04%)	(0.50%)	94.53%	$75	$222	0.24%	2.83%	89.69%	$71
	Telcomm Credit Union	$206,057	$611	1.25%	8.43%	65.33%	$56	$1,359	1.44%	9.54%	63.59%	$55
	United Credit Union	$212,455	$456	0.90%	7.66%	82.83%	$64	$1,088	1.12%	9.27%	79.43%	$62

Source: SNL Financial

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Region	Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Net Worth (%)	Quarter to Date: Oper Exp/ Oper Rev (%)	Quarter to Date: Salary&Benefits/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Net Worth (%)	Year to Date: Oper Exp/ Oper Rev (%)	Year to Date: Salary&Benefits/ Employees ($000)
Asset Group A - $50 to $250 million in total assets (continued)												
	Assemblies of God Credit Union	$217,243	$1,081	2.10%	18.67%	67.38%	$91	$1,490	1.51%	13.10%	73.88%	$86
	Blucurrent Credit Union	$225,744	$604	1.12%	12.87%	75.26%	$77	$991	0.94%	10.64%	76.28%	$75
	Missouri Electric Cooperatives Employees' Credit Union	$235,675	$674	1.18%	10.63%	58.29%	$114	$1,362	1.23%	11.09%	56.59%	$113
	Average of Asset Group A	$46,669	$77	0.36%	2.58%	84.45%	$55	$143	0.40%	3.11%	83.79%	$55
Asset Group B - $251 to $500 million in total assets												
	Infuze Credit Union	$260,533	$152	0.24%	2.79%	87.33%	$59	$123	0.10%	1.13%	85.02%	$60
	1st Financial Federal Credit Union	$282,395	$373	0.55%	5.72%	76.31%	$70	$990	0.76%	7.68%	75.26%	$69
	Arsenal Credit Union	$301,521	$403	0.56%	5.48%	72.58%	$69	$1,037	0.75%	7.19%	72.94%	$69
	River Region Credit Union	$302,913	$608	0.83%	9.43%	61.67%	$75	$1,047	0.74%	8.21%	65.59%	$74
	Great Plains Federal Credit Union	$320,587	($31)	(0.04%)	(0.24%)	90.85%	$60	$253	0.17%	1.00%	83.99%	$59
	West Community Credit Union	$332,894	$983	1.24%	16.67%	74.16%	$82	$1,480	0.97%	12.76%	77.75%	$80
	Alliance Credit Union	$348,244	$412	0.49%	5.42%	82.12%	$78	$801	0.49%	5.30%	78.92%	$77
	St. Louis Community Credit Union	$357,073	$3	0.00%	0.03%	94.28%	$60	$253	0.16%	1.21%	89.65%	$63
	Missouri Credit Union	$428,741	$266	0.26%	2.68%	82.70%	$69	$576	0.29%	2.92%	84.32%	$70
	Neighbors Credit Union	$462,714	($92)	(0.08%)	(0.59%)	85.79%	$66	($811)	(0.38%)	(2.61%)	95.52%	$68
	Average of Asset Group B	$339,762	$308	0.41%	4.74%	80.78%	$69	$575	0.41%	4.48%	80.90%	$69
Asset Group C - $501 million to $1 billion in total assets												
	Vantage Credit Union	$986,610	$1,344	0.57%	7.50%	87.66%	$90	$1,514	0.33%	4.27%	92.61%	$86
	Average of Asset Group C	$986,610	$1,344	0.57%	7.50%	87.66%	$90	$1,514	0.33%	4.27%	92.61%	$86
Asset Group D - Over $1 billion in total assets												
	Together Credit Union	$2,042,470	$7,502	1.52%	15.97%	60.08%	$87	$2,682	0.28%	2.87%	79.39%	$90
	First Community Credit Union	$3,207,906	$5,743	0.75%	9.58%	70.47%	$68	$9,675	0.65%	8.13%	73.34%	$69
	Average of Asset Group D	$2,625,188	$6,623	1.14%	12.78%	65.28%	$78	$6,179	0.47%	5.50%	76.37%	$80

Source: SNL Financial

Note: Report includes only bank-level data.

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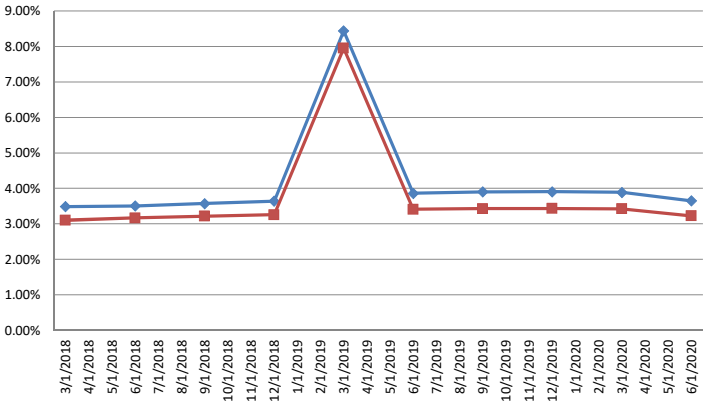
Balance Sheet & Net Interest Margin

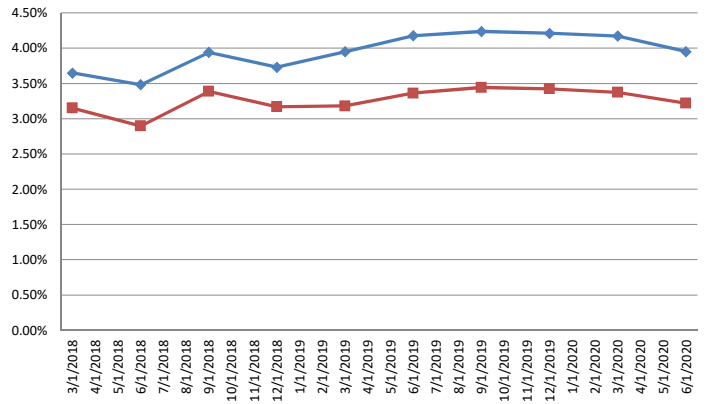
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



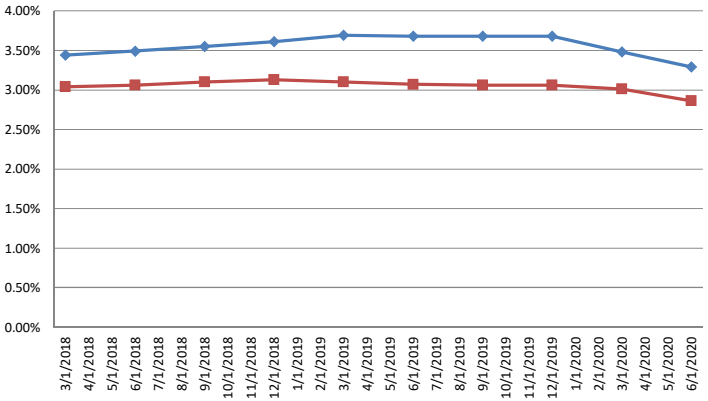
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Yield on Avg Assets	3.48%	3.50%	3.57%	3.64%	8.44%	3.86%	3.90%	3.90%	3.88%	3.65%
Net Interest Income/ Avg Assets	3.10%	3.16%	3.21%	3.25%	7.95%	3.40%	3.42%	3.43%	3.42%	3.22%

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



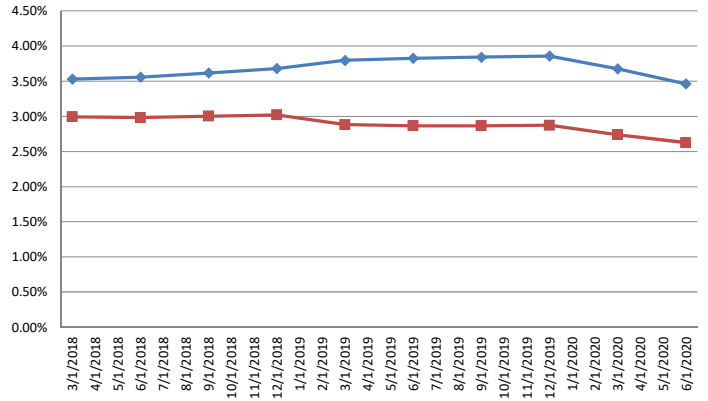
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Yield on Avg Assets	3.65%	3.48%	3.94%	3.73%	3.95%	4.18%	4.24%	4.21%	4.17%	3.95%
Net Interest Income/ Avg Assets	3.15%	2.90%	3.39%	3.17%	3.18%	3.36%	3.44%	3.42%	3.37%	3.22%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Yield on Avg Assets	3.44%	3.49%	3.55%	3.61%	3.69%	3.68%	3.68%	3.68%	3.48%	3.29%
Net Interest Income/ Avg Assets	3.04%	3.06%	3.10%	3.13%	3.10%	3.07%	3.06%	3.06%	3.01%	2.86%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Yield on Avg Assets	3.53%	3.56%	3.62%	3.68%	3.80%	3.83%	3.84%	3.86%	3.68%	3.46%
Net Interest Income/ Avg Assets	2.99%	2.98%	3.00%	3.02%	2.88%	2.87%	2.87%	2.87%	2.74%	2.63%

Source: SNL Financial

Note: Report includes only bank-level data.

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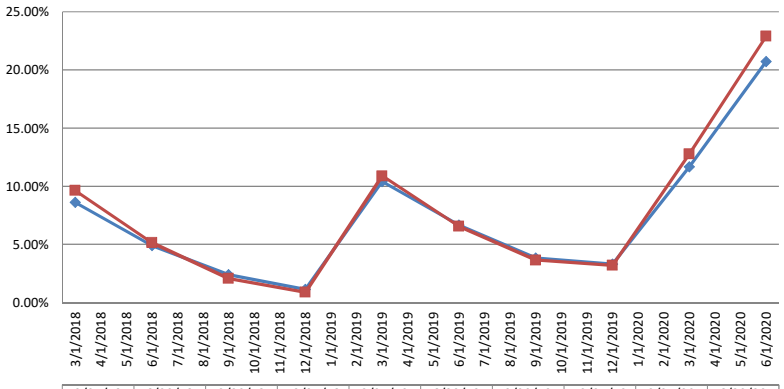
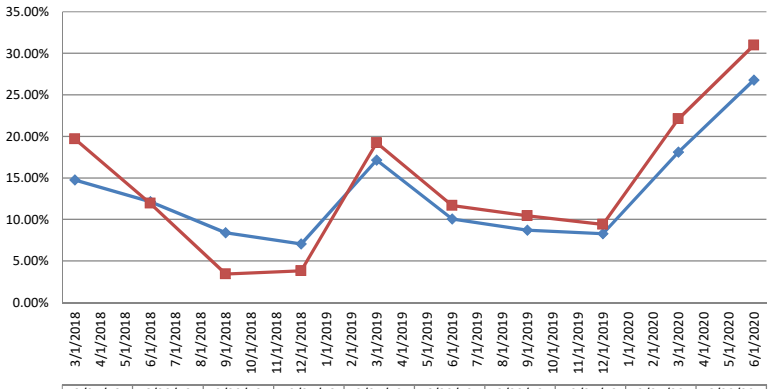
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



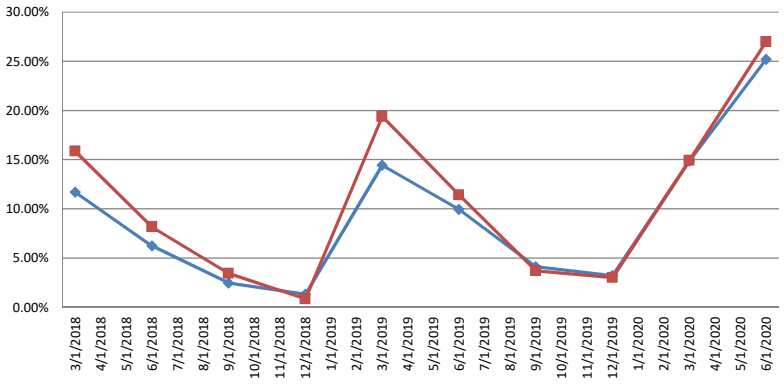
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Asset Growth Rate	8.63%	4.91%	2.40%	1.13%	10.40%	6.67%	3.83%	3.31%	11.66%	20.73%
Market Growth Rate	9.63%	5.14%	2.06%	0.88%	10.89%	6.56%	3.65%	3.18%	12.77%	22.89%

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



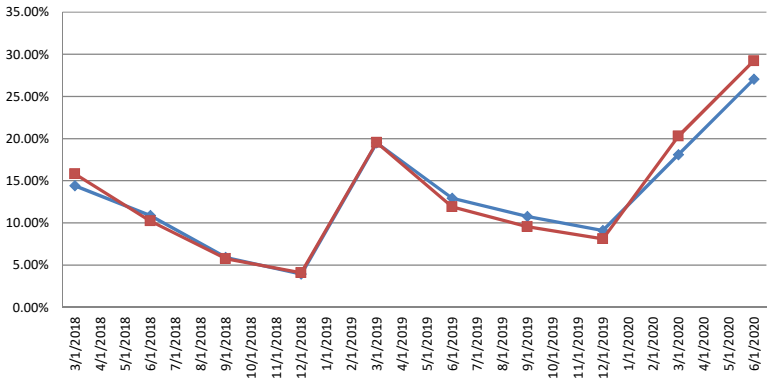
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Asset Growth Rate	14.75%	12.14%	8.41%	7.04%	17.16%	10.07%	8.72%	8.29%	18.11%	26.79%
Market Growth Rate	19.68%	11.95%	3.43%	3.83%	19.23%	11.66%	10.46%	9.40%	22.12%	30.98%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Asset Growth Rate	11.70%	6.21%	2.46%	1.30%	14.43%	9.93%	4.10%	3.20%	14.84%	25.19%
Market Growth Rate	15.86%	8.16%	3.43%	0.83%	19.38%	11.41%	3.68%	3.01%	14.93%	26.99%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Asset Growth Rate	14.39%	10.86%	5.88%	3.92%	19.51%	12.94%	10.75%	9.08%	18.09%	27.04%
Market Growth Rate	15.80%	10.24%	5.75%	4.09%	19.53%	11.90%	9.54%	8.09%	20.29%	29.23%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin — June 30, 2020 — Run Date: August 12, 2020

Region	Institution Name	As of Date: Total Assets ($000)	Total Lns & Leases ($000)	Total Shares & Deposits ($000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees ($000)	Year to Date: 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											
	West Side Baptist Church Federal Credit Union	$339	$19	$282	6.74%	NA	1.23%	0.00%	1.23%	17.31%	25.60%
	Atlas Credit Union	$512	$310	$427	72.60%	$1,024	4.46%	0.00%	4.46%	16.95%	19.54%
	Procter & Gamble St. Louis Employees Credit Union	$791	$710	$652	108.90%	$1,582	5.24%	0.52%	4.72%	17.01%	19.53%
	Co-Lib Credit Union	$1,088	$470	$958	49.06%	$2,176	2.83%	0.19%	2.45%	10.85%	9.86%
	Northeast Regional Credit Union	$1,295	$1,092	$1,099	99.36%	$863	5.99%	0.32%	5.68%	6.05%	5.81%
	Bluescope Employees' Credit Union	$1,506	$1,199	$1,327	90.35%	$1,506	4.64%	0.14%	4.50%	19.53%	22.09%
	St. Augustine Credit Union	$1,520	$1,253	$1,372	91.33%	NA	2.74%	0.91%	1.83%	(5.75%)	(7.17%)
	Southwest Counties School Employees Credit Union	$1,804	$810	$1,573	51.49%	$3,608	3.50%	0.47%	3.04%	16.57%	18.93%
	Bothwell Hospital Employees Credit Union	$2,505	$1,423	$2,330	61.07%	$1,670	3.85%	0.09%	3.76%	35.99%	39.34%
	Neosho School Employees Credit Union	$2,623	$1,143	$2,221	51.46%	$5,246	3.58%	0.40%	3.18%	15.00%	16.26%
	MAWC Credit Union	$2,638	$1,183	$2,309	51.23%	$2,638	3.07%	0.16%	2.91%	18.92%	22.77%
	UBC Credit Union	$2,660	$1,464	$2,409	60.77%	$887	4.85%	0.08%	4.77%	12.29%	15.47%
	Independence Federal Credit Union	$2,861	$1,660	$2,664	62.31%	$1,144	4.45%	0.07%	4.37%	8.38%	8.21%
	J.C. Federal Employees Credit Union	$2,926	$2,092	$2,382	87.83%	$1,951	5.06%	0.28%	4.78%	4.62%	5.08%
	Our Lady of Snows Credit Union	$4,462	$2,463	$3,983	61.84%	$1,487	2.98%	0.51%	2.46%	8.65%	9.03%
	Guadalupe Centers Federal Credit Union	$4,604	$3,517	$4,227	83.20%	$1,842	5.93%	0.27%	5.65%	24.69%	29.17%
	Dexter Public Schools Credit Union	$4,727	$3,156	$4,275	73.82%	$9,454	3.11%	1.07%	2.04%	30.75%	34.89%
	Sikeston Public Schools Credit Union	$4,954	$3,088	$4,131	74.75%	NA	2.78%	0.34%	2.44%	12.89%	14.76%
	Southeast Missouri Community Credit Union	$6,038	$4,090	$5,258	77.79%	$2,013	5.66%	1.18%	4.48%	13.47%	15.58%
	Fedco Credit Union	$6,309	$1,208	$5,751	21.01%	NA	1.93%	0.82%	1.11%	(0.95%)	(1.86%)
	Community First Credit Union	$6,583	$4,765	$5,827	81.77%	$1,881	NA	0.19%	NA	24.03%	NA
	Heartland Community Credit Union	$7,362	$3,582	$6,921	51.76%	$2,454	5.36%	0.14%	5.19%	13.73%	14.80%
	Lovers Lane Credit Union	$7,727	$5,886	$6,743	87.29%	$3,091	NA	2.01%	NA	14.85%	NA
	Bayer Credit Union	$8,028	$3,045	$7,292	41.76%	$3,211	2.87%	0.08%	2.79%	39.25%	38.46%
	St. Joseph Teachers' Credit Union	$9,428	$2,792	$8,701	32.09%	$3,143	3.12%	0.09%	3.05%	19.26%	19.56%
	Northwest Missouri Regional Credit Union	$9,848	$6,771	$8,850	76.51%	$1,970	4.78%	0.11%	4.67%	18.84%	20.56%
	Missouri Baptist Credit Union	$10,216	$6,335	$9,611	65.91%	$4,086	3.81%	1.51%	2.32%	35.36%	38.28%
	South Central Missouri Credit Union	$10,776	$3,856	$9,220	41.82%	$3,592	2.45%	0.37%	2.06%	0.07%	(0.26%)
	Northland Community Credit Union	$11,154	$4,180	$9,809	42.61%	$3,187	3.04%	0.17%	2.87%	22.66%	27.98%
	Patriot Credit Union	$11,543	$7,462	$10,708	69.69%	$4,617	3.12%	0.06%	3.07%	22.15%	22.67%
	K.C. Area Credit Union	$11,967	$3,214	$10,122	31.75%	$2,659	3.37%	0.04%	3.33%	18.24%	21.97%
	Academic Employees Credit Union	$12,360	$5,314	$11,603	45.80%	$3,531	3.49%	0.02%	3.48%	36.96%	40.13%
	Burlington Northtown Community Credit Union	$14,052	$5,941	$11,383	52.19%	$3,513	3.83%	0.17%	3.67%	22.31%	28.55%
	Catholic Family Credit Union	$14,473	$5,995	$13,206	45.40%	$4,824	3.32%	0.43%	2.90%	33.00%	36.65%
	Division #6 Highway Credit Union	$14,804	$7,526	$12,398	60.70%	$4,935	2.95%	0.51%	2.45%	8.89%	10.60%
	Independence Teachers Credit Union	$15,342	$5,113	$13,503	37.87%	$7,671	2.27%	0.33%	1.94%	4.37%	4.17%
	Highway Crossroads Credit Union	$15,489	$10,771	$12,460	86.44%	$3,098	4.79%	0.84%	3.95%	22.91%	28.96%
	Stationery Credit Union	$16,108	$5,126	$14,148	36.23%	$2,929	3.38%	0.13%	3.23%	26.86%	30.91%
	United Labor Credit Union	$16,769	$9,565	$15,462	61.86%	$3,049	4.77%	0.31%	4.46%	13.97%	14.88%
	Summit Ridge Credit Union	$16,796	$9,091	$15,027	60.50%	$3,732	4.54%	0.69%	3.84%	11.55%	10.82%
	Legacy Credit Union	$17,495	$8,336	$14,911	55.91%	$5,832	3.23%	0.46%	2.76%	6.16%	5.54%
	Cape Regional Credit Union	$19,239	$7,446	$17,990	41.39%	$2,138	2.65%	0.05%	2.60%	42.24%	45.21%
	St. Louis Newspaper Carriers Credit Union	$19,310	$15,327	$17,731	86.44%	$19,310	2.85%	1.73%	1.12%	12.67%	13.45%
	De Soto Mo-Pac Credit Union	$19,560	$12,586	$17,454	72.11%	$3,556	4.07%	1.13%	2.93%	27.11%	29.36%

Source: SNL Financial

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Asset Group A - $50 to $250 million in total assets (continued)											
	St. Louis Firefighters & Community Credit Union	$20,776	$5,746	$18,212	31.55%	$3,777	2.73%	0.14%	2.60%	18.73%	21.36%
	St. Louis Policemen's Credit Union	$20,862	$7,022	$17,380	40.40%	$5,961	2.89%	0.61%	2.29%	13.14%	15.18%
	County Credit Union	$20,988	$8,374	$17,986	46.56%	$3,816	4.07%	0.05%	4.02%	14.84%	18.26%
	Burns & McDonnell Credit Union	$21,979	$13,148	$19,130	68.73%	$4,884	2.96%	0.22%	2.74%	(20.92%)	(24.37%)
	Highway Alliance Credit Union	$23,535	$11,935	$20,689	57.69%	$5,230	3.09%	0.90%	2.18%	21.04%	23.97%
	Leadco Community Credit Union	$23,583	$8,782	$21,457	40.93%	$2,482	3.13%	0.14%	3.00%	19.08%	23.70%
	Columbia Credit Union	$26,423	$16,875	$24,159	69.85%	$3,109	4.03%	0.11%	3.93%	32.45%	35.00%
	Lutheran Federal Credit Union	$26,985	$15,457	$24,902	62.07%	$3,373	2.67%	0.12%	2.55%	32.26%	35.67%
	Holy Rosary Credit Union	$27,268	$13,939	$24,387	57.16%	$1,881	4.48%	0.11%	4.36%	37.51%	41.36%
	District One Highway Credit Union	$28,286	$7,537	$23,797	31.67%	$9,429	2.64%	0.66%	2.10%	5.32%	5.38%
	Show-Me Credit Union	$30,047	$20,550	$26,078	78.80%	$4,292	4.23%	0.27%	3.96%	23.75%	26.57%
	Edison Credit Union	$31,712	$14,665	$28,309	51.80%	$4,228	3.10%	0.15%	2.95%	24.18%	27.88%
	Shelter Insurance Federal Credit Union	$35,501	$7,465	$31,394	23.78%	$7,889	2.34%	0.46%	1.88%	19.56%	21.95%
	Joplin Metro Credit Union	$38,482	$22,288	$33,860	65.82%	$2,264	4.49%	0.14%	4.35%	36.56%	39.15%
	Horizon Credit Union	$39,874	$24,589	$33,995	72.33%	$2,492	4.34%	0.77%	3.56%	28.09%	33.39%
	Kansas City Credit Union	$42,072	$19,787	$37,447	52.84%	$2,003	4.07%	0.37%	3.70%	31.37%	34.92%
	Missouri Valley Federal Credit Union	$43,140	$21,195	$39,287	53.95%	$3,751	3.59%	0.33%	3.26%	26.55%	29.01%
	CSD Credit Union	$45,058	$22,933	$39,415	58.18%	$5,301	3.05%	0.35%	2.71%	20.40%	23.54%
	City Credit Union	$47,395	$23,233	$41,404	56.11%	$4,514	4.03%	0.30%	3.73%	38.91%	43.21%
	Central Communications Credit Union	$54,378	$20,536	$46,680	43.99%	$3,399	3.15%	0.40%	2.74%	21.77%	21.89%
	Members 1st Credit Union	$55,849	$35,402	$50,453	70.17%	$3,989	3.35%	0.40%	2.95%	32.97%	33.65%
	Postal & Community Credit Union	$59,155	$41,243	$54,253	76.02%	$4,550	3.74%	0.60%	3.14%	18.02%	18.49%
	Riverways Federal Credit Union	$63,125	$43,873	$54,697	80.21%	$2,382	3.91%	0.59%	3.33%	34.83%	30.93%
	Raytown-Lee's Summit Community Credit Union	$63,403	$33,649	$58,604	57.42%	$2,882	2.87%	0.18%	2.68%	25.95%	27.93%
	Foundation Credit Union	$65,806	$41,637	$56,490	73.71%	$5,484	3.03%	0.97%	2.06%	4.28%	4.65%
	Missouri Central Credit Union	$66,061	$32,361	$59,100	54.76%	$4,719	3.39%	0.31%	3.18%	27.07%	30.23%
	Educational Community Credit Union	$68,440	$31,683	$63,311	50.04%	$3,259	3.15%	0.15%	3.00%	19.74%	21.60%
	Goetz Credit Union	$68,484	$42,291	$59,030	71.64%	$5,268	3.99%	0.68%	3.31%	22.48%	24.85%
	Health Care Family Credit Union	$71,127	$44,444	$56,856	78.17%	$3,648	3.83%	0.96%	2.87%	19.97%	30.30%
	Mercy Credit Union	$71,831	$45,737	$64,908	70.46%	$3,504	3.24%	0.32%	2.92%	28.87%	31.78%
	Ozark Federal Credit Union	$75,902	$48,436	$67,571	71.68%	$1,898	4.28%	0.49%	3.78%	34.18%	34.97%
	Volt Credit Union	$80,235	$46,998	$72,754	64.60%	$3,146	3.73%	0.49%	3.24%	29.45%	31.99%
	First Missouri Credit Union	$80,635	$60,267	$70,834	85.08%	$3,360	4.52%	0.46%	4.06%	25.29%	29.13%
	Employment Security Credit Union	$81,464	$25,959	$70,606	36.77%	$7,084	2.43%	0.36%	2.07%	17.34%	17.13%
	Metro Credit Union	$83,947	$48,941	$73,041	67.00%	$3,053	3.72%	0.31%	3.41%	20.93%	23.31%
	R-G Federal Credit Union	$94,498	$61,073	$84,479	72.29%	$3,857	4.39%	0.38%	4.00%	16.81%	17.74%
	Central Missouri Community Credit Union	$117,306	$84,263	$108,999	77.31%	$2,470	3.60%	0.35%	3.26%	20.78%	26.80%
	Century Credit Union	$124,326	$65,929	$102,625	64.24%	$5,180	3.45%	0.67%	2.78%	18.56%	21.23%
	Conservation Employees Credit Union	$126,595	$90,586	$114,315	79.24%	$7,672	3.24%	0.73%	2.51%	15.93%	17.75%
	Multipli Credit Union	$130,099	$75,740	$106,344	71.22%	$3,098	3.42%	0.27%	3.15%	22.76%	27.16%
	Greater KC Public Safety Credit Union	$155,656	$103,025	$139,892	73.65%	$3,991	3.65%	0.38%	3.27%	19.78%	21.50%
	United Consumers Credit Union	$165,438	$80,797	$146,702	55.08%	$2,828	3.65%	0.50%	3.15%	22.22%	24.65%
	Electro Savings Credit Union	$206,050	$160,432	$184,633	86.89%	$3,434	4.15%	0.73%	3.42%	33.17%	30.32%
	Telcomm Credit Union	$206,057	$120,850	$175,013	69.05%	$4,529	4.04%	0.51%	3.54%	30.30%	31.39%
	United Credit Union	$212,455	$143,822	$184,431	77.98%	$2,689	4.11%	0.40%	3.78%	33.18%	34.39%

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Asset Group A - $50 to $250 million in total assets (continued)											
	Assemblies of God Credit Union	$217,243	$149,494	$193,089	77.42%	$3,714	3.82%	0.66%	3.16%	34.91%	36.89%
	Blucurrent Credit Union	$225,744	$169,444	$204,359	82.91%	$3,030	5.16%	0.58%	4.58%	25.34%	28.01%
	Missouri Electric Cooperatives Employees' Credit Union	$235,675	$157,197	$205,511	76.49%	$14,730	3.34%	1.39%	1.96%	26.59%	27.95%
	Average of Asset Group A	$46,669	$28,087	$41,126	62.37%	$3,916	3.65%	0.44%	3.22%	20.73%	22.89%
Asset Group B - $251 to $500 million in total assets											
	Infuze Credit Union	$260,533	$187,371	$237,743	78.81%	$2,832	3.99%	0.65%	3.34%	12.86%	14.07%
	1st Financial Federal Credit Union	$282,395	$222,091	$250,415	88.69%	$2,755	5.24%	0.42%	4.82%	23.69%	25.88%
	Arsenal Credit Union	$301,521	$194,108	$268,017	72.42%	$4,130	4.34%	0.53%	3.81%	33.29%	35.65%
	River Region Credit Union	$302,913	$232,290	$271,441	85.58%	$4,358	3.90%	1.02%	2.89%	26.52%	28.47%
	Great Plains Federal Credit Union	$320,587	$112,584	$266,647	42.22%	$4,163	3.34%	0.91%	2.43%	20.36%	23.56%
	West Community Credit Union	$332,894	$273,976	$278,157	98.50%	$3,580	4.87%	0.75%	4.13%	30.16%	37.79%
	Alliance Credit Union	$348,244	$283,313	$269,703	105.05%	$5,198	3.71%	1.22%	2.48%	23.25%	30.51%
	St. Louis Community Credit Union	$357,073	$156,686	$303,750	51.58%	$2,052	3.50%	0.46%	3.05%	39.35%	45.51%
	Missouri Credit Union	$428,741	$256,120	$380,210	67.36%	$4,353	3.08%	0.62%	2.48%	29.14%	31.67%
	Neighbors Credit Union	$462,714	$263,605	$367,592	71.71%	$2,985	3.54%	0.80%	2.74%	29.23%	36.72%
	Average of Asset Group B	$339,762	$218,214	$289,368	76.19%	$3,641	3.95%	0.74%	3.22%	26.79%	30.98%
Asset Group C - $501 million to $1 billion in total assets											
	Vantage Credit Union	$986,610	$538,629	$886,382	60.77%	$3,709	3.29%	0.44%	2.86%	25.19%	26.99%
	Average of Asset Group C	$986,610	$538,629	$886,382	60.77%	$3,709	3.29%	0.44%	2.86%	25.19%	26.99%
Asset Group D - Over $1 billion in total assets											
	Together Credit Union	$2,042,470	$1,551,184	$1,777,606	87.26%	$5,125	3.77%	0.72%	3.09%	23.77%	25.82%
	First Community Credit Union	$3,207,906	$1,878,602	$2,806,131	66.95%	$5,608	3.15%	0.99%	2.16%	30.31%	32.64%
	Average of Asset Group D	$2,625,188	$1,714,893	$2,291,869	77.11%	$5,367	3.46%	0.86%	2.63%	27.04%	29.23%

Source: SNL Financial

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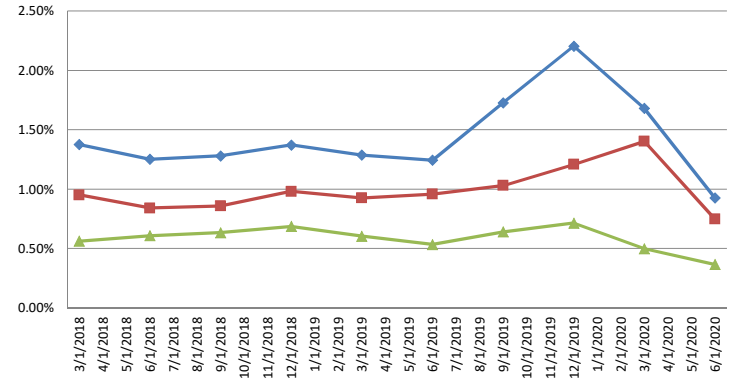
Asset Quality

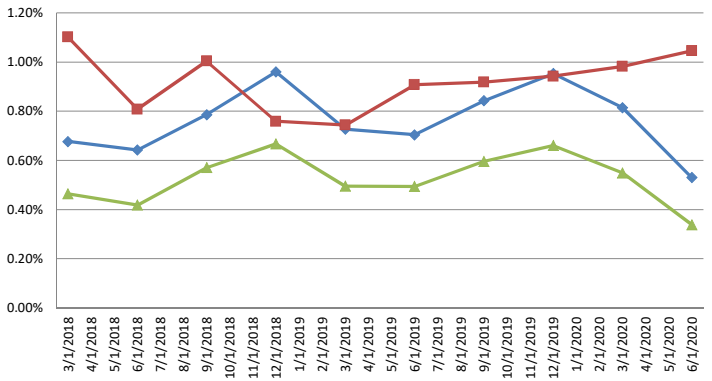
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



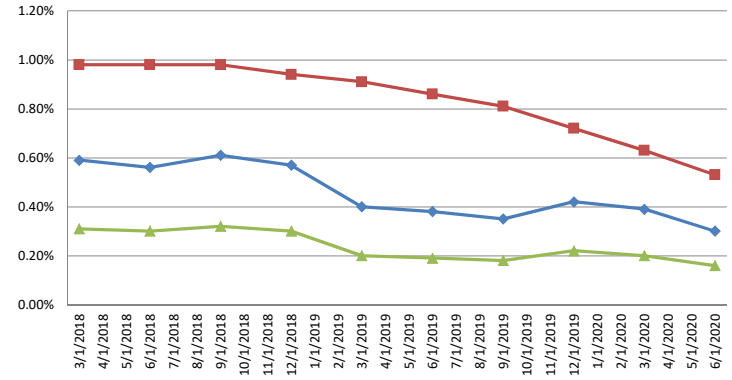
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
NPLs/Loans	1.38%	1.25%	1.28%	1.37%	1.29%	1.24%	1.73%	2.20%	1.68%	0.92%
Reserves/Loans	0.95%	0.84%	0.86%	0.98%	0.92%	0.96%	1.03%	1.21%	1.40%	0.75%
Delinquent Loans/Total Assets	0.56%	0.61%	0.63%	0.68%	0.60%	0.53%	0.64%	0.71%	0.50%	0.36%

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



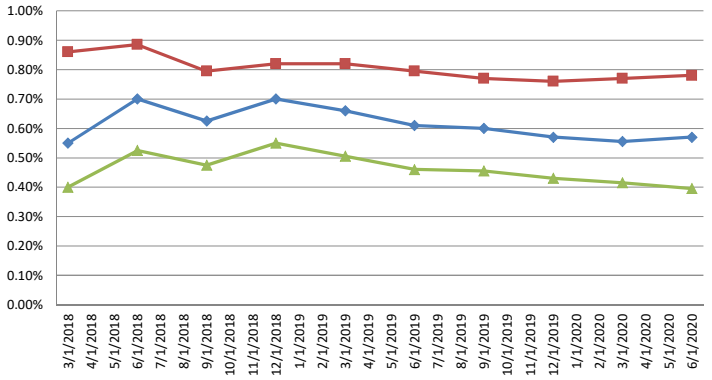
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
NPLs/Loans	0.68%	0.64%	0.79%	0.96%	0.73%	0.70%	0.84%	0.95%	0.81%	0.53%
Reserves/Loans	1.10%	0.81%	1.00%	0.76%	0.74%	0.91%	0.92%	0.94%	0.98%	1.05%
Delinquent Loans/Total Assets	0.46%	0.42%	0.57%	0.67%	0.50%	0.49%	0.60%	0.66%	0.55%	0.34%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
NPLs/Loans	0.59%	0.56%	0.61%	0.57%	0.40%	0.38%	0.35%	0.42%	0.39%	0.30%
Reserves/Loans	0.98%	0.98%	0.98%	0.94%	0.91%	0.86%	0.81%	0.72%	0.63%	0.53%
Delinquent Loans/Total Assets	0.31%	0.30%	0.32%	0.30%	0.20%	0.19%	0.18%	0.22%	0.20%	0.16%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
NPLs/Loans	0.55%	0.70%	0.63%	0.70%	0.66%	0.61%	0.60%	0.57%	0.56%	0.57%
Reserves/Loans	0.86%	0.89%	0.80%	0.82%	0.82%	0.80%	0.77%	0.76%	0.77%	0.78%
Delinquent Loans/Total Assets	0.40%	0.53%	0.48%	0.55%	0.51%	0.46%	0.46%	0.43%	0.42%	0.40%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Region	Institution Name	As of Date: Total Assets ($000)	Delinquent Loans => 2 months ($000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - $50 to $250 million in total assets								
	West Side Baptist Church Federal Credit Union	$339	$5	26.32%	10.53%	40.00%	8.33%	1.47%
	Atlas Credit Union	$512	$0	0.00%	0.65%	NA	0.00%	0.00%
	Procter & Gamble St. Louis Employees Credit Union	$791	$0	0.00%	0.28%	NA	0.00%	0.00%
	Co-Lib Credit Union	$1,088	$3	0.64%	2.13%	333.33%	2.22%	0.28%
	Northeast Regional Credit Union	$1,295	$0	0.00%	0.46%	NA	0.00%	0.00%
	Bluescope Employees' Credit Union	$1,506	$7	0.58%	0.17%	28.57%	3.95%	0.46%
	St. Augustine Credit Union	$1,520	$0	0.00%	0.08%	NA	0.00%	0.00%
	Southwest Counties School Employees Credit Union	$1,804	$2	0.25%	0.00%	0.00%	0.88%	0.11%
	Bothwell Hospital Employees Credit Union	$2,505	$0	0.00%	0.70%	NA	0.00%	0.00%
	Neosho School Employees Credit Union	$2,623	$24	2.10%	0.61%	29.17%	5.97%	0.91%
	MAWC Credit Union	$2,638	$0	0.00%	0.08%	NA	0.00%	0.00%
	UBC Credit Union	$2,660	$33	2.25%	2.87%	127.27%	12.13%	1.24%
	Independence Federal Credit Union	$2,861	$21	1.27%	1.69%	133.33%	10.86%	0.73%
	J.C. Federal Employees Credit Union	$2,926	$59	2.82%	1.77%	62.71%	10.30%	2.02%
	Our Lady of Snows Credit Union	$4,462	$0	0.00%	0.32%	NA	0.00%	0.00%
	Guadalupe Centers Federal Credit Union	$4,604	$158	4.49%	1.88%	41.77%	36.49%	3.43%
	Dexter Public Schools Credit Union	$4,727	$0	0.00%	0.44%	NA	0.00%	0.00%
	Sikeston Public Schools Credit Union	$4,954	$44	1.42%	0.32%	22.73%	6.17%	0.89%
	Southeast Missouri Community Credit Union	$6,038	$38	0.93%	1.12%	121.05%	4.82%	0.63%
	Fedco Credit Union	$6,309	$0	0.00%	0.00%	NA	0.00%	0.00%
	Community First Credit Union	$6,583	$3	0.06%	0.69%	NM	0.39%	0.05%
	Heartland Community Credit Union	$7,362	$148	4.13%	3.35%	81.08%	32.39%	2.01%
	Lovers Lane Credit Union	$7,727	$89	1.51%	0.87%	57.30%	9.33%	1.15%
	Bayer Credit Union	$8,028	$14	0.46%	0.72%	157.14%	2.52%	0.17%
	St. Joseph Teachers' Credit Union	$9,428	$3	0.11%	0.36%	333.33%	0.42%	0.03%
	Northwest Missouri Regional Credit Union	$9,848	$0	0.00%	0.24%	NA	0.00%	0.00%
	Missouri Baptist Credit Union	$10,216	$113	1.78%	0.71%	39.82%	18.65%	1.11%
	South Central Missouri Credit Union	$10,776	$18	0.47%	0.26%	55.56%	1.15%	0.17%
	Northland Community Credit Union	$11,154	$0	0.00%	0.00%	NA	0.00%	0.00%
	Patriot Credit Union	$11,543	$5	0.07%	0.15%	220.00%	0.61%	0.04%
	K.C. Area Credit Union	$11,967	$39	1.21%	0.75%	61.54%	2.15%	0.33%
	Academic Employees Credit Union	$12,360	$10	0.19%	0.34%	180.00%	1.31%	0.08%
	Burlington Northtown Community Credit Union	$14,052	$98	1.65%	0.49%	29.59%	3.97%	0.70%
	Catholic Family Credit Union	$14,473	$151	2.52%	1.02%	40.40%	11.58%	1.04%
	Division #6 Highway Credit Union	$14,804	$6	0.08%	0.17%	216.67%	0.42%	0.04%
	Independence Teachers Credit Union	$15,342	$0	0.00%	0.12%	NA	0.00%	0.00%
	Highway Crossroads Credit Union	$15,489	$19	0.18%	0.57%	321.05%	0.64%	0.12%
	Stationery Credit Union	$16,108	$36	0.70%	0.99%	141.67%	1.84%	0.22%
	United Labor Credit Union	$16,769	$9	0.09%	0.59%	622.22%	2.32%	0.05%
	Summit Ridge Credit Union	$16,796	$47	0.52%	0.68%	131.91%	2.95%	0.28%
	Legacy Credit Union	$17,495	$8	0.10%	0.37%	387.50%	0.31%	0.05%
	Cape Regional Credit Union	$19,239	$79	1.06%	0.16%	15.19%	6.59%	0.41%
	St. Louis Newspaper Carriers Credit Union	$19,310	$0	0.00%	0.01%	NA	0.00%	0.00%
	De Soto Mo-Pac Credit Union	$19,560	$61	0.48%	0.51%	104.92%	2.90%	0.31%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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 (%)
	St. Louis Firefighters & Community Credit Union	$20,776	$17	0.30%	0.50%	170.59%	0.67%	0.08%
	St. Louis Policemen's Credit Union	$20,862	$57	0.81%	0.31%	38.60%	1.62%	0.27%
	County Credit Union	$20,988	$38	0.45%	2.83%	623.68%	1.19%	0.18%
	Burns & McDonnell Credit Union	$21,979	$0	0.00%	0.21%	NA	0.51%	0.00%
	Highway Alliance Credit Union	$23,535	$99	0.83%	0.24%	29.29%	3.48%	0.42%
	Leadco Community Credit Union	$23,583	$103	1.17%	0.67%	57.28%	5.28%	0.44%
	Columbia Credit Union	$26,423	$3	0.02%	0.04%	233.33%	0.54%	0.01%
	Lutheran Federal Credit Union	$26,985	$0	0.00%	0.35%	NA	0.00%	0.00%
	Holy Rosary Credit Union	$27,268	$41	0.29%	0.98%	334.15%	1.93%	0.15%
	District One Highway Credit Union	$28,286	$6	0.08%	0.28%	350.00%	0.14%	0.02%
	Show-Me Credit Union	$30,047	$73	0.36%	0.37%	104.11%	1.82%	0.24%
	Edison Credit Union	$31,712	$197	1.34%	0.33%	24.37%	6.34%	0.62%
	Shelter Insurance Federal Credit Union	$35,501	$48	0.64%	1.22%	189.58%	1.15%	0.14%
	Joplin Metro Credit Union	$38,482	$74	0.33%	0.66%	198.65%	1.65%	0.19%
	Horizon Credit Union	$39,874	$59	0.24%	0.38%	159.32%	1.05%	0.15%
	Kansas City Credit Union	$42,072	$93	0.47%	0.82%	175.27%	3.12%	0.22%
	Missouri Valley Federal Credit Union	$43,140	$171	0.81%	0.90%	111.70%	4.31%	0.40%
	CSD Credit Union	$45,058	$32	0.14%	0.48%	343.75%	0.55%	0.07%
	City Credit Union	$47,395	$334	1.44%	1.35%	93.71%	6.52%	0.70%
	Central Communications Credit Union	$54,378	$334	1.63%	0.38%	23.35%	7.40%	0.61%
	Members 1st Credit Union	$55,849	$35	0.10%	0.25%	248.57%	0.74%	0.06%
	Postal & Community Credit Union	$59,155	$53	0.13%	0.48%	369.81%	1.08%	0.09%
	Riverways Federal Credit Union	$63,125	$10	0.02%	0.40%	NM	0.21%	0.02%
	Raytown-Lee's Summit Community Credit Union	$63,403	$167	0.50%	0.35%	71.26%	3.50%	0.26%
	Foundation Credit Union	$65,806	$236	0.57%	0.23%	40.68%	2.67%	0.36%
	Missouri Central Credit Union	$66,061	$140	0.43%	0.48%	110.00%	2.71%	0.21%
	Educational Community Credit Union	$68,440	$336	1.06%	0.55%	52.08%	6.73%	0.49%
	Goetz Credit Union	$68,484	$175	0.41%	0.72%	173.71%	2.01%	0.26%
	Health Care Family Credit Union	$71,127	$112	0.25%	0.46%	181.25%	1.19%	0.16%
	Mercy Credit Union	$71,831	$346	0.76%	0.52%	69.08%	5.67%	0.48%
	Ozark Federal Credit Union	$75,902	$342	0.71%	0.65%	91.52%	4.75%	0.45%
	Volt Credit Union	$80,235	$114	0.24%	0.31%	127.19%	1.57%	0.14%
	First Missouri Credit Union	$80,635	$513	0.85%	1.00%	117.15%	5.26%	0.64%
	Employment Security Credit Union	$81,464	$36	0.14%	0.34%	241.67%	0.34%	0.04%
	Metro Credit Union	$83,947	$119	0.24%	0.35%	142.02%	1.31%	0.14%
	R-G Federal Credit Union	$94,498	$506	0.83%	1.17%	140.91%	5.79%	0.54%
	Central Missouri Community Credit Union	$117,306	$637	0.76%	0.35%	46.62%	7.67%	0.54%
	Century Credit Union	$124,326	$96	0.15%	0.85%	584.38%	0.45%	0.08%
	Conservation Employees Credit Union	$126,595	$332	0.37%	0.21%	56.63%	2.89%	0.26%
	Multipli Credit Union	$130,099	$110	0.15%	0.61%	418.18%	0.54%	0.08%
	Greater KC Public Safety Credit Union	$155,656	$281	0.27%	0.43%	155.87%	1.78%	0.18%
	United Consumers Credit Union	$165,438	$1,625	2.01%	1.48%	73.72%	10.54%	0.98%
	Electro Savings Credit Union	$206,050	$1,420	0.89%	0.52%	58.24%	8.34%	0.69%
	Telcomm Credit Union	$206,057	$316	0.26%	0.28%	108.86%	1.22%	0.15%
	United Credit Union	$212,455	$321	0.22%	0.63%	283.49%	1.38%	0.15%

Source: SNL Financial

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Region	Institution Name	As of Date: Total Assets ($000)	Delinquent Loans => 2 months ($000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - $50 to $250 million in total assets (continued)								
	Assemblies of God Credit Union	$217,243	$1,001	0.67%	0.56%	83.12%	4.94%	0.46%
	Blucurrent Credit Union	$225,744	$253	0.15%	0.89%	596.05%	1.34%	0.11%
	Missouri Electric Cooperatives Employees' Credit Union	$235,675	$61	0.04%	0.02%	55.74%	1.12%	0.03%
	Average of Asset Group A	$46,669	$139	0.92%	0.75%	161.27%	3.71%	0.36%
Asset Group B - $251 to $500 million in total assets								
	Infuze Credit Union	$260,533	$458	0.24%	0.94%	385.59%	2.98%	0.18%
	1st Financial Federal Credit Union	$282,395	$1,687	0.76%	1.82%	239.30%	6.18%	0.60%
	Arsenal Credit Union	$301,521	$2,114	1.09%	1.11%	101.56%	6.54%	0.70%
	River Region Credit Union	$302,913	$749	0.32%	1.13%	351.54%	2.60%	0.25%
	Great Plains Federal Credit Union	$320,587	$710	0.63%	0.56%	88.31%	1.56%	0.22%
	West Community Credit Union	$332,894	$1,445	0.53%	0.68%	129.69%	7.55%	0.43%
	Alliance Credit Union	$348,244	$1,222	0.43%	0.63%	145.99%	3.77%	0.35%
	St. Louis Community Credit Union	$357,073	$1,113	0.71%	2.17%	304.94%	2.43%	0.31%
	Missouri Credit Union	$428,741	$271	0.11%	0.68%	641.70%	0.79%	0.06%
	Neighbors Credit Union	$462,714	$1,275	0.48%	0.74%	153.96%	4.86%	0.28%
	Average of Asset Group B	$339,762	$1,104	0.53%	1.05%	254.26%	3.93%	0.34%
Asset Group C - $501 million to $1 billion in total assets								
	Vantage Credit Union	$986,610	$1,596	0.30%	0.53%	178.45%	2.16%	0.16%
	Average of Asset Group C	$986,610	$1,596	0.30%	0.53%	178.45%	2.16%	0.16%
Asset Group D - Over $1 billion in total assets								
	Together Credit Union	$2,042,470	$10,447	0.67%	0.86%	128.41%	5.09%	0.51%
	First Community Credit Union	$3,207,906	$8,875	0.47%	0.70%	148.02%	4.37%	0.28%
	Average of Asset Group D	$2,625,188	$9,661	0.57%	0.78%	138.22%	4.73%	0.40%

Source: SNL Financial

Note: Report includes only bank-level data.

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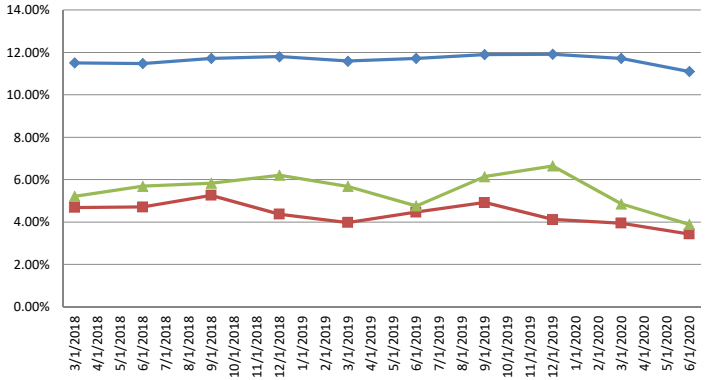
Net Worth

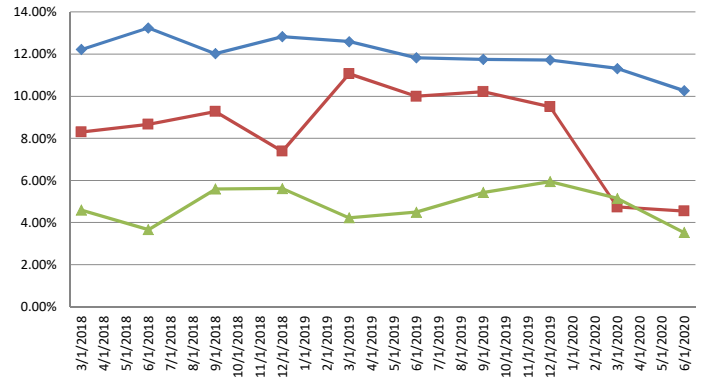
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



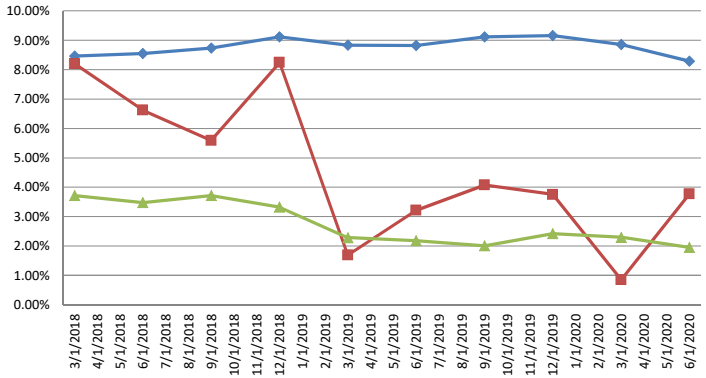
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Worth/ Assets	11.50%	11.47%	11.71%	11.80%	11.59%	11.71%	11.89%	11.91%	11.71%	11.09%
Net Worth Growth (Decline) - YTD	4.68%	4.70%	5.25%	4.36%	3.97%	4.46%	4.91%	4.11%	3.94%	3.43%
Total Delinquent Lns/ Net Worth	5.21%	5.68%	5.82%	6.20%	5.68%	4.75%	6.13%	6.64%	4.85%	3.88%

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



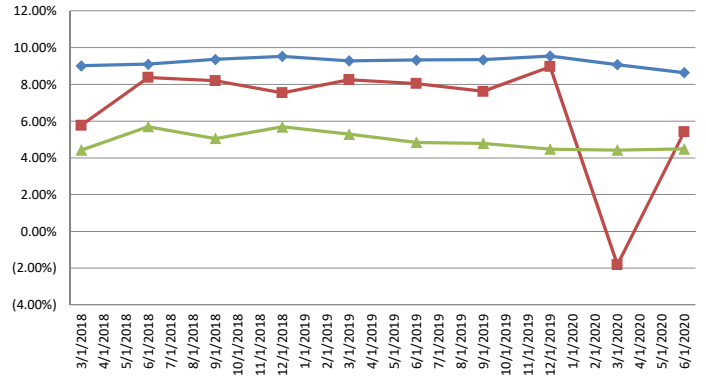
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Worth/ Assets	12.22%	13.24%	12.02%	12.82%	12.59%	11.82%	11.75%	11.72%	11.31%	10.26%
Net Worth Growth (Decline) - YTD	8.30%	8.66%	9.27%	7.38%	11.07%	9.99%	10.20%	9.49%	4.73%	4.55%
Total Delinquent Lns/ Net Worth	4.58%	3.66%	5.59%	5.61%	4.23%	4.49%	5.43%	5.94%	5.14%	3.52%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Worth/ Assets	8.46%	8.55%	8.73%	9.11%	8.83%	8.82%	9.11%	9.16%	8.85%	8.29%
Net Worth Growth (Decline) - YTD	8.20%	6.62%	5.59%	8.24%	1.69%	3.21%	4.07%	3.75%	0.85%	3.77%
Total Delinquent Lns/ Net Worth	3.71%	3.47%	3.71%	3.32%	2.28%	2.18%	2.00%	2.42%	2.29%	1.95%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Worth/ Assets	9.01%	9.09%	9.36%	9.53%	9.28%	9.32%	9.34%	9.54%	9.07%	8.64%
Net Worth Growth (Decline) - YTD	5.77%	8.37%	8.19%	7.54%	8.25%	8.04%	7.61%	8.96%	(1.82%)	5.42%
Total Delinquent Lns/ Net Worth	4.42%	5.70%	5.04%	5.68%	5.28%	4.83%	4.78%	4.47%	4.42%	4.48%

Source: SNL Financial

Note: Report includes only bank-level data.

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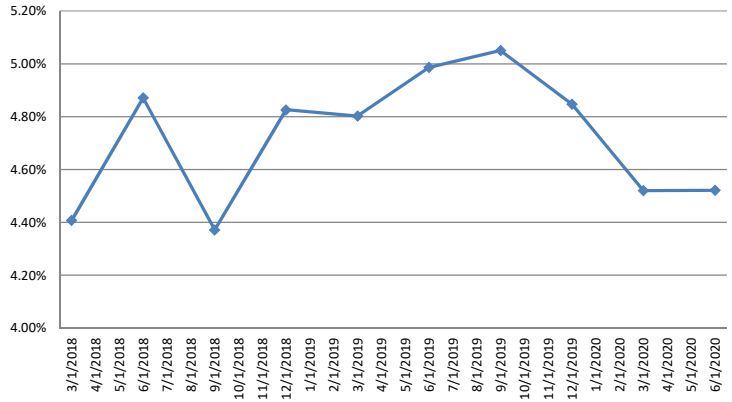
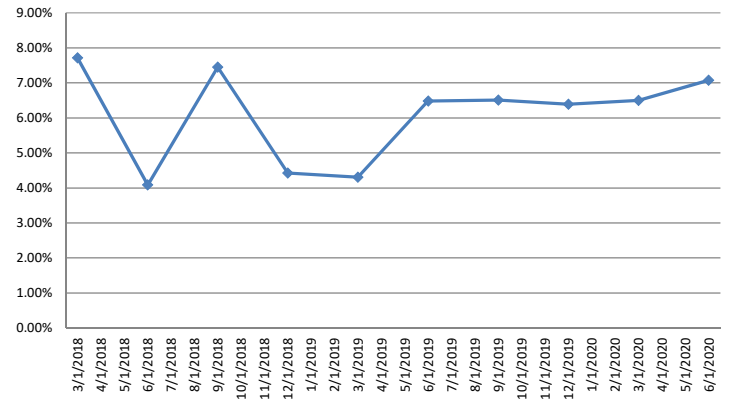
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



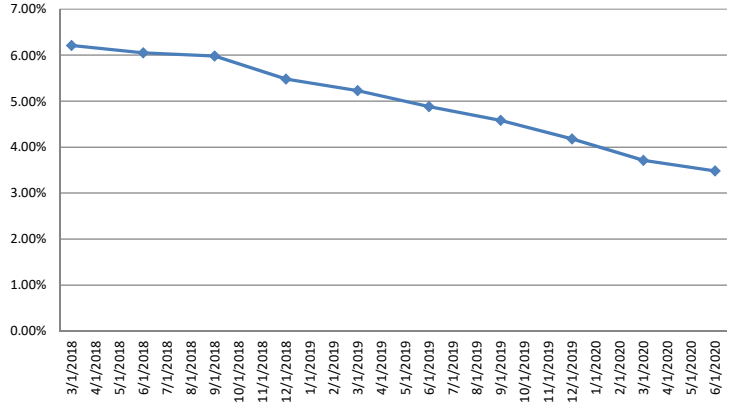
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Classified Assets/ Net Worth	4.41%	4.87%	4.37%	4.83%	4.80%	4.99%	5.05%	4.85%	4.52%	4.52%

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



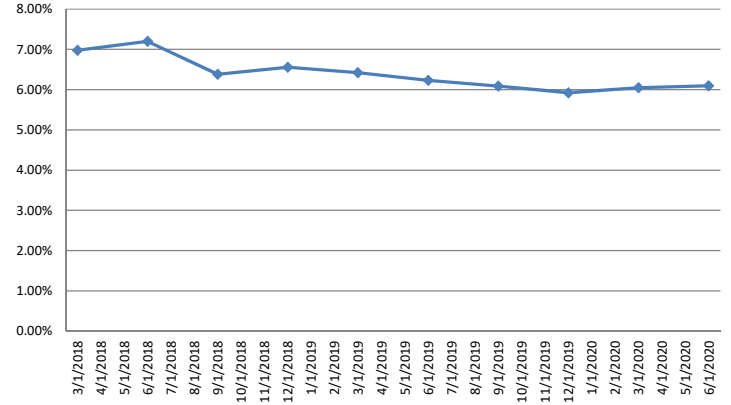
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Classified Assets/ Net Worth	7.72%	4.09%	7.45%	4.43%	4.31%	6.48%	6.51%	6.39%	6.50%	7.07%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Classified Assets/ Net Worth	6.21%	6.05%	5.98%	5.48%	5.23%	4.88%	4.58%	4.18%	3.71%	3.48%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Classified Assets/ Net Worth	6.98%	7.20%	6.39%	6.56%	6.43%	6.24%	6.09%	5.93%	6.05%	6.10%

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 — June 30, 2020 — Run Date: August 12, 2020

Region	Institution Name	As of Date: Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - $50 to $250 million in total assets							
	West Side Baptist Church Federal Credit Union	$339	$59	17.40%	(9.68%)	8.47%	3.39%
	Atlas Credit Union	$512	$83	16.21%	2.44%	0.00%	63.86%
	Procter & Gamble St. Louis Employees Credit Union	$791	$138	17.45%	5.97%	0.00%	1.45%
	Co-Lib Credit Union	$1,088	$125	11.49%	17.39%	2.40%	8.00%
	Northeast Regional Credit Union	$1,295	$190	14.67%	3.21%	0.00%	2.63%
	Bluescope Employees' Credit Union	$1,506	$175	11.62%	1.15%	4.00%	1.14%
	St. Augustine Credit Union	$1,520	$145	9.54%	5.67%	0.00%	0.69%
	Southwest Counties School Employees Credit Union	$1,804	$227	12.58%	3.59%	0.88%	0.00%
	Bothwell Hospital Employees Credit Union	$2,505	$170	6.79%	(1.17%)	0.00%	5.88%
	Neosho School Employees Credit Union	$2,623	$395	15.06%	10.11%	6.08%	1.77%
	MAWC Credit Union	$2,638	$333	12.62%	0.00%	0.00%	0.30%
	UBC Credit Union	$2,660	$230	8.65%	(20.31%)	14.35%	18.26%
	Independence Federal Credit Union	$2,861	$193	6.75%	8.65%	10.88%	14.51%
	J.C. Federal Employees Credit Union	$2,926	$536	18.32%	3.03%	11.01%	6.90%
	Our Lady of Snows Credit Union	$4,462	$472	10.58%	6.11%	0.00%	1.69%
	Guadalupe Centers Federal Credit Union	$4,604	$367	7.97%	(17.87%)	43.05%	17.98%
	Dexter Public Schools Credit Union	$4,727	$447	9.46%	10.85%	0.00%	3.13%
	Sikeston Public Schools Credit Union	$4,954	$818	16.51%	3.48%	5.38%	1.22%
	Southeast Missouri Community Credit Union	$6,038	$744	12.32%	(7.75%)	5.11%	6.18%
	Fedco Credit Union	$6,309	$558	8.84%	9.38%	0.00%	0.00%
	Community First Credit Union	$6,583	$732	11.12%	NA	0.41%	4.51%
	Heartland Community Credit Union	$7,362	$337	4.58%	(24.94%)	43.92%	55.79%
	Lovers Lane Credit Union	$7,727	$903	11.69%	NA	9.86%	5.65%
	Bayer Credit Union	$8,028	$533	6.64%	(17.78%)	2.63%	4.13%
	St. Joseph Teachers' Credit Union	$9,428	$704	7.47%	12.05%	0.43%	1.42%
	Northwest Missouri Regional Credit Union	$9,848	$955	9.70%	3.62%	0.00%	1.68%
	Missouri Baptist Credit Union	$10,216	$592	5.79%	(8.72%)	19.09%	7.60%
	South Central Missouri Credit Union	$10,776	$1,560	14.48%	(1.15%)	1.15%	0.64%
	Northland Community Credit Union	$11,154	$1,330	11.92%	(2.82%)	0.00%	0.00%
	Patriot Credit Union	$11,543	$809	7.01%	15.16%	0.62%	1.36%
	K.C. Area Credit Union	$11,967	$1,791	14.97%	0.90%	2.18%	1.34%
	Academic Employees Credit Union	$12,360	$743	6.01%	2.18%	1.35%	2.42%
	Burlington Northtown Community Credit Union	$14,052	$2,442	17.38%	6.60%	4.01%	1.19%
	Catholic Family Credit Union	$14,473	$1,242	8.58%	1.46%	12.16%	4.91%
	Division #6 Highway Credit Union	$14,804	$2,375	16.04%	0.34%	0.25%	0.55%
	Independence Teachers Credit Union	$15,342	$1,819	11.86%	5.65%	0.00%	0.33%
	Highway Crossroads Credit Union	$15,489	$2,906	18.76%	2.86%	0.65%	2.10%
	Stationery Credit Union	$16,108	$1,908	11.85%	0.74%	1.89%	2.67%
	United Labor Credit Union	$16,769	$1,234	7.36%	0.00%	0.73%	4.54%
	Summit Ridge Credit Union	$16,796	$1,528	9.10%	5.38%	3.08%	4.06%
	Legacy Credit Union	$17,495	$2,515	14.38%	7.08%	0.32%	1.23%
	Cape Regional Credit Union	$19,239	$1,187	6.17%	(3.31%)	6.66%	1.01%
	St. Louis Newspaper Carriers Credit Union	$19,310	$1,561	8.08%	3.65%	0.00%	0.06%
	De Soto Mo-Pac Credit Union	$19,560	$2,036	10.41%	6.49%	3.00%	3.14%

Source: SNL Financial

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

Region	Institution Name	As of Date: Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
	St. Louis Firefighters & Community Credit Union	$20,776	$2,517	12.11%	0.16%	0.68%	1.15%
	St. Louis Policemen's Credit Union	$20,862	$3,487	16.71%	3.32%	1.63%	0.63%
	County Credit Union	$20,988	$2,946	14.04%	(5.22%)	1.29%	8.04%
	Burns & McDonnell Credit Union	$21,979	$2,525	11.49%	9.11%	0.00%	1.11%
	Highway Alliance Credit Union	$23,535	$2,814	11.96%	1.72%	3.52%	1.03%
	Leadco Community Credit Union	$23,583	$2,470	10.47%	0.08%	4.17%	2.39%
	Columbia Credit Union	$26,423	$2,204	8.34%	10.51%	0.14%	0.32%
	Lutheran Federal Credit Union	$26,985	$1,992	7.38%	(0.70%)	0.00%	2.71%
	Holy Rosary Credit Union	$27,268	$2,482	9.10%	6.58%	1.65%	5.52%
	District One Highway Credit Union	$28,286	$4,369	15.45%	5.45%	0.14%	0.48%
	Show-Me Credit Union	$30,047	$3,930	13.08%	6.08%	1.86%	1.93%
	Edison Credit Union	$31,712	$3,060	9.65%	(3.91%)	6.44%	1.57%
	Shelter Insurance Federal Credit Union	$35,501	$4,099	11.55%	3.17%	1.17%	2.22%
	Joplin Metro Credit Union	$38,482	$4,327	11.24%	16.51%	1.71%	3.40%
	Horizon Credit Union	$39,874	$5,302	13.30%	2.33%	1.11%	1.77%
	Kansas City Credit Union	$42,072	$4,199	9.98%	(3.37%)	2.21%	3.88%
	Missouri Valley Federal Credit Union	$43,140	$3,774	8.75%	0.53%	4.53%	5.06%
	CSD Credit Union	$45,058	$5,680	12.61%	3.29%	0.56%	1.94%
	City Credit Union	$47,395	$4,812	10.15%	9.22%	6.94%	6.50%
	Central Communications Credit Union	$54,378	$4,296	7.90%	1.26%	7.77%	1.82%
	Members 1st Credit Union	$55,849	$4,647	8.32%	7.04%	0.75%	1.87%
	Postal & Community Credit Union	$59,155	$4,702	7.95%	8.56%	1.13%	4.17%
	Riverways Federal Credit Union	$63,125	$5,489	8.70%	39.54%	0.18%	3.22%
	Raytown-Lee's Summit Community Credit Union	$63,403	$4,648	7.33%	1.82%	3.59%	2.56%
	Foundation Credit Union	$65,806	$9,238	14.04%	2.10%	2.55%	1.04%
	Missouri Central Credit Union	$66,061	$6,714	10.16%	6.62%	2.09%	2.29%
	Educational Community Credit Union	$68,440	$4,820	7.04%	(0.74%)	6.97%	3.63%
	Goetz Credit Union	$68,484	$8,955	13.08%	9.18%	1.95%	3.39%
	Health Care Family Credit Union	$71,127	$9,064	12.74%	2.71%	1.24%	2.24%
	Mercy Credit Union	$71,831	$6,311	8.79%	4.04%	5.48%	3.79%
	Ozark Federal Credit Union	$75,902	$6,891	9.08%	8.69%	4.96%	4.54%
	Volt Credit Union	$80,235	$7,097	8.85%	6.52%	1.61%	2.04%
	First Missouri Credit Union	$80,635	$9,014	11.18%	0.65%	5.69%	6.67%
	Employment Security Credit Union	$81,464	$9,668	11.87%	5.81%	0.37%	0.90%
	Metro Credit Union	$83,947	$10,916	13.00%	3.73%	1.09%	1.55%
	R-G Federal Credit Union	$94,498	$8,936	9.46%	8.47%	5.66%	7.98%
	Central Missouri Community Credit Union	$117,306	$8,567	7.30%	0.28%	7.44%	3.47%
	Century Credit Union	$124,326	$20,892	16.80%	6.31%	0.46%	2.69%
	Conservation Employees Credit Union	$126,595	$12,564	9.92%	4.09%	2.64%	1.50%
	Multipli Credit Union	$130,099	$22,781	17.51%	5.62%	0.48%	2.02%
	Greater KC Public Safety Credit Union	$155,656	$15,158	9.74%	2.51%	1.85%	2.89%
	United Consumers Credit Union	$165,438	$17,165	10.38%	3.91%	9.47%	6.98%
	Electro Savings Credit Union	$206,050	$17,354	8.42%	2.36%	8.18%	4.77%
	Telcomm Credit Union	$206,057	$29,015	14.08%	9.83%	1.09%	1.19%
	United Credit Union	$212,455	$26,171	12.32%	8.68%	1.23%	3.48%

Source: SNL Financial

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Region	Institution Name	As of Date: Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - $50 to $250 million in total assets (continued)							
	Assemblies of God Credit Union	$217,243	$23,672	10.90%	13.43%	4.23%	3.51%
	Blucurrent Credit Union	$225,744	$22,730	10.07%	9.12%	1.11%	6.63%
	Missouri Electric Cooperatives Employees' Credit Union	$235,675	$23,485	9.96%	12.31%	0.26%	0.14%
	Average of Asset Group A	$46,669	$5,088	11.09%	3.43%	3.88%	4.52%
Asset Group B - $251 to $500 million in total assets							
	Infuze Credit Union	$260,533	$21,820	8.38%	1.13%	2.10%	8.09%
	1st Financial Federal Credit Union	$282,395	$25,925	9.18%	7.94%	6.51%	15.57%
	Arsenal Credit Union	$301,521	$27,572	9.14%	7.82%	7.67%	7.79%
	River Region Credit Union	$302,913	$26,040	8.60%	9.04%	2.88%	10.11%
	Great Plains Federal Credit Union	$320,587	$49,527	15.45%	1.03%	1.43%	1.27%
	West Community Credit Union	$332,894	$26,713	8.02%	11.73%	5.41%	7.02%
	Alliance Credit Union	$348,244	$30,638	8.80%	5.37%	3.99%	5.82%
	St. Louis Community Credit Union	$357,073	$46,143	12.92%	1.10%	2.41%	7.36%
	Missouri Credit Union	$428,741	$39,095	9.12%	2.99%	0.69%	4.45%
	Neighbors Credit Union	$462,714	$60,123	12.99%	(2.67%)	2.12%	3.26%
	Average of Asset Group B	$339,762	$35,360	10.26%	4.55%	3.52%	7.07%
Asset Group C - $501 million to $1 billion in total assets							
	Vantage Credit Union	$986,610	$81,811	8.29%	3.77%	1.95%	3.48%
	Average of Asset Group C	$986,610	$81,811	8.29%	3.77%	1.95%	3.48%
Asset Group D - Over $1 billion in total assets							
	Together Credit Union	$2,042,470	$192,775	9.44%	2.82%	5.42%	6.96%
	First Community Credit Union	$3,207,906	$251,111	7.83%	8.01%	3.53%	5.23%
	Average of Asset Group D	$2,625,188	$221,943	8.64%	5.42%	4.48%	6.10%

Source: SNL Financial

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Definitions

Credit Union Index | DEFINITIONS

Total assets ($000)	All assets owned by the credit union as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
Net income ($000)	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.
Return on average net worth (%)	Return on average equity; net income as a percent of average equity.
Operational expense ÷ operational revenue (%)	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
Total loans and leases ($000)	The total of loans and lease financing receivables, net unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net unearned income); and less any unearned income on loans reflected in items above.
Total shares and deposits ($000)	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.
Total loans ÷ total shares (%)	Total loans as a percent of total shares.
Yield on average assets (%)	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.
Interest expense ÷ average assets (%)	Total interest expense as a percent of average assets.
Net interest income ÷ average assets (%)	Interest on loans and investments less cost of funds as a percent of average assets.
Asset growth rate (%)	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
Market growth rate (%)	The annualized change in shares and deposits calculated as current period shares and deposits less prior period shares and deposits as a percent of prior period shares and deposits.
Delinquent loans => 2 months ($000)	Loans that are greater than or equal to 60 days delinquent.
NPL ÷ loans (%)	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Delinquent loans ÷ assets (%)	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
NPAs ÷ equity LLRs (%)	Nonperforming assets (loans delinquent at least 60 days and other real estate owned) as a percent of equity and loan loss reserves.
Total net worth ($000)	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
Net worth ÷ assets (%)	Net worth as a percent of total assets.
Net worth growth (decline) - YTD (%)	The annualized change in net worth calculated as current period net worth less prior period net worth as a percent of prior period net worth.
Total delinquent loans ÷ net worth (%)	Total delinquent loans as a percent of net worth.
Classified assets ÷ net worth (%)	Classified assets, the sum of allowance for loan losses and appropriation for non conforming investments, as a percent of net worth.