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# Credit Union Index

AN ANALYSIS OF KANSAS AND MISSOURI CREDIT UNIONS





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

## Kansas

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### KANSAS CITY

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

### ASSET SIZE DEFINITION

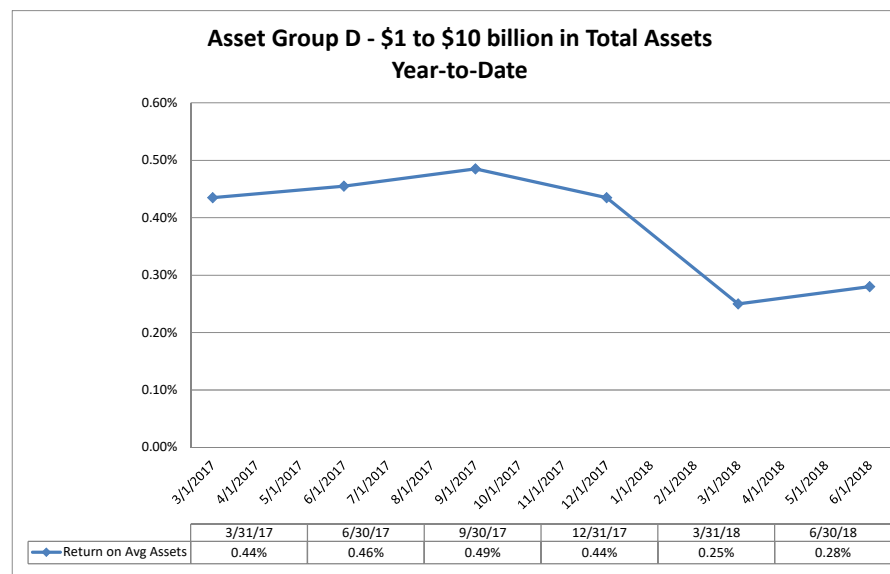
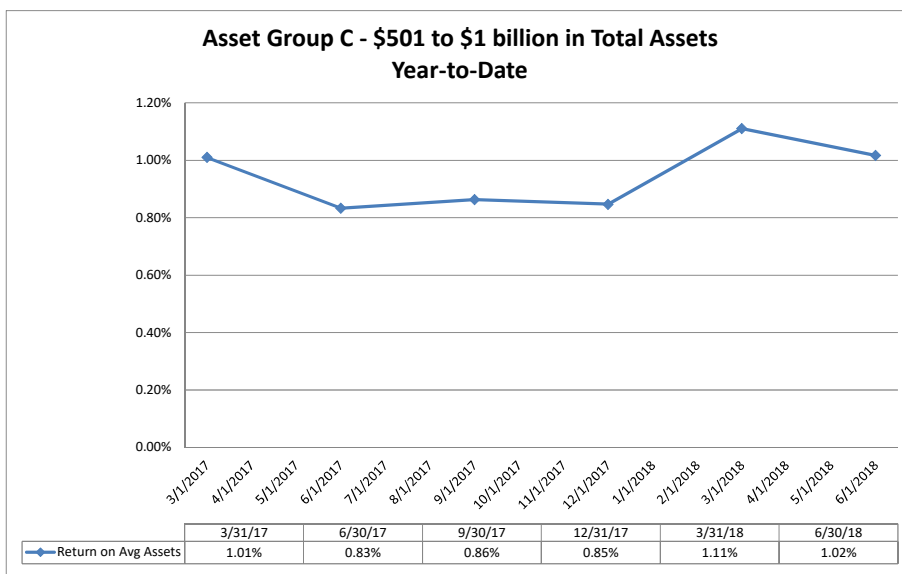
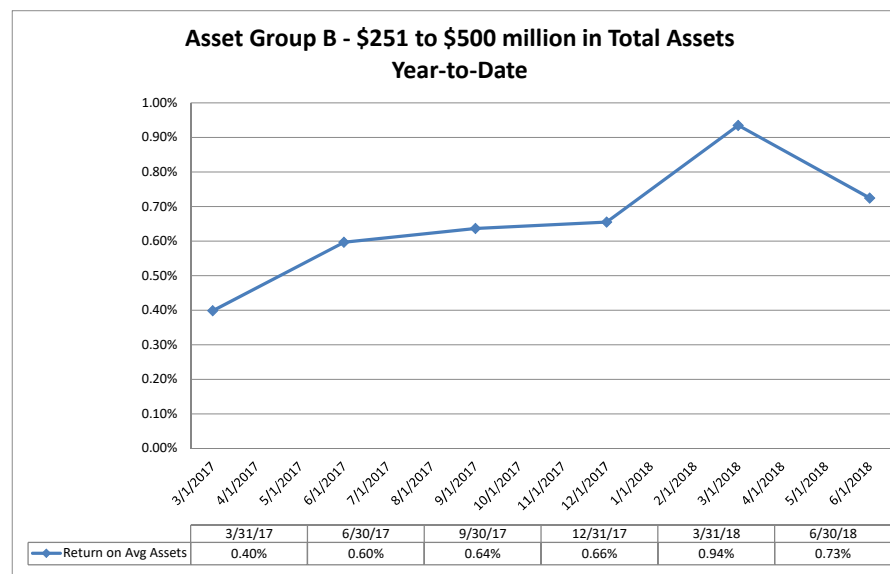
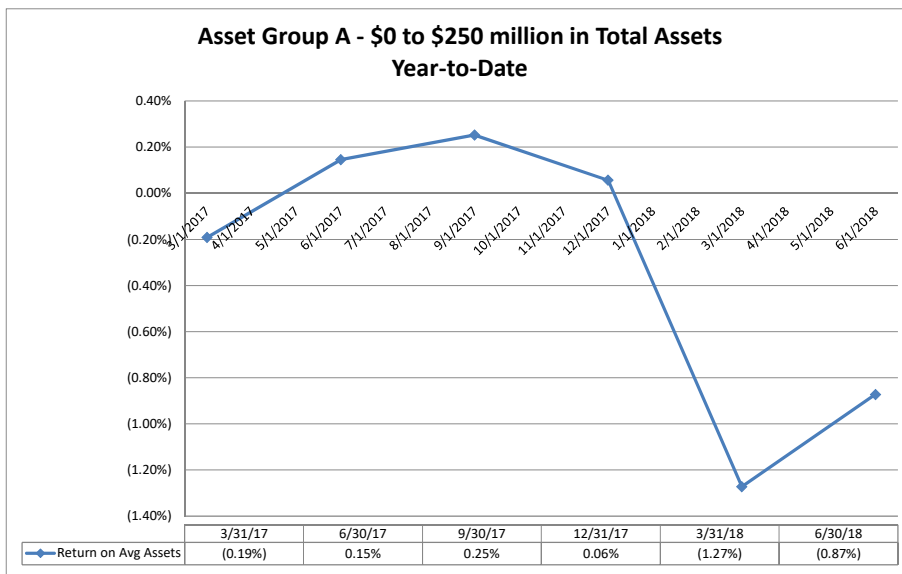
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<b>Group A</b>	\$0-\$250 million
<b>Group B</b>	\$251 million-\$500 million
<b>Group C</b>	\$501 million-\$1 billion
<b>Group D</b>	Over \$1 billion

**Kansas**

# Performance Analysis

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



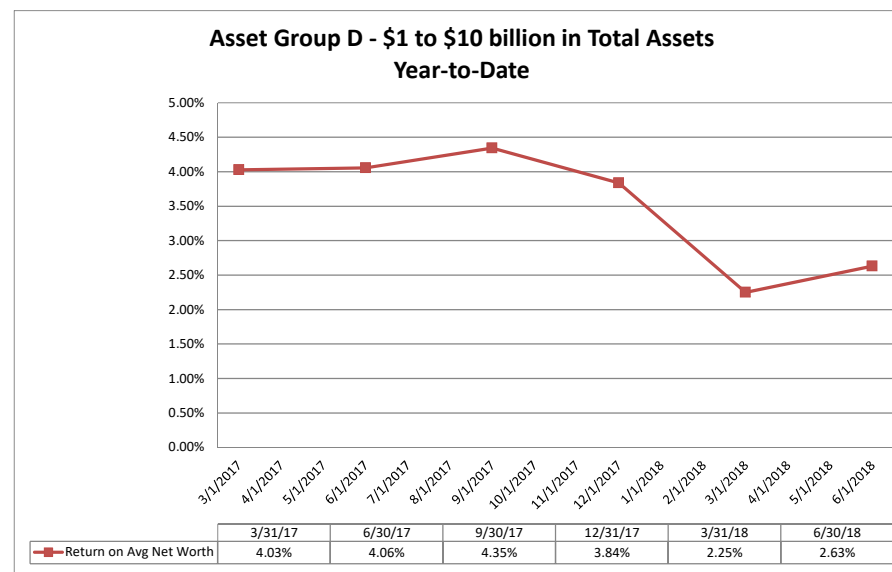
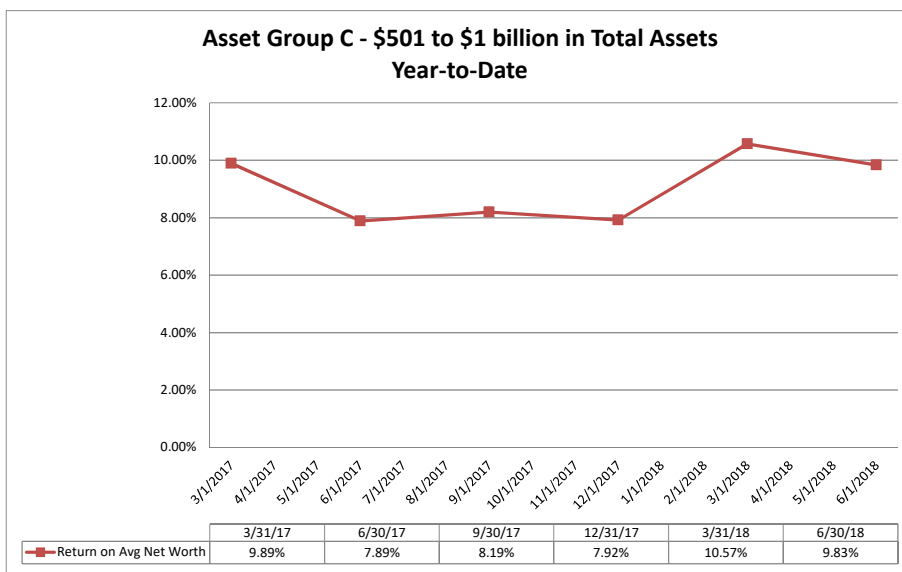
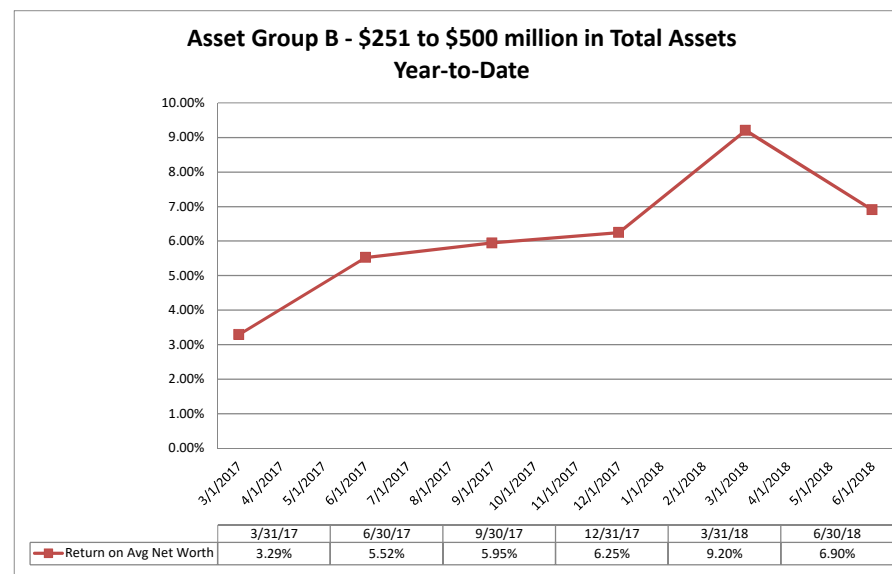
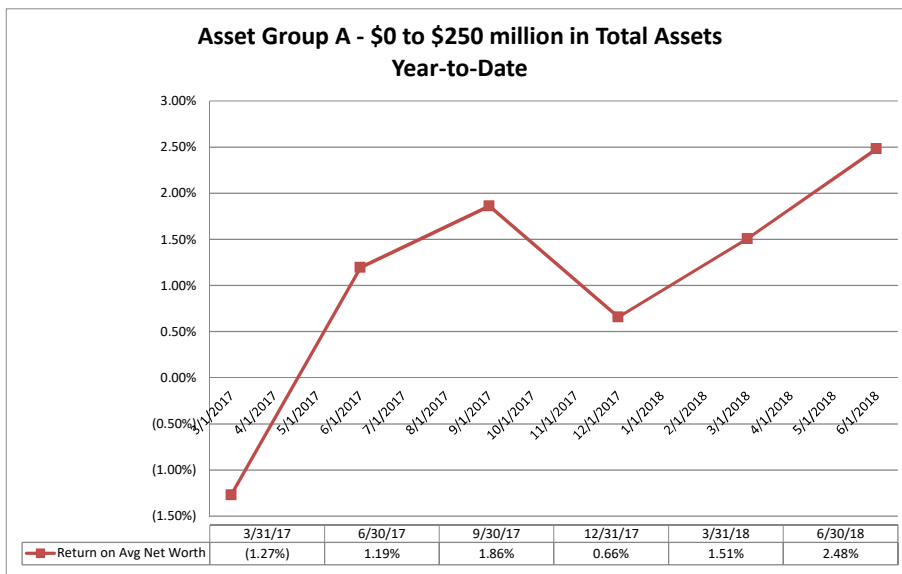
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

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

Performance Analysis

June 30, 2018

Run Date: August 21, 2018

Region	Institution Name	As of Date	Quarter to Date				Year to Date					
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
	Norwesco Credit Union	\$94	\$1	4.21%	15.38%	NA	NA	\$1	2.11%	7.69%	100.00%	NA
	Catholics United Credit Union	\$215	\$0	0.00%	0.00%	100.00%	NA	\$0	0.00%	0.00%	100.00%	NA
	Sunflower Federal Credit Union	\$423	\$1	0.95%	7.41%	87.50%	\$0	\$2	0.95%	7.41%	87.50%	\$0
	Salina Railroad Credit Union	\$585	\$1	0.69%	10.00%	94.74%	\$32	\$1	0.35%	5.00%	97.22%	\$33
	Kan Colo Credit Union	\$669	\$0	0.00%	0.00%	100.00%	\$16	\$0	0.00%	0.00%	100.00%	\$16
	Quindaro Homes Federal Credit Union	\$845	\$0	0.00%	0.00%	125.00%	\$28	(\$1)	(0.22%)	(0.74%)	111.11%	\$28
	Universal Credit Union	\$900	\$4	1.87%	4.51%	72.73%	\$20	(\$1)	(0.24%)	(0.56%)	104.35%	\$22
	Enterprise Credit Union	\$1,258	\$0	0.00%	0.00%	104.35%	\$27	\$5	0.81%	9.17%	89.80%	\$25
	Mid Plains Credit Union	\$1,631	\$2	0.49%	4.02%	83.33%	\$24	\$6	0.74%	5.97%	73.08%	\$24
	Christ the King Parish Federal Credit Union	\$1,658	(\$2)	(0.48%)	(4.06%)	122.22%	\$6	(\$5)	(0.61%)	(5.03%)	129.41%	\$6
	Salina Municipal Credit Union	\$1,864	(\$2)	(0.42%)	(3.77%)	83.33%	\$24	\$1	0.10%	0.94%	83.33%	\$23
	Eagle Federal Credit Union	\$1,985	\$6	1.21%	16.33%	72.00%	\$43	\$8	0.82%	10.96%	82.00%	\$41
	Central Kansas Education Credit Union	\$2,976	\$7	0.93%	3.94%	84.38%	\$34	\$9	0.60%	2.54%	87.10%	\$34
	Ark City Teachers Credit Union	\$2,995	(\$1,373)	(172.00%)	NA	NM	\$40	(\$1,371)	(82.59%)	NM	NM	\$44
	Wakarusa Valley Credit Union	\$3,099	(\$27)	(3.40%)	(31.03%)	113.33%	\$40	(\$24)	(1.50%)	(13.56%)	101.59%	\$39
	Kansas City P&G Employees Credit Union	\$3,987	\$2	0.19%	0.73%	85.00%	\$42	\$1	0.05%	0.18%	94.94%	\$41
	Hutchinson Postal and Community Credit Union	\$4,114	(\$33)	(3.11%)	(15.46%)	101.54%	\$36	(\$48)	(2.27%)	(11.09%)	103.17%	\$36
	Tri-County Credit Union	\$4,141	\$7	0.68%	4.14%	63.64%	\$21	\$11	0.53%	3.26%	69.05%	\$23
	River Cities Community Credit Union	\$4,222	\$14	1.37%	18.18%	69.33%	\$32	\$30	1.50%	19.93%	68.03%	\$29
	Morton Credit Union	\$4,359	\$15	1.39%	9.57%	75.90%	\$29	\$39	1.83%	12.64%	71.84%	\$30
	Southwest Kansas Community Credit Union	\$4,435	\$1	0.09%	0.79%	98.00%	\$43	\$2	0.09%	0.79%	97.03%	\$46
	C & R Credit Union	\$4,599	\$12	1.07%	12.80%	82.86%	\$33	\$37	1.70%	20.22%	74.83%	\$34
	Ellis Credit Union	\$5,204	\$12	0.92%	5.32%	70.00%	\$37	(\$32)	(1.23%)	(7.03%)	73.42%	\$39
	Kansas Air Guard Credit Union	\$5,610	\$14	1.01%	6.81%	68.89%	\$48	\$18	0.65%	4.40%	79.07%	\$55
	UAW MO-KAN Federal Credit Union	\$5,922	\$2	0.13%	1.26%	92.86%	\$40	(\$81)	(2.73%)	(24.77%)	86.44%	\$40
	Topeka Police Credit Union	\$6,581	\$10	0.60%	6.08%	88.00%	\$49	\$10	0.30%	3.05%	93.92%	\$49
	Credit Union of Leavenworth County	\$6,997	(\$7)	(0.40%)	(5.41%)	114.49%	\$38	(\$41)	(1.16%)	(15.50%)	119.70%	\$38
	Peoples Choice Credit Union	\$7,307	(\$40)	(2.17%)	(9.85%)	78.48%	\$41	(\$30)	(0.82%)	(3.68%)	80.39%	\$42
	Bradken Credit Union	\$7,427	\$2	0.11%	0.74%	53.01%	\$82	\$2	0.05%	0.37%	71.60%	\$83
	Topeka City Employees Credit Union	\$8,711	(\$1)	(0.04%)	(0.38%)	102.17%	\$41	\$0	0.00%	0.00%	100.54%	\$44
	KC Fairfax Federal Credit Union	\$8,973	\$10	0.43%	3.70%	84.38%	\$50	(\$6)	(0.13%)	(1.11%)	85.03%	\$51
	Topeka Firemen's Credit Union	\$9,094	\$0	0.00%	0.00%	100.00%	\$30	\$11	0.24%	0.85%	83.78%	\$30
	United Credit Union	\$9,121	\$9	0.40%	4.39%	83.61%	\$40	\$18	0.40%	4.41%	84.17%	\$40
	Crossroads Credit Union	\$9,301	\$38	1.61%	11.52%	74.16%	\$50	(\$20)	(0.42%)	(3.02%)	73.48%	\$49
	1st Kansas Credit Union	\$9,315	\$18	0.78%	3.30%	80.90%	\$50	\$22	0.48%	2.02%	87.13%	\$51
	Bluestem Community Credit Union	\$10,173	\$10	0.38%	4.21%	87.59%	\$50	\$10	0.19%	2.11%	90.53%	\$50
	Garden City Teachers Federal Credit Union	\$12,023	\$14	0.45%	6.50%	92.73%	\$47	\$36	0.57%	8.44%	90.38%	\$48
	Sunflower UP Federal Credit Union	\$12,606	\$76	2.45%	31.24%	59.49%	\$41	\$123	2.06%	26.09%	62.67%	\$41
	Bell Credit Union	\$12,710	\$27	0.85%	6.38%	71.43%	\$45	\$58	0.92%	6.91%	72.70%	\$46
	Farmers Credit Union	\$13,545	\$3	0.09%	0.77%	97.96%	\$46	\$6	0.09%	0.77%	97.41%	\$44
	Kansas City Kansas Firemen & Police Credit Union	\$14,693	\$19	0.52%	2.92%	67.52%	\$73	\$37	0.51%	2.85%	63.81%	\$69
	Salina Interparochial Credit Union	\$17,054	\$29	0.68%	2.50%	42.86%	\$45	\$54	0.63%	2.33%	43.21%	\$44
	Co-Operative Credit Union	\$19,303	(\$46)	(0.95%)	(7.05%)	79.94%	\$44	(\$56)	(0.59%)	(4.27%)	83.44%	\$46
	Wheat State Credit Union	\$20,002	\$46	0.92%	14.32%	71.01%	\$66	(\$23)	(0.23%)	(3.56%)	71.92%	\$68
	Hutchinson Government Employees Credit Union	\$22,232	(\$269)	(4.76%)	(46.36%)	80.79%	\$50	(\$393)	(3.48%)	(32.49%)	78.85%	\$47
	Credit Union of Emporia	\$24,202	\$75	1.26%	9.94%	62.44%	\$39	\$128	1.10%	8.57%	66.92%	\$39
	Reliance Credit Union	\$26,165	\$72	1.10%	7.06%	65.58%	\$77	\$137	1.06%	6.78%	68.26%	\$73
	K.U.M.C. Credit Union	\$28,439	\$24	0.34%	3.71%	86.15%	\$61	\$37	0.27%	2.87%	88.05%	\$61
	Campus Credit Union	\$28,478	\$32	0.45%	3.34%	59.84%	\$58	\$67	0.47%	3.51%	63.03%	\$59

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

June 30, 2018

Run Date: August 21, 2018

Region	Institution Name	As of Date	Quarter to Date				Year to Date					
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>												
	Catholic Family Federal Credit Union	\$29,714	\$52	0.70%	7.77%	85.59%	\$43	\$44	0.30%	3.30%	86.73%	\$44
	McPherson Cooperative Credit Union	\$32,671	\$1	0.01%	0.12%	98.44%	\$55	\$7	0.04%	0.43%	97.85%	\$51
	Equishare Credit Union	\$33,482	\$27	0.32%	3.42%	75.39%	\$55	\$94	0.56%	5.99%	75.26%	\$55
	U S P L K Employees Federal Credit Union	\$33,540	\$11	0.13%	1.03%	83.87%	\$60	\$36	0.21%	1.69%	83.83%	\$60
	Freedom First Federal Credit Union	\$33,587	\$60	0.72%	4.89%	73.80%	\$45	\$102	0.61%	4.18%	76.39%	\$44
	ARK Valley Credit Union	\$35,291	\$66	0.73%	7.39%	87.06%	\$50	\$114	0.63%	6.44%	87.82%	\$52
	Dillon Credit Union	\$39,519	\$64	0.65%	4.10%	84.44%	\$59	\$104	0.54%	3.35%	85.28%	\$60
	United Northwest Federal Credit Union	\$40,159	\$87	0.87%	5.50%	72.06%	\$51	\$147	0.74%	4.68%	74.73%	\$51
	Kansas Blue Cross-Blue Shield Credit Union	\$43,570	\$167	1.55%	10.51%	58.98%	\$64	\$279	1.32%	8.87%	60.03%	\$65
	Mid-Kansas Credit Union	\$52,032	\$33	0.25%	2.63%	93.43%	\$53	\$51	0.19%	2.02%	94.00%	\$54
	Panhandle Federal Credit Union	\$54,676	\$100	0.74%	4.67%	72.30%	\$60	\$192	0.73%	4.50%	72.53%	\$59
	B&V Credit Union	\$60,618	(\$48)	(0.31%)	(2.49%)	126.76%	\$70	\$63	0.20%	1.63%	82.55%	\$68
	Midwest Regional Credit Union	\$61,766	\$67	0.43%	4.83%	78.71%	\$52	\$103	0.33%	3.73%	81.59%	\$53
	SM Federal Credit Union	\$68,008	\$134	0.79%	4.66%	49.04%	\$74	\$289	0.86%	5.06%	46.08%	\$75
	Credit Union of Dodge City	\$74,578	\$173	0.93%	10.12%	76.74%	\$52	\$383	1.04%	11.36%	77.07%	\$53
	Quantum Credit Union	\$82,943	\$275	1.29%	14.78%	67.82%	\$73	\$178	0.42%	4.81%	77.99%	\$72
	Kansas State University Federal Credit Union	\$84,410	\$171	0.82%	8.21%	80.07%	\$51	\$339	0.81%	8.22%	80.33%	\$50
	Farmway Credit Union	\$89,185	\$95	0.42%	1.85%	88.20%	\$80	\$201	0.45%	1.96%	87.72%	\$80
	Emporia State Federal Credit Union	\$93,409	\$150	0.67%	6.97%	80.74%	\$58	\$337	0.78%	7.90%	77.36%	\$55
	Kansas Teachers Community Credit Union	\$96,422	\$202	0.84%	7.15%	73.51%	\$41	\$374	0.79%	6.66%	73.46%	\$41
	White Eagle Credit Union	\$107,582	\$177	0.65%	5.48%	76.69%	\$56	\$304	0.57%	4.73%	72.21%	\$55
	Wichita Federal Credit Union	\$108,735	\$191	0.70%	4.56%	78.19%	\$77	\$344	0.64%	4.12%	78.87%	\$77
	Frontier Community Credit Union	\$133,862	\$156	0.47%	3.72%	80.75%	\$59	\$324	0.49%	3.88%	81.05%	\$58
	Average of Asset Group A	\$26,417	\$17	(1.98%)	3.41%	82.54%	\$46	\$45	(0.87%)	2.48%	83.01%	\$46

Source: SNL Financial

Note: Report includes only bank-level data.

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Region	Institution Name	As of Date	Quarter to Date				Year to Date					
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
<b>Asset Group B - \$251 to \$500 million in total assets</b>												
	Skyward Credit Union	\$286,874	\$803	1.12%	7.30%	67.63%	\$67	\$1,520	1.06%	6.81%	66.43%	\$67
	Mid American Credit Union	\$296,470	\$310	0.42%	4.36%	79.20%	\$58	\$533	0.37%	3.77%	78.88%	\$60
	Heartland Credit Union	\$301,205	(\$914)	(1.18%)	(12.62%)	89.64%	\$63	\$112	0.07%	0.77%	80.57%	\$62
	Envista Credit Union	\$365,308	\$1,385	1.53%	15.62%	64.31%	\$54	\$2,458	1.37%	14.09%	67.76%	\$56
	Mainstreet Federal Credit Union	\$448,658	\$684	0.61%	7.54%	81.54%	\$66	\$1,595	0.72%	8.81%	79.23%	\$64
	Azura Credit Union	\$482,117	\$707	0.58%	5.43%	74.96%	\$62	\$1,853	0.76%	7.17%	73.28%	\$61
	Average of Asset Group B	\$363,439	\$496	0.51%	4.61%	76.21%	\$62	\$1,345	0.73%	6.90%	74.36%	\$62
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>												
	Golden Plains Credit Union	\$639,742	\$668	0.43%	4.30%	75.79%	\$57	\$1,559	0.50%	5.05%	76.58%	\$56
	Mazuma Credit Union	\$664,582	\$2,215	1.35%	14.96%	64.65%	\$77	\$4,301	1.33%	14.79%	66.58%	\$80
	Credit Union of America	\$836,526	\$2,130	1.02%	8.05%	71.45%	\$70	\$5,049	1.22%	9.66%	67.26%	\$69
	Average of Asset Group C	\$713,617	\$1,671	0.93%	9.10%	70.63%	\$68	\$3,636	1.02%	9.83%	70.14%	\$68
<b>Asset Group D - \$1 billion and over in total assets</b>												
	Meritrust Credit Union	\$1,252,291	\$775	0.25%	2.61%	78.38%	\$79	\$1,204	0.19%	2.03%	80.08%	\$77
	CommunityAmerica Credit Union	\$2,680,386	\$2,611	0.39%	3.40%	87.09%	\$92	\$4,947	0.37%	3.23%	86.95%	\$90
	Average of Asset Group D	\$1,966,339	\$1,693	0.32%	3.01%	82.74%	\$86	\$3,076	0.28%	2.63%	83.52%	\$84

Source: SNL Financial

Note: Report includes only bank-level data.

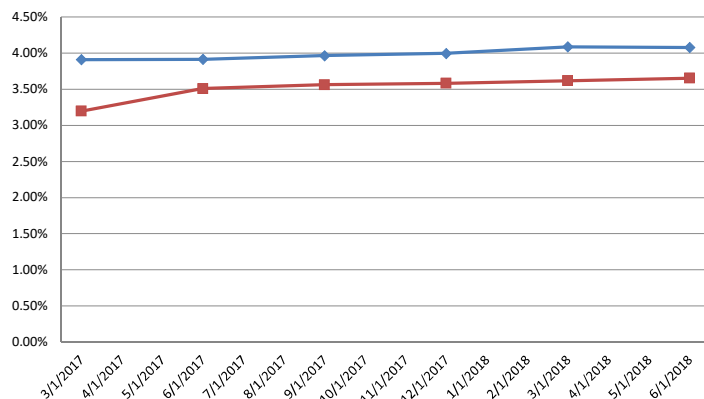
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# Balance Sheet & Net Interest Margin

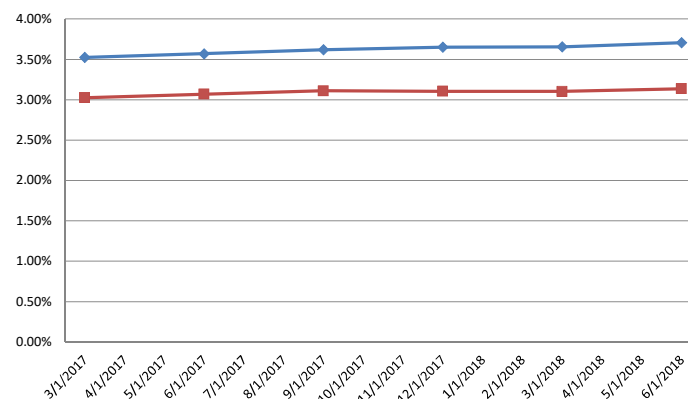
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



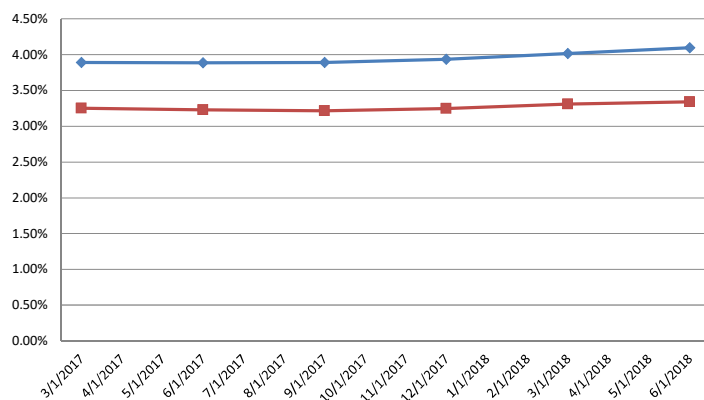
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Avg Assets	3.91%	3.91%	3.96%	3.99%	4.09%	4.08%
Net Interest Income/ Avg Assets	3.19%	3.51%	3.56%	3.58%	3.62%	3.65%

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



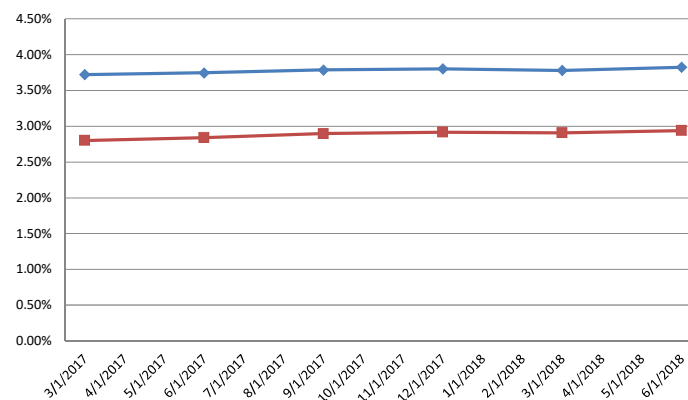
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Avg Assets	3.52%	3.57%	3.62%	3.65%	3.65%	3.71%
Net Interest Income/ Avg Assets	3.02%	3.07%	3.11%	3.10%	3.10%	3.14%

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



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

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Avg Assets	3.72%	3.75%	3.79%	3.80%	3.78%	3.83%
Net Interest Income/ Avg Assets	2.80%	2.84%	2.90%	2.92%	2.91%	2.94%

Source: SNL Financial

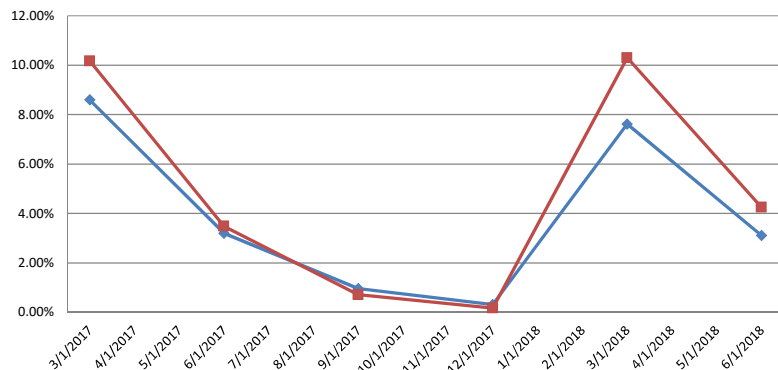
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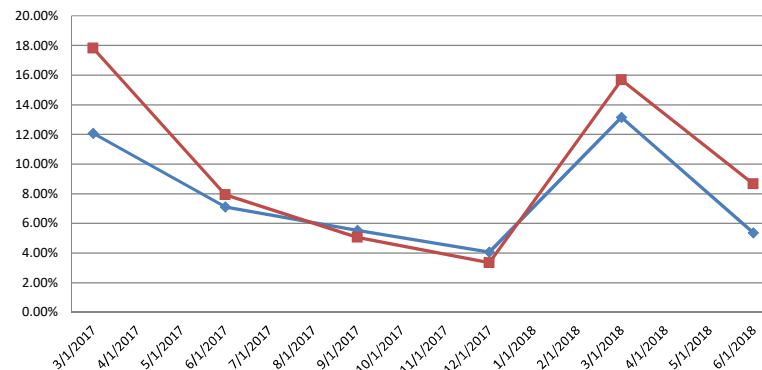
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



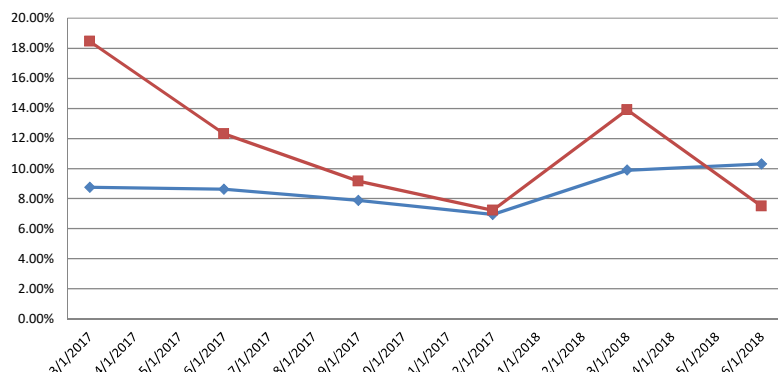
Asset Growth Rate	8.60%	3.20%	0.96%	0.32%	7.61%	3.11%
Market Growth Rate	10.17%	3.48%	0.71%	0.17%	10.30%	4.25%

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



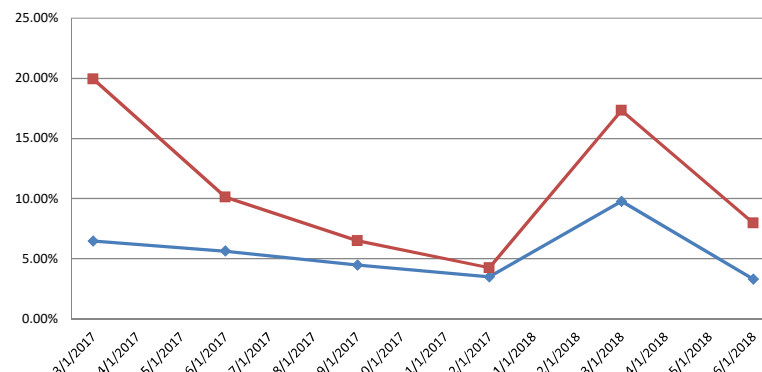
Asset Growth Rate	12.07%	7.11%	5.53%	4.06%	13.15%	5.37%
Market Growth Rate	17.81%	7.93%	5.05%	3.34%	15.67%	8.66%

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



Asset Growth Rate	8.75%	8.63%	7.88%	6.94%	9.89%	10.32%
Market Growth Rate	18.46%	12.31%	9.15%	7.23%	13.91%	7.50%

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



Asset Growth Rate	6.47%	5.64%	4.48%	3.50%	9.78%	3.30%
Market Growth Rate	19.94%	10.12%	6.51%	4.25%	17.33%	7.98%

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.

**Balance Sheet & Net Interest Margin**

**June 30, 2018**

**Run Date: August 21, 2018**

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
	<b>Asset Group A - \$50 to \$250 million in total assets</b>										
	Norwesco Credit Union	\$94	\$47	\$68	69.12%	NA	2.11%	0.00%	2.11%	2.15%	2.99%
	Catholics United Credit Union	\$215	\$57	\$183	31.15%	NA	2.79%	0.00%	3.72%	3.79%	3.33%
	Sunflower Federal Credit Union	\$423	\$404	\$343	117.78%	\$423	7.64%	0.48%	7.16%	5.84%	(8.38%)
	Salina Railroad Credit Union	\$585	\$565	\$536	105.41%	\$390	11.76%	1.04%	10.73%	0.34%	1.88%
	Kan Colo Credit Union	\$669	\$307	\$543	56.54%	\$1,338	3.42%	0.28%	3.13%	(16.46%)	(19.60%)
	Quindaro Homes Federal Credit Union	\$845	\$384	\$573	67.02%	\$845	4.16%	0.22%	4.16%	(18.86%)	(26.10%)
	Universal Credit Union	\$900	\$503	\$541	92.98%	\$900	5.36%	0.00%	5.36%	36.22%	69.15%
	Enterprise Credit Union	\$1,258	\$959	\$1,131	84.79%	\$839	6.31%	0.65%	5.66%	10.19%	10.22%
	Mid Plains Credit Union	\$1,631	\$1,261	\$1,424	88.55%	\$1,631	4.90%	1.72%	3.19%	(5.14%)	(4.40%)
	Christ the King Parish Federal Credit Union	\$1,658	\$659	\$1,460	45.14%	\$829	1.82%	0.12%	1.69%	2.32%	3.48%
	Salina Municipal Credit Union	\$1,864	\$1,443	\$1,652	87.35%	\$1,243	3.61%	0.10%	3.51%	(8.33%)	(9.46%)
	Eagle Federal Credit Union	\$1,985	\$1,295	\$1,835	70.57%	\$1,323	4.80%	0.31%	4.49%	9.94%	10.44%
	Central Kansas Education Credit Union	\$2,976	\$2,195	\$2,252	97.47%	\$1,488	4.12%	0.53%	3.58%	0.40%	(0.53%)
	Ark City Teachers Credit Union	\$2,995	\$1,332	\$4,005	33.26%	\$2,995	4.10%	1.93%	2.17%	(28.95%)	54.93%
	Wakarusa Valley Credit Union	\$3,099	\$1,702	\$2,758	61.71%	\$2,066	4.06%	0.44%	3.56%	(4.73%)	(3.28%)
	Kansas City P&G Employees Credit Union	\$3,987	\$2,990	\$2,865	104.36%	\$1,994	3.05%	0.24%	2.86%	(11.89%)	(16.82%)
	Hutchinson Postal and Community Credit Union	\$4,114	\$2,492	\$3,258	76.49%	\$1,371	4.86%	0.33%	4.53%	1.77%	5.03%
	Tri-County Credit Union	\$4,141	\$1,349	\$3,458	39.01%	\$2,761	2.77%	0.78%	1.99%	1.46%	1.22%
	River Cities Community Credit Union	\$4,222	\$4,026	\$3,901	103.20%	\$1,407	6.31%	0.50%	5.76%	22.09%	22.41%
	Morton Credit Union	\$4,359	\$3,149	\$3,470	90.75%	\$1,090	5.40%	0.19%	5.17%	12.27%	(1.37%)
	Southwest Kansas Community Credit Union	\$4,435	\$3,199	\$3,842	83.26%	\$1,774	4.30%	0.68%	3.62%	(1.65%)	(4.78%)
	C & R Credit Union	\$4,599	\$3,752	\$4,212	89.08%	\$1,533	6.41%	0.60%	5.77%	24.12%	24.22%
	Ellis Credit Union	\$5,204	\$2,814	\$4,290	65.59%	\$3,469	3.12%	0.39%	2.73%	4.44%	7.00%
	Kansas Air Guard Credit Union	\$5,610	\$4,675	\$4,756	98.30%	\$3,740	3.48%	0.65%	2.80%	(3.74%)	(5.44%)
	UAW MO-KAN Federal Credit Union	\$5,922	\$2,746	\$5,237	52.43%	\$1,974	3.47%	0.13%	3.34%	2.39%	5.94%
	Topeka Police Credit Union	\$6,581	\$5,802	\$5,912	98.14%	\$2,194	4.41%	0.66%	3.78%	3.05%	3.20%
	Credit Union of Leavenworth County	\$6,997	\$3,517	\$6,425	54.74%	\$1,999	3.24%	0.14%	3.10%	(3.37%)	(2.25%)
	Peoples Choice Credit Union	\$7,307	\$2,271	\$5,682	39.97%	\$2,436	3.68%	0.33%	3.38%	3.06%	4.98%
	Bradken Credit Union	\$7,427	\$3,510	\$6,324	55.50%	\$3,714	4.92%	0.76%	4.16%	(1.84%)	(2.31%)
	Topeka City Employees Credit Union	\$8,711	\$5,297	\$7,603	69.67%	\$1,936	3.58%	0.37%	3.23%	(12.79%)	(14.72%)
	KC Fairfax Federal Credit Union	\$8,973	\$3,478	\$7,871	44.19%	\$1,795	5.22%	0.32%	4.90%	(8.70%)	(9.53%)
	Topeka Firemen's Credit Union	\$9,094	\$4,899	\$6,516	75.18%	\$4,547	2.00%	0.41%	1.58%	(3.54%)	(5.17%)
	United Credit Union	\$9,121	\$2,739	\$8,291	33.04%	\$3,648	2.50%	0.13%	2.37%	5.24%	5.30%
	Crossroads Credit Union	\$9,301	\$5,136	\$7,917	64.87%	\$3,720	3.44%	0.21%	3.23%	(3.92%)	(3.45%)
	1st Kansas Credit Union	\$9,315	\$4,288	\$7,120	60.22%	\$3,726	3.36%	0.26%	3.10%	9.28%	11.59%
	Bluestem Community Credit Union	\$10,173	\$4,565	\$9,173	49.77%	\$2,543	3.74%	0.04%	3.68%	2.79%	2.70%
	Garden City Teachers Federal Credit Union	\$12,023	\$7,050	\$11,060	63.74%	\$2,186	3.33%	0.16%	3.17%	(7.51%)	(8.44%)
	Sunflower UP Federal Credit Union	\$12,606	\$10,053	\$10,997	91.42%	\$2,521	5.74%	0.86%	4.89%	39.36%	36.04%
	Bell Credit Union	\$12,710	\$9,941	\$10,659	93.26%	\$2,824	5.03%	0.51%	4.54%	8.84%	6.57%
	Farmers Credit Union	\$13,545	\$4,463	\$11,965	37.30%	\$3,010	2.64%	0.14%	2.50%	(9.72%)	(11.08%)
	Kansas City Kansas Firemen & Police Credit Union	\$14,693	\$7,968	\$11,960	66.62%	\$3,673	5.91%	1.60%	4.31%	3.08%	2.37%
	Salina Interparochial Credit Union	\$17,054	\$11,091	\$12,287	90.27%	\$5,685	4.35%	1.07%	3.63%	(1.27%)	(3.06%)
	Co-Operative Credit Union	\$19,303	\$14,775	\$16,507	89.51%	\$2,574	5.81%	0.38%	5.44%	6.09%	6.48%
	Wheat State Credit Union	\$20,002	\$18,069	\$18,449	97.94%	\$2,667	5.96%	0.41%	5.56%	(0.07%)	1.06%
	Hutchinson Government Employees Credit Union	\$22,232	\$18,691	\$18,734	99.77%	\$2,021	5.48%	0.66%	4.82%	0.01%	4.83%
	Credit Union of Emporia	\$24,202	\$11,821	\$20,940	56.45%	\$3,457	3.15%	0.31%	2.84%	16.16%	17.80%
	Reliance Credit Union	\$26,165	\$16,806	\$21,811	77.05%	\$4,361	4.23%	0.21%	4.02%	11.81%	12.71%
	K.U.M.C. Credit Union	\$28,439	\$6,063	\$25,794	23.51%	\$4,063	2.56%	0.32%	2.24%	5.45%	5.60%
	Campus Credit Union	\$28,478	\$17,883	\$24,476	73.06%	\$2,998	4.28%	0.28%	4.00%	2.75%	2.26%

Source: SNL Financial

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**Balance Sheet & Net Interest Margin**

**June 30, 2018**

**Run Date: August 21, 2018**

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>											
	Catholic Family Federal Credit Union	\$29,714	\$19,607	\$26,808	73.14%	\$2,971	3.77%	0.13%	3.64%	6.80%	7.27%
	McPherson Cooperative Credit Union	\$32,671	\$25,081	\$28,280	88.69%	\$3,439	3.29%	0.27%	3.03%	(0.48%)	(8.01%)
	Equishare Credit Union	\$33,482	\$27,875	\$29,865	93.34%	\$2,309	5.65%	0.26%	5.38%	6.12%	9.17%
	U S P L K Employees Federal Credit Union	\$33,540	\$10,843	\$29,139	37.21%	\$7,453	2.44%	0.84%	1.60%	0.78%	0.78%
	Freedom First Federal Credit Union	\$33,587	\$6,547	\$28,475	22.99%	\$3,951	2.23%	0.14%	2.08%	3.29%	3.94%
	ARK Valley Credit Union	\$35,291	\$22,847	\$31,374	72.82%	\$2,941	3.68%	0.33%	3.35%	0.49%	(0.88%)
	Dillon Credit Union	\$39,519	\$30,684	\$32,883	93.31%	\$3,293	3.65%	0.35%	3.30%	11.94%	12.83%
	United Northwest Federal Credit Union	\$40,159	\$19,983	\$33,426	59.78%	\$3,492	3.10%	0.42%	2.68%	6.61%	6.71%
	Kansas Blue Cross-Blue Shield Credit Union	\$43,570	\$22,943	\$36,970	62.06%	\$6,224	3.33%	0.54%	2.79%	13.87%	14.10%
	Mid-Kansas Credit Union	\$52,032	\$21,592	\$47,203	45.74%	\$2,813	3.01%	0.17%	2.84%	(7.09%)	(4.80%)
	Panhandle Federal Credit Union	\$54,676	\$21,245	\$45,990	46.19%	\$6,075	2.67%	0.45%	2.22%	14.50%	16.84%
	B&V Credit Union	\$60,618	\$19,726	\$52,614	37.49%	\$13,471	2.04%	0.71%	1.49%	(10.50%)	(8.45%)
	Midwest Regional Credit Union	\$61,766	\$31,698	\$55,674	56.94%	\$3,339	3.13%	0.32%	2.81%	0.19%	(0.70%)
	SM Federal Credit Union	\$68,008	\$52,509	\$56,155	93.51%	\$17,002	2.51%	0.94%	1.80%	1.95%	0.93%
	Credit Union of Dodge City	\$74,578	\$56,258	\$66,789	84.23%	\$2,445	4.69%	0.27%	4.42%	10.86%	11.23%
	Quantum Credit Union	\$82,943	\$70,067	\$73,350	95.52%	\$3,456	4.74%	0.56%	4.18%	(3.62%)	(6.22%)
	Kansas State University Federal Credit Union	\$84,410	\$55,322	\$74,448	74.31%	\$2,723	3.81%	0.26%	3.55%	1.59%	1.11%
	Farmway Credit Union	\$89,185	\$58,346	\$68,177	85.58%	\$3,023	3.74%	0.37%	3.37%	0.97%	1.04%
	Emporia State Federal Credit Union	\$93,409	\$65,659	\$84,610	77.60%	\$3,593	3.27%	0.43%	2.84%	29.55%	32.01%
	Kansas Teachers Community Credit Union	\$96,422	\$67,804	\$83,501	81.20%	\$2,836	3.23%	0.36%	2.86%	9.54%	10.03%
	White Eagle Credit Union	\$107,582	\$74,355	\$93,027	79.93%	\$2,947	4.27%	0.47%	3.80%	7.82%	7.74%
	Wichita Federal Credit Union	\$108,735	\$84,047	\$91,024	92.33%	\$2,824	4.82%	0.62%	4.20%	7.97%	7.82%
	Frontier Community Credit Union	\$133,862	\$93,408	\$114,935	81.27%	\$3,150	3.77%	0.39%	3.38%	6.38%	6.01%
	Average of Asset Group A	\$26,417	\$16,707	\$22,747	71.55%	\$3,107	4.08%	0.45%	3.65%	3.11%	4.25%

Source: SNL Financial

Note: Report includes only bank-level data.

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

**Balance Sheet & Net Interest Margin**

**June 30, 2018**

**Run Date: August 21, 2018**

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>											
	<b>Skyward Credit Union</b>	\$286,874	\$119,576	\$240,724	49.67%	\$6,305	3.53%	0.74%	2.79%	5.52%	8.71%
	<b>Mid American Credit Union</b>	\$296,470	\$263,186	\$241,267	109.08%	\$2,695	4.60%	0.68%	3.93%	10.69%	7.63%
	<b>Heartland Credit Union</b>	\$301,205	\$244,174	\$259,306	94.16%	\$2,479	3.83%	0.73%	3.09%	(3.18%)	14.16%
	<b>Envista Credit Union</b>	\$365,308	\$332,904	\$309,441	107.58%	\$3,136	3.58%	0.54%	3.04%	9.20%	11.61%
	<b>Mainstreet Federal Credit Union</b>	\$448,658	\$264,457	\$405,986	65.14%	\$3,561	3.13%	0.25%	2.88%	7.91%	8.45%
	<b>Azura Credit Union</b>	\$482,117	\$331,086	\$421,916	78.47%	\$3,336	3.56%	0.48%	3.09%	2.06%	1.42%
	Average of Asset Group B	\$363,439	\$259,231	\$313,107	84.02%	\$3,585	3.71%	0.57%	3.14%	5.37%	8.66%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>											
	<b>Golden Plains Credit Union</b>	\$639,742	\$582,823	\$539,351	108.06%	\$3,061	3.85%	0.71%	3.14%	11.19%	5.15%
	<b>Mazuma Credit Union</b>	\$664,582	\$512,931	\$533,340	96.17%	\$3,672	4.33%	0.69%	3.65%	12.04%	8.48%
	<b>Credit Union of America</b>	\$836,526	\$709,207	\$666,848	106.35%	\$4,031	4.11%	0.88%	3.23%	7.72%	8.86%
	Average of Asset Group C	\$713,617	\$601,654	\$579,846	103.53%	\$3,588	4.10%	0.76%	3.34%	10.32%	7.50%
<b>Asset Group D - \$1 billion and over in total assets</b>											
	<b>Meritrust Credit Union</b>	\$1,252,291	\$1,038,315	\$1,072,377	96.82%	\$3,716	4.23%	1.01%	3.21%	(1.87%)	0.98%
	<b>CommunityAmerica Credit Union</b>	\$2,680,386	\$1,773,617	\$2,196,750	80.74%	\$3,224	3.42%	0.75%	2.67%	8.47%	14.97%
	Average of Asset Group D	\$1,966,339	\$1,405,966	\$1,634,564	88.78%	\$3,470	3.83%	0.88%	2.94%	3.30%	7.98%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

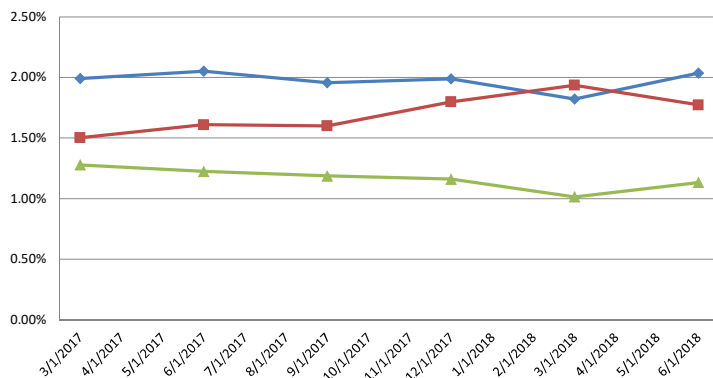
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Asset Quality



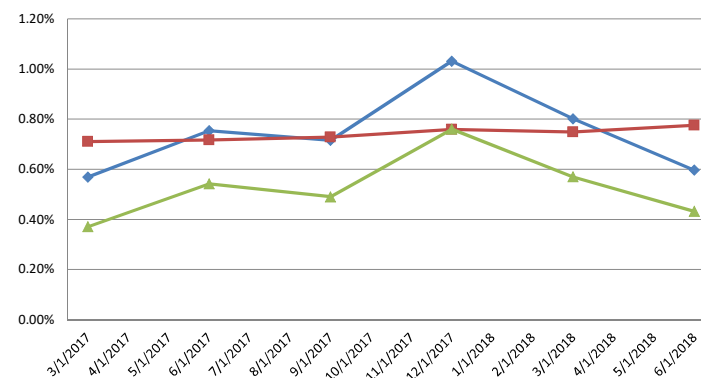
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



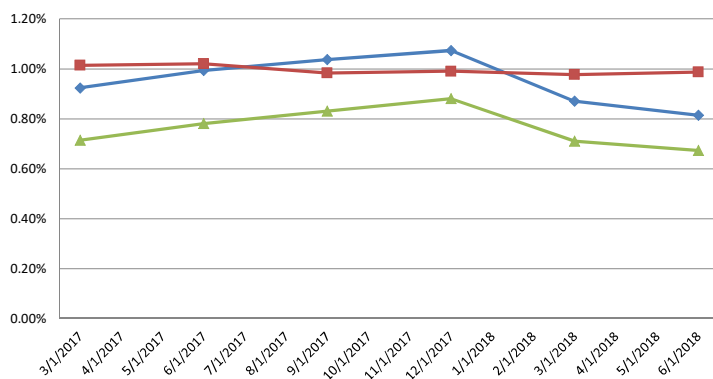
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
NPLs/Loans	1.99%	2.05%	1.96%	1.99%	1.82%	2.04%
Reserves/Loans	1.50%	1.61%	1.60%	1.80%	1.94%	1.77%
Delinquent Loans/Total Assets	1.28%	1.22%	1.19%	1.16%	1.01%	1.13%

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



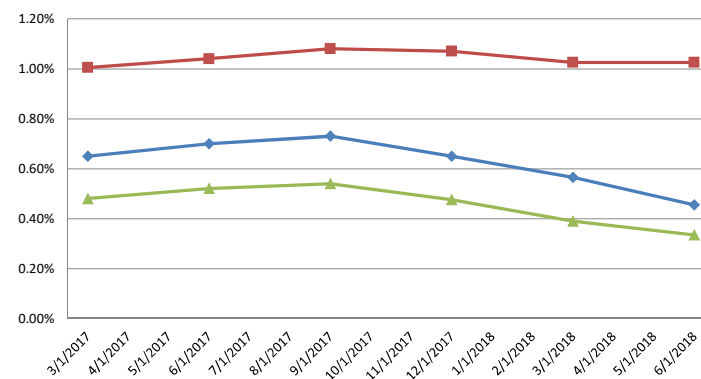
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
NPLs/Loans	0.57%	0.75%	0.72%	1.03%	0.80%	0.60%
Reserves/Loans	0.71%	0.72%	0.73%	0.76%	0.75%	0.78%
Delinquent Loans/Total Assets	0.37%	0.54%	0.49%	0.76%	0.57%	0.43%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
NPLs/Loans	0.92%	0.99%	1.04%	1.07%	0.87%	0.81%
Reserves/Loans	1.01%	1.02%	0.98%	0.99%	0.98%	0.99%
Delinquent Loans/Total Assets	0.71%	0.78%	0.83%	0.88%	0.71%	0.67%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
NPLs/Loans	0.65%	0.70%	0.73%	0.65%	0.57%	0.46%
Reserves/Loans	1.01%	1.04%	1.08%	1.07%	1.03%	1.03%
Delinquent Loans/Total Assets	0.48%	0.52%	0.54%	0.48%	0.39%	0.34%

Source: SNL Financial

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**Asset Quality**

**June 30, 2018**

**Run Date: August 21, 2018**

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>								
	Norwesco Credit Union	\$94	\$0	0.00%	4.26%	NA	0.00%	0.00%
	Catholics United Credit Union	\$215	\$10	17.54%	22.81%	130.00%	22.73%	4.65%
	Sunflower Federal Credit Union	\$423	\$8	1.98%	4.46%	225.00%	11.11%	1.89%
	Salina Railroad Credit Union	\$585	\$7	1.24%	0.71%	57.14%	15.91%	1.20%
	Kan Colo Credit Union	\$669	\$15	4.89%	12.05%	246.67%	9.20%	2.24%
	Quindaro Homes Federal Credit Union	\$845	\$58	15.10%	2.08%	13.79%	26.88%	6.86%
	Universal Credit Union	\$900	\$42	8.35%	3.38%	40.48%	11.23%	4.67%
	Enterprise Credit Union	\$1,258	\$47	4.90%	0.94%	19.15%	41.59%	3.74%
	Mid Plains Credit Union	\$1,631	\$27	2.14%	0.71%	33.33%	13.30%	1.66%
	Christ the King Parish Federal Credit Union	\$1,658	\$0	0.00%	0.61%	NA	0.00%	0.00%
	Salina Municipal Credit Union	\$1,864	\$6	0.42%	0.00%	0.00%	2.84%	0.32%
	Eagle Federal Credit Union	\$1,985	\$31	2.39%	0.15%	6.45%	20.81%	1.56%
	Central Kansas Education Credit Union	\$2,976	\$0	0.00%	0.36%	NA	0.00%	0.00%
	Ark City Teachers Credit Union	\$2,995	\$94	7.06%	0.45%	6.38%	NA	3.14%
	Wakarusa Valley Credit Union	\$3,099	\$13	0.76%	1.65%	215.38%	8.01%	0.42%
	Kansas City P&G Employees Credit Union	\$3,987	\$23	0.77%	0.13%	17.39%	2.08%	0.58%
	Hutchinson Postal and Community Credit Union	\$4,114	\$96	3.85%	2.81%	72.92%	11.47%	2.33%
	Tri-County Credit Union	\$4,141	\$39	2.89%	2.52%	87.18%	5.46%	0.94%
	River Cities Community Credit Union	\$4,222	\$65	1.61%	0.94%	58.46%	20.68%	1.54%
	Morton Credit Union	\$4,359	\$53	1.68%	0.29%	16.98%	8.24%	1.22%
	Southwest Kansas Community Credit Union	\$4,435	\$124	3.88%	1.44%	37.10%	22.38%	2.80%
	C & R Credit Union	\$4,599	\$4	0.11%	0.99%	925.00%	0.96%	0.09%
	Ellis Credit Union	\$5,204	\$140	4.98%	0.64%	12.86%	16.74%	2.69%
	Kansas Air Guard Credit Union	\$5,610	\$0	0.00%	0.26%	NA	0.00%	0.00%
	UAW MO-KAN Federal Credit Union	\$5,922	\$217	7.90%	0.55%	6.91%	33.44%	3.66%
	Topeka Police Credit Union	\$6,581	\$179	3.09%	2.38%	77.09%	22.38%	2.72%
	Credit Union of Leavenworth County	\$6,997	\$0	0.00%	0.82%	NA	0.00%	0.00%
	Peoples Choice Credit Union	\$7,307	\$9	0.40%	1.37%	344.44%	0.55%	0.12%
	Bradken Credit Union	\$7,427	\$125	3.56%	3.25%	91.20%	10.40%	1.68%
	Topeka City Employees Credit Union	\$8,711	\$91	1.72%	3.19%	185.71%	7.43%	1.04%
	KC Fairfax Federal Credit Union	\$8,973	\$58	1.67%	4.69%	281.03%	4.64%	0.65%
	Topeka Firemen's Credit Union	\$9,094	\$84	1.71%	0.51%	29.76%	3.23%	0.92%
	United Credit Union	\$9,121	\$1	0.04%	1.20%	NM	0.12%	0.01%
	Crossroads Credit Union	\$9,301	\$101	1.97%	3.02%	153.47%	6.76%	1.09%
	1st Kansas Credit Union	\$9,315	\$29	0.68%	0.61%	89.66%	1.31%	0.31%
	Bluestem Community Credit Union	\$10,173	\$30	0.66%	0.31%	46.67%	3.10%	0.29%
	Garden City Teachers Federal Credit Union	\$12,023	\$0	0.00%	0.14%	NA	0.00%	0.00%
	Sunflower UP Federal Credit Union	\$12,606	\$56	0.56%	0.44%	78.57%	5.31%	0.44%
	Bell Credit Union	\$12,710	\$201	2.02%	0.55%	27.36%	11.41%	1.58%
	Farmers Credit Union	\$13,545	\$0	0.00%	1.05%	NA	0.19%	0.00%
	Kansas City Kansas Firemen & Police Credit Union	\$14,693	\$46	0.58%	3.89%	673.91%	1.57%	0.31%
	Salina Interparochial Credit Union	\$17,054	\$352	3.17%	6.39%	201.42%	6.55%	2.06%
	Co-Operative Credit Union	\$19,303	\$639	4.32%	1.57%	36.31%	22.56%	3.31%
	Wheat State Credit Union	\$20,002	\$512	2.83%	3.14%	110.94%	28.41%	2.56%
	Hutchinson Government Employees Credit Union	\$22,232	\$296	1.58%	3.03%	191.55%	10.82%	1.33%
	Credit Union of Emporia	\$24,202	\$4	0.03%	0.52%	NM	0.13%	0.02%
	Reliance Credit Union	\$26,165	\$291	1.73%	0.64%	36.77%	6.90%	1.11%
	K.U.M.C. Credit Union	\$28,439	\$9	0.15%	0.26%	177.78%	0.34%	0.03%
	Campus Credit Union	\$28,478	\$202	1.13%	2.09%	185.15%	6.46%	0.71%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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**Asset Quality**

**June 30, 2018**

**Run Date: August 21, 2018**

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>								
	Catholic Family Federal Credit Union	\$29,714	\$459	2.34%	1.46%	62.31%	15.96%	1.54%
	McPherson Cooperative Credit Union	\$32,671	\$274	1.09%	0.16%	14.23%	8.35%	0.84%
	Equishare Credit Union	\$33,482	\$297	1.07%	1.13%	106.06%	19.08%	0.89%
	U S P L K Employees Federal Credit Union	\$33,540	\$142	1.31%	0.30%	22.54%	3.30%	0.42%
	Freedom First Federal Credit Union	\$33,587	\$24	0.37%	0.44%	120.83%	0.54%	0.07%
	ARK Valley Credit Union	\$35,291	\$95	0.42%	0.27%	65.26%	2.59%	0.27%
	Dillon Credit Union	\$39,519	\$251	0.82%	0.37%	44.62%	4.03%	0.64%
	United Northwest Federal Credit Union	\$40,159	\$216	1.08%	1.73%	159.72%	3.22%	0.54%
	Kansas Blue Cross-Blue Shield Credit Union	\$43,570	\$75	0.33%	0.37%	113.33%	1.15%	0.17%
	Mid-Kansas Credit Union	\$52,032	\$482	2.23%	1.17%	52.49%	9.11%	0.93%
	Panhandle Federal Credit Union	\$54,676	\$96	0.45%	0.19%	41.67%	1.88%	0.18%
	B&V Credit Union	\$60,618	\$196	0.99%	0.82%	82.14%	2.50%	0.32%
	Midwest Regional Credit Union	\$61,766	\$320	1.01%	1.24%	123.13%	5.35%	0.52%
	SM Federal Credit Union	\$68,008	\$0	0.00%	0.08%	NA	0.00%	0.00%
	Credit Union of Dodge City	\$74,578	\$479	0.85%	1.17%	136.95%	7.78%	0.64%
	Quantum Credit Union	\$82,943	\$338	0.48%	1.33%	275.15%	4.09%	0.41%
	Kansas State University Federal Credit Union	\$84,410	\$372	0.67%	0.47%	69.89%	5.08%	0.44%
	Farmway Credit Union	\$89,185	\$537	0.92%	1.15%	124.95%	2.52%	0.60%
	Emporia State Federal Credit Union	\$93,409	\$108	0.16%	0.45%	271.30%	1.20%	0.12%
	Kansas Teachers Community Credit Union	\$96,422	\$332	0.49%	0.22%	43.98%	3.07%	0.34%
	White Eagle Credit Union	\$107,582	\$83	0.11%	1.16%	NM	1.53%	0.08%
	Wichita Federal Credit Union	\$108,735	\$731	0.87%	0.99%	113.68%	5.51%	0.67%
	Frontier Community Credit Union	\$133,862	\$485	0.52%	0.72%	137.73%	4.37%	0.36%
	Average of Asset Group A	\$26,417	\$150	2.04%	1.77%	121.79%	8.14%	1.13%

Source: SNL Financial

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**Asset Quality**

**June 30, 2018**

**Run Date: August 21, 2018**

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>								
	<b>Skyward Credit Union</b>	\$286,874	\$849	0.71%	0.80%	112.60%	2.23%	0.30%
	<b>Mid American Credit Union</b>	\$296,470	\$1,520	0.58%	0.79%	137.57%	6.04%	0.51%
	<b>Heartland Credit Union</b>	\$301,205	\$2,289	0.94%	0.97%	103.01%	14.33%	0.76%
	<b>Envista Credit Union</b>	\$365,308	\$1,730	0.52%	0.80%	153.18%	5.26%	0.47%
	<b>Mainstreet Federal Credit Union</b>	\$448,658	\$538	0.20%	0.44%	214.31%	1.98%	0.12%
	<b>Azura Credit Union</b>	\$482,117	\$2,088	0.63%	0.85%	134.20%	4.87%	0.43%
	Average of Asset Group B	\$363,439	\$1,502	0.60%	0.78%	142.48%	5.79%	0.43%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>								
	<b>Golden Plains Credit Union</b>	\$639,742	\$3,312	0.57%	0.80%	141.39%	10.29%	0.52%
	<b>Mazuma Credit Union</b>	\$664,582	\$4,951	0.97%	1.06%	110.26%	8.97%	0.74%
	<b>Credit Union of America</b>	\$836,526	\$6,366	0.90%	1.10%	122.37%	6.28%	0.76%
	Average of Asset Group C	\$713,617	\$4,876	0.81%	0.99%	124.67%	8.51%	0.67%
<b>Asset Group D - \$1 billion and over in total assets</b>								
	<b>Meritrust Credit Union</b>	\$1,252,291	\$3,571	0.34%	0.95%	274.82%	4.12%	0.29%
	<b>CommunityAmerica Credit Union</b>	\$2,680,386	\$10,119	0.57%	1.10%	193.64%	4.04%	0.38%
	Average of Asset Group D	\$1,966,339	\$6,845	0.46%	1.03%	234.23%	4.08%	0.34%

Source: SNL Financial

Note: Report includes only bank-level data.

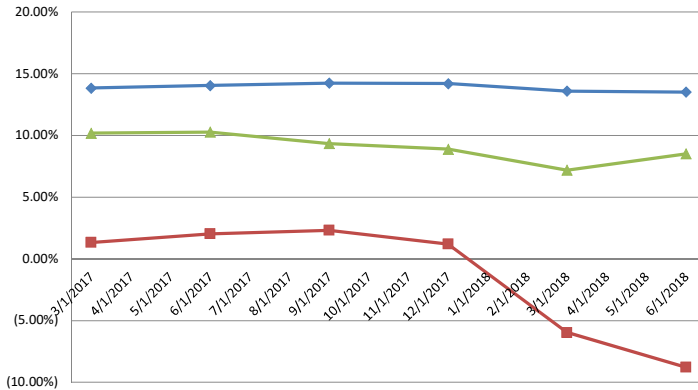
NA = data was not available.

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

Net Worth

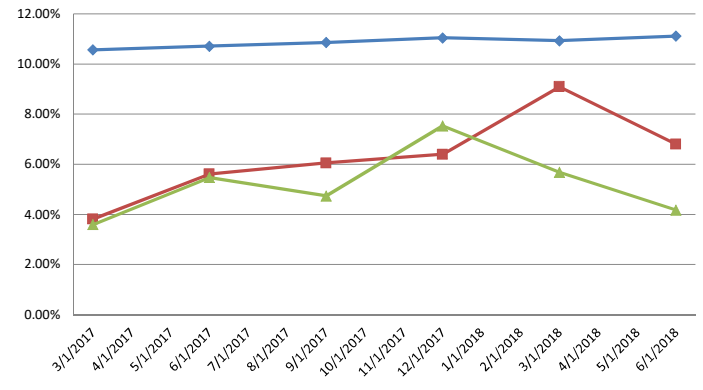
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



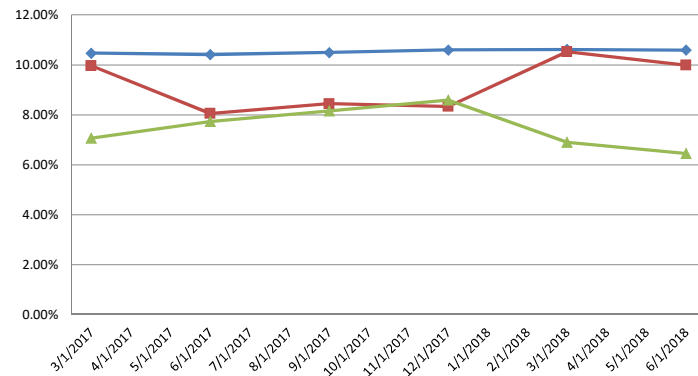
Net Worth/ Assets	13.82%	14.03%	14.24%	14.19%	13.59%	13.51%
Net Worth Growth (Decline) - YTD	1.32%	2.02%	2.31%	1.19%	(5.98%)	(8.79%)
Total Delinquent Lns/ Net Worth	10.17%	10.28%	9.34%	8.88%	7.20%	8.50%

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



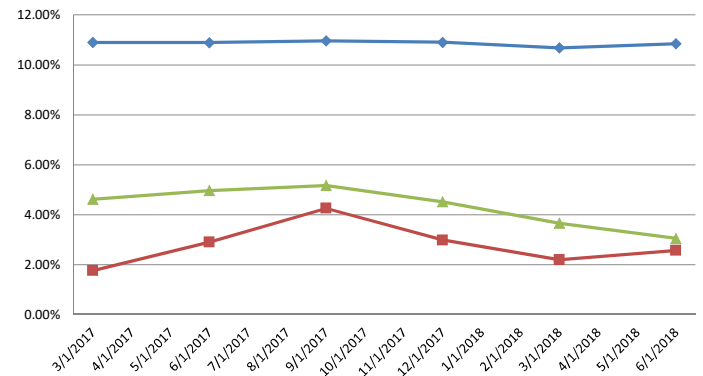
Net Worth/ Assets	10.57%	10.71%	10.86%	11.04%	10.93%	11.12%
Net Worth Growth (Decline) - YTD	3.81%	5.61%	6.05%	6.40%	9.09%	6.80%
Total Delinquent Lns/ Net Worth	3.59%	5.47%	4.73%	7.53%	5.68%	4.17%

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



Net Worth/ Assets	10.46%	10.41%	10.49%	10.59%	10.61%	10.58%
Net Worth Growth (Decline) - YTD	9.96%	8.05%	8.44%	8.33%	10.52%	9.98%
Total Delinquent Lns/ Net Worth	7.06%	7.72%	8.15%	8.59%	6.89%	6.45%

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



Net Worth/ Assets	10.90%	10.89%	10.96%	10.90%	10.68%	10.84%
Net Worth Growth (Decline) - YTD	1.76%	2.90%	4.25%	2.98%	2.20%	2.57%
Total Delinquent Lns/ Net Worth	4.61%	4.96%	5.17%	4.52%	3.65%	3.05%

Source: SNL Financial

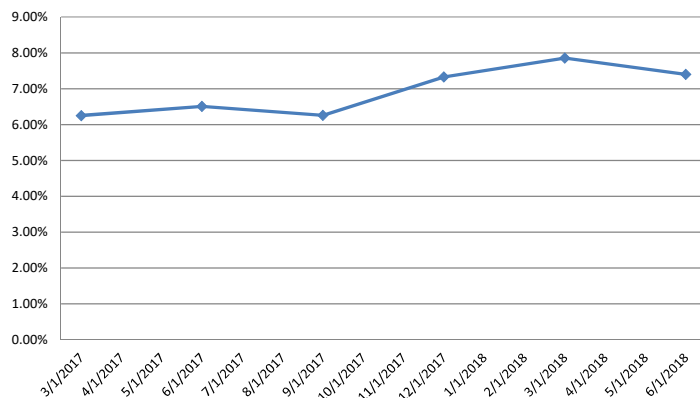
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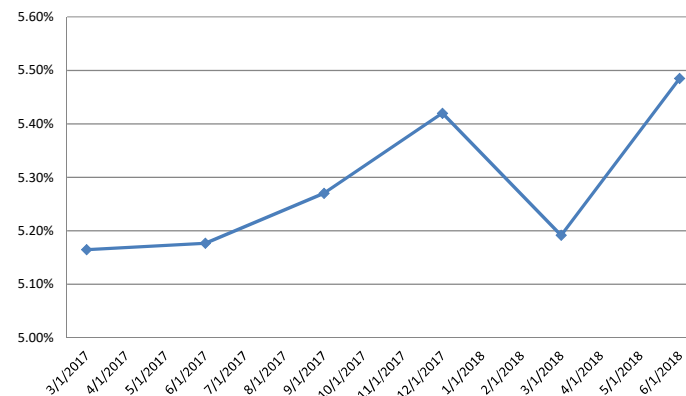
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



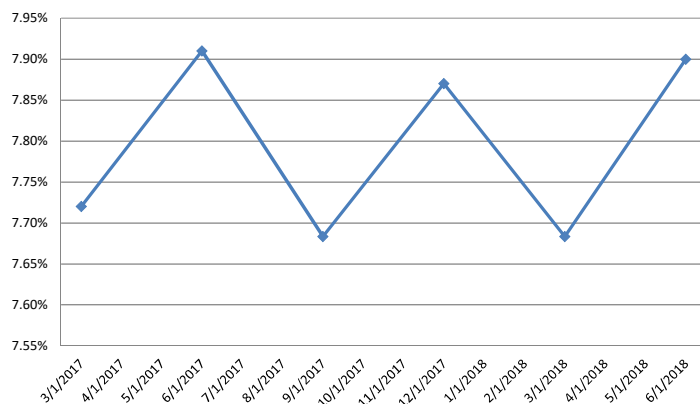
As of Date	Classified Assets/ Net Worth (%)
3/31/17	6.25%
6/30/17	6.51%
9/30/17	6.26%
12/31/17	7.33%
3/31/18	7.86%
6/30/18	7.40%

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



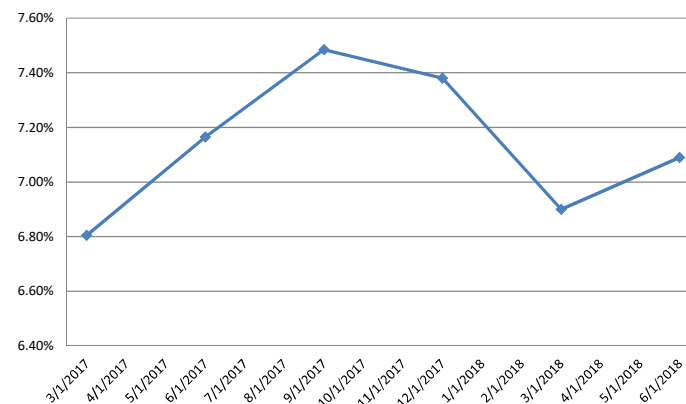
As of Date	Classified Assets/ Net Worth (%)
3/31/17	5.17%
6/30/17	5.18%
9/30/17	5.27%
12/31/17	5.42%
3/31/18	5.19%
6/30/18	5.49%

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



As of Date	Classified Assets/ Net Worth (%)
3/31/17	7.72%
6/30/17	7.91%
9/30/17	7.68%
12/31/17	7.87%
3/31/18	7.68%
6/30/18	7.90%

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



As of Date	Classified Assets/ Net Worth (%)
3/31/17	6.81%
6/30/17	7.17%
9/30/17	7.49%
12/31/17	7.38%
3/31/18	6.90%
6/30/18	7.09%

Source: SNL Financial

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**Net Worth**

**June 30, 2018**

**Run Date: August 21, 2018**

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>							
	Norwesco Credit Union	\$94	\$26	27.66%	8.00%	0.00%	7.69%
	Catholics United Credit Union	\$215	\$31	14.42%	0.00%	32.26%	41.94%
	Sunflower Federal Credit Union	\$423	\$54	12.77%	7.69%	14.81%	33.33%
	Salina Railroad Credit Union	\$585	\$40	6.84%	5.13%	17.50%	10.00%
	Kan Colo Credit Union	\$669	\$126	18.83%	0.00%	11.90%	29.37%
	Quindaro Homes Federal Credit Union	\$845	\$271	32.07%	0.00%	21.40%	2.95%
	Universal Credit Union	\$900	\$358	39.78%	0.00%	11.73%	4.75%
	Enterprise Credit Union	\$1,258	\$104	8.27%	(10.91%)	45.19%	8.65%
	Mid Plains Credit Union	\$1,631	\$194	11.89%	(6.00%)	13.92%	4.64%
	Christ the King Parish Federal Credit Union	\$1,658	\$196	11.82%	(4.98%)	0.00%	2.04%
	Salina Municipal Credit Union	\$1,864	\$211	11.32%	0.95%	2.84%	0.00%
	Eagle Federal Credit Union	\$1,985	\$147	7.41%	4.17%	21.09%	1.36%
	Central Kansas Education Credit Union	\$2,976	\$714	23.99%	2.84%	0.00%	1.12%
	Ark City Teachers Credit Union	\$2,995	(\$1,013)	(33.82%)	(765.92%)	NA	NA
	Wakarusa Valley Credit Union	\$3,099	\$334	10.78%	(13.41%)	3.89%	8.38%
	Kansas City P&G Employees Credit Union	\$3,987	\$1,103	27.66%	0.18%	2.09%	0.36%
	Hutchinson Postal and Community Credit Union	\$4,114	\$837	20.35%	(10.63%)	11.47%	8.36%
	Tri-County Credit Union	\$4,141	\$680	16.42%	3.29%	5.74%	5.00%
	River Cities Community Credit Union	\$4,222	\$315	7.46%	21.83%	20.63%	12.06%
	Morton Credit Union	\$4,359	\$635	14.57%	13.45%	8.35%	1.42%
	Southwest Kansas Community Credit Union	\$4,435	\$508	11.45%	0.79%	24.41%	9.06%
	C & R Credit Union	\$4,599	\$381	8.28%	21.51%	1.05%	9.71%
	Ellis Credit Union	\$5,204	\$908	17.45%	(6.81%)	15.42%	1.98%
	Kansas Air Guard Credit Union	\$5,610	\$829	14.78%	4.44%	0.00%	1.45%
	UAW MO-KAN Federal Credit Union	\$5,922	\$634	10.71%	(22.66%)	34.23%	2.37%
	Topeka Police Credit Union	\$6,581	\$662	10.06%	2.76%	27.04%	20.85%
	Credit Union of Leavenworth County	\$6,997	\$515	7.36%	(14.75%)	0.00%	5.63%
	Peoples Choice Credit Union	\$7,307	\$1,604	21.95%	(3.67%)	0.56%	1.93%
	Bradken Credit Union	\$7,427	\$1,088	14.65%	0.37%	11.49%	10.48%
	Topeka City Employees Credit Union	\$8,711	\$1,056	12.12%	0.19%	8.62%	16.00%
	KC Fairfax Federal Credit Union	\$8,973	\$1,085	12.09%	(1.10%)	5.35%	15.02%
	Topeka Firemen's Credit Union	\$9,094	\$2,577	28.34%	0.86%	3.26%	0.97%
	United Credit Union	\$9,121	\$825	9.05%	4.46%	0.12%	4.00%
	Crossroads Credit Union	\$9,301	\$1,338	14.39%	(2.80%)	7.55%	11.58%
	1st Kansas Credit Union	\$9,315	\$2,193	23.54%	2.12%	1.32%	1.19%
	Bluestem Community Credit Union	\$10,173	\$954	9.38%	2.12%	3.14%	1.47%
	Garden City Teachers Federal Credit Union	\$12,023	\$869	7.23%	8.64%	0.00%	1.15%
	Sunflower UP Federal Credit Union	\$12,606	\$1,011	8.02%	27.96%	5.54%	4.35%
	Bell Credit Union	\$12,710	\$1,706	13.42%	7.04%	11.78%	3.22%
	Farmers Credit Union	\$13,545	\$1,560	11.52%	0.77%	0.00%	3.01%
	Kansas City Kansas Firemen & Police Credit Union	\$14,693	\$2,614	17.79%	2.87%	1.76%	11.86%
	Salina Interparochial Credit Union	\$17,054	\$4,661	27.33%	2.34%	7.55%	15.21%
	Co-Operative Credit Union	\$19,303	\$2,600	13.47%	(4.22%)	24.58%	8.92%
	Wheat State Credit Union	\$20,002	\$1,307	6.53%	(3.46%)	39.17%	43.46%
	Hutchinson Government Employees Credit Union	\$22,232	\$2,187	9.84%	(30.40%)	13.53%	25.93%
	Credit Union of Emporia	\$24,202	\$3,055	12.62%	8.75%	0.13%	2.03%
	Reliance Credit Union	\$26,165	\$4,114	15.72%	6.89%	7.07%	2.60%
	K.U.M.C. Credit Union	\$28,439	\$2,600	9.14%	2.89%	0.35%	0.62%
	Campus Credit Union	\$28,478	\$3,849	13.52%	3.54%	5.25%	9.72%

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**Net Worth**

**June 30, 2018**

**Run Date: August 21, 2018**

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>							
	Catholic Family Federal Credit Union	\$29,714	\$2,702	9.09%	3.31%	16.99%	10.58%
	McPherson Cooperative Credit Union	\$32,671	\$3,184	9.75%	0.44%	8.61%	1.22%
	Equishare Credit Union	\$33,482	\$3,176	9.49%	(12.74%)	9.35%	9.92%
	U S P L K Employees Federal Credit Union	\$33,540	\$4,267	12.72%	1.65%	3.33%	0.75%
	Freedom First Federal Credit Union	\$33,587	\$4,931	14.68%	3.84%	0.49%	0.59%
	ARK Valley Credit Union	\$35,291	\$3,604	10.21%	6.59%	2.64%	1.72%
	Dillon Credit Union	\$39,519	\$6,272	15.87%	3.37%	4.00%	1.79%
	United Northwest Federal Credit Union	\$40,159	\$6,365	15.85%	4.73%	3.39%	5.42%
	Kansas Blue Cross-Blue Shield Credit Union	\$43,570	\$6,447	14.80%	9.05%	1.16%	1.32%
	Mid-Kansas Credit Union	\$52,032	\$5,388	10.36%	1.91%	8.95%	4.70%
	Panhandle Federal Credit Union	\$54,676	\$8,579	15.69%	2.67%	1.12%	0.47%
	B&V Credit Union	\$60,618	\$8,066	13.31%	1.60%	2.43%	2.00%
	Midwest Regional Credit Union	\$61,766	\$5,583	9.04%	3.72%	5.73%	7.06%
	SM Federal Credit Union	\$68,008	\$11,563	17.00%	5.13%	0.00%	0.35%
	Credit Union of Dodge City	\$74,578	\$6,926	9.29%	11.71%	6.92%	9.47%
	Quantum Credit Union	\$82,943	\$7,578	9.14%	4.81%	4.46%	12.27%
	Kansas State University Federal Credit Union	\$84,410	\$8,419	9.97%	8.39%	4.42%	3.09%
	Farmway Credit Union	\$89,185	\$20,625	23.13%	1.97%	2.60%	3.25%
	Emporia State Federal Credit Union	\$93,409	\$8,450	9.05%	8.31%	1.28%	3.47%
	Kansas Teachers Community Credit Union	\$96,422	\$11,547	11.98%	6.69%	2.88%	1.26%
	White Eagle Credit Union	\$107,582	\$13,018	12.10%	4.78%	0.64%	6.60%
	Wichita Federal Credit Union	\$108,735	\$16,963	15.60%	4.14%	4.31%	4.90%
	Frontier Community Credit Union	\$133,862	\$16,858	12.59%	3.93%	2.88%	3.96%
	Average of Asset Group A	\$26,417	\$3,405	13.51%	(8.79%)	8.50%	7.40%

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.

**Net Worth**

**June 30, 2018**

**Run Date: August 21, 2018**

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>							
	<b>Skyward Credit Union</b>	\$286,874	\$51,083	17.81%	6.13%	1.66%	1.87%
	<b>Mid American Credit Union</b>	\$296,470	\$28,564	9.63%	3.80%	5.32%	7.32%
	<b>Heartland Credit Union</b>	\$301,205	\$28,600	9.50%	0.79%	8.00%	8.24%
	<b>Envista Credit Union</b>	\$365,308	\$36,558	10.01%	14.42%	4.73%	7.25%
	<b>Mainstreet Federal Credit Union</b>	\$448,658	\$39,628	8.83%	8.39%	1.36%	2.91%
	<b>Azura Credit Union</b>	\$482,117	\$52,680	10.93%	7.29%	3.96%	5.32%
	Average of Asset Group B	\$363,439	\$39,519	11.12%	6.80%	4.17%	5.49%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>							
	<b>Golden Plains Credit Union</b>	\$639,742	\$62,520	9.77%	5.11%	5.30%	7.49%
	<b>Mazuma Credit Union</b>	\$664,582	\$61,110	9.20%	14.92%	8.10%	8.93%
	<b>Credit Union of America</b>	\$836,526	\$106,939	12.78%	9.91%	5.95%	7.28%
	Average of Asset Group C	\$713,617	\$76,856	10.58%	9.98%	6.45%	7.90%
<b>Asset Group D - \$1 billion and over in total assets</b>							
	<b>Meritrust Credit Union</b>	\$1,252,291	\$121,422	9.70%	2.00%	2.94%	8.08%
	<b>CommunityAmerica Credit Union</b>	\$2,680,386	\$320,999	11.98%	3.13%	3.15%	6.10%
	Average of Asset Group D	\$1,966,339	\$221,211	10.84%	2.57%	3.05%	7.09%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

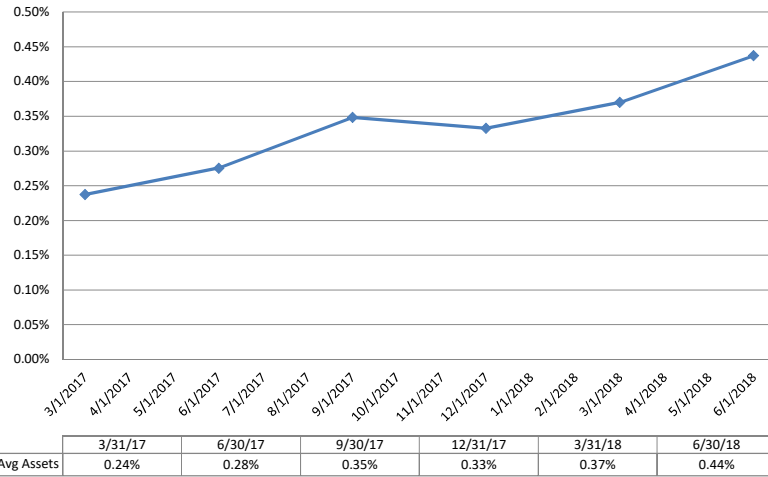
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

**Missouri**

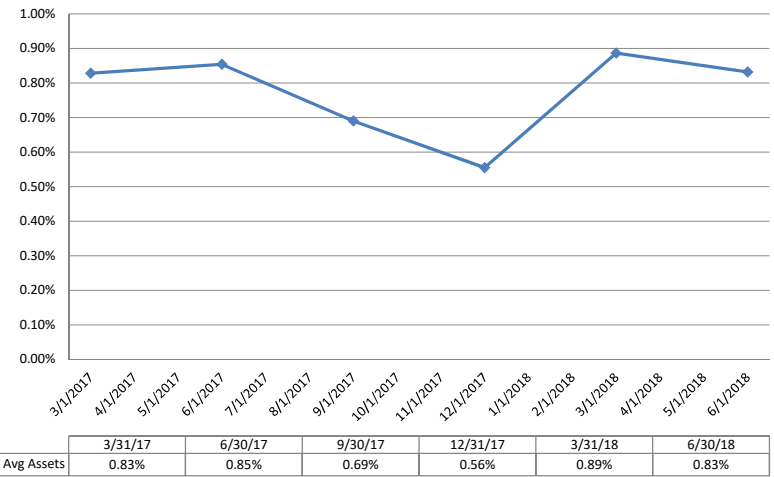
# Performance Analysis

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

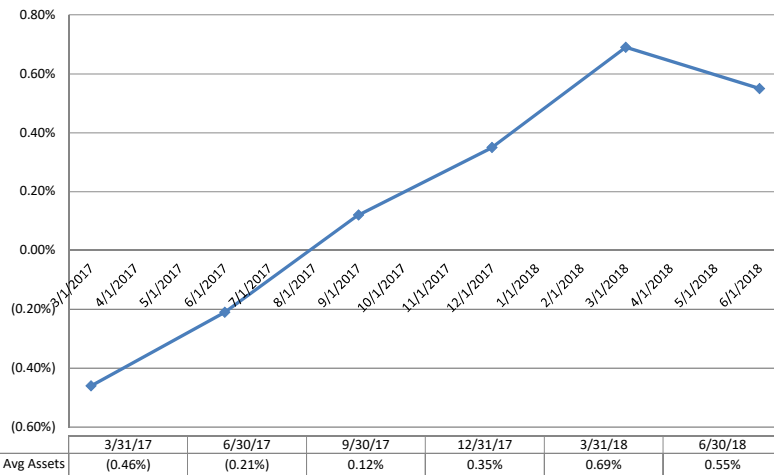
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



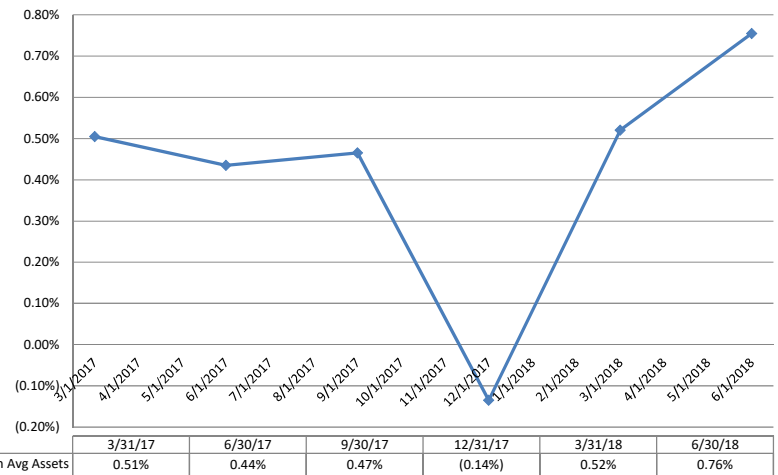
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



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



Source: SNL Financial

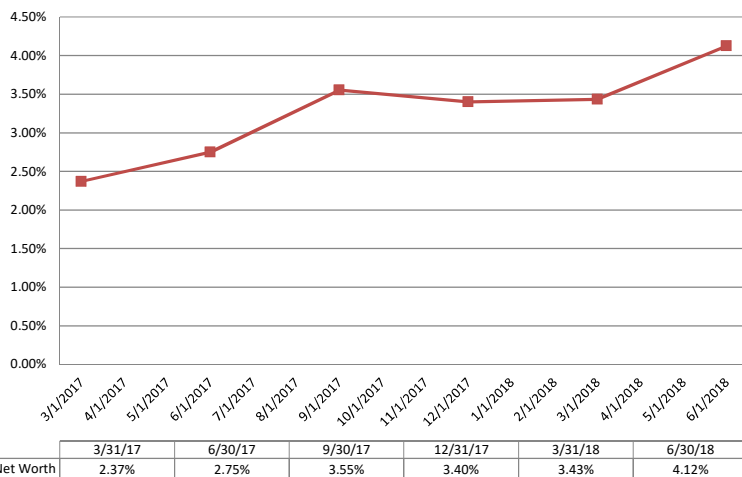
Note: Report includes only bank-level data.

NA = data was not available.

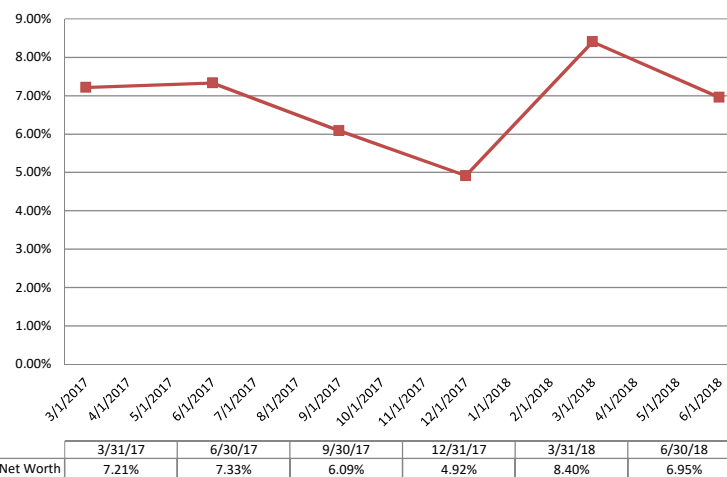
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

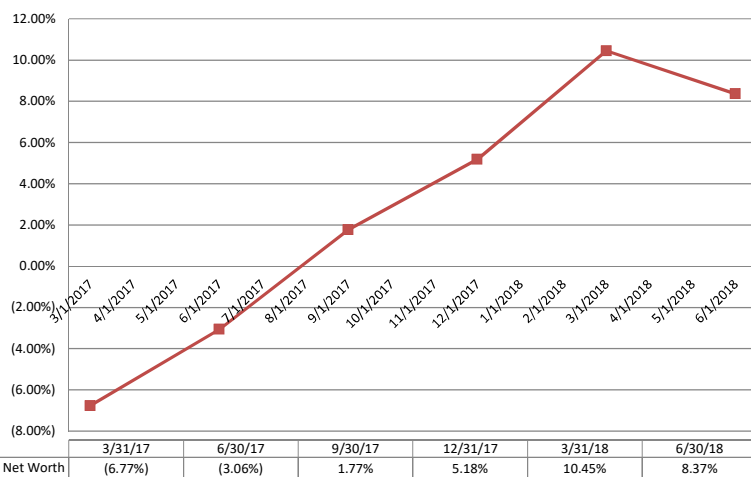
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



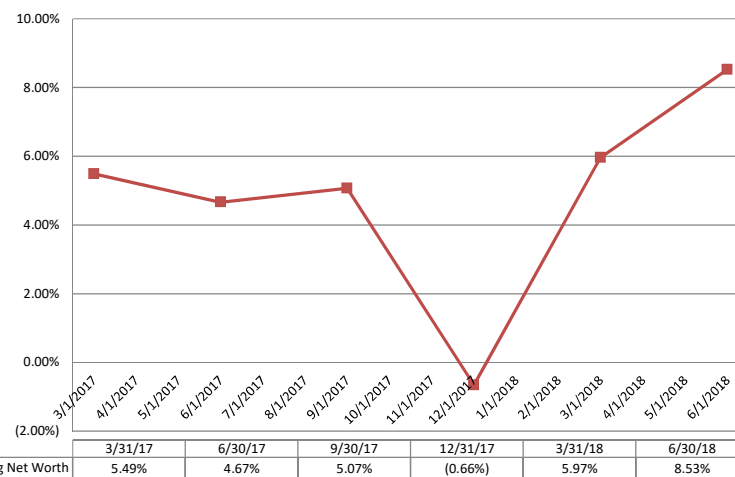
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

June 30, 2018

Run Date: August 21, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
	<b>Asset Group A - \$50 to \$250 million in total assets</b>											
	Union Memorial Credit Union	\$84	\$1	4.60%	30.77%	NA	NA	\$0	0.00%	0.00%	200.00%	NA
	West Side Baptist Church Federal Credit Union	\$333	(\$1)	(1.21%)	(6.56%)	100.00%	NA	(\$1)	(0.61%)	(3.28%)	100.00%	NA
	Atlas Credit Union	\$495	\$1	0.82%	4.82%	100.00%	\$16	\$1	0.42%	2.41%	88.89%	\$16
	Procter & Gamble St. Louis Employees Credit Union	\$825	\$0	0.00%	0.00%	100.00%	\$32	\$1	0.26%	1.57%	93.75%	\$32
	Co-Lib Credit Union	\$1,045	\$2	0.76%	6.56%	80.00%	\$0	\$16	3.01%	27.12%	63.64%	\$0
	Northeast Regional Credit Union	\$1,292	(\$1)	(0.30%)	(2.09%)	95.24%	\$29	(\$1)	(0.15%)	(1.04%)	100.00%	\$31
	St. Augustine Credit Union	\$1,487	\$1	0.26%	3.08%	87.50%	NA	\$4	0.50%	6.20%	76.47%	NA
	Bluescope Employees' Credit Union	\$1,673	\$1	0.24%	2.25%	100.00%	\$56	\$1	0.12%	1.12%	100.00%	\$54
	Southwest Counties School Employees Credit Union	\$2,050	(\$4)	(0.79%)	(7.31%)	130.77%	\$24	\$10	1.00%	9.22%	90.63%	\$26
	Bothwell Hospital Employees Credit Union	\$2,209	\$2	0.37%	4.55%	92.00%	\$35	\$5	0.47%	5.71%	88.00%	\$32
	UBC Credit Union	\$2,428	(\$6)	(0.99%)	(7.79%)	108.33%	\$29	(\$20)	(1.66%)	(12.78%)	120.19%	\$29
	Neosho School Employees Credit Union	\$2,466	(\$3)	(0.49%)	(3.45%)	78.57%	\$32	\$7	0.58%	4.06%	61.76%	\$32
	MAWC Credit Union	\$2,633	\$6	0.91%	7.62%	75.00%	\$28	\$12	0.92%	7.69%	73.17%	\$30
	Independence Federal Credit Union	\$2,881	\$2	0.28%	3.54%	92.11%	\$38	(\$17)	(1.18%)	(14.78%)	86.84%	\$34
	J.C. Federal Employees Credit Union	\$2,937	\$9	1.21%	7.55%	71.43%	\$32	\$10	0.66%	4.21%	71.43%	\$32
	Guadalupe Center Federal Credit Union	\$3,660	\$0	0.00%	0.00%	84.62%	\$45	(\$1)	(0.06%)	(0.51%)	87.70%	\$42
	Dexter Public Schools Credit Union	\$4,077	\$8	0.78%	7.86%	64.71%	\$40	\$0	0.00%	0.00%	84.38%	\$52
	Cross Roads Credit Union	\$4,508	(\$5)	(0.45%)	(3.01%)	101.47%	\$54	(\$3)	(0.14%)	(0.90%)	99.29%	\$52
	Our Lady of Snows Credit Union	\$4,792	(\$4)	(0.33%)	(3.79%)	82.61%	\$13	(\$3)	(0.13%)	(1.42%)	89.58%	\$14
	Sikeston Public Schools Credit Union	\$5,223	\$6	0.46%	3.17%	73.08%	NA	\$17	0.65%	4.51%	67.92%	NA
	Southeast Missouri Community Credit Union	\$5,630	(\$5)	(0.35%)	(2.55%)	98.70%	\$35	\$5	0.18%	1.28%	92.76%	\$31
	Fedco Credit Union	\$5,855	\$9	0.61%	8.00%	23.08%	NA	\$16	0.55%	7.17%	36.00%	NA
	Lovers Lane Credit Union	\$6,296	\$12	0.76%	6.19%	66.22%	\$45	\$26	0.83%	6.76%	68.09%	\$43
	Community First Credit Union	\$6,375	\$2	0.13%	1.18%	83.33%	\$29	\$1	0.03%	0.30%	85.95%	\$29
	Bayer Credit Union	\$6,850	\$1	0.06%	0.70%	101.54%	\$53	(\$16)	(0.49%)	(5.54%)	102.34%	\$50
	Missouri Baptist Credit Union	\$7,804	\$7	0.35%	4.42%	87.36%	\$48	\$20	0.50%	6.29%	84.52%	\$46
	Heartland Community Credit Union	\$8,108	\$33	1.58%	16.92%	79.88%	\$38	\$57	1.39%	14.88%	80.34%	\$35
	Northwest Missouri Regional Credit Union	\$8,154	\$9	0.43%	4.33%	94.12%	\$47	\$24	0.57%	5.81%	91.39%	\$43
	St. Joseph Teachers' Credit Union	\$8,533	\$1	0.05%	0.65%	88.06%	\$46	(\$4)	(0.10%)	(1.30%)	90.77%	\$46
	Patriot Credit Union	\$9,560	\$4	0.17%	2.37%	89.58%	\$56	\$5	0.10%	1.48%	93.12%	\$56
	Northland Teachers Community Credit Union	\$10,099	(\$1)	(0.04%)	(0.30%)	102.15%	\$57	\$3	0.06%	0.45%	101.05%	\$57
	Metropolitan Federal Credit Union	\$10,225	(\$25)	(0.98%)	(5.76%)	139.34%	\$59	(\$58)	(1.14%)	(6.62%)	145.30%	\$55
	Academic Employees Credit Union	\$10,872	\$12	0.44%	7.22%	90.91%	\$63	\$7	0.13%	2.11%	89.84%	\$59
	K.C. Area Credit Union	\$11,204	(\$2)	(0.07%)	(0.46%)	96.18%	\$57	(\$22)	(0.39%)	(2.53%)	96.92%	\$57
	South Central Missouri Credit Union	\$12,502	\$14	0.45%	3.71%	78.13%	\$36	\$30	0.48%	3.99%	81.60%	\$37
	Division 10 Highway Employees' Credit Union	\$12,529	\$0	0.00%	0.00%	79.31%	\$55	\$29	0.49%	2.11%	76.00%	\$54
	Catholic Family Credit Union	\$12,889	\$11	0.34%	3.81%	89.22%	\$67	\$24	0.36%	4.18%	86.60%	\$67
	Burlington Northtown Community Credit Union	\$13,071	\$33	1.02%	6.02%	77.12%	\$58	\$56	0.87%	5.14%	81.05%	\$58
	Stationery Credit Union	\$13,927	\$21	0.60%	4.76%	84.00%	\$71	\$24	0.35%	2.73%	90.07%	\$75
	Division #6 Highway Credit Union	\$13,932	\$31	0.89%	5.37%	71.93%	\$43	\$26	0.37%	2.26%	84.06%	\$46
	United Labor Credit Union	\$14,363	(\$30)	(0.86%)	(10.36%)	94.20%	\$67	(\$78)	(1.13%)	(13.24%)	94.68%	\$66
	Summit Ridge Credit Union	\$15,377	\$4	0.10%	1.12%	86.93%	\$65	(\$4)	(0.05%)	(0.56%)	91.71%	\$65
	Independence Teachers Credit Union	\$15,745	\$13	0.33%	3.32%	61.76%	\$56	\$24	0.30%	3.08%	65.69%	\$56
	Cape Regional Credit Union	\$16,180	\$11	0.27%	4.03%	94.05%	\$40	\$15	0.19%	2.75%	95.38%	\$39
	De Soto Mo-Pac Credit Union	\$16,339	\$40	0.98%	9.38%	65.16%	\$40	\$68	0.83%	8.06%	65.16%	\$40
	St. Louis Newspaper Carriers Credit Union	\$16,738	\$12	0.29%	3.23%	75.00%	\$84	\$26	0.31%	3.52%	75.00%	\$84

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Performance Analysis

June 30, 2018

Run Date: August 21, 2018

Region	Institution Name	As of Date	Quarter to Date				Year to Date					
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>												
	District 8 Highway Employees Credit Union	\$17,849	\$27	0.60%	3.86%	67.92%	\$53	\$60	0.67%	4.31%	62.94%	\$44
	Lutheran Federal Credit Union	\$17,947	(\$44)	(0.99%)	(7.37%)	113.92%	\$79	(\$150)	(1.71%)	(12.37%)	129.74%	\$79
	Legacy Credit Union	\$18,218	\$23	0.51%	4.22%	72.97%	\$51	\$48	0.53%	4.43%	73.58%	\$51
	St. Louis Firefighters & Community Credit Union	\$18,777	\$15	0.32%	2.46%	89.53%	\$54	\$16	0.17%	1.31%	93.98%	\$56
	St. Louis Policemen's Credit Union	\$19,351	\$23	0.48%	2.84%	78.75%	\$53	\$40	0.42%	2.48%	83.17%	\$57
	County Credit Union	\$19,630	\$11	0.22%	1.30%	82.37%	\$45	\$15	0.15%	0.88%	83.62%	\$47
	Burns & McDonnell Credit Union	\$21,445	\$83	1.51%	17.23%	50.55%	\$72	\$160	1.40%	16.96%	53.19%	\$74
	Leadco Community Credit Union	\$21,574	\$7	0.13%	1.47%	88.56%	\$41	\$14	0.13%	1.45%	92.05%	\$40
	Highway Alliance Credit Union	\$21,691	\$6	0.11%	0.91%	87.07%	\$29	\$18	0.17%	1.37%	88.28%	\$27
	Columbia Credit Union	\$21,838	\$30	0.55%	6.75%	88.26%	\$62	\$84	0.76%	9.56%	84.05%	\$60
	Holy Rosary Credit Union	\$22,879	\$24	0.42%	6.42%	88.71%	\$41	(\$15)	(0.13%)	(2.00%)	93.10%	\$41
	Show-Me Credit Union	\$27,522	\$22	0.32%	2.44%	89.91%	\$71	\$69	0.49%	3.85%	88.35%	\$72
	District One Highway Credit Union	\$27,808	\$32	0.46%	3.35%	60.61%	\$57	\$42	0.30%	2.21%	65.48%	\$57
	Edison Credit Union	\$29,284	(\$11)	(0.15%)	(1.53%)	93.83%	\$94	(\$50)	(0.34%)	(3.45%)	102.25%	\$95
	Joplin Metro Credit Union	\$31,008	\$99	1.28%	12.34%	75.65%	\$38	\$149	0.98%	9.39%	78.57%	\$40
	Horizon Credit Union	\$31,486	\$91	1.16%	7.67%	72.93%	\$31	\$185	1.18%	7.98%	72.03%	\$32
	Shelter Insurance Federal Credit Union	\$32,312	\$54	0.66%	5.86%	67.65%	\$81	\$89	0.55%	4.86%	71.30%	\$81
	Kansas City Credit Union	\$34,343	\$83	0.97%	9.02%	82.21%	\$48	\$56	0.33%	3.04%	88.64%	\$48
	Missouri Valley Federal Credit Union	\$37,298	\$19	0.20%	2.25%	90.99%	\$54	\$73	0.39%	4.34%	88.85%	\$52
	City Credit Union	\$40,217	\$134	1.35%	14.29%	72.80%	\$59	\$241	1.23%	13.06%	74.32%	\$59
	CSD Credit Union	\$40,343	\$41	0.41%	3.00%	82.62%	\$78	\$84	0.42%	3.09%	84.31%	\$78
	Members 1st Credit Union	\$43,771	\$68	0.62%	6.75%	82.48%	\$45	\$121	0.56%	6.05%	83.67%	\$46
	Central Communications Credit Union	\$49,553	(\$72)	(0.58%)	(9.48%)	105.58%	\$51	(\$92)	(0.37%)	(5.79%)	102.00%	\$53
	Riverways Federal Credit Union	\$50,122	\$128	1.03%	13.79%	82.51%	\$43	\$156	0.64%	8.49%	86.57%	\$42
	Postal & Community Credit Union	\$51,219	\$10	0.08%	1.00%	85.80%	\$42	\$83	0.33%	4.16%	84.65%	\$43
	Missouri Central Credit Union	\$57,987	\$54	0.38%	3.68%	80.79%	\$58	\$92	0.32%	3.14%	82.28%	\$57
	Goetz Credit Union	\$58,366	\$154	1.04%	8.39%	73.06%	\$64	\$274	0.94%	7.53%	71.43%	\$61
	Metro Credit Union	\$59,795	\$88	0.59%	5.27%	82.70%	\$55	\$126	0.43%	3.79%	84.70%	\$56
	Raytown-Lee's Summit Community Credit Union	\$59,935	\$214	1.43%	19.93%	84.44%	\$44	\$175	0.59%	8.24%	88.92%	\$43
	Ozark Federal Credit Union	\$60,360	\$102	0.68%	6.82%	80.30%	\$40	\$234	0.79%	7.90%	81.78%	\$40
	Health Care Family Credit Union	\$60,681	\$128	0.85%	6.25%	79.88%	\$62	\$289	0.96%	7.11%	79.52%	\$62
	Educational Community Credit Union	\$61,414	\$43	0.28%	3.88%	84.74%	\$55	\$50	0.16%	2.26%	82.83%	\$53
	Foundation Credit Union	\$61,719	\$89	0.56%	3.92%	66.67%	\$50	\$160	0.50%	3.54%	73.56%	\$57
	Mercy Credit Union	\$64,831	\$40	0.24%	2.90%	85.24%	\$46	\$69	0.21%	2.51%	88.13%	\$49
	First Missouri Credit Union	\$66,194	\$201	1.21%	9.92%	75.19%	\$61	\$430	1.30%	10.75%	73.07%	\$60
	Community Financial Credit Union	\$66,298	\$93	0.56%	5.63%	85.18%	\$59	\$272	0.83%	8.31%	81.29%	\$58
	Employment Security Credit Union	\$71,478	\$79	0.44%	4.06%	73.94%	\$64	\$197	0.55%	5.03%	73.94%	\$66
	R-G Federal Credit Union	\$83,781	\$214	1.03%	11.81%	65.44%	\$49	\$516	1.25%	14.49%	67.03%	\$48
	Central Missouri Community Credit Union	\$103,181	\$7	0.03%	0.33%	91.50%	\$46	\$157	0.31%	3.76%	90.73%	\$46
	Century Credit Union	\$103,406	\$315	1.23%	7.05%	62.97%	\$51	\$604	1.20%	6.82%	64.11%	\$52
	Conservation Employees Credit Union	\$112,645	\$193	0.68%	7.35%	79.40%	\$73	\$428	0.76%	8.17%	79.98%	\$76
	CU Community Credit Union	\$115,954	\$567	1.95%	12.10%	63.75%	\$66	\$1,278	2.22%	13.85%	59.63%	\$60
	Greater KC Public Safety Credit Union	\$138,396	\$243	0.70%	7.11%	83.21%	\$69	\$482	0.71%	7.10%	83.30%	\$71
	United Consumers Credit Union	\$145,800	\$98	0.27%	2.71%	86.78%	\$58	(\$53)	(0.07%)	(0.73%)	86.95%	\$58
	Telcomm Credit Union	\$153,150	\$495	1.28%	9.45%	69.14%	\$62	\$1,156	1.50%	11.07%	65.67%	\$57
	Assemblies of God Credit Union	\$165,126	\$363	0.89%	7.94%	81.65%	\$67	\$749	0.92%	8.26%	82.24%	\$66

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Performance Analysis

June 30, 2018

Run Date: August 21, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>												
	Electro Savings Credit Union	\$172,346	\$66	0.16%	1.80%	90.25%	\$67	\$299	0.36%	4.08%	85.93%	\$65
	United Credit Union	\$176,893	\$565	1.27%	11.88%	71.76%	\$60	\$1,499	1.70%	16.03%	67.30%	\$57
	Missouri Electric Cooperatives Employees' Credit Union	\$177,915	\$402	0.90%	9.17%	65.90%	\$106	\$841	0.96%	9.54%	63.79%	\$106
	Blucurrent Credit Union	\$185,968	\$625	1.34%	14.93%	73.12%	\$66	\$1,308	1.42%	15.88%	71.50%	\$66
	River Region Credit Union	\$226,644	\$515	0.92%	9.74%	66.32%	\$64	\$948	0.87%	9.06%	67.47%	\$63
	Infuze Credit Union	\$226,676	\$125	0.22%	2.40%	86.50%	\$53	\$395	0.35%	3.80%	85.58%	\$53
	Arsenal Credit Union	\$232,255	\$472	0.81%	8.57%	73.46%	\$62	\$912	0.79%	8.28%	76.44%	\$62
	West Community Credit Union	\$244,998	\$368	0.62%	7.79%	82.08%	\$73	\$577	0.49%	6.16%	83.26%	\$71
	1st Financial Federal Credit Union	\$249,164	\$907	1.43%	18.66%	66.29%	\$66	\$1,671	1.32%	17.51%	66.80%	\$65
	Average of Asset Group A	\$47,991	\$89	0.49%	4.63%	82.81%	\$52	\$178	0.44%	4.12%	84.23%	\$52
<b>Asset Group B - \$251 to \$500 million in total assets</b>												
	Alliance Credit Union	\$282,038	\$381	0.55%	5.83%	74.20%	\$64	\$1,050	0.77%	8.12%	73.21%	\$63
	St. Louis Community Credit Union	\$285,059	\$1,150	1.65%	12.77%	78.45%	\$63	\$2,009	1.47%	11.35%	79.20%	\$62
	Great Plains Federal Credit Union	\$288,075	\$500	0.69%	4.16%	76.93%	\$51	\$815	0.56%	3.40%	79.58%	\$51
	Missouri Credit Union	\$342,326	\$886	1.05%	10.69%	76.17%	\$74	\$1,359	0.82%	8.29%	77.67%	\$73
	Neighbors Credit Union	\$373,291	\$263	0.28%	1.90%	83.48%	\$59	\$994	0.54%	3.60%	81.79%	\$59
	Average of Asset Group B	\$314,158	\$636	0.84%	7.07%	77.85%	\$62	\$1,245	0.83%	6.95%	78.29%	\$62
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>												
	Vantage Credit Union	\$864,290	\$903	0.42%	6.33%	84.03%	\$82	\$2,368	0.55%	8.37%	81.10%	\$81
	Average of Asset Group C	\$864,290	\$903	0.42%	6.33%	84.03%	\$82	\$2,368	0.55%	8.37%	81.10%	\$81
<b>Asset Group D - \$1 billion and over in total assets</b>												
	Anheuser-Busch Employees Credit Union	\$1,750,480	\$6,141	1.41%	15.19%	61.87%	\$79	\$8,403	0.98%	10.51%	67.27%	\$78
	First Community Credit Union	\$2,514,428	\$3,409	0.55%	6.87%	73.14%	\$64	\$6,481	0.53%	6.54%	73.78%	\$64
	Average of Asset Group D	\$2,132,454	\$4,775	0.98%	11.03%	67.51%	\$72	\$7,442	0.76%	8.53%	70.53%	\$71

Source: SNL Financial

Note: Report includes only bank-level data.

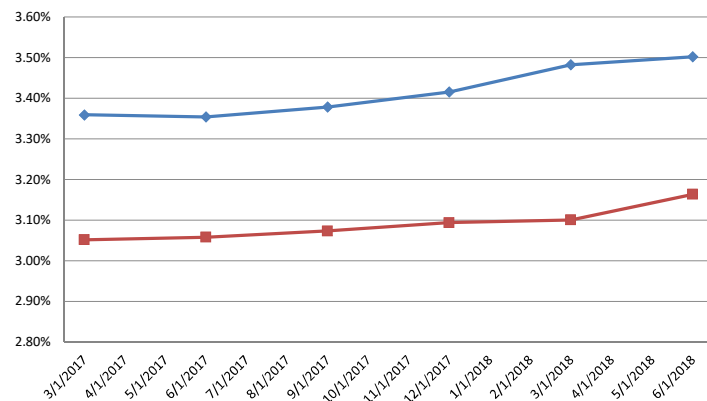
NA = data was not available.

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

# Balance Sheet & Net Interest Margin

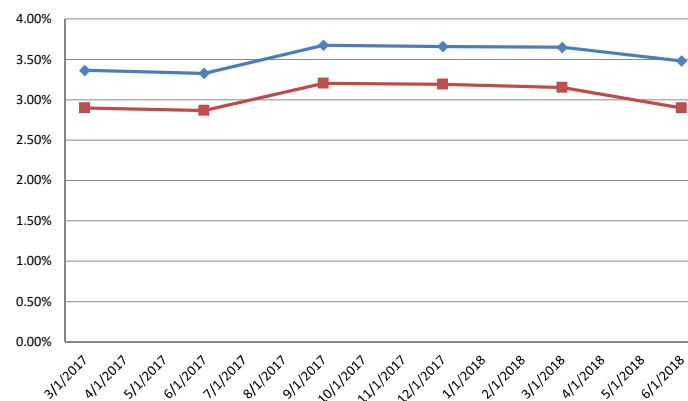
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



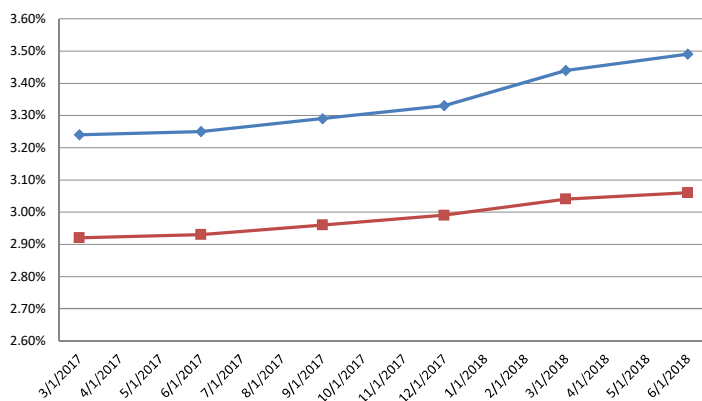
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Avg Assets	3.36%	3.35%	3.38%	3.42%	3.48%	3.50%
Net Interest Income/ Avg Assets	3.05%	3.06%	3.07%	3.09%	3.10%	3.16%

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



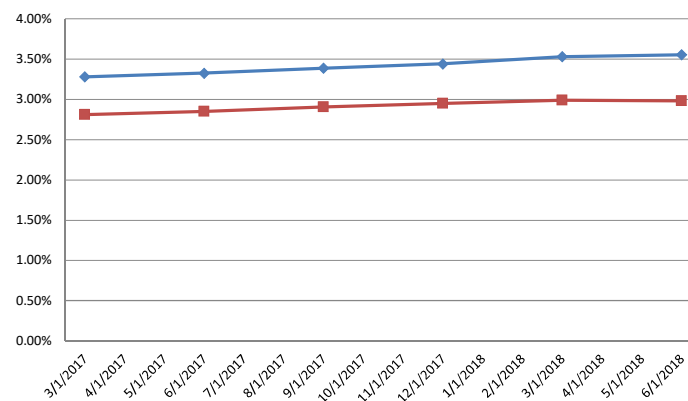
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Avg Assets	3.36%	3.32%	3.67%	3.66%	3.65%	3.48%
Net Interest Income/ Avg Assets	2.90%	2.86%	3.20%	3.19%	3.15%	2.90%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Avg Assets	3.24%	3.25%	3.29%	3.33%	3.44%	3.49%
Net Interest Income/ Avg Assets	2.92%	2.93%	2.96%	2.99%	3.04%	3.06%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Avg Assets	3.28%	3.33%	3.39%	3.44%	3.53%	3.56%
Net Interest Income/ Avg Assets	2.81%	2.85%	2.91%	2.95%	2.99%	2.98%

Source: SNL Financial

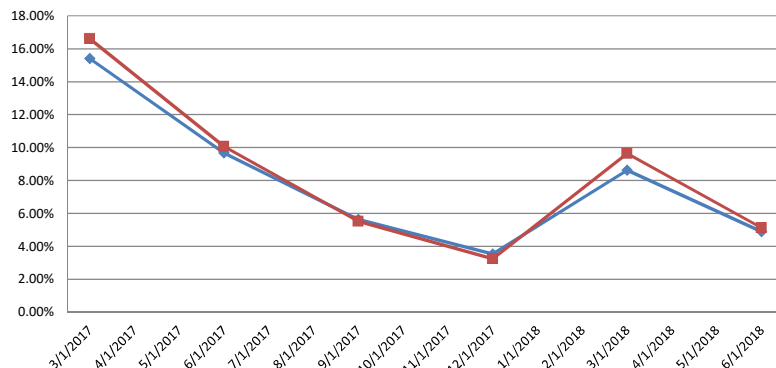
Note: Report includes only bank-level data.

NA = data was not available.

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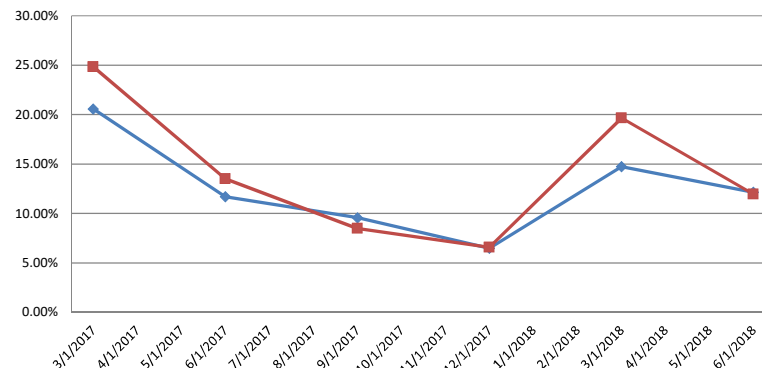
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



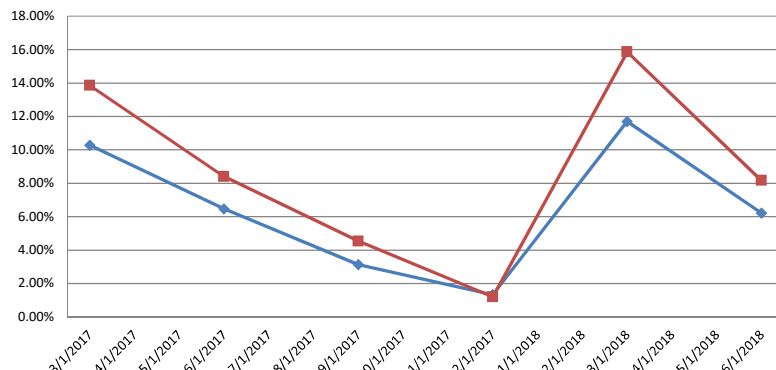
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	15.41%	9.68%	5.64%	3.55%	8.63%	4.91%
Market Growth Rate	16.62%	10.07%	5.51%	3.25%	9.63%	5.14%

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



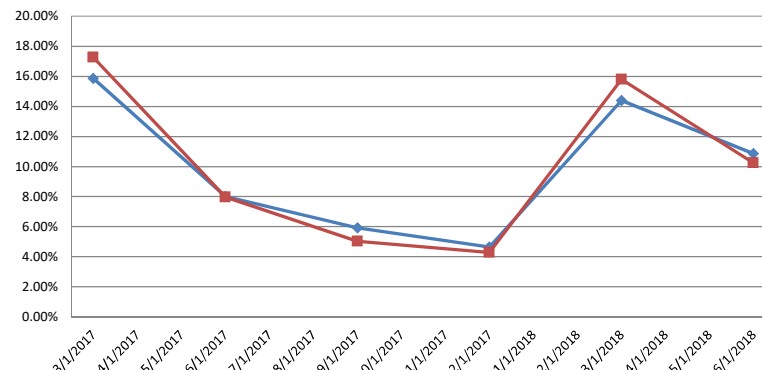
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	20.58%	11.70%	9.57%	6.48%	14.75%	12.14%
Market Growth Rate	24.84%	13.50%	8.50%	6.59%	19.68%	11.95%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	10.28%	6.46%	3.13%	1.32%	11.70%	6.21%
Market Growth Rate	13.85%	8.39%	4.52%	1.20%	15.86%	8.16%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	15.86%	8.01%	5.93%	4.64%	14.39%	10.86%
Market Growth Rate	17.26%	7.98%	5.04%	4.29%	15.80%	10.24%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 21, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
	<b>Asset Group A - \$50 to \$250 million in total assets</b>										
	Union Memorial Credit Union	\$84	\$21	\$71	29.58%	NA	2.25%	0.00%	2.25%	(15.38%)	(15.58%)
	West Side Baptist Church Federal Credit Union	\$333	\$26	\$272	9.56%	NA	1.23%	0.00%	1.23%	12.10%	14.17%
	Atlas Credit Union	\$495	\$342	\$410	83.41%	\$990	4.60%	0.84%	3.77%	11.99%	15.79%
	Procter & Gamble St. Louis Employees Credit Union	\$825	\$509	\$698	72.92%	\$1,650	4.66%	0.52%	4.14%	23.88%	29.23%
	Co-Lib Credit Union	\$1,045	\$321	\$920	34.89%	\$2,090	2.26%	0.19%	2.07%	(7.02%)	(10.89%)
	Northeast Regional Credit Union	\$1,292	\$1,038	\$1,100	94.36%	\$861	5.41%	0.15%	5.11%	2.03%	15.48%
	St. Augustine Credit Union	\$1,487	\$1,391	\$1,355	102.66%	NA	2.99%	0.87%	1.99%	(21.27%)	(23.68%)
	Bluescope Employees' Credit Union	\$1,673	\$1,436	\$1,490	96.38%	\$1,673	3.87%	0.12%	3.75%	(4.78%)	(5.36%)
	Southwest Counties School Employees Credit Union	\$2,050	\$860	\$1,828	47.05%	\$2,050	3.51%	0.30%	3.21%	12.44%	12.93%
	Bothwell Hospital Employees Credit Union	\$2,209	\$1,416	\$2,028	69.82%	\$1,473	3.94%	0.00%	3.94%	18.07%	18.89%
	UBC Credit Union	\$2,428	\$874	\$2,046	42.72%	\$694	5.39%	0.17%	5.22%	3.86%	1.08%
	Neosho School Employees Credit Union	\$2,466	\$1,298	\$2,107	61.60%	\$4,932	3.47%	0.66%	2.81%	3.13%	2.50%
	MAWC Credit Union	\$2,633	\$1,650	\$2,311	71.40%	\$2,633	3.21%	0.15%	3.06%	7.00%	6.71%
	Independence Federal Credit Union	\$2,881	\$1,930	\$2,650	72.83%	\$1,441	4.49%	0.07%	4.36%	(8.38%)	(7.83%)
	J.C. Federal Employees Credit Union	\$2,937	\$1,554	\$2,447	63.51%	\$1,958	4.08%	0.46%	3.62%	(15.86%)	(19.41%)
	Guadalupe Center Federal Credit Union	\$3,660	\$2,809	\$3,267	85.98%	\$1,046	6.44%	0.64%	5.79%	33.27%	37.51%
	Dexter Public Schools Credit Union	\$4,077	\$1,853	\$3,662	50.60%	\$8,154	2.12%	0.58%	1.54%	(8.82%)	(9.72%)
	Cross Roads Credit Union	\$4,508	\$2,726	\$3,746	72.77%	\$1,803	3.45%	0.14%	3.26%	20.93%	20.16%
	Our Lady of Snows Credit Union	\$4,792	\$2,407	\$4,363	55.17%	\$1,597	2.43%	0.55%	1.89%	5.67%	6.34%
	Sikeston Public Schools Credit Union	\$5,223	\$2,377	\$4,459	53.31%	NA	2.27%	0.31%	2.00%	(0.08%)	(0.89%)
	Southeast Missouri Community Credit Union	\$5,630	\$3,713	\$4,848	76.59%	\$1,251	4.42%	0.42%	4.03%	(1.10%)	(1.56%)
	Fedco Credit Union	\$5,855	\$943	\$5,399	17.47%	NA	1.89%	1.03%	0.89%	6.96%	6.94%
	Lovers Lane Credit Union	\$6,296	\$5,225	\$5,461	95.68%	\$2,518	6.25%	2.00%	4.25%	4.02%	4.53%
	Community First Credit Union	\$6,375	\$5,380	\$5,660	95.05%	\$2,125	3.66%	0.19%	3.47%	(0.84%)	(0.70%)
	Bayer Credit Union	\$6,850	\$3,138	\$6,116	51.31%	\$2,740	3.01%	0.09%	2.95%	18.43%	15.81%
	Missouri Baptist Credit Union	\$7,804	\$6,376	\$7,166	88.98%	\$3,122	4.43%	0.76%	3.68%	(1.75%)	(2.32%)
	Heartland Community Credit Union	\$8,108	\$4,695	\$7,195	65.25%	\$1,622	5.02%	0.07%	4.95%	13.82%	9.71%
	Northwest Missouri Regional Credit Union	\$8,154	\$6,757	\$7,252	93.17%	\$1,483	5.05%	0.12%	4.93%	(7.67%)	(9.41%)
	St. Joseph Teachers' Credit Union	\$8,533	\$3,009	\$7,898	38.10%	\$3,413	3.04%	0.07%	2.99%	12.71%	13.72%
	Patriot Credit Union	\$9,560	\$6,087	\$8,868	68.64%	\$3,824	2.84%	0.00%	2.86%	(0.87%)	(0.94%)
	Northland Teachers Community Credit Union	\$10,099	\$3,372	\$8,723	38.66%	\$2,885	3.11%	0.16%	2.93%	4.58%	4.79%
	Metropolitan Federal Credit Union	\$10,225	\$1,740	\$8,496	20.48%	\$3,408	1.81%	0.22%	1.58%	1.38%	3.08%
	Academic Employees Credit Union	\$10,872	\$5,766	\$10,183	56.62%	\$3,624	3.69%	0.02%	3.67%	5.69%	5.95%
	K.C. Area Credit Union	\$11,204	\$4,068	\$9,338	43.56%	\$2,490	3.35%	0.07%	3.28%	(2.00%)	(3.00%)
	South Central Missouri Credit Union	\$12,502	\$3,271	\$10,962	29.84%	\$4,167	2.25%	0.35%	1.91%	(2.92%)	(3.83%)
	Division 10 Highway Employees' Credit Union	\$12,529	\$6,787	\$9,721	69.82%	\$3,580	3.82%	0.41%	3.41%	22.88%	29.30%
	Catholic Family Credit Union	\$12,889	\$4,819	\$11,713	41.14%	\$4,296	2.91%	0.23%	2.70%	(5.27%)	(6.14%)
	Burlington Northtown Community Credit Union	\$13,071	\$5,579	\$10,604	52.61%	\$3,268	3.75%	0.17%	3.58%	8.90%	9.71%
	Stationery Credit Union	\$13,927	\$4,767	\$12,112	39.36%	\$3,482	3.08%	0.10%	2.96%	12.38%	13.67%
	Division #6 Highway Credit Union	\$13,932	\$7,684	\$11,574	66.39%	\$4,644	2.67%	0.22%	2.46%	(1.30%)	(2.26%)
	United Labor Credit Union	\$14,363	\$8,983	\$13,158	68.27%	\$2,394	5.24%	0.35%	4.90%	12.71%	15.07%
	Summit Ridge Credit Union	\$15,377	\$8,601	\$13,838	62.15%	\$3,417	4.35%	0.49%	3.86%	5.91%	9.11%
	Independence Teachers Credit Union	\$15,745	\$4,105	\$14,161	28.99%	\$7,873	1.96%	0.27%	1.69%	(1.07%)	(1.56%)
	Cape Regional Credit Union	\$16,180	\$7,479	\$14,996	49.87%	\$2,023	2.57%	0.01%	2.57%	18.93%	19.98%
	De Soto Mo-Pac Credit Union	\$16,339	\$12,724	\$14,577	87.29%	\$4,085	4.00%	1.07%	2.93%	1.47%	0.65%
	St. Louis Newspaper Carriers Credit Union	\$16,738	\$13,277	\$15,243	87.10%	\$16,738	2.87%	1.64%	1.23%	(4.75%)	(5.43%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

**Balance Sheet & Net Interest Margin**

**June 30, 2018**

**Run Date: August 21, 2018**

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>											
	District 8 Highway Employees Credit Union	\$17,849	\$8,793	\$15,044	58.45%	\$7,140	2.58%	0.38%	2.20%	3.66%	3.71%
	Lutheran Federal Credit Union	\$17,947	\$9,878	\$15,543	63.55%	\$2,111	2.55%	0.08%	2.47%	12.30%	17.26%
	Legacy Credit Union	\$18,218	\$6,512	\$15,999	40.70%	\$6,073	2.70%	0.39%	2.31%	1.53%	1.17%
	St. Louis Firefighters & Community Credit Union	\$18,777	\$5,142	\$16,301	31.54%	\$3,130	3.00%	0.16%	2.84%	2.17%	2.20%
	St. Louis Policemen's Credit Union	\$19,351	\$5,708	\$16,081	35.50%	\$5,529	2.70%	0.38%	2.32%	7.32%	8.97%
	County Credit Union	\$19,630	\$10,685	\$16,237	65.81%	\$2,454	4.10%	0.04%	4.06%	5.82%	8.22%
	Burns & McDonnell Credit Union	\$21,445	\$15,258	\$18,947	80.53%	\$8,578	2.98%	0.15%	2.90%	(25.85%)	(32.31%)
	Leadco Community Credit Union	\$21,574	\$11,292	\$19,724	57.25%	\$1,876	3.26%	0.14%	3.14%	(1.10%)	2.99%
	Highway Alliance Credit Union	\$21,691	\$11,887	\$19,014	62.52%	\$2,892	3.03%	0.49%	2.54%	2.43%	2.58%
	Columbia Credit Union	\$21,838	\$13,111	\$20,002	65.55%	\$3,640	3.34%	0.02%	3.32%	0.22%	(0.64%)
	Holy Rosary Credit Union	\$22,879	\$11,092	\$20,423	54.31%	\$1,907	3.75%	0.11%	3.65%	13.00%	13.26%
	Show-Me Credit Union	\$27,522	\$18,605	\$23,874	77.93%	\$3,440	3.88%	0.19%	3.68%	(6.78%)	(8.36%)
	District One Highway Credit Union	\$27,808	\$7,679	\$23,841	32.21%	\$9,269	2.38%	0.57%	1.82%	4.06%	4.36%
	Edison Credit Union	\$29,284	\$12,648	\$26,107	48.45%	\$4,505	3.13%	0.12%	3.01%	1.56%	2.40%
	Joplin Metro Credit Union	\$31,008	\$20,867	\$27,489	75.91%	\$1,824	4.46%	0.12%	4.35%	9.43%	8.55%
	Horizon Credit Union	\$31,486	\$18,335	\$26,268	69.80%	\$2,422	4.08%	0.53%	3.55%	2.87%	4.45%
	Shelter Insurance Federal Credit Union	\$32,312	\$6,648	\$28,590	23.25%	\$9,232	2.12%	0.24%	1.89%	6.90%	7.20%
	Kansas City Credit Union	\$34,343	\$10,525	\$30,103	34.96%	\$1,561	3.55%	0.23%	3.32%	9.31%	8.70%
	Missouri Valley Federal Credit Union	\$37,298	\$23,459	\$33,862	69.28%	\$3,108	3.57%	0.21%	3.37%	10.72%	11.09%
	City Credit Union	\$40,217	\$21,259	\$36,030	59.00%	\$4,022	3.83%	0.23%	3.61%	11.57%	11.39%
	CSD Credit Union	\$40,343	\$20,600	\$34,765	59.25%	\$4,746	3.07%	0.25%	2.82%	1.75%	0.98%
	Members 1st Credit Union	\$43,771	\$31,146	\$39,497	78.86%	\$3,019	3.27%	0.33%	2.94%	6.45%	8.08%
	Central Communications Credit Union	\$49,553	\$21,970	\$43,333	50.70%	\$2,679	2.98%	0.35%	2.62%	(0.70%)	5.34%
	Riverways Federal Credit Union	\$50,122	\$39,447	\$43,467	90.75%	\$2,005	4.21%	0.39%	3.80%	14.33%	14.18%
	Postal & Community Credit Union	\$51,219	\$33,049	\$47,050	70.24%	\$3,659	2.93%	0.27%	2.67%	11.74%	12.14%
	Missouri Central Credit Union	\$57,987	\$28,207	\$51,683	54.58%	\$3,741	3.07%	0.22%	2.92%	5.01%	5.19%
	Goetz Credit Union	\$58,366	\$36,616	\$50,168	72.99%	\$4,490	3.78%	0.47%	3.31%	9.08%	9.65%
	Metro Credit Union	\$59,795	\$27,525	\$52,902	52.03%	\$2,990	3.11%	0.17%	2.95%	4.33%	4.05%
	Raytown-Lee's Summit Community Credit Union	\$59,935	\$48,189	\$55,398	86.99%	\$2,664	3.01%	0.15%	2.87%	7.66%	7.51%
	Ozark Federal Credit Union	\$60,360	\$44,652	\$53,751	83.07%	\$1,750	4.32%	0.39%	3.94%	11.83%	12.11%
	Health Care Family Credit Union	\$60,681	\$49,930	\$47,858	104.33%	\$3,194	4.01%	0.57%	3.44%	2.70%	1.27%
	Educational Community Credit Union	\$61,414	\$31,202	\$56,671	55.06%	\$2,670	3.53%	0.15%	3.38%	5.47%	5.87%
	Foundation Credit Union	\$61,719	\$37,678	\$52,184	72.20%	\$6,172	2.77%	0.50%	2.26%	(8.24%)	(11.22%)
	Mercy Credit Union	\$64,831	\$44,062	\$58,804	74.93%	\$2,881	2.90%	0.34%	2.57%	11.28%	13.17%
	First Missouri Credit Union	\$66,194	\$56,106	\$57,541	97.51%	\$2,817	4.63%	0.30%	4.33%	3.04%	3.86%
	Community Financial Credit Union	\$66,298	\$37,950	\$59,373	63.92%	\$3,014	3.52%	0.16%	3.35%	6.96%	7.09%
	Employment Security Credit Union	\$71,478	\$21,121	\$63,472	33.28%	\$7,148	2.34%	0.26%	2.08%	1.05%	2.08%
	R-G Federal Credit Union	\$83,781	\$50,535	\$75,619	66.83%	\$3,420	3.82%	0.24%	3.58%	7.01%	6.58%
	Central Missouri Community Credit Union	\$103,181	\$74,692	\$94,246	79.25%	\$2,219	3.44%	0.21%	3.23%	5.15%	4.98%
	Century Credit Union	\$103,406	\$62,362	\$84,821	73.52%	\$4,596	3.48%	0.48%	3.00%	12.22%	13.29%
	Conservation Employees Credit Union	\$112,645	\$84,600	\$100,416	84.25%	\$6,258	3.09%	0.49%	2.61%	(1.24%)	(2.48%)
	CU Community Credit Union	\$115,954	\$62,517	\$95,181	65.68%	\$3,012	3.33%	0.20%	3.13%	7.76%	7.92%
	Greater KC Public Safety Credit Union	\$138,396	\$98,995	\$124,188	79.71%	\$3,642	3.71%	0.32%	3.38%	12.35%	13.06%
	United Consumers Credit Union	\$145,800	\$81,877	\$129,423	63.26%	\$2,209	3.50%	0.36%	3.15%	4.74%	4.81%
	Telcomm Credit Union	\$153,150	\$64,019	\$130,738	48.97%	\$3,927	3.23%	0.25%	2.98%	1.34%	1.46%
	Assemblies of God Credit Union	\$165,126	\$134,334	\$138,954	96.68%	\$2,847	4.06%	0.33%	3.73%	7.76%	3.00%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

**Balance Sheet & Net Interest Margin**

**June 30, 2018**

**Run Date: August 21, 2018**

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>											
	Electro Savings Credit Union	\$172,346	\$130,175	\$150,388	86.56%	\$3,105	3.58%	0.39%	3.18%	13.24%	8.95%
	United Credit Union	\$176,893	\$117,131	\$154,270	75.93%	\$2,527	3.97%	0.29%	3.75%	7.32%	4.53%
	Missouri Electric Cooperatives Employees' Credit Union	\$177,915	\$113,447	\$158,707	71.48%	\$11,861	3.22%	1.09%	2.14%	9.24%	13.69%
	Blucurrent Credit Union	\$185,968	\$152,023	\$166,139	91.50%	\$2,657	5.25%	0.43%	4.82%	8.85%	8.52%
	River Region Credit Union	\$226,644	\$182,811	\$201,397	90.77%	\$3,434	3.72%	0.64%	3.08%	18.04%	18.18%
	Infuze Credit Union	\$226,676	\$173,508	\$204,399	84.89%	\$2,605	3.39%	0.40%	3.00%	0.53%	3.78%
	Arsenal Credit Union	\$232,255	\$160,040	\$206,674	77.44%	\$3,160	3.74%	0.21%	3.52%	5.09%	6.59%
	West Community Credit Union	\$244,998	\$216,319	\$205,466	105.28%	\$2,849	4.61%	0.34%	4.27%	18.03%	7.01%
	1st Financial Federal Credit Union	\$249,164	\$214,911	\$224,990	95.52%	\$2,595	5.04%	0.38%	4.65%	(0.74%)	4.53%
	Average of Asset Group A	\$47,991	\$31,765	\$42,177	64.83%	\$3,550	3.50%	0.34%	3.16%	4.91%	5.14%
<b>Asset Group B - \$251 to \$500 million in total assets</b>											
	Alliance Credit Union	\$282,038	\$247,582	\$213,785	115.81%	\$4,058	3.80%	0.94%	2.86%	15.51%	7.54%
	St. Louis Community Credit Union	\$285,059	\$158,958	\$238,115	66.76%	\$1,588	3.79%	0.53%	3.26%	21.17%	24.96%
	Great Plains Federal Credit Union	\$288,075	\$91,276	\$237,122	38.49%	\$3,841	2.73%	0.60%	2.12%	1.09%	0.89%
	Missouri Credit Union	\$342,326	\$250,714	\$300,183	83.52%	\$3,681	3.56%	0.32%	3.28%	11.68%	12.66%
	Neighbors Credit Union	\$373,291	\$260,128	\$292,744	88.86%	\$2,297	3.52%	0.56%	2.96%	11.23%	13.69%
	Average of Asset Group B	\$314,158	\$201,732	\$256,390	78.69%	\$3,093	3.48%	0.59%	2.90%	12.14%	11.95%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>											
	Vantage Credit Union	\$864,290	\$457,670	\$782,566	58.48%	\$3,513	3.49%	0.42%	3.06%	6.21%	8.16%
	Average of Asset Group C	\$864,290	\$457,670	\$782,566	58.48%	\$3,513	3.49%	0.42%	3.06%	6.21%	8.16%
<b>Asset Group D - \$1 billion and over in total assets</b>											
	Anheuser-Busch Employees Credit Union	\$1,750,480	\$1,478,310	\$1,512,142	97.76%	\$4,488	3.95%	0.47%	3.48%	10.65%	8.66%
	First Community Credit Union	\$2,514,428	\$1,564,883	\$2,194,093	71.32%	\$4,661	3.16%	0.67%	2.48%	11.06%	11.81%
	Average of Asset Group D	\$2,132,454	\$1,521,597	\$1,853,118	84.54%	\$4,575	3.56%	0.57%	2.98%	10.86%	10.24%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

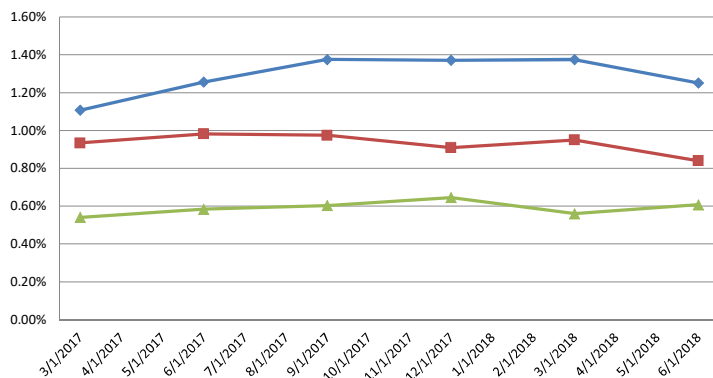
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Asset Quality



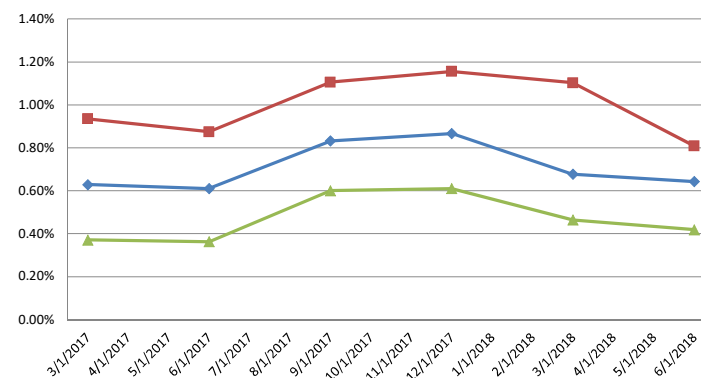
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



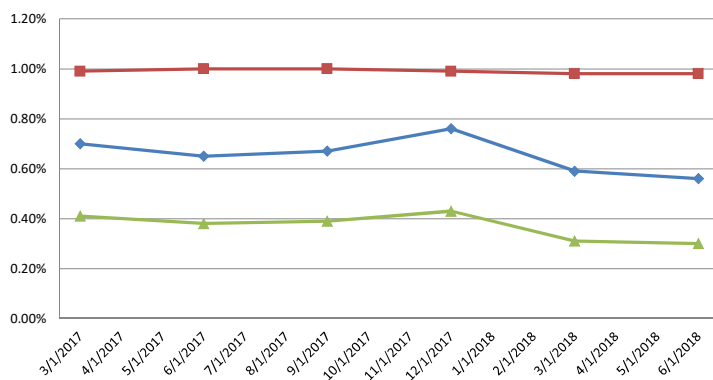
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
NPLs/Loans	1.11%	1.26%	1.37%	1.37%	1.38%	1.25%
Reserves/Loans	0.93%	0.98%	0.97%	0.91%	0.95%	0.84%
Delinquent Loans/Total Assets	0.54%	0.58%	0.60%	0.64%	0.56%	0.61%

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



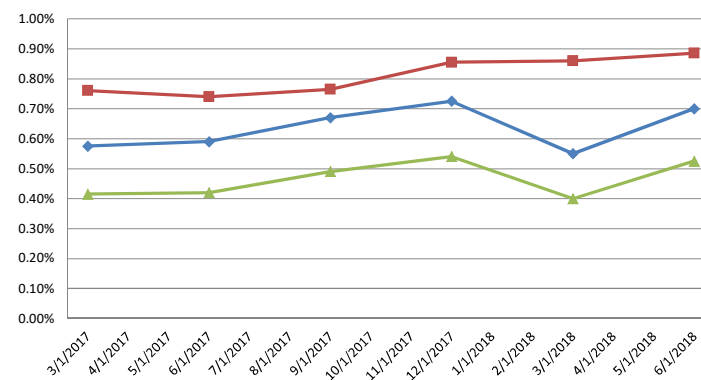
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
NPLs/Loans	0.63%	0.61%	0.83%	0.87%	0.68%	0.64%
Reserves/Loans	0.93%	0.87%	1.11%	1.16%	1.10%	0.81%
Delinquent Loans/Total Assets	0.37%	0.36%	0.60%	0.61%	0.46%	0.42%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
NPLs/Loans	0.70%	0.65%	0.67%	0.76%	0.59%	0.56%
Reserves/Loans	0.99%	1.00%	1.00%	0.99%	0.98%	0.98%
Delinquent Loans/Total Assets	0.41%	0.38%	0.39%	0.43%	0.31%	0.30%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
NPLs/Loans	0.58%	0.59%	0.67%	0.73%	0.55%	0.70%
Reserves/Loans	0.76%	0.74%	0.77%	0.86%	0.86%	0.89%
Delinquent Loans/Total Assets	0.42%	0.42%	0.49%	0.54%	0.40%	0.53%

Source: SNL Financial

Note: Report includes only bank-level data.

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**Asset Quality**

**June 30, 2018**

**Run Date: August 21, 2018**

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>								
	Union Memorial Credit Union	\$84	\$5	23.81%	19.05%	80.00%	29.41%	5.95%
	West Side Baptist Church Federal Credit Union	\$333	\$0	0.00%	0.00%	NA	0.00%	0.00%
	Atlas Credit Union	\$495	\$2	0.58%	0.00%	0.00%	2.41%	0.40%
	Procter & Gamble St. Louis Employees Credit Union	\$825	\$0	0.00%	0.39%	NA	0.00%	0.00%
	Co-Lib Credit Union	\$1,045	\$33	10.28%	5.30%	51.52%	23.57%	3.16%
	Northeast Regional Credit Union	\$1,292	\$8	0.77%	0.39%	50.00%	4.12%	0.62%
	St. Augustine Credit Union	\$1,487	\$0	0.00%	0.07%	NA	0.00%	0.00%
	Bluescope Employees' Credit Union	\$1,673	\$1	0.07%	0.14%	200.00%	0.56%	0.06%
	Southwest Counties School Employees Credit Union	\$2,050	\$70	8.14%	0.12%	1.43%	32.11%	3.41%
	Bothwell Hospital Employees Credit Union	\$2,209	\$1	0.07%	0.14%	200.00%	0.56%	0.05%
	UBC Credit Union	\$2,428	\$5	0.57%	1.60%	280.00%	1.57%	0.21%
	Neosho School Employees Credit Union	\$2,466	\$33	2.54%	0.54%	21.21%	9.19%	1.34%
	MAWC Credit Union	\$2,633	\$0	0.00%	0.12%	NA	0.00%	0.00%
	Independence Federal Credit Union	\$2,881	\$89	4.61%	1.71%	37.08%	36.15%	3.09%
	J.C. Federal Employees Credit Union	\$2,937	\$59	3.80%	1.99%	52.54%	11.50%	2.01%
	Guadalupe Center Federal Credit Union	\$3,660	\$79	2.81%	1.14%	40.51%	20.90%	2.16%
	Dexter Public Schools Credit Union	\$4,077	\$1	0.05%	0.76%	NM	0.24%	0.02%
	Cross Roads Credit Union	\$4,508	\$14	0.51%	0.44%	85.71%	2.08%	0.31%
	Our Lady of Snows Credit Union	\$4,792	\$25	1.04%	0.66%	64.00%	5.76%	0.52%
	Sikeston Public Schools Credit Union	\$5,223	\$48	2.02%	0.17%	8.33%	6.27%	0.92%
	Southeast Missouri Community Credit Union	\$5,630	\$47	1.27%	0.27%	21.28%	5.93%	0.83%
	Fedco Credit Union	\$5,855	\$0	0.00%	0.00%	NA	0.00%	0.00%
	Lovers Lane Credit Union	\$6,296	\$100	1.91%	0.78%	41.00%	12.18%	1.59%
	Community First Credit Union	\$6,375	\$15	0.28%	0.91%	326.67%	2.07%	0.24%
	Bayer Credit Union	\$6,850	\$49	1.56%	0.96%	61.22%	8.09%	0.72%
	Missouri Baptist Credit Union	\$7,804	\$15	0.24%	0.35%	146.67%	2.32%	0.19%
	Heartland Community Credit Union	\$8,108	\$257	5.47%	0.62%	11.28%	31.76%	3.17%
	Northwest Missouri Regional Credit Union	\$8,154	\$0	0.00%	0.33%	NA	0.00%	0.00%
	St. Joseph Teachers' Credit Union	\$8,533	\$24	0.80%	0.53%	66.67%	6.65%	0.28%
	Patriot Credit Union	\$9,560	\$24	0.39%	0.30%	75.00%	3.45%	0.25%
	Northland Teachers Community Credit Union	\$10,099	\$2	0.06%	0.00%	0.00%	0.15%	0.02%
	Metropolitan Federal Credit Union	\$10,225	\$2	0.11%	0.23%	200.00%	0.12%	0.02%
	Academic Employees Credit Union	\$10,872	\$115	1.99%	0.87%	43.48%	15.95%	1.06%
	K.C. Area Credit Union	\$11,204	\$5	0.12%	0.86%	700.00%	0.28%	0.04%
	South Central Missouri Credit Union	\$12,502	\$0	0.00%	0.37%	NA	0.00%	0.00%
	Division 10 Highway Employees' Credit Union	\$12,529	\$69	1.02%	0.44%	43.48%	2.47%	0.55%
	Catholic Family Credit Union	\$12,889	\$324	6.72%	0.68%	10.19%	27.16%	2.51%
	Burlington Northtown Community Credit Union	\$13,071	\$69	1.24%	0.50%	40.58%	3.08%	0.53%
	Stationery Credit Union	\$13,927	\$16	0.34%	1.15%	343.75%	0.87%	0.11%
	Division #6 Highway Credit Union	\$13,932	\$33	0.43%	0.27%	63.64%	1.41%	0.24%
	United Labor Credit Union	\$14,363	\$52	0.58%	1.29%	223.08%	4.37%	0.36%
	Summit Ridge Credit Union	\$15,377	\$122	1.42%	1.02%	72.13%	8.02%	0.79%
	Independence Teachers Credit Union	\$15,745	\$0	0.00%	0.61%	NA	0.00%	0.00%
	Cape Regional Credit Union	\$16,180	\$50	0.67%	0.09%	14.00%	4.52%	0.31%
	De Soto Mo-Pac Credit Union	\$16,339	\$161	1.27%	0.54%	42.86%	8.97%	0.99%
	St. Louis Newspaper Carriers Credit Union	\$16,738	\$24	0.18%	0.00%	0.00%	1.61%	0.14%

Source: SNL Financial

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**Asset Quality**

**June 30, 2018**

**Run Date: August 21, 2018**

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>								
	District 8 Highway Employees Credit Union	\$17,849	\$20	0.23%	0.22%	95.00%	0.71%	0.11%
	Lutheran Federal Credit Union	\$17,947	\$0	0.00%	0.47%	NA	0.00%	0.00%
	Legacy Credit Union	\$18,218	\$41	0.63%	0.35%	56.10%	1.85%	0.23%
	St. Louis Firefighters & Community Credit Union	\$18,777	\$16	0.31%	0.60%	193.75%	0.65%	0.09%
	St. Louis Policemen's Credit Union	\$19,351	\$26	0.46%	0.74%	161.54%	0.79%	0.13%
	County Credit Union	\$19,630	\$307	2.87%	1.32%	45.93%	8.71%	1.56%
	Burns & McDonnell Credit Union	\$21,445	\$0	0.00%	0.22%	NA	0.00%	0.00%
	Leadco Community Credit Union	\$21,574	\$104	0.92%	0.54%	58.65%	5.27%	0.48%
	Highway Alliance Credit Union	\$21,691	\$41	0.34%	0.54%	156.10%	1.52%	0.19%
	Columbia Credit Union	\$21,838	\$12	0.09%	0.53%	575.00%	0.64%	0.05%
	Holy Rosary Credit Union	\$22,879	\$74	0.67%	0.93%	139.19%	4.59%	0.32%
	Show-Me Credit Union	\$27,522	\$134	0.72%	0.41%	57.46%	4.60%	0.49%
	District One Highway Credit Union	\$27,808	\$20	0.26%	0.79%	305.00%	0.51%	0.07%
	Edison Credit Union	\$29,284	\$311	2.46%	0.45%	18.33%	10.59%	1.06%
	Joplin Metro Credit Union	\$31,008	\$75	0.36%	0.81%	225.33%	2.19%	0.24%
	Horizon Credit Union	\$31,486	\$79	0.43%	0.33%	75.95%	1.64%	0.25%
	Shelter Insurance Federal Credit Union	\$32,312	\$18	0.27%	0.99%	366.67%	0.48%	0.06%
	Kansas City Credit Union	\$34,343	\$28	0.27%	1.23%	460.71%	2.08%	0.08%
	Missouri Valley Federal Credit Union	\$37,298	\$123	0.52%	0.72%	136.59%	3.46%	0.33%
	City Credit Union	\$40,217	\$128	0.60%	1.03%	171.09%	3.17%	0.32%
	CSD Credit Union	\$40,343	\$51	0.25%	0.33%	133.33%	0.92%	0.13%
	Members 1st Credit Union	\$43,771	\$88	0.28%	0.22%	77.27%	2.13%	0.20%
	Central Communications Credit Union	\$49,553	\$31	0.14%	0.46%	322.58%	1.05%	0.06%
	Riverways Federal Credit Union	\$50,122	\$209	0.53%	0.51%	96.17%	5.25%	0.42%
	Postal & Community Credit Union	\$51,219	\$129	0.39%	0.49%	124.81%	3.08%	0.25%
	Missouri Central Credit Union	\$57,987	\$100	0.35%	0.55%	156.00%	2.03%	0.17%
	Goetz Credit Union	\$58,366	\$295	0.81%	1.01%	125.76%	3.78%	0.51%
	Metro Credit Union	\$59,795	\$126	0.46%	0.33%	71.43%	1.92%	0.21%
	Raytown-Lee's Summit Community Credit Union	\$59,935	\$227	0.47%	0.59%	125.99%	4.84%	0.38%
	Ozark Federal Credit Union	\$60,360	\$307	0.69%	0.56%	81.43%	4.88%	0.51%
	Health Care Family Credit Union	\$60,681	\$100	0.20%	0.37%	183.00%	1.18%	0.16%
	Educational Community Credit Union	\$61,414	\$675	2.16%	1.17%	54.22%	16.03%	1.10%
	Foundation Credit Union	\$61,719	\$31	0.08%	0.06%	67.74%	0.34%	0.05%
	Mercy Credit Union	\$64,831	\$249	0.57%	0.35%	61.45%	4.54%	0.38%
	First Missouri Credit Union	\$66,194	\$169	0.30%	1.08%	359.76%	1.92%	0.26%
	Community Financial Credit Union	\$66,298	\$470	1.24%	0.47%	38.30%	6.88%	0.71%
	Employment Security Credit Union	\$71,478	\$30	0.14%	0.20%	140.00%	0.38%	0.04%
	R-G Federal Credit Union	\$83,781	\$526	1.04%	0.81%	77.57%	8.27%	0.63%
	Central Missouri Community Credit Union	\$103,181	\$521	0.70%	0.54%	76.97%	5.93%	0.50%
	Century Credit Union	\$103,406	\$360	0.58%	0.69%	120.28%	2.15%	0.35%
	Conservation Employees Credit Union	\$112,645	\$81	0.10%	0.11%	114.81%	0.76%	0.07%
	CU Community Credit Union	\$115,954	\$157	0.25%	0.90%	357.96%	0.80%	0.14%
	Greater KC Public Safety Credit Union	\$138,396	\$570	0.58%	0.30%	51.75%	4.05%	0.41%
	United Consumers Credit Union	\$145,800	\$2,925	3.57%	1.99%	55.66%	22.53%	2.01%
	Telcomm Credit Union	\$153,150	\$126	0.20%	0.38%	193.65%	0.59%	0.08%
	Assemblies of God Credit Union	\$165,126	\$1,049	0.78%	0.48%	61.39%	6.61%	0.64%

Source: SNL Financial

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**Asset Quality**

**June 30, 2018**

**Run Date: August 21, 2018**

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>								
	Electro Savings Credit Union	\$172,346	\$1,395	1.07%	0.67%	62.65%	8.97%	0.81%
	United Credit Union	\$176,893	\$804	0.69%	0.83%	120.27%	3.97%	0.45%
	Missouri Electric Cooperatives Employees' Credit Union	\$177,915	\$62	0.05%	0.04%	82.26%	0.35%	0.03%
	Blucurrent Credit Union	\$185,968	\$2,039	1.34%	1.07%	79.99%	11.60%	1.10%
	River Region Credit Union	\$226,644	\$1,298	0.71%	0.90%	126.73%	5.63%	0.57%
	Infuze Credit Union	\$226,676	\$1,035	0.60%	0.73%	122.32%	5.49%	0.46%
	Arsenal Credit Union	\$232,255	\$1,869	1.17%	0.83%	71.11%	7.94%	0.80%
	West Community Credit Union	\$244,998	\$1,894	0.88%	0.55%	63.36%	9.44%	0.77%
	1st Financial Federal Credit Union	\$249,164	\$1,681	0.78%	2.29%	292.33%	7.39%	0.67%
	Average of Asset Group A	\$47,991	\$250	1.25%	0.84%	126.31%	5.59%	0.61%
<b>Asset Group B - \$251 to \$500 million in total assets</b>								
	Alliance Credit Union	\$282,038	\$2,665	1.08%	0.74%	69.08%	13.21%	0.94%
	St. Louis Community Credit Union	\$285,059	\$1,188	0.75%	1.43%	190.99%	3.02%	0.42%
	Great Plains Federal Credit Union	\$288,075	\$592	0.65%	0.69%	105.91%	1.38%	0.21%
	Missouri Credit Union	\$342,326	\$698	0.28%	0.46%	164.61%	2.00%	0.20%
	Neighbors Credit Union	\$373,291	\$1,182	0.45%	0.72%	158.88%	2.07%	0.32%
	Average of Asset Group B	\$314,158	\$1,265	0.64%	0.81%	137.89%	4.34%	0.42%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>								
	Vantage Credit Union	\$864,290	\$2,563	0.56%	0.98%	174.40%	4.13%	0.30%
	Average of Asset Group C	\$864,290	\$2,563	0.56%	0.98%	174.40%	4.13%	0.30%
<b>Asset Group D - \$1 billion and over in total assets</b>								
	Anheuser-Busch Employees Credit Union	\$1,750,480	\$11,828	0.80%	1.01%	126.41%	6.83%	0.68%
	First Community Credit Union	\$2,514,428	\$9,359	0.60%	0.76%	126.73%	6.00%	0.37%
	Average of Asset Group D	\$2,132,454	\$10,594	0.70%	0.89%	126.57%	6.42%	0.53%

Source: SNL Financial

Note: Report includes only bank-level data.

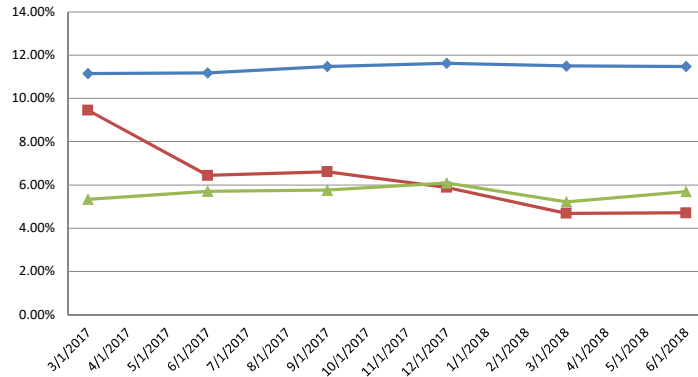
NA = data was not available.

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

Net Worth

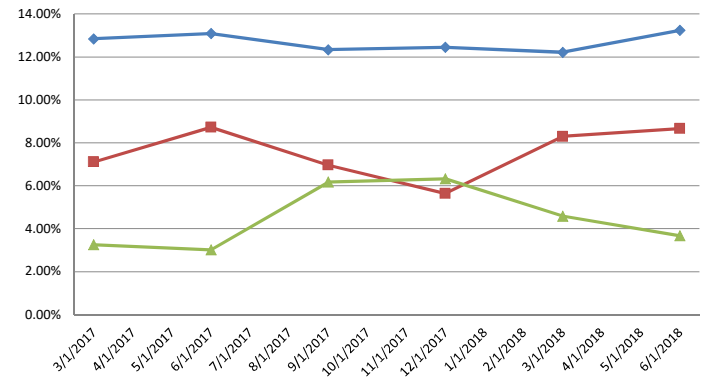
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



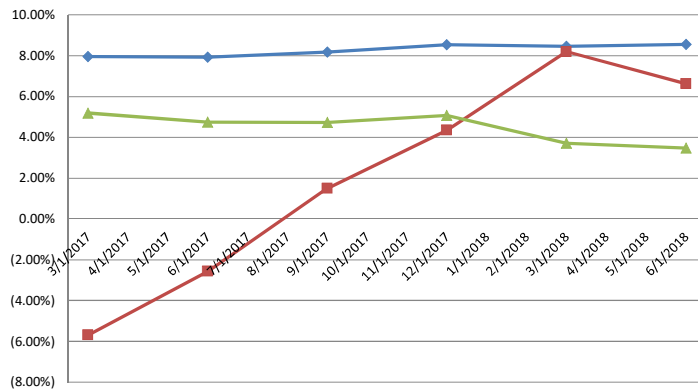
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Net Worth/ Assets	11.16%	11.18%	11.47%	11.63%	11.50%	11.47%
Net Worth Growth (Decline) - YTD	9.45%	6.43%	6.60%	5.88%	4.68%	4.70%
Total Delinquent Lns/ Net Worth	5.33%	5.70%	5.75%	6.08%	5.21%	5.68%

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



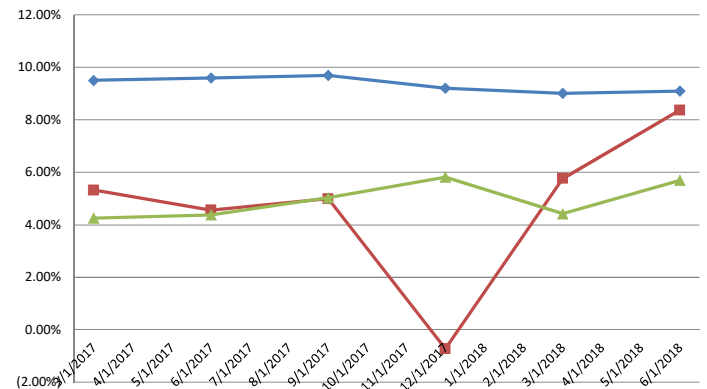
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Net Worth/ Assets	12.84%	13.09%	12.33%	12.44%	12.22%	13.24%
Net Worth Growth (Decline) - YTD	7.11%	8.72%	6.96%	5.64%	8.30%	8.66%
Total Delinquent Lns/ Net Worth	3.25%	3.01%	6.17%	6.32%	4.58%	3.66%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Net Worth/ Assets	7.96%	7.92%	8.18%	8.53%	8.46%	8.55%
Net Worth Growth (Decline) - YTD	(5.69%)	(2.56%)	1.49%	4.35%	8.20%	6.62%
Total Delinquent Lns/ Net Worth	5.19%	4.74%	4.72%	5.07%	3.71%	3.47%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Net Worth/ Assets	9.50%	9.59%	9.69%	9.20%	9.01%	9.09%
Net Worth Growth (Decline) - YTD	5.32%	4.56%	4.99%	(0.73%)	5.77%	8.37%
Total Delinquent Lns/ Net Worth	4.26%	4.37%	5.03%	5.81%	4.42%	5.70%

Source: SNL Financial

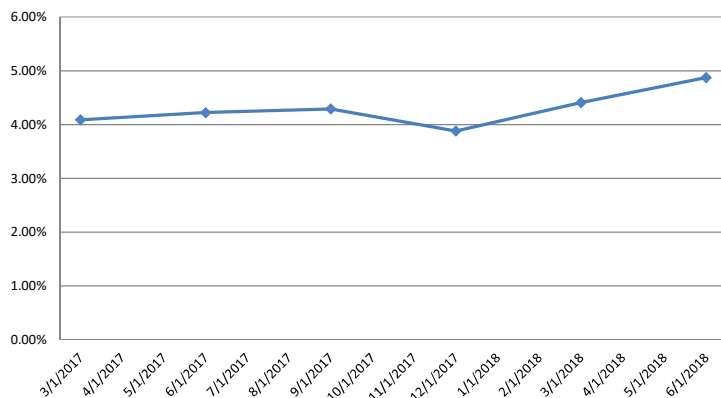
Note: Report includes only bank-level data.

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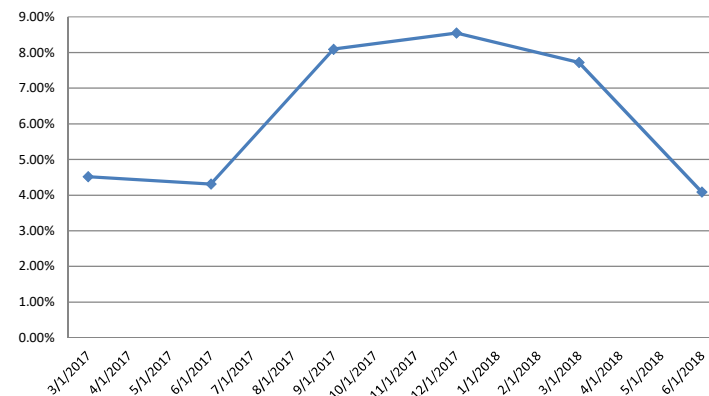
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



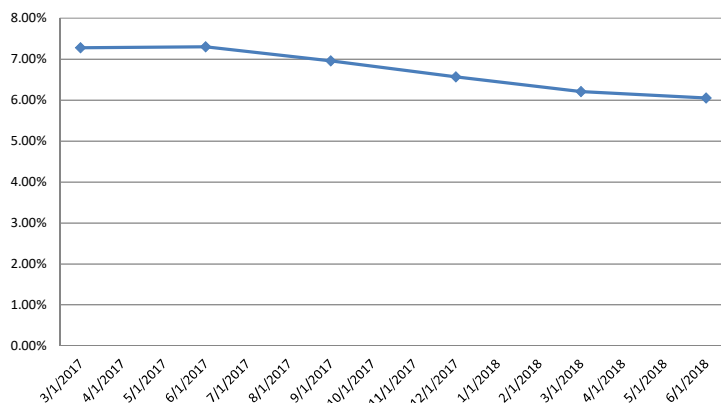
As of Date	Classified Assets/ Net Worth
3/31/17	4.09%
6/30/17	4.22%
9/30/17	4.29%
12/31/17	3.88%
3/31/18	4.41%
6/30/18	4.87%

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



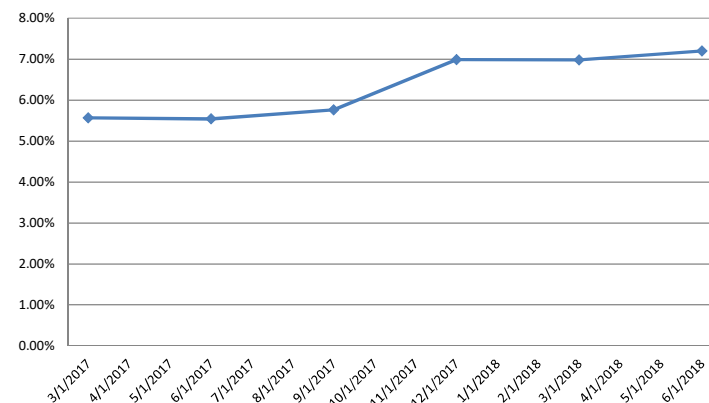
As of Date	Classified Assets/ Net Worth
3/31/17	4.52%
6/30/17	4.31%
9/30/17	8.10%
12/31/17	8.55%
3/31/18	7.72%
6/30/18	4.09%

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



As of Date	Classified Assets/ Net Worth
3/31/17	7.28%
6/30/17	7.30%
9/30/17	6.96%
12/31/17	6.57%
3/31/18	6.21%
6/30/18	6.05%

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



As of Date	Classified Assets/ Net Worth
3/31/17	5.57%
6/30/17	5.54%
9/30/17	5.76%
12/31/17	6.99%
3/31/18	6.98%
6/30/18	7.20%

Source: SNL Financial

Note: Report includes only bank-level data.

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**Net Worth**

**June 30, 2018**

**Run Date: August 21, 2018**

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>							
	Union Memorial Credit Union	\$84	\$13	15.48%	(14.29%)	38.46%	30.77%
	West Side Baptist Church Federal Credit Union	\$333	\$60	18.02%	(6.45%)	0.00%	0.00%
	Atlas Credit Union	\$495	\$82	16.57%	2.47%	2.44%	62.20%
	Procter & Gamble St. Louis Employees Credit Union	\$825	\$127	15.39%	0.00%	0.00%	1.57%
	Co-Lib Credit Union	\$1,045	\$123	11.77%	29.91%	26.83%	13.82%
	Northeast Regional Credit Union	\$1,292	\$190	14.71%	(1.05%)	4.21%	2.11%
	St. Augustine Credit Union	\$1,487	\$130	8.74%	6.35%	0.00%	0.77%
	Bluescope Employees' Credit Union	\$1,673	\$179	10.70%	2.26%	0.56%	1.12%
	Southwest Counties School Employees Credit Union	\$2,050	\$217	10.59%	9.66%	32.26%	0.46%
	Bothwell Hospital Employees Credit Union	\$2,209	\$177	8.01%	5.81%	0.56%	1.13%
	UBC Credit Union	\$2,428	\$304	12.52%	(12.92%)	1.64%	4.61%
	Neosho School Employees Credit Union	\$2,466	\$345	13.99%	3.54%	9.57%	2.03%
	MAWC Credit Union	\$2,633	\$311	11.81%	3.27%	0.00%	0.64%
	Independence Federal Credit Union	\$2,881	\$227	7.88%	(13.93%)	39.21%	14.54%
	J.C. Federal Employees Credit Union	\$2,937	\$482	16.41%	4.24%	12.24%	6.43%
	Guadalupe Center Federal Credit Union	\$3,660	\$390	10.66%	0.00%	20.26%	8.21%
	Dexter Public Schools Credit Union	\$4,077	\$411	10.08%	0.00%	0.24%	3.41%
	Cross Roads Credit Union	\$4,508	\$661	14.66%	(0.90%)	2.12%	1.82%
	Our Lady of Snows Credit Union	\$4,792	\$418	8.72%	(1.43%)	5.98%	3.83%
	Sikeston Public Schools Credit Union	\$5,223	\$761	14.57%	4.57%	6.31%	0.53%
	Southeast Missouri Community Credit Union	\$5,630	\$770	13.68%	1.04%	6.10%	1.30%
	Fedco Credit Union	\$5,855	\$456	7.79%	7.74%	0.00%	0.00%
	Lovers Lane Credit Union	\$6,296	\$780	12.39%	6.35%	12.82%	5.26%
	Community First Credit Union	\$6,375	\$677	10.62%	0.30%	2.22%	7.24%
	Bayer Credit Union	\$6,850	\$576	8.41%	(4.08%)	8.51%	5.21%
	Missouri Baptist Credit Union	\$7,804	\$624	8.00%	(1.59%)	2.40%	3.53%
	Heartland Community Credit Union	\$8,108	\$797	9.83%	15.41%	32.25%	3.64%
	Northwest Missouri Regional Credit Union	\$8,154	\$835	10.24%	5.67%	0.00%	2.63%
	St. Joseph Teachers' Credit Union	\$8,533	\$615	7.21%	(1.61%)	3.90%	2.60%
	Patriot Credit Union	\$9,560	\$678	7.09%	1.49%	3.54%	2.65%
	Northland Teachers Community Credit Union	\$10,099	\$1,332	13.19%	0.45%	0.15%	0.00%
	Metropolitan Federal Credit Union	\$10,225	\$1,726	16.88%	(6.39%)	0.12%	0.23%
	Academic Employees Credit Union	\$10,872	\$671	6.17%	2.11%	17.14%	7.45%
	K.C. Area Credit Union	\$11,204	\$1,730	15.44%	(2.40%)	0.29%	2.02%
	South Central Missouri Credit Union	\$12,502	\$1,516	12.13%	4.04%	0.00%	40.37%
	Division 10 Highway Employees' Credit Union	\$12,529	\$2,767	22.08%	2.64%	2.49%	1.08%
	Catholic Family Credit Union	\$12,889	\$1,159	8.99%	4.23%	27.96%	2.85%
	Burlington Northtown Community Credit Union	\$13,071	\$2,209	16.90%	5.20%	3.12%	1.27%
	Stationery Credit Union	\$13,927	\$1,776	12.75%	2.74%	0.90%	3.10%
	Division #6 Highway Credit Union	\$13,932	\$2,326	16.70%	2.26%	1.42%	0.90%
	United Labor Credit Union	\$14,363	\$1,144	7.96%	(12.77%)	4.55%	10.14%
	Summit Ridge Credit Union	\$15,377	\$1,433	9.32%	(0.56%)	8.51%	6.14%
	Independence Teachers Credit Union	\$15,745	\$1,571	9.98%	3.10%	0.00%	1.59%
	Cape Regional Credit Union	\$16,180	\$1,098	6.79%	2.58%	4.55%	0.64%
	De Soto Mo-Pac Credit Union	\$16,339	\$1,725	10.56%	8.21%	9.33%	4.00%
	St. Louis Newspaper Carriers Credit Union	\$16,738	\$1,490	8.90%	3.55%	1.61%	0.00%

Source: SNL Financial

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**Net Worth**

**June 30, 2018**

**Run Date: August 21, 2018**

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>							
	District 8 Highway Employees Credit Union	\$17,849	\$2,794	15.65%	3.13%	0.72%	0.68%
	Lutheran Federal Credit Union	\$17,947	\$2,365	13.18%	(11.93%)	0.00%	1.95%
	Legacy Credit Union	\$18,218	\$2,191	12.03%	4.48%	1.87%	1.05%
	St. Louis Firefighters & Community Credit Union	\$18,777	\$2,442	13.01%	1.32%	0.66%	1.27%
	St. Louis Policemen's Credit Union	\$19,351	\$3,258	16.84%	2.42%	0.80%	1.29%
	County Credit Union	\$19,630	\$3,383	17.23%	(0.82%)	9.07%	4.17%
	Burns & McDonnell Credit Union	\$21,445	\$1,968	9.18%	17.70%	0.00%	1.68%
	Leadco Community Credit Union	\$21,574	\$2,390	11.08%	1.09%	4.35%	2.55%
	Highway Alliance Credit Union	\$21,691	\$2,639	12.17%	1.45%	1.55%	2.43%
	Columbia Credit Union	\$21,838	\$1,793	8.21%	9.83%	0.67%	3.85%
	Holy Rosary Credit Union	\$22,879	\$2,008	8.78%	63.86%	3.69%	5.13%
	Show-Me Credit Union	\$27,522	\$3,615	13.13%	3.89%	3.71%	4.90%
	District One Highway Credit Union	\$27,808	\$3,831	13.78%	2.22%	0.52%	1.59%
	Edison Credit Union	\$29,284	\$2,879	9.83%	(3.41%)	10.80%	1.98%
	Joplin Metro Credit Union	\$31,008	\$3,258	10.51%	9.59%	2.30%	5.19%
	Horizon Credit Union	\$31,486	\$4,913	15.60%	25.63%	1.61%	1.22%
	Shelter Insurance Federal Credit Union	\$32,312	\$3,712	11.49%	4.91%	0.48%	1.78%
	Kansas City Credit Union	\$34,343	\$3,853	11.22%	2.95%	0.73%	3.35%
	Missouri Valley Federal Credit Union	\$37,298	\$3,391	9.09%	4.40%	3.63%	4.95%
	City Credit Union	\$40,217	\$3,817	9.49%	13.48%	3.35%	5.74%
	CSD Credit Union	\$40,343	\$5,482	13.59%	3.11%	0.93%	1.24%
	Members 1st Credit Union	\$43,771	\$4,064	9.28%	6.14%	2.17%	1.67%
	Central Communications Credit Union	\$49,553	\$4,279	8.64%	(4.30%)	0.72%	2.34%
	Riverways Federal Credit Union	\$50,122	\$4,127	8.23%	7.86%	5.06%	4.87%
	Postal & Community Credit Union	\$51,219	\$4,020	7.85%	4.22%	3.21%	4.00%
	Missouri Central Credit Union	\$57,987	\$5,901	10.18%	3.20%	1.69%	2.64%
	Goetz Credit Union	\$58,366	\$7,867	13.48%	7.22%	3.75%	4.72%
	Metro Credit Union	\$59,795	\$7,155	11.97%	3.59%	1.76%	1.26%
	Raytown-Lee's Summit Community Credit Union	\$59,935	\$4,401	7.34%	8.33%	5.16%	6.50%
	Ozark Federal Credit Union	\$60,360	\$6,035	10.00%	8.10%	5.09%	4.14%
	Health Care Family Credit Union	\$60,681	\$8,318	13.71%	7.22%	1.20%	2.20%
	Educational Community Credit Union	\$61,414	\$4,554	7.42%	2.27%	14.82%	8.04%
	Foundation Credit Union	\$61,719	\$9,132	14.80%	3.98%	0.34%	0.23%
	Mercy Credit Union	\$64,831	\$5,555	8.57%	2.52%	4.48%	2.75%
	First Missouri Credit Union	\$66,194	\$8,257	12.47%	10.99%	2.05%	7.36%
	Community Financial Credit Union	\$66,298	\$6,707	10.12%	8.45%	7.01%	2.68%
	Employment Security Credit Union	\$71,478	\$8,699	12.17%	4.63%	0.34%	0.48%
	R-G Federal Credit Union	\$83,781	\$7,357	8.78%	15.09%	7.15%	5.55%
	Central Missouri Community Credit Union	\$103,181	\$8,384	8.13%	3.82%	6.21%	4.78%
	Century Credit Union	\$103,406	\$18,022	17.43%	6.94%	2.00%	2.40%
	Conservation Employees Credit Union	\$112,645	\$11,601	10.30%	7.66%	0.70%	0.80%
	CU Community Credit Union	\$115,954	\$19,753	17.04%	13.82%	0.79%	2.85%
	Greater KC Public Safety Credit Union	\$138,396	\$14,258	10.30%	7.00%	4.00%	2.07%
	United Consumers Credit Union	\$145,800	\$14,574	10.00%	(0.72%)	20.07%	11.17%
	Telcomm Credit Union	\$153,150	\$22,937	14.98%	10.61%	0.55%	1.06%
	Assemblies of God Credit Union	\$165,126	\$18,953	11.48%	8.23%	5.53%	3.40%

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**Net Worth**

**June 30, 2018**

**Run Date: August 21, 2018**

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>							
	<b>Electro Savings Credit Union</b>	\$172,346	\$16,649	9.66%	3.66%	8.38%	5.25%
	<b>United Credit Union</b>	\$176,893	\$21,091	11.92%	15.30%	3.81%	4.58%
	<b>Missouri Electric Cooperatives Employees' Credit Union</b>	\$177,915	\$19,250	10.82%	9.14%	0.32%	0.26%
	<b>Blucurrent Credit Union</b>	\$185,968	\$19,230	10.34%	14.60%	10.60%	8.48%
	<b>River Region Credit Union</b>	\$226,644	\$21,459	9.47%	9.25%	6.05%	7.67%
	<b>Infuze Credit Union</b>	\$226,676	\$21,045	9.28%	3.82%	4.92%	6.02%
	<b>Arsenal Credit Union</b>	\$232,255	\$22,632	9.74%	8.40%	8.26%	5.87%
	<b>West Community Credit Union</b>	\$244,998	\$20,731	8.46%	5.73%	9.14%	5.79%
	<b>1st Financial Federal Credit Union</b>	\$249,164	\$20,227	8.12%	18.01%	8.31%	24.29%
	Average of Asset Group A	\$47,991	\$5,161	11.47%	4.70%	5.68%	4.87%
<b>Asset Group B - \$251 to \$500 million in total assets</b>							
	<b>Alliance Credit Union</b>	\$282,038	\$26,324	9.33%	8.31%	10.12%	6.99%
	<b>St. Louis Community Credit Union</b>	\$285,059	\$41,015	14.39%	16.79%	2.90%	5.53%
	<b>Great Plains Federal Credit Union</b>	\$288,075	\$49,691	17.25%	3.33%	1.19%	1.26%
	<b>Missouri Credit Union</b>	\$342,326	\$34,351	10.03%	11.31%	2.03%	3.34%
	<b>Neighbors Credit Union</b>	\$373,291	\$56,793	15.21%	3.56%	2.08%	3.31%
	Average of Asset Group B	\$314,158	\$41,635	13.24%	8.66%	3.66%	4.09%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>							
	<b>Vantage Credit Union</b>	\$864,290	\$73,872	8.55%	6.62%	3.47%	6.05%
	Average of Asset Group C	\$864,290	\$73,872	8.55%	6.62%	3.47%	6.05%
<b>Asset Group D - \$1 billion and over in total assets</b>							
	<b>Anheuser-Busch Employees Credit Union</b>	\$1,750,480	\$167,384	9.56%	10.57%	7.07%	8.93%
	<b>First Community Credit Union</b>	\$2,514,428	\$216,834	8.62%	6.16%	4.32%	5.47%
	Average of Asset Group D	\$2,132,454	\$192,109	9.09%	8.37%	5.70%	7.20%

Source: SNL Financial

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

# Definitions



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