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Credit Union Index

AN ANALYSIS OF KANSAS AND MISSOURI CREDIT UNIONS





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

Kansas

KANSAS CITY

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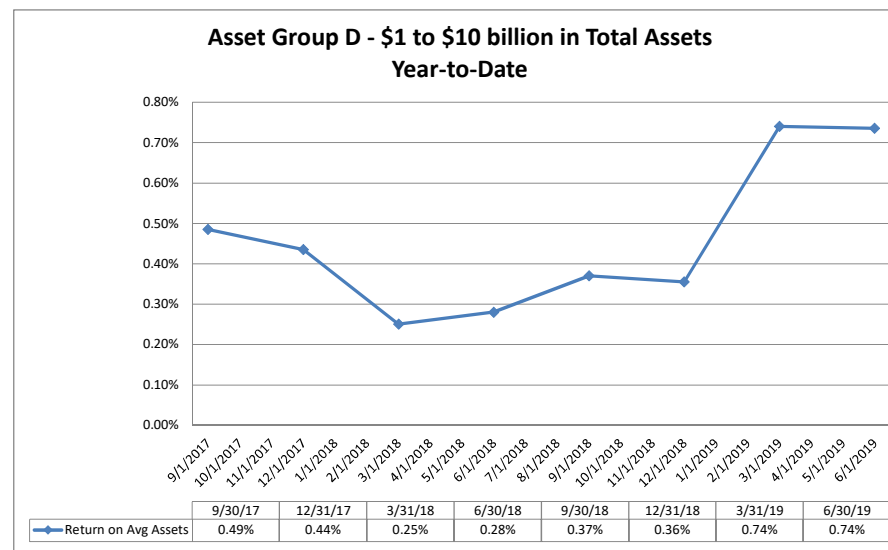
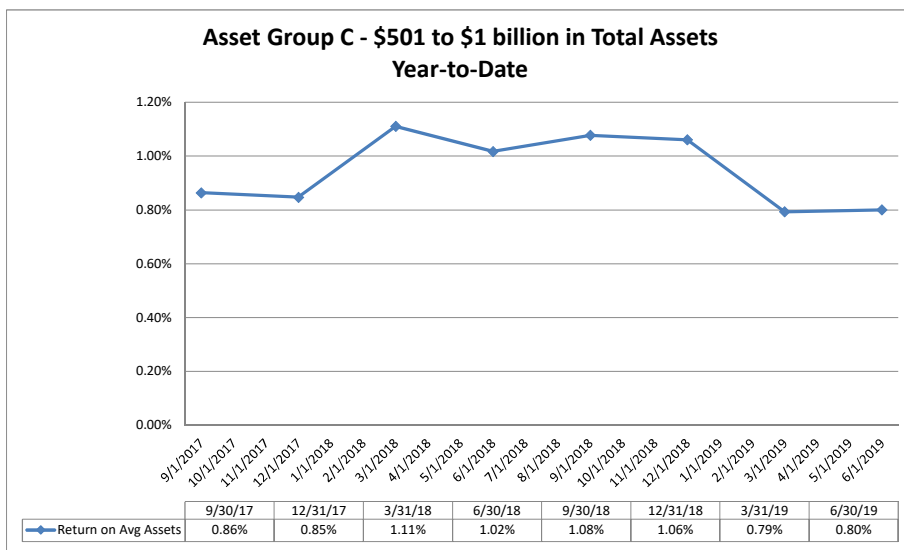
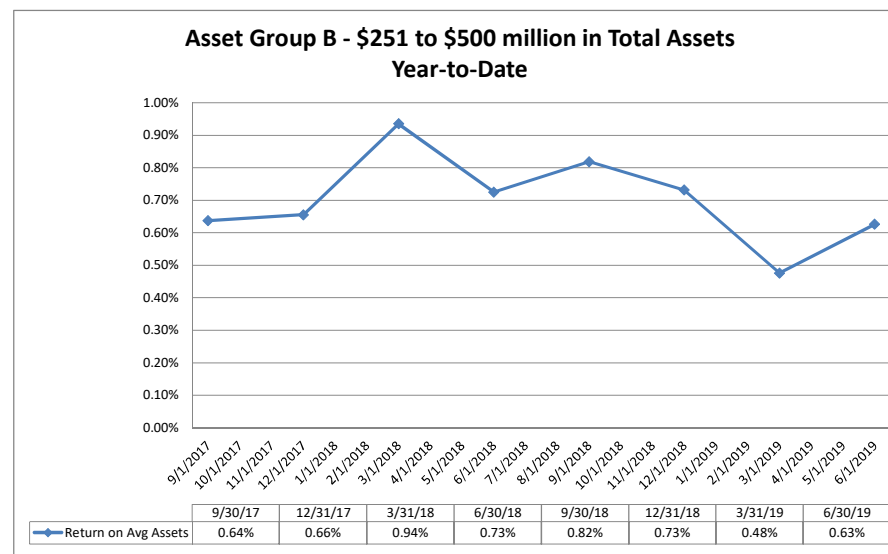
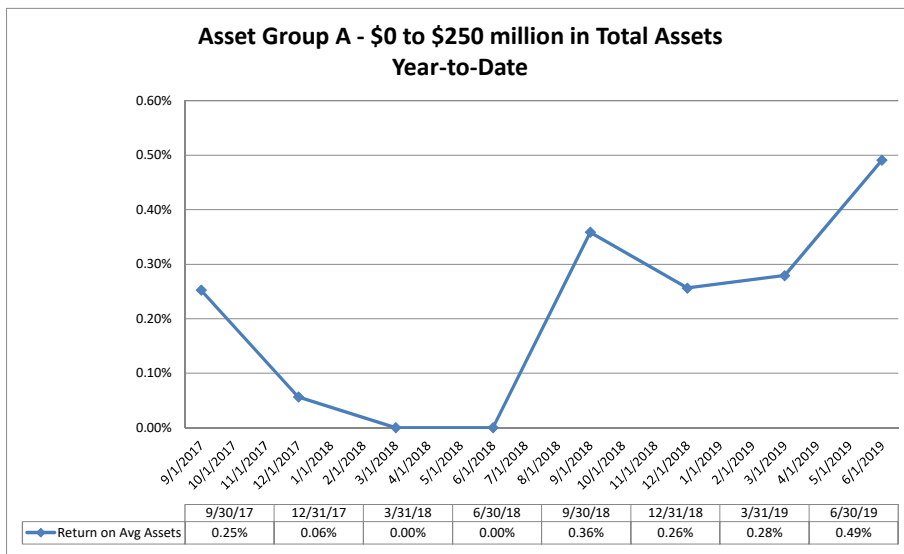
ASSET SIZE DEFINITION

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

Kansas

Performance Analysis

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



Source: SNL Financial

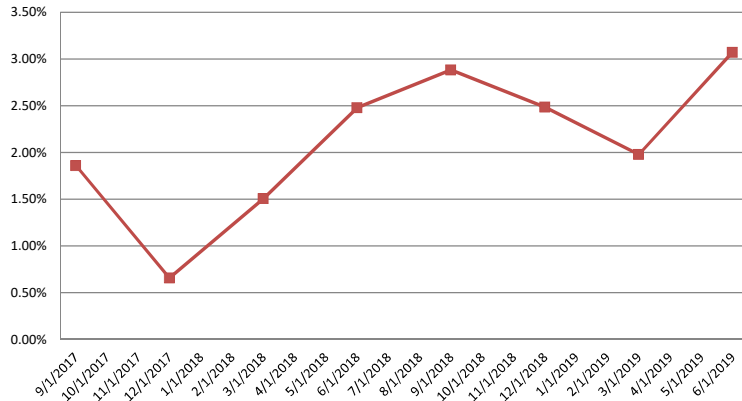
Note: Report includes only bank-level data.

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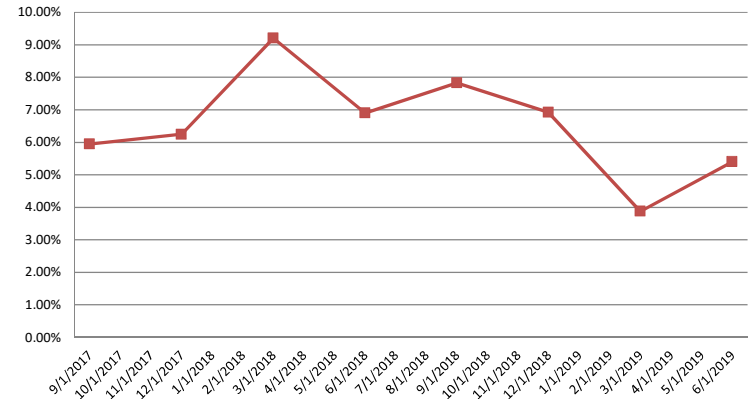
Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

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



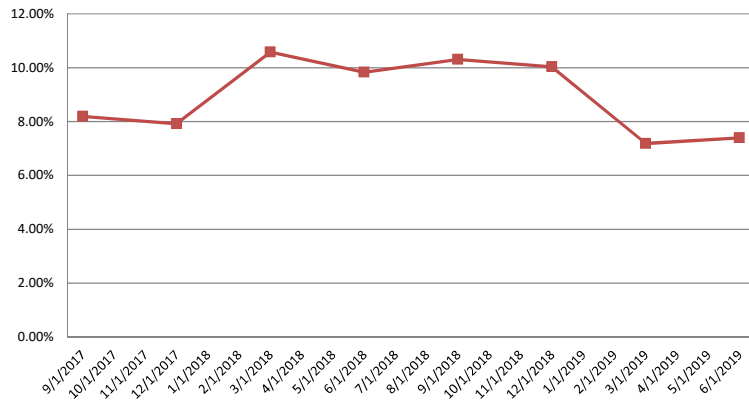
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Return on Avg Net Worth	1.86%	0.66%	1.51%	2.48%	2.88%	2.49%	1.98%	3.07%

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



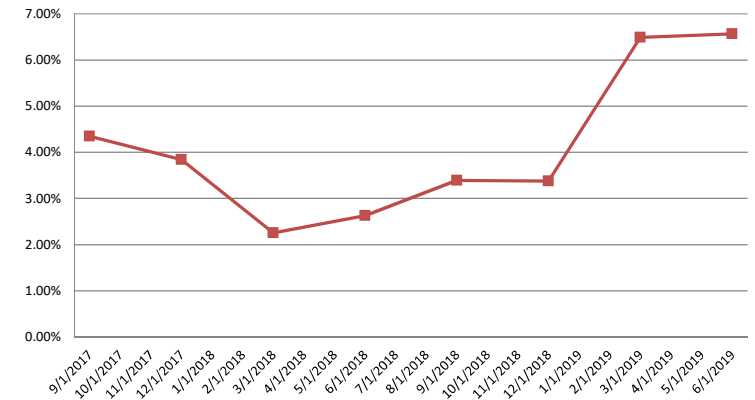
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Return on Avg Net Worth	5.95%	6.25%	9.20%	6.90%	7.83%	6.92%	3.88%	5.41%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Return on Avg Net Worth	8.19%	7.92%	10.57%	9.83%	10.31%	10.03%	7.19%	7.39%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Return on Avg Net Worth	4.35%	3.84%	2.25%	2.63%	3.39%	3.38%	6.49%	6.57%

Source: SNL Financial

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Performance Analysis

June 30, 2019

Run Date: August 10, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets												
	Norwesco Credit Union	\$83	\$0	0.00%	0.00%	0.00%	NA	\$1	2.20%	7.69%	50.00%	NA
	Catholics United Credit Union	\$205	\$2	3.92%	25.81%	66.67%	NA	\$2	1.96%	12.90%	60.00%	NA
	Sunflower Federal Credit Union	\$400	\$2	2.02%	14.29%	87.50%	\$0	\$3	1.52%	10.71%	93.33%	\$0
	Kan Colo Credit Union	\$745	\$1	0.54%	3.05%	100.00%	\$16	\$2	0.54%	3.05%	90.91%	\$16
	Quindaro Homes Federal Credit Union	\$802	(\$1)	(0.51%)	(1.50%)	110.00%	\$28	(\$4)	(1.03%)	(2.99%)	121.05%	\$28
	Universal Credit Union	\$994	\$3	1.21%	3.30%	61.54%	\$16	\$0	0.00%	0.00%	96.00%	\$16
	Enterprise Credit Union	\$1,053	\$2	0.72%	8.42%	86.67%	\$26	(\$28)	(4.78%)	(55.45%)	79.66%	\$24
	Christ the King Parish Federal Credit Union	\$1,502	\$2	0.53%	4.17%	84.62%	\$12	\$0	0.00%	0.00%	104.76%	\$12
	Mid Plains Credit Union	\$1,507	(\$17)	(4.49%)	(40.72%)	61.54%	\$20	(\$42)	(5.45%)	(47.19%)	69.23%	\$22
	Salina Municipal Credit Union	\$1,701	\$0	0.00%	0.00%	100.00%	\$19	(\$1)	(0.12%)	(0.93%)	94.59%	\$17
	Eagle Federal Credit Union	\$2,158	\$3	0.56%	9.30%	87.50%	\$43	(\$14)	(1.33%)	(21.05%)	87.50%	\$41
	Wakarusa Valley Credit Union	\$2,844	(\$14)	(1.94%)	(18.67%)	113.33%	\$40	(\$14)	(0.96%)	(9.21%)	106.67%	\$40
	Central Kansas Education Credit Union	\$3,370	\$5	0.59%	2.76%	89.19%	\$36	\$7	0.42%	1.94%	90.00%	\$35
	Hutchinson Postal and Community Credit Union	\$4,002	\$24	2.35%	11.27%	98.59%	\$37	\$22	1.07%	5.19%	101.48%	\$34
	Southwest Kansas Community Credit Union	\$4,213	\$0	0.00%	0.00%	100.00%	\$45	(\$17)	(0.80%)	(6.65%)	108.70%	\$46
	Tri-County Credit Union	\$4,299	\$8	0.75%	4.56%	68.18%	\$21	\$12	0.57%	3.43%	68.18%	\$23
	Ellis Credit Union	\$4,600	\$16	1.36%	7.27%	64.44%	\$37	(\$2)	(0.08%)	(0.45%)	68.97%	\$39
	Morton Credit Union	\$4,633	\$12	1.03%	7.74%	82.42%	\$27	\$27	1.18%	8.79%	79.78%	\$25
	C & R Credit Union	\$4,830	\$19	1.59%	17.35%	71.62%	\$36	\$41	1.73%	19.16%	73.91%	\$37
	River Cities Community Credit Union	\$4,882	\$21	1.76%	21.32%	67.06%	\$45	\$41	1.75%	21.35%	64.24%	\$40
	UAW MO-KAN Federal Credit Union	\$5,798	(\$27)	(1.83%)	(18.03%)	94.44%	\$44	(\$43)	(1.47%)	(14.10%)	99.07%	\$44
	Forbes Field Credit Union	\$5,933	\$15	1.01%	7.05%	72.73%	\$62	\$15	0.51%	3.54%	84.54%	\$57
	Muddy River Credit Union	\$6,897	\$5	0.29%	2.04%	76.67%	\$120	\$26	0.74%	5.34%	77.89%	\$84
	Peoples Choice Credit Union	\$6,898	\$15	0.87%	3.73%	81.48%	\$43	\$23	0.67%	2.87%	83.65%	\$43
	Topeka Police Credit Union	\$7,075	(\$10)	(0.58%)	(6.15%)	114.08%	\$51	(\$18)	(0.53%)	(5.50%)	112.68%	\$51
	KC Fairfax Federal Credit Union	\$8,157	\$48	2.31%	16.84%	72.79%	\$37	\$59	1.41%	10.48%	81.68%	\$34
	1st Kansas Credit Union	\$8,759	\$21	0.95%	3.85%	70.71%	\$50	\$4	0.09%	0.37%	82.63%	\$54
	Topeka Firemen's Credit Union	\$8,808	\$20	0.91%	3.04%	59.62%	\$28	\$31	0.71%	2.36%	65.22%	\$28
	United Credit Union	\$9,109	\$38	1.64%	16.74%	52.44%	\$35	\$62	1.34%	13.87%	59.62%	\$35
	Crossroads Credit Union	\$9,529	(\$43)	(1.81%)	(11.98%)	69.90%	\$48	\$27	0.58%	3.78%	67.34%	\$45
	Bluestem Community Credit Union	\$10,296	\$12	0.46%	4.81%	86.39%	\$51	\$27	0.52%	5.45%	86.52%	\$46
	North East Kansas Credit Union	\$10,584	(\$5)	(0.21%)	(2.16%)	75.00%	\$48	(\$42)	(0.95%)	(8.92%)	99.57%	\$58
	Garden City Teachers Federal Credit Union	\$11,346	\$29	0.98%	12.26%	83.17%	\$46	\$31	0.52%	6.61%	87.02%	\$48
	Bell Credit Union	\$13,465	\$41	1.22%	9.41%	66.82%	\$41	\$54	0.82%	6.24%	71.64%	\$44
	Farmers Credit Union	\$13,617	\$18	0.53%	4.44%	86.09%	\$49	\$35	0.52%	4.34%	84.82%	\$44
	Kansas City Kansas Firemen & Police Credit Union	\$15,017	\$27	0.72%	4.03%	66.45%	\$68	\$37	0.49%	2.77%	67.33%	\$70
	Sunflower Community Federal Credit Union	\$15,722	\$59	1.54%	19.12%	69.20%	\$42	\$108	1.45%	17.90%	71.56%	\$40
	Salina Interparochial Credit Union	\$17,892	\$32	0.71%	2.46%	38.55%	\$48	\$503	5.61%	19.85%	40.37%	\$47
	Co-Operative Credit Union	\$18,583	\$51	1.09%	8.99%	80.83%	\$51	\$96	1.04%	8.56%	82.12%	\$56
	Wheat State Credit Union	\$18,726	\$51	1.07%	13.48%	80.46%	\$66	\$129	1.35%	17.42%	72.88%	\$60
	Hutchinson Government Employees Credit Union	\$22,856	\$54	0.96%	9.62%	83.74%	\$53	\$56	0.51%	5.02%	81.42%	\$51
	Credit Union of Emporia	\$24,848	\$103	1.66%	12.23%	55.56%	\$38	\$183	1.50%	11.02%	59.07%	\$38
	Reliance Credit Union	\$25,322	(\$72)	(1.13%)	(7.84%)	78.40%	\$49	(\$31)	(0.24%)	(1.68%)	81.77%	\$55
	Campus Credit Union	\$27,254	\$15	0.22%	1.49%	68.46%	\$60	\$48	0.35%	2.39%	68.25%	\$61
	K.U.M.C. Credit Union	\$27,844	\$22	0.31%	3.27%	90.40%	\$67	\$31	0.22%	2.31%	92.80%	\$67
	Catholic Family Federal Credit Union	\$29,937	\$39	0.53%	5.56%	89.14%	\$47	\$70	0.48%	5.02%	90.03%	\$48
	McPherson Cooperative Credit Union	\$32,530	\$5	0.06%	0.61%	98.42%	\$56	\$16	0.10%	0.98%	97.43%	\$52
	U S P L K Employees Federal Credit Union	\$33,320	\$18	0.22%	1.66%	89.33%	\$53	\$45	0.27%	2.08%	85.20%	\$49

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Performance Analysis

June 30, 2019

Run Date: August 10, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets (continued)												
	Freedom First Federal Credit Union	\$33,890	\$86	1.02%	6.68%	68.10%	\$43	\$147	0.87%	5.75%	71.16%	\$43
	Equishare Credit Union	\$34,206	\$169	1.99%	20.49%	77.90%	\$46	\$167	0.99%	10.25%	75.82%	\$46
	ARK Valley Credit Union	\$38,650	\$132	1.35%	13.37%	77.70%	\$47	\$222	1.15%	11.40%	80.71%	\$50
	United Northwest Federal Credit Union	\$38,834	\$89	0.91%	5.34%	74.50%	\$51	\$139	0.71%	4.19%	76.75%	\$51
	Dillon Credit Union	\$38,959	\$108	1.09%	6.66%	76.01%	\$60	\$134	0.68%	4.15%	79.06%	\$59
	Kansas Blue Cross-Blue Shield Credit Union	\$41,247	\$180	1.72%	10.44%	59.71%	\$74	\$315	1.52%	9.24%	61.13%	\$75
	Mid-Kansas Credit Union	\$51,034	\$54	0.42%	3.94%	89.48%	\$60	\$85	0.33%	3.14%	91.67%	\$60
	Panhandle Federal Credit Union	\$55,395	\$136	0.98%	5.87%	67.39%	\$50	\$254	0.92%	5.52%	67.40%	\$51
	B&V Credit Union	\$58,140	\$37	0.25%	1.82%	94.01%	\$75	\$82	0.28%	2.03%	85.15%	\$74
	Midwest Regional Credit Union	\$62,583	\$100	0.65%	6.89%	75.53%	\$55	\$129	0.42%	4.47%	79.43%	\$55
	SM Federal Credit Union	\$65,407	\$123	0.75%	4.06%	46.47%	\$76	\$269	0.82%	4.47%	45.90%	\$76
	Credit Union of Dodge City	\$73,775	\$192	1.03%	10.39%	78.56%	\$53	\$344	0.93%	9.42%	80.86%	\$51
	Quantum Credit Union	\$79,920	\$65	0.32%	3.32%	82.17%	\$75	\$133	0.33%	3.41%	83.33%	\$79
	Kansas State University Federal Credit Union	\$86,822	\$182	0.84%	7.98%	77.71%	\$60	\$320	0.74%	7.08%	79.96%	\$59
	Farmway Credit Union	\$86,889	\$122	0.56%	2.32%	85.99%	\$81	\$220	0.50%	2.09%	87.15%	\$80
	Emporia State Federal Credit Union	\$94,382	\$207	0.87%	8.82%	75.87%	\$57	\$384	0.81%	8.28%	75.29%	\$56
	Kansas Teachers Community Credit Union	\$99,797	\$417	1.67%	13.45%	63.87%	\$47	\$635	1.28%	10.40%	67.40%	\$46
	White Eagle Credit Union	\$108,530	\$350	1.28%	9.76%	71.64%	\$56	\$962	1.77%	13.64%	67.95%	\$55
	Wichita Federal Credit Union	\$125,942	\$279	0.90%	6.12%	78.55%	\$83	\$616	1.03%	6.82%	76.98%	\$79
	Frontier Community Credit Union	\$147,301	\$148	0.40%	3.41%	84.62%	\$65	\$217	0.30%	2.51%	86.85%	\$65
	Average of Asset Group A	\$28,186	\$57	0.67%	5.17%	77.32%	\$48	\$109	0.49%	3.07%	80.34%	\$47

Source: SNL Financial

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Performance Analysis

June 30, 2019

Run Date: August 10, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group B - \$251 to \$500 million in total assets												
	Skyward Credit Union	\$305,519	\$873	1.15%	6.73%	68.39%	\$70	\$1,669	1.12%	6.67%	68.93%	\$69
	Mid American Credit Union	\$312,337	\$584	0.75%	7.77%	76.53%	\$68	\$804	0.52%	5.39%	78.07%	\$62
	Heartland Credit Union	\$319,173	(\$179)	(0.23%)	(2.54%)	96.36%	\$67	(\$649)	(0.41%)	(4.58%)	100.88%	\$68
	Envista Credit Union	\$390,053	\$1,233	1.27%	12.28%	71.35%	\$68	\$2,169	1.14%	10.96%	73.76%	\$68
	Mainstreet Federal Credit Union	\$461,867	\$1,072	0.93%	10.30%	76.11%	\$68	\$1,750	0.76%	8.60%	78.81%	\$68
	Average of Asset Group B	\$357,790	\$717	0.77%	6.91%	77.75%	\$68	\$1,149	0.63%	5.41%	80.09%	\$67
Asset Group C - \$501 million to \$1 billion in total assets												
	Azura Credit Union	\$508,703	\$795	0.63%	5.63%	75.70%	\$66	\$1,644	0.66%	5.89%	77.68%	\$65
	Golden Plains Credit Union	\$678,302	\$1,215	0.72%	7.28%	75.29%	\$58	\$2,503	0.75%	7.57%	74.33%	\$58
	Mazuma Credit Union	\$687,782	\$1,623	0.95%	9.84%	74.04%	\$58	\$2,565	0.75%	7.86%	74.05%	\$61
	Credit Union of America	\$970,999	\$2,272	0.95%	7.60%	73.97%	\$71	\$4,876	1.04%	8.24%	70.16%	\$70
	Average of Asset Group C	\$711,447	\$1,476	0.81%	7.59%	74.75%	\$63	\$2,897	0.80%	7.39%	74.06%	\$64
Asset Group D - \$1 billion and over in total assets												
	Meritrust Credit Union	\$1,301,995	\$1,365	0.42%	4.41%	83.34%	\$78	\$2,052	0.32%	3.33%	84.21%	\$77
	CommunityAmerica Credit Union	\$2,884,590	\$7,470	1.04%	8.88%	79.32%	\$106	\$16,187	1.15%	9.80%	76.83%	\$89
	Average of Asset Group D	\$2,093,293	\$4,418	0.73%	6.65%	81.33%	\$92	\$9,120	0.74%	6.57%	80.52%	\$83

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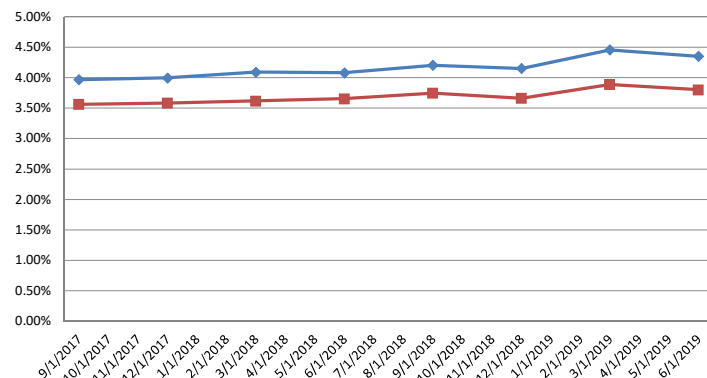
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Balance Sheet & Net Interest Margin

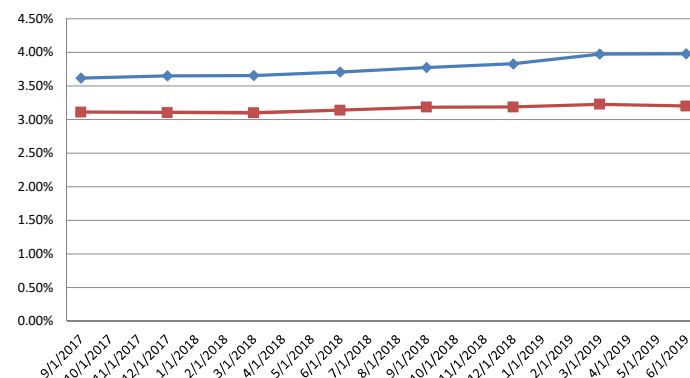
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



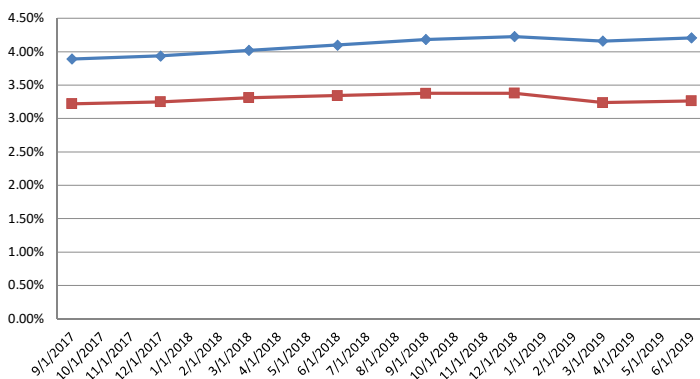
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.96%	3.99%	4.09%	4.08%	4.20%	4.15%	4.45%	4.35%
Net Interest Income/ Avg Assets	3.56%	3.58%	3.62%	3.65%	3.74%	3.66%	3.89%	3.80%

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



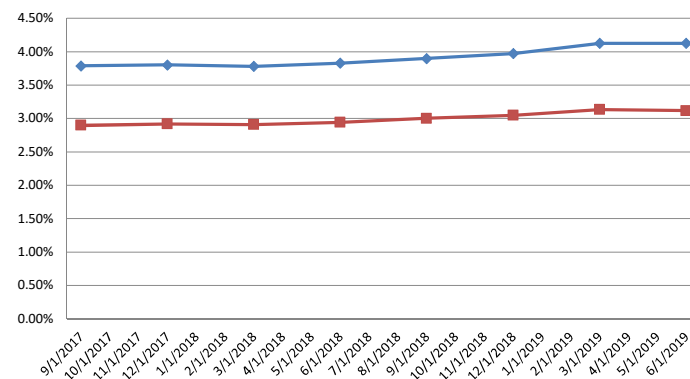
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.62%	3.65%	3.65%	3.71%	3.77%	3.83%	3.97%	3.98%
Net Interest Income/ Avg Assets	3.11%	3.10%	3.10%	3.14%	3.18%	3.19%	3.23%	3.20%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.89%	3.93%	4.02%	4.10%	4.18%	4.22%	4.16%	4.21%
Net Interest Income/ Avg Assets	3.22%	3.25%	3.31%	3.34%	3.37%	3.38%	3.24%	3.26%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.79%	3.80%	3.78%	3.83%	3.90%	3.97%	4.13%	4.13%
Net Interest Income/ Avg Assets	2.90%	2.92%	2.91%	2.94%	3.00%	3.05%	3.13%	3.12%

Source: SNL Financial

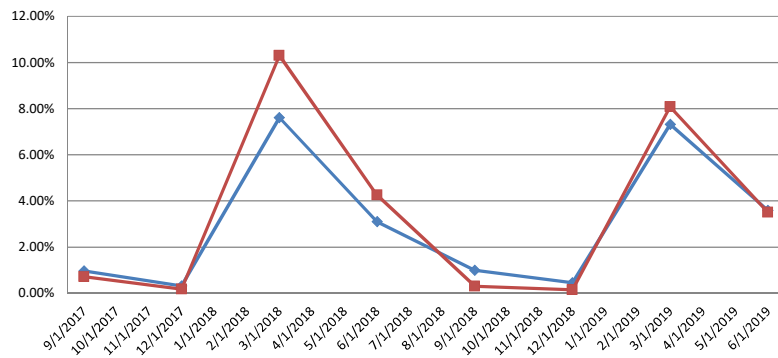
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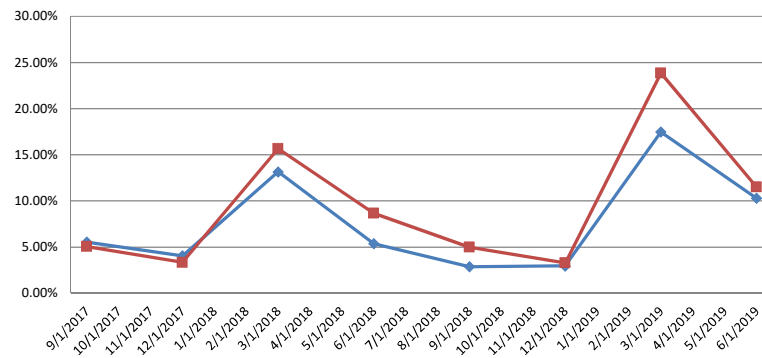
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



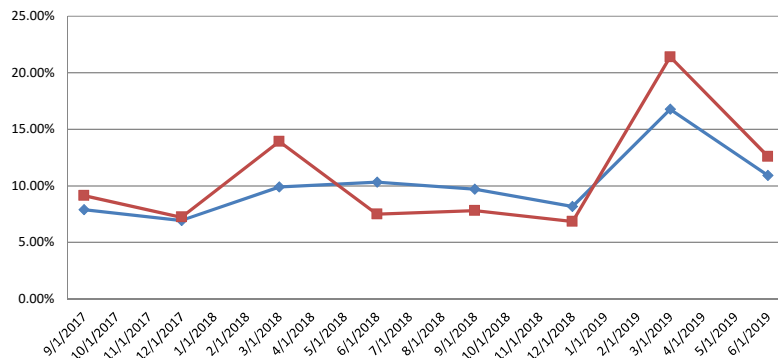
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Asset Growth Rate	0.96%	0.32%	7.61%	3.11%	1.00%	0.46%	7.32%	3.59%
Market Growth Rate	0.71%	0.17%	10.30%	4.25%	0.30%	0.16%	8.08%	3.51%

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



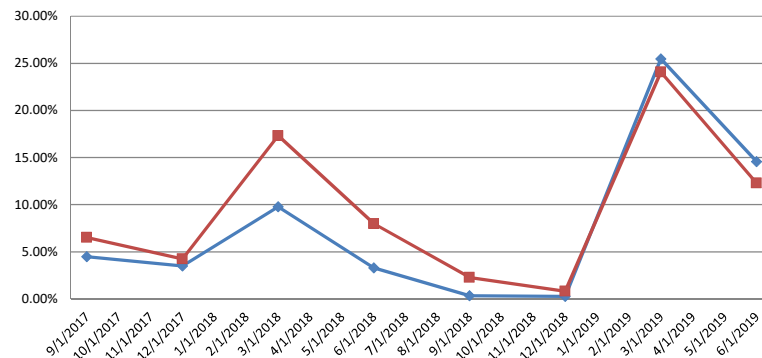
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Asset Growth Rate	5.53%	4.06%	13.15%	5.37%	2.87%	2.96%	17.47%	10.30%
Market Growth Rate	5.05%	3.34%	15.67%	8.66%	4.98%	3.28%	23.87%	11.52%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Asset Growth Rate	7.88%	6.94%	9.89%	10.32%	9.69%	8.17%	16.77%	10.93%
Market Growth Rate	9.15%	7.23%	13.91%	7.50%	7.81%	6.84%	21.40%	12.59%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Asset Growth Rate	4.48%	3.50%	9.78%	3.30%	0.35%	0.28%	25.48%	14.58%
Market Growth Rate	6.51%	4.25%	17.33%	7.98%	2.27%	0.82%	24.07%	12.30%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
	Asset Group A - \$50 to \$250 million in total assets										
	Norwesco Credit Union	\$83	\$49	\$57	85.96%	NA	4.40%	0.00%	4.40%	(19.57%)	(27.27%)
	Catholics United Credit Union	\$205	\$72	\$173	41.62%	NA	4.90%	0.00%	4.90%	0.00%	(2.29%)
	Sunflower Federal Credit Union	\$400	\$366	\$341	107.33%	\$400	7.58%	0.51%	7.07%	1.51%	(0.58%)
	Kan Colo Credit Union	\$745	\$315	\$614	51.30%	\$1,490	3.49%	0.54%	3.23%	2.17%	1.97%
	Quindaro Homes Federal Credit Union	\$802	\$369	\$536	68.84%	\$802	5.17%	0.26%	4.91%	10.78%	18.78%
	Universal Credit Union	\$994	\$558	\$627	89.00%	\$663	5.67%	0.81%	4.66%	3.06%	4.90%
	Enterprise Credit Union	\$1,053	\$938	\$939	99.89%	\$527	8.02%	0.68%	7.34%	(37.12%)	(32.92%)
	Christ the King Parish Federal Credit Union	\$1,502	\$741	\$1,307	56.69%	\$1,502	2.38%	0.13%	2.25%	(5.82%)	(6.66%)
	Mid Plains Credit Union	\$1,507	\$1,213	\$1,337	90.73%	\$1,507	5.06%	1.69%	3.38%	(12.09%)	(7.21%)
	Salina Municipal Credit Union	\$1,701	\$1,348	\$1,484	90.84%	\$680	4.27%	0.24%	4.03%	(2.09%)	4.13%
	Eagle Federal Credit Union	\$2,158	\$1,141	\$2,026	56.32%	\$1,439	4.17%	0.19%	3.98%	9.62%	11.92%
	Wakarusa Valley Credit Union	\$2,844	\$1,700	\$2,536	67.03%	\$1,896	4.26%	0.55%	3.71%	(7.12%)	(7.29%)
	Central Kansas Education Credit Union	\$3,370	\$2,312	\$2,481	93.19%	\$1,685	4.00%	0.78%	3.23%	5.86%	7.01%
	Hutchinson Postal and Community Credit Union	\$4,002	\$2,558	\$3,118	82.04%	\$1,143	5.27%	0.49%	4.84%	(1.64%)	(3.59%)
	Southwest Kansas Community Credit Union	\$4,213	\$3,368	\$3,660	92.02%	\$1,685	4.39%	0.85%	3.59%	(4.55%)	(5.27%)
	Tri-County Credit Union	\$4,299	\$1,335	\$3,590	37.19%	\$2,866	3.05%	1.05%	2.00%	10.48%	11.99%
	Ellis Credit Union	\$4,600	\$2,841	\$3,707	76.64%	\$3,067	3.60%	0.50%	3.10%	(19.00%)	(22.97%)
	Morton Credit Union	\$4,633	\$3,213	\$3,969	80.95%	\$927	5.11%	0.17%	4.94%	13.31%	12.02%
	C & R Credit Union	\$4,830	\$3,684	\$4,375	84.21%	\$1,610	6.92%	0.97%	5.95%	7.03%	5.83%
	River Cities Community Credit Union	\$4,882	\$4,687	\$4,398	106.57%	\$1,953	6.75%	0.98%	5.72%	15.11%	18.81%
	UAW MO-KAN Federal Credit Union	\$5,798	\$2,386	\$5,170	46.15%	\$1,933	3.17%	0.14%	3.04%	5.53%	7.59%
	Forbes Field Credit Union	\$5,933	\$4,932	\$5,049	97.68%	\$2,967	3.72%	0.99%	2.73%	12.16%	13.58%
	Muddy River Credit Union	\$6,897	\$3,429	\$5,898	58.14%	\$3,449	6.06%	0.88%	5.18%	(4.06%)	(5.64%)
	Peoples Choice Credit Union	\$6,898	\$2,384	\$5,264	45.29%	\$2,299	4.08%	0.41%	3.67%	2.47%	2.31%
	Topeka Police Credit Union	\$7,075	\$6,256	\$6,423	97.40%	\$2,358	4.34%	0.94%	3.40%	11.26%	13.11%
	KC Fairfax Federal Credit Union	\$8,157	\$3,382	\$6,966	48.55%	\$1,483	4.84%	0.38%	4.45%	(8.81%)	(11.86%)
	1st Kansas Credit Union	\$8,759	\$4,749	\$6,569	72.29%	\$3,504	4.01%	0.27%	3.75%	(3.76%)	(5.07%)
	Topeka Firemen's Credit Union	\$8,808	\$5,130	\$6,164	83.23%	\$4,404	2.39%	0.46%	1.93%	(1.84%)	(3.66%)
	United Credit Union	\$9,109	\$3,065	\$8,171	37.51%	\$3,036	3.23%	0.22%	2.99%	1.53%	1.13%
	Crossroads Credit Union	\$9,529	\$5,606	\$7,969	70.35%	\$3,176	4.03%	0.21%	3.80%	12.27%	10.51%
	Bluestem Community Credit Union	\$10,296	\$4,714	\$9,105	51.77%	\$2,574	4.08%	0.04%	4.04%	(0.48%)	(2.69%)
	North East Kansas Credit Union	\$10,584	\$7,603	\$9,440	80.54%	\$2,646	4.18%	0.50%	3.68%	62.53%	68.98%
	Garden City Teachers Federal Credit Union	\$11,346	\$9,554	\$10,196	93.70%	\$1,891	4.77%	0.23%	4.53%	(4.55%)	(0.20%)
	Bell Credit Union	\$13,465	\$11,572	\$11,420	101.33%	\$2,448	5.49%	0.65%	4.84%	12.15%	10.20%
	Farmers Credit Union	\$13,617	\$4,846	\$11,968	40.49%	\$3,026	3.29%	0.27%	3.02%	7.26%	7.54%
	Kansas City Kansas Firemen & Police Credit Union	\$15,017	\$7,873	\$12,203	64.52%	\$3,754	5.63%	1.61%	4.00%	(0.82%)	(2.46%)
	Sunflower Community Federal Credit Union	\$15,722	\$12,677	\$13,600	93.21%	\$2,096	5.74%	1.25%	4.49%	27.05%	31.51%
	Salina Interparochial Credit Union	\$17,892	\$12,188	\$12,558	97.05%	\$5,964	4.86%	1.24%	4.00%	9.99%	5.03%
	Co-Operative Credit Union	\$18,583	\$11,007	\$16,166	68.09%	\$3,097	5.34%	0.46%	4.88%	8.52%	8.94%
	Wheat State Credit Union	\$18,726	\$17,119	\$16,868	101.49%	\$2,341	6.03%	0.52%	5.51%	(4.02%)	(5.57%)
	Hutchinson Government Employees Credit Union	\$22,856	\$17,856	\$20,226	88.28%	\$2,540	5.21%	0.77%	4.45%	17.72%	19.66%
	Credit Union of Emporia	\$24,848	\$12,361	\$21,186	58.35%	\$3,550	3.57%	0.34%	3.23%	11.21%	10.39%
	Reliance Credit Union	\$25,322	\$14,647	\$21,536	68.01%	\$3,165	3.94%	0.43%	3.51%	3.01%	3.61%
	Campus Credit Union	\$27,254	\$18,507	\$23,034	80.35%	\$2,725	4.57%	0.30%	4.27%	(1.96%)	(3.03%)
	K.U.M.C. Credit Union	\$27,844	\$6,144	\$25,068	24.51%	\$3,481	2.84%	0.34%	2.50%	3.20%	2.96%
	Catholic Family Federal Credit Union	\$29,937	\$19,310	\$26,929	71.71%	\$2,994	3.85%	0.16%	3.69%	7.81%	7.66%
	McPherson Cooperative Credit Union	\$32,530	\$25,301	\$29,188	86.68%	\$3,424	3.54%	0.50%	3.04%	(4.40%)	(5.15%)
	U S P L K Employees Federal Credit Union	\$33,320	\$11,874	\$28,863	41.14%	\$6,058	2.67%	1.04%	1.63%	2.45%	3.25%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 10, 2019

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets (continued)											
	Freedom First Federal Credit Union	\$33,890	\$7,598	\$28,349	26.80%	\$3,766	2.80%	0.18%	2.62%	2.78%	1.62%
	Equishare Credit Union	\$34,206	\$24,867	\$29,949	83.03%	\$2,207	5.22%	0.28%	4.94%	5.30%	4.08%
	ARK Valley Credit Union	\$38,650	\$25,325	\$34,280	73.88%	\$2,863	4.13%	0.42%	3.72%	7.93%	7.52%
	United Northwest Federal Credit Union	\$38,834	\$19,758	\$31,801	62.13%	\$3,236	3.47%	0.58%	2.89%	(6.38%)	(5.61%)
	Dillon Credit Union	\$38,959	\$32,369	\$32,178	100.59%	\$3,388	4.09%	0.44%	3.65%	4.31%	4.77%
	Kansas Blue Cross-Blue Shield Credit Union	\$41,247	\$25,689	\$34,208	75.10%	\$5,892	3.82%	0.72%	3.10%	7.91%	7.79%
	Mid-Kansas Credit Union	\$51,034	\$26,601	\$45,274	58.76%	\$3,002	3.29%	0.21%	3.07%	(6.55%)	(8.55%)
	Panhandle Federal Credit Union	\$55,395	\$21,674	\$45,972	47.15%	\$5,036	2.98%	0.48%	2.50%	7.52%	8.07%
	B&V Credit Union	\$58,140	\$25,051	\$49,310	50.80%	\$12,920	2.46%	0.98%	1.48%	(4.59%)	(7.58%)
	Midwest Regional Credit Union	\$62,583	\$31,617	\$56,297	56.16%	\$3,477	3.46%	0.35%	3.11%	12.80%	13.10%
	SM Federal Credit Union	\$65,407	\$51,935	\$52,913	98.15%	\$16,352	2.78%	1.16%	1.87%	(2.99%)	(5.11%)
	Credit Union of Dodge City	\$73,775	\$53,767	\$65,260	82.39%	\$2,138	4.84%	0.31%	4.53%	9.52%	8.62%
	Quantum Credit Union	\$79,920	\$66,978	\$69,719	96.07%	\$3,633	4.84%	0.56%	4.27%	0.10%	(3.12%)
	Kansas State University Federal Credit Union	\$86,822	\$58,612	\$76,008	77.11%	\$2,943	4.20%	0.47%	3.74%	5.59%	4.16%
	Farmway Credit Union	\$86,889	\$63,122	\$65,011	97.09%	\$2,849	4.12%	0.43%	3.69%	(4.82%)	(8.35%)
	Emporia State Federal Credit Union	\$94,382	\$67,957	\$84,689	80.24%	\$3,312	3.62%	0.77%	2.86%	4.33%	3.57%
	Kansas Teachers Community Credit Union	\$99,797	\$72,572	\$85,398	84.98%	\$3,168	3.49%	0.51%	2.98%	8.75%	6.12%
	White Eagle Credit Union	\$108,530	\$76,078	\$92,294	82.43%	\$2,783	4.57%	0.59%	3.98%	4.73%	3.08%
	Wichita Federal Credit Union	\$125,942	\$101,082	\$106,497	94.92%	\$3,072	5.43%	0.92%	4.51%	32.41%	37.33%
	Frontier Community Credit Union	\$147,301	\$115,418	\$128,471	89.84%	\$3,237	4.17%	0.84%	3.33%	2.36%	2.91%
	Average of Asset Group A	\$28,186	\$18,638	\$24,093	74.17%	\$3,053	4.35%	0.56%	3.80%	3.59%	3.51%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 10, 2019

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets											
	Skyward Credit Union	\$305,519	\$126,208	\$248,790	50.73%	\$6,715	3.60%	0.89%	2.71%	14.97%	13.49%
	Mid American Credit Union	\$312,337	\$279,868	\$253,859	110.25%	\$3,077	4.56%	1.08%	3.48%	9.28%	9.86%
	Heartland Credit Union	\$319,173	\$268,076	\$276,168	97.07%	\$2,638	4.17%	0.90%	3.27%	5.15%	11.66%
	Envista Credit Union	\$390,053	\$331,342	\$334,390	99.09%	\$3,363	4.07%	0.70%	3.37%	14.16%	16.02%
	Mainstreet Federal Credit Union	\$461,867	\$297,880	\$412,615	72.19%	\$3,622	3.49%	0.32%	3.17%	7.93%	6.56%
	Average of Asset Group B	\$357,790	\$260,675	\$305,164	85.87%	\$3,883	3.98%	0.78%	3.20%	10.30%	11.52%
Asset Group C - \$501 million to \$1 billion in total assets											
	Azura Credit Union	\$508,703	\$358,398	\$439,173	81.61%	\$3,314	3.92%	0.73%	3.19%	11.16%	13.16%
	Golden Plains Credit Union	\$678,302	\$615,550	\$584,033	105.40%	\$3,230	4.16%	1.04%	3.12%	6.40%	10.57%
	Mazuma Credit Union	\$687,782	\$531,706	\$553,371	96.08%	\$3,339	4.38%	0.89%	3.49%	8.16%	9.22%
	Credit Union of America	\$970,999	\$792,469	\$774,728	102.29%	\$4,194	4.36%	1.12%	3.24%	17.98%	17.39%
	Average of Asset Group C	\$711,447	\$574,531	\$587,826	96.35%	\$3,519	4.21%	0.95%	3.26%	10.93%	12.59%
Asset Group D - \$1 billion and over in total assets											
	Meritrust Credit Union	\$1,301,995	\$1,036,093	\$1,054,147	98.29%	\$3,699	4.37%	1.16%	3.21%	14.42%	9.83%
	CommunityAmerica Credit Union	\$2,884,590	\$1,924,196	\$2,359,058	81.57%	\$3,388	3.88%	0.83%	3.02%	14.74%	14.77%
	Average of Asset Group D	\$2,093,293	\$1,480,145	\$1,706,603	89.93%	\$3,544	4.13%	1.00%	3.12%	14.58%	12.30%

Source: SNL Financial

Note: Report includes only bank-level data.

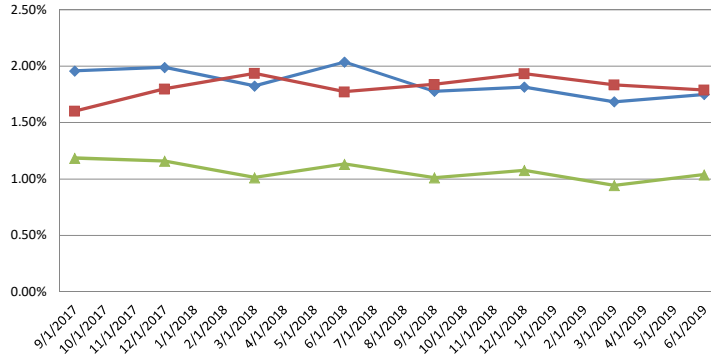
NA = data was not available.

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Asset Quality

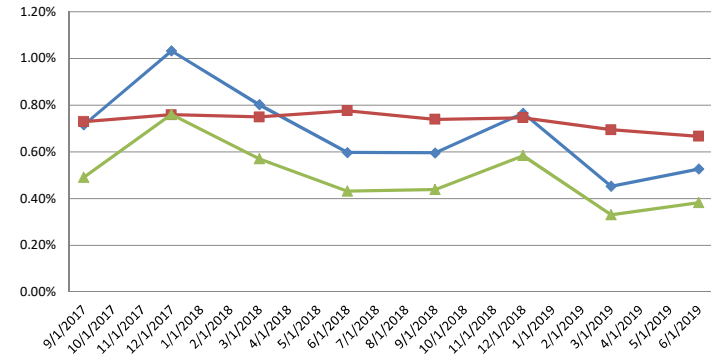
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



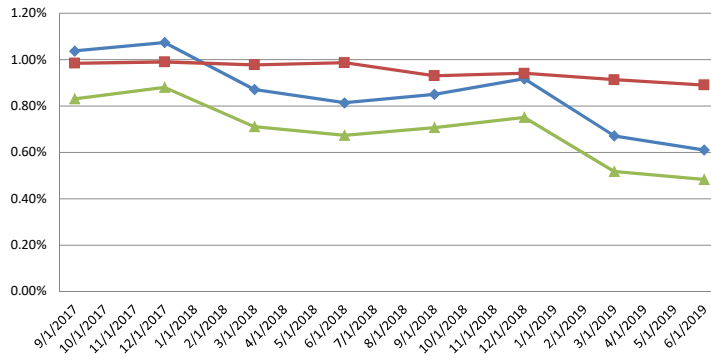
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
NPLs/Loans	1.96%	1.99%	1.82%	2.04%	1.78%	1.81%	1.68%	1.75%
Reserves/Loans	1.60%	1.80%	1.94%	1.77%	1.84%	1.93%	1.83%	1.79%
Delinquent Loans/Total Assets	1.19%	1.16%	1.01%	1.13%	1.01%	1.08%	0.94%	1.04%

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



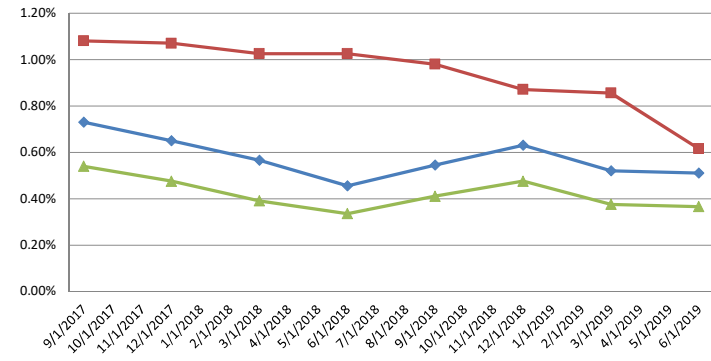
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
NPLs/Loans	0.72%	1.03%	0.80%	0.60%	0.60%	0.77%	0.45%	0.53%
Reserves/Loans	0.73%	0.76%	0.75%	0.78%	0.74%	0.75%	0.69%	0.67%
Delinquent Loans/Total Assets	0.49%	0.76%	0.57%	0.43%	0.44%	0.58%	0.33%	0.38%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
NPLs/Loans	1.04%	1.07%	0.87%	0.81%	0.85%	0.92%	0.67%	0.61%
Reserves/Loans	0.98%	0.99%	0.98%	0.99%	0.93%	0.94%	0.91%	0.89%
Delinquent Loans/Total Assets	0.83%	0.88%	0.71%	0.67%	0.71%	0.75%	0.52%	0.48%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
NPLs/Loans	0.73%	0.65%	0.57%	0.46%	0.55%	0.63%	0.52%	0.51%
Reserves/Loans	1.08%	1.07%	1.03%	1.03%	0.98%	0.87%	0.86%	0.62%
Delinquent Loans/Total Assets	0.54%	0.48%	0.39%	0.34%	0.41%	0.48%	0.38%	0.37%

Source: SNL Financial

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Asset Quality

June 30, 2019

Run Date: August 10, 2019

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	Norwesco Credit Union	\$83	\$0	0.00%	6.12%	NA	0.00%	0.00%
	Catholics United Credit Union	\$205	\$11	15.28%	15.28%	100.00%	25.58%	5.37%
	Sunflower Federal Credit Union	\$400	\$35	9.56%	4.37%	45.71%	47.95%	8.75%
	Kan Colo Credit Union	\$745	\$7	2.22%	6.98%	314.29%	4.58%	0.94%
	Quindaro Homes Federal Credit Union	\$802	\$10	2.71%	1.90%	70.00%	13.92%	1.25%
	Universal Credit Union	\$994	\$37	6.63%	2.69%	40.54%	9.74%	3.72%
	Enterprise Credit Union	\$1,053	\$4	0.43%	3.09%	725.00%	3.20%	0.38%
	Christ the King Parish Federal Credit Union	\$1,502	\$22	2.97%	0.40%	13.64%	11.22%	1.46%
	Mid Plains Credit Union	\$1,507	\$16	1.32%	1.15%	87.50%	9.30%	1.06%
	Salina Municipal Credit Union	\$1,701	\$0	0.00%	0.45%	NA	0.00%	0.00%
	Eagle Federal Credit Union	\$2,158	\$9	0.79%	0.26%	33.33%	6.77%	0.42%
	Wakarusa Valley Credit Union	\$2,844	\$4	0.24%	1.59%	675.00%	2.81%	0.14%
	Central Kansas Education Credit Union	\$3,370	\$0	0.00%	0.30%	NA	0.00%	0.00%
	Hutchinson Postal and Community Credit Union	\$4,002	\$8	0.31%	1.13%	362.50%	0.90%	0.20%
	Southwest Kansas Community Credit Union	\$4,213	\$123	3.65%	1.07%	29.27%	22.86%	2.92%
	Tri-County Credit Union	\$4,299	\$33	2.47%	2.92%	118.18%	4.43%	0.77%
	Ellis Credit Union	\$4,600	\$118	4.15%	2.18%	52.54%	12.43%	2.57%
	Morton Credit Union	\$4,633	\$222	6.91%	2.18%	31.53%	31.90%	4.79%
	C & R Credit Union	\$4,830	\$24	0.65%	0.76%	116.67%	8.21%	0.50%
	River Cities Community Credit Union	\$4,882	\$48	1.02%	0.73%	70.83%	10.96%	0.98%
	UAW MO-KAN Federal Credit Union	\$5,798	\$63	2.64%	1.01%	38.10%	10.34%	1.09%
	Forbes Field Credit Union	\$5,933	\$5	0.10%	0.26%	260.00%	0.57%	0.08%
	Muddy River Credit Union	\$6,897	\$132	3.85%	7.00%	181.82%	10.80%	1.91%
	Peoples Choice Credit Union	\$6,898	\$70	2.94%	1.30%	44.29%	4.26%	1.01%
	Topeka Police Credit Union	\$7,075	\$207	3.31%	2.27%	68.60%	26.27%	2.93%
	KC Fairfax Federal Credit Union	\$8,157	\$274	8.10%	3.43%	42.34%	21.41%	3.36%
	1st Kansas Credit Union	\$8,759	\$11	0.23%	0.82%	354.55%	0.49%	0.13%
	Topeka Firemen's Credit Union	\$8,808	\$30	0.58%	0.43%	73.33%	1.13%	0.34%
	United Credit Union	\$9,109	\$0	0.00%	1.14%	NA	0.00%	0.00%
	Crossroads Credit Union	\$9,529	\$32	0.57%	1.86%	325.00%	2.11%	0.34%
	Bluestem Community Credit Union	\$10,296	\$17	0.36%	0.64%	176.47%	1.65%	0.17%
	North East Kansas Credit Union	\$10,584	\$34	0.45%	2.04%	455.88%	3.17%	0.32%
	Garden City Teachers Federal Credit Union	\$11,346	\$3	0.03%	0.22%	700.00%	3.87%	0.03%
	Bell Credit Union	\$13,465	\$200	1.73%	0.84%	48.50%	10.75%	1.49%
	Farmers Credit Union	\$13,617	\$13	0.27%	0.99%	369.23%	0.95%	0.10%
	Kansas City Kansas Firemen & Police Credit Union	\$15,017	\$111	1.41%	3.56%	252.25%	3.74%	0.74%
	Sunflower Community Federal Credit Union	\$15,722	\$149	1.18%	0.53%	44.97%	11.20%	0.95%
	Salina Interparochial Credit Union	\$17,892	\$367	3.01%	2.99%	99.18%	6.58%	2.05%
	Co-Operative Credit Union	\$18,583	\$165	1.50%	4.19%	279.39%	5.98%	0.89%
	Wheat State Credit Union	\$18,726	\$345	2.02%	3.04%	151.01%	18.65%	1.84%
	Hutchinson Government Employees Credit Union	\$22,856	\$460	2.58%	2.84%	110.43%	17.12%	2.01%
	Credit Union of Emporia	\$24,848	\$23	0.19%	0.55%	295.65%	0.92%	0.09%
	Reliance Credit Union	\$25,322	\$415	2.83%	4.53%	160.00%	9.66%	1.64%
	Campus Credit Union	\$27,254	\$205	1.11%	2.06%	186.34%	9.32%	0.75%
	K.U.M.C. Credit Union	\$27,844	\$15	0.24%	0.26%	106.67%	0.55%	0.05%
	Catholic Family Federal Credit Union	\$29,937	\$185	0.96%	1.46%	151.89%	7.11%	0.62%
	McPherson Cooperative Credit Union	\$32,530	\$223	0.88%	0.13%	14.35%	6.72%	0.69%
	U S P L K Employees Federal Credit Union	\$33,320	\$116	0.98%	0.37%	37.93%	2.65%	0.35%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Asset Quality

June 30, 2019

Run Date: August 10, 2019

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets (continued)								
	Freedom First Federal Credit Union	\$33,890	\$41	0.54%	0.38%	70.73%	1.05%	0.12%
	Equishare Credit Union	\$34,206	\$152	0.61%	1.49%	244.08%	4.71%	0.44%
	ARK Valley Credit Union	\$38,650	\$38	0.15%	0.57%	378.95%	0.91%	0.10%
	United Northwest Federal Credit Union	\$38,834	\$258	1.31%	1.48%	113.18%	4.15%	0.66%
	Dillon Credit Union	\$38,959	\$154	0.48%	0.42%	88.31%	2.31%	0.40%
	Kansas Blue Cross-Blue Shield Credit Union	\$41,247	\$99	0.39%	0.37%	94.95%	1.40%	0.24%
	Mid-Kansas Credit Union	\$51,034	\$107	0.40%	0.74%	185.05%	1.86%	0.21%
	Panhandle Federal Credit Union	\$55,395	\$101	0.47%	0.32%	68.32%	1.07%	0.18%
	B&V Credit Union	\$58,140	\$488	1.95%	0.55%	28.48%	5.85%	0.84%
	Midwest Regional Credit Union	\$62,583	\$176	0.56%	0.98%	176.14%	2.86%	0.28%
	SM Federal Credit Union	\$65,407	\$2	0.00%	0.12%	NM	0.02%	0.00%
	Credit Union of Dodge City	\$73,775	\$495	0.92%	1.48%	160.61%	6.98%	0.67%
	Quantum Credit Union	\$79,920	\$361	0.54%	1.44%	267.31%	4.23%	0.45%
	Kansas State University Federal Credit Union	\$86,822	\$622	1.06%	0.57%	54.02%	6.87%	0.72%
	Farmway Credit Union	\$86,889	\$992	1.57%	1.08%	68.95%	5.00%	1.14%
	Emporia State Federal Credit Union	\$94,382	\$567	0.83%	0.54%	65.08%	5.74%	0.60%
	Kansas Teachers Community Credit Union	\$99,797	\$257	0.35%	0.29%	82.88%	2.09%	0.26%
	White Eagle Credit Union	\$108,530	\$70	0.09%	0.95%	NM	0.66%	0.06%
	Wichita Federal Credit Union	\$125,942	\$555	0.55%	0.82%	150.09%	3.74%	0.44%
	Frontier Community Credit Union	\$147,301	\$825	0.71%	0.68%	95.76%	5.54%	0.56%
	Average of Asset Group A	\$28,186	\$161	1.75%	1.79%	166.25%	7.23%	1.04%

Source: SNL Financial

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Asset Quality
June 30, 2019
Run Date: August 10, 2019

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group B - \$251 to \$500 million in total assets								
	Skyward Credit Union	\$305,519	\$755	0.60%	0.61%	102.25%	1.58%	0.25%
	Mid American Credit Union	\$312,337	\$796	0.28%	0.76%	268.59%	3.54%	0.25%
	Heartland Credit Union	\$319,173	\$3,160	1.18%	0.79%	67.37%	11.25%	0.99%
	Envista Credit Union	\$390,053	\$907	0.27%	0.70%	254.13%	2.56%	0.23%
	Mainstreet Federal Credit Union	\$461,867	\$882	0.30%	0.47%	159.07%	2.41%	0.19%
	Average of Asset Group B	\$357,790	\$1,300	0.53%	0.67%	170.28%	4.27%	0.38%
Asset Group C - \$501 million to \$1 billion in total assets								
	Azura Credit Union	\$508,703	\$1,651	0.46%	0.76%	165.90%	3.27%	0.32%
	Golden Plains Credit Union	\$678,302	\$1,721	0.28%	0.81%	290.24%	7.07%	0.25%
	Mazuma Credit Union	\$687,782	\$4,333	0.81%	0.93%	114.54%	7.62%	0.63%
	Credit Union of America	\$970,999	\$7,040	0.89%	1.06%	119.38%	5.96%	0.73%
	Average of Asset Group C	\$711,447	\$3,686	0.61%	0.89%	172.52%	5.98%	0.48%
Asset Group D - \$1 billion and over in total assets								
	Meritrust Credit Union	\$1,301,995	\$4,103	0.40%	0.61%	152.86%	3.92%	0.32%
	CommunityAmerica Credit Union	\$2,884,590	\$11,961	0.62%	0.62%	100.43%	4.54%	0.41%
	Average of Asset Group D	\$2,093,293	\$8,032	0.51%	0.62%	126.65%	4.23%	0.37%

Source: SNL Financial

Note: Report includes only bank-level data.

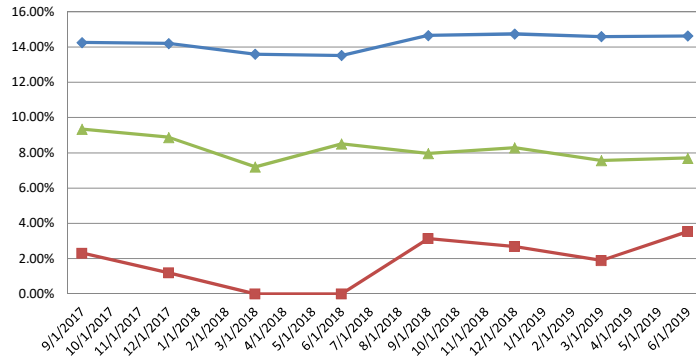
NA = data was not available.

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

Net Worth

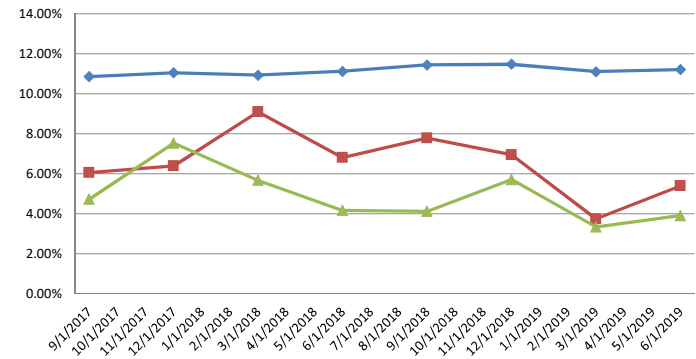
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



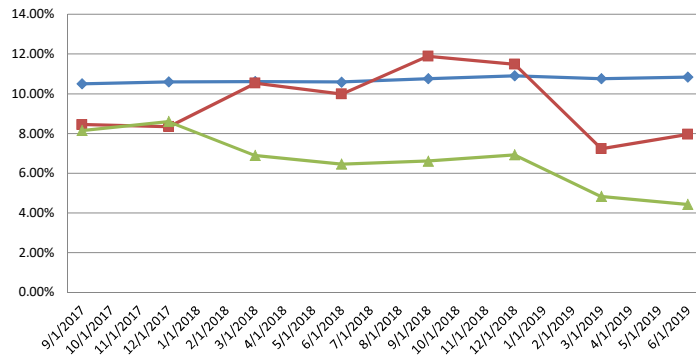
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/ Assets	14.24%	14.19%	13.59%	13.51%	14.64%	14.74%	14.58%	14.61%
Net Worth Growth (Decline) - YTD	2.31%	1.19%	0.00%	0.00%	3.13%	2.67%	1.89%	3.53%
Total Delinquent Lns/ Net Worth	9.34%	8.88%	7.20%	8.50%	7.96%	8.29%	7.56%	7.69%

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



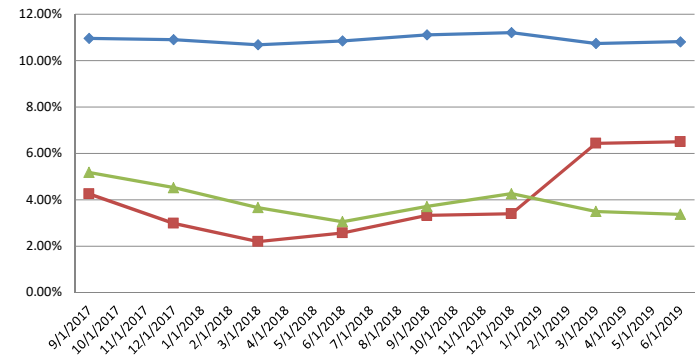
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/ Assets	10.86%	11.04%	10.93%	11.12%	11.44%	11.47%	11.10%	11.20%
Net Worth Growth (Decline) - YTD	6.05%	6.40%	9.09%	6.80%	7.78%	6.96%	3.75%	5.40%
Total Delinquent Lns/ Net Worth	4.73%	7.53%	5.68%	4.17%	4.12%	5.71%	3.34%	3.91%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/ Assets	10.49%	10.59%	10.61%	10.58%	10.75%	10.90%	10.75%	10.84%
Net Worth Growth (Decline) - YTD	8.44%	8.33%	10.52%	9.98%	11.89%	11.48%	7.23%	7.95%
Total Delinquent Lns/ Net Worth	8.15%	8.59%	6.89%	6.45%	6.61%	6.91%	4.83%	4.43%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/ Assets	10.96%	10.90%	10.68%	10.84%	11.11%	11.21%	10.74%	10.81%
Net Worth Growth (Decline) - YTD	4.25%	2.98%	2.20%	2.57%	3.32%	3.40%	6.43%	6.50%
Total Delinquent Lns/ Net Worth	5.17%	4.52%	3.65%	3.05%	3.70%	4.26%	3.49%	3.36%

Source: SNL Financial

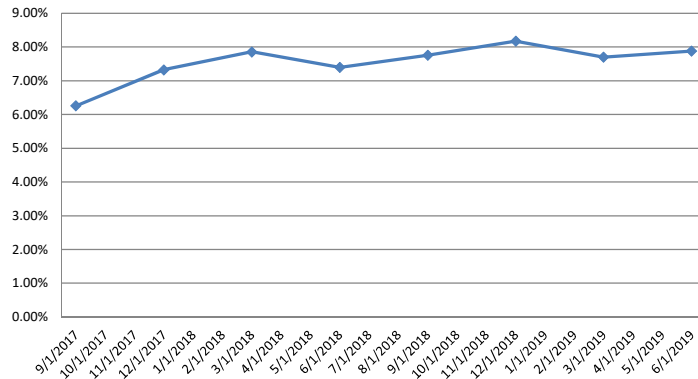
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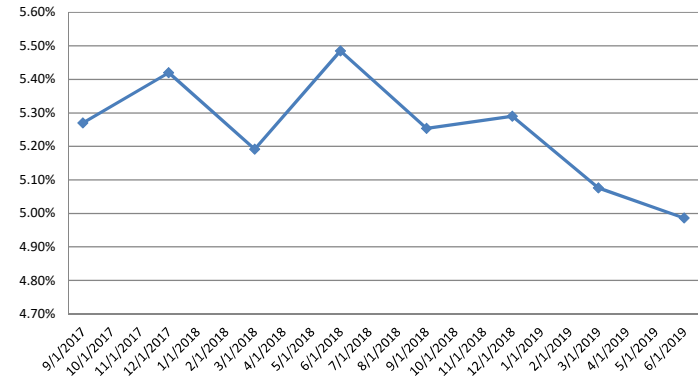
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



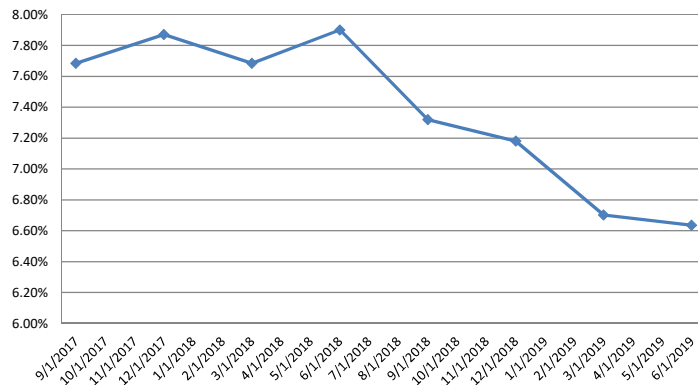
Classified Assets/ Net Worth (%)	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	6.26%	7.33%	7.86%	7.40%	7.75%	8.17%	7.70%	7.88%

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



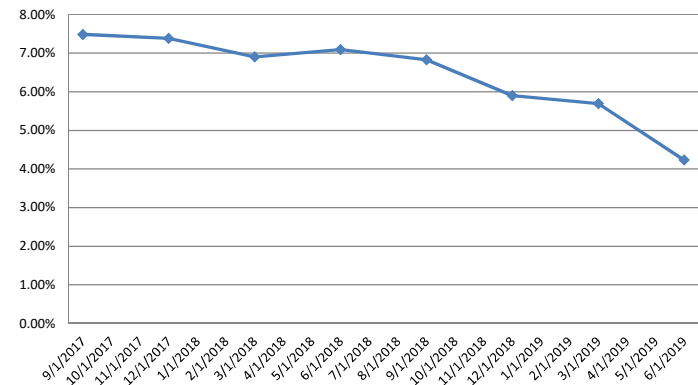
Classified Assets/ Net Worth (%)	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	5.27%	5.42%	5.19%	5.49%	5.25%	5.29%	5.08%	4.99%

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



Classified Assets/ Net Worth (%)	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	7.68%	7.87%	7.68%	7.90%	7.32%	7.18%	6.70%	6.64%

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



Classified Assets/ Net Worth (%)	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	7.49%	7.38%	6.90%	7.09%	6.83%	5.90%	5.70%	4.23%

Source: SNL Financial

Note: Report includes only bank-level data.

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Net Worth

June 30, 2019

Run Date: August 10, 2019

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets							
	Norwesco Credit Union	\$83	\$26	31.33%	8.00%	0.00%	11.54%
	Catholics United Credit Union	\$205	\$32	15.61%	13.33%	34.38%	34.38%
	Sunflower Federal Credit Union	\$400	\$57	14.25%	11.11%	61.40%	28.07%
	Kan Colo Credit Union	\$745	\$131	17.58%	3.10%	5.34%	16.79%
	Quindaro Homes Federal Credit Union	\$802	\$265	33.04%	(2.97%)	3.77%	2.64%
	Universal Credit Union	\$994	\$366	36.82%	0.00%	10.11%	4.10%
	Enterprise Credit Union	\$1,053	\$96	9.12%	(38.66%)	4.17%	30.21%
	Christ the King Parish Federal Credit Union	\$1,502	\$193	12.85%	0.00%	11.40%	1.55%
	Mid Plains Credit Union	\$1,507	\$158	10.48%	(42.00%)	10.13%	8.86%
	Salina Municipal Credit Union	\$1,701	\$215	12.64%	0.00%	0.00%	2.79%
	Eagle Federal Credit Union	\$2,158	\$130	6.02%	(20.69%)	6.92%	2.31%
	Wakarusa Valley Credit Union	\$2,844	\$294	10.34%	(9.09%)	1.36%	9.18%
	Central Kansas Education Credit Union	\$3,370	\$727	21.57%	1.94%	0.00%	0.96%
	Hutchinson Postal and Community Credit Union	\$4,002	\$863	21.56%	5.23%	0.93%	3.36%
	Southwest Kansas Community Credit Union	\$4,213	\$502	11.92%	(6.55%)	24.50%	7.17%
	Tri-County Credit Union	\$4,299	\$705	16.40%	3.46%	4.68%	5.53%
	Ellis Credit Union	\$4,600	\$887	19.28%	(0.45%)	13.30%	6.99%
	Morton Credit Union	\$4,633	\$626	13.51%	9.02%	35.46%	11.18%
	C & R Credit Union	\$4,830	\$447	9.25%	19.66%	5.37%	6.26%
	River Cities Community Credit Union	\$4,882	\$404	8.28%	22.59%	11.88%	8.42%
	UAW MO-KAN Federal Credit Union	\$5,798	\$585	10.09%	(13.69%)	10.77%	4.10%
	Forbes Field Credit Union	\$5,933	\$858	14.46%	3.56%	0.58%	1.52%
	Muddy River Credit Union	\$6,897	\$982	14.24%	5.22%	13.44%	24.44%
	Peoples Choice Credit Union	\$6,898	\$1,614	23.40%	2.89%	4.34%	1.92%
	Topeka Police Credit Union	\$7,075	\$646	9.13%	(4.83%)	32.04%	21.98%
	KC Fairfax Federal Credit Union	\$8,157	\$1,163	14.26%	10.69%	23.56%	9.97%
	1st Kansas Credit Union	\$8,759	\$2,190	25.00%	0.37%	0.50%	1.78%
	Topeka Firemen's Credit Union	\$8,808	\$2,642	30.00%	2.37%	1.14%	0.83%
	United Credit Union	\$9,109	\$925	10.15%	13.13%	0.00%	3.78%
	Crossroads Credit Union	\$9,529	\$1,413	14.83%	3.75%	2.26%	7.36%
	Bluestem Community Credit Union	\$10,296	\$1,003	9.74%	5.53%	1.69%	2.99%
	North East Kansas Credit Union	\$10,584	\$918	8.67%	(11.50%)	3.70%	16.88%
	Garden City Teachers Federal Credit Union	\$11,346	\$961	8.47%	6.89%	0.31%	2.19%
	Bell Credit Union	\$13,465	\$1,763	13.09%	6.32%	11.34%	5.50%
	Farmers Credit Union	\$13,617	\$1,629	11.96%	4.39%	0.80%	2.95%
	Kansas City Kansas Firemen & Police Credit Union	\$15,017	\$2,689	17.91%	2.79%	4.13%	10.41%
	Sunflower Community Federal Credit Union	\$15,722	\$1,262	8.03%	18.72%	11.81%	5.31%
	Salina Interparochial Credit Union	\$17,892	\$5,211	29.12%	21.41%	7.04%	6.99%
	Co-Operative Credit Union	\$18,583	\$2,296	12.36%	9.87%	7.19%	20.08%
	Wheat State Credit Union	\$18,726	\$1,538	8.21%	18.31%	22.43%	33.88%
	Hutchinson Government Employees Credit Union	\$22,856	\$2,272	9.94%	5.05%	20.25%	22.36%
	Credit Union of Emporia	\$24,848	\$3,419	13.76%	11.31%	0.67%	1.99%
	Reliance Credit Union	\$25,322	\$3,631	14.34%	(2.50%)	11.43%	18.29%
	Campus Credit Union	\$27,254	\$4,038	14.82%	2.46%	5.08%	9.46%
	K.U.M.C. Credit Union	\$27,844	\$2,701	9.70%	2.32%	0.56%	0.59%
	Catholic Family Federal Credit Union	\$29,937	\$2,827	9.44%	5.08%	6.54%	9.94%
	McPherson Cooperative Credit Union	\$32,530	\$3,231	9.93%	1.06%	6.90%	0.99%
	U S P L K Employees Federal Credit Union	\$33,320	\$4,337	13.02%	2.05%	2.67%	1.01%

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Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets (continued)							
	Freedom First Federal Credit Union	\$33,890	\$5,194	15.33%	5.83%	0.79%	0.56%
	Equishare Credit Union	\$34,206	\$3,384	9.89%	10.38%	4.49%	10.96%
	ARK Valley Credit Union	\$38,650	\$4,015	10.39%	11.71%	0.95%	3.59%
	United Northwest Federal Credit Union	\$38,834	\$6,714	17.29%	4.23%	3.84%	4.35%
	Dillon Credit Union	\$38,959	\$6,541	16.79%	4.18%	2.35%	2.08%
	Kansas Blue Cross-Blue Shield Credit Union	\$41,247	\$6,989	16.94%	9.44%	1.42%	1.34%
	Mid-Kansas Credit Union	\$51,034	\$5,623	11.02%	3.07%	1.90%	3.52%
	Panhandle Federal Credit Union	\$55,395	\$9,334	16.85%	5.57%	1.08%	0.74%
	B&V Credit Union	\$58,140	\$8,257	14.20%	1.27%	5.91%	1.68%
	Midwest Regional Credit Union	\$62,583	\$5,853	9.35%	4.51%	3.01%	5.30%
	SM Federal Credit Union	\$65,407	\$12,177	18.62%	4.52%	0.02%	0.49%
	Credit Union of Dodge City	\$73,775	\$7,485	10.15%	9.63%	6.61%	10.62%
	Quantum Credit Union	\$79,920	\$7,875	9.85%	3.44%	4.58%	12.25%
	Kansas State University Federal Credit Union	\$86,822	\$9,210	10.61%	7.22%	6.75%	3.65%
	Farmway Credit Union	\$86,889	\$21,122	24.31%	2.11%	4.70%	3.24%
	Emporia State Federal Credit Union	\$94,382	\$9,193	9.74%	8.72%	6.17%	4.01%
	Kansas Teachers Community Credit Union	\$99,797	\$12,636	12.66%	10.55%	2.03%	1.69%
	White Eagle Credit Union	\$108,530	\$14,515	13.37%	14.20%	0.48%	4.96%
	Wichita Federal Credit Union	\$125,942	\$18,388	14.60%	6.94%	3.02%	4.53%
	Frontier Community Credit Union	\$147,301	\$17,453	11.85%	2.52%	4.73%	4.53%
	Average of Asset Group A	\$28,186	\$3,792	14.61%	3.53%	7.69%	7.88%

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, 2019

Run Date: August 10, 2019

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group B - \$251 to \$500 million in total assets							
	Skyward Credit Union	\$305,519	\$54,003	17.68%	6.38%	1.40%	1.43%
	Mid American Credit Union	\$312,337	\$30,349	9.72%	5.45%	2.62%	7.04%
	Heartland Credit Union	\$319,173	\$28,108	8.81%	(4.51%)	11.24%	7.57%
	Envista Credit Union	\$390,053	\$40,928	10.49%	11.19%	2.22%	5.63%
	Mainstreet Federal Credit Union	\$461,867	\$43,049	9.32%	8.47%	2.05%	3.26%
	Average of Asset Group B	\$357,790	\$39,287	11.20%	5.40%	3.91%	4.99%
Asset Group C - \$501 million to \$1 billion in total assets							
	Azura Credit Union	\$508,703	\$56,781	11.16%	7.76%	2.91%	4.82%
	Golden Plains Credit Union	\$678,302	\$67,373	9.93%	7.72%	2.55%	7.41%
	Mazuma Credit Union	\$687,782	\$67,547	9.82%	7.89%	6.41%	7.35%
	Credit Union of America	\$970,999	\$120,770	12.44%	8.41%	5.83%	6.96%
	Average of Asset Group C	\$711,447	\$78,118	10.84%	7.95%	4.43%	6.64%
Asset Group D - \$1 billion and over in total assets							
	Meritrust Credit Union	\$1,301,995	\$126,483	9.71%	3.30%	3.24%	4.96%
	CommunityAmerica Credit Union	\$2,884,590	\$343,602	11.91%	9.70%	3.48%	3.50%
	Average of Asset Group D	\$2,093,293	\$235,043	10.81%	6.50%	3.36%	4.23%

Source: SNL Financial

Note: Report includes only bank-level data.

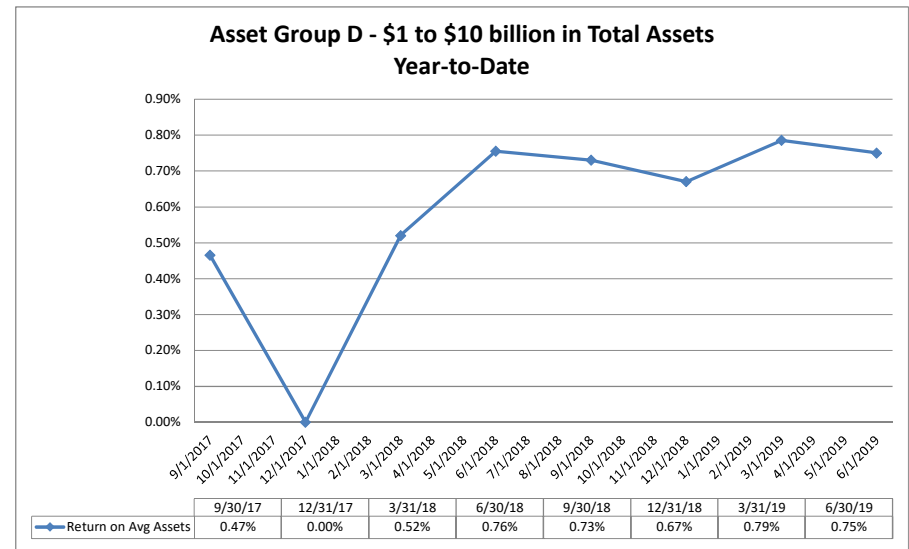
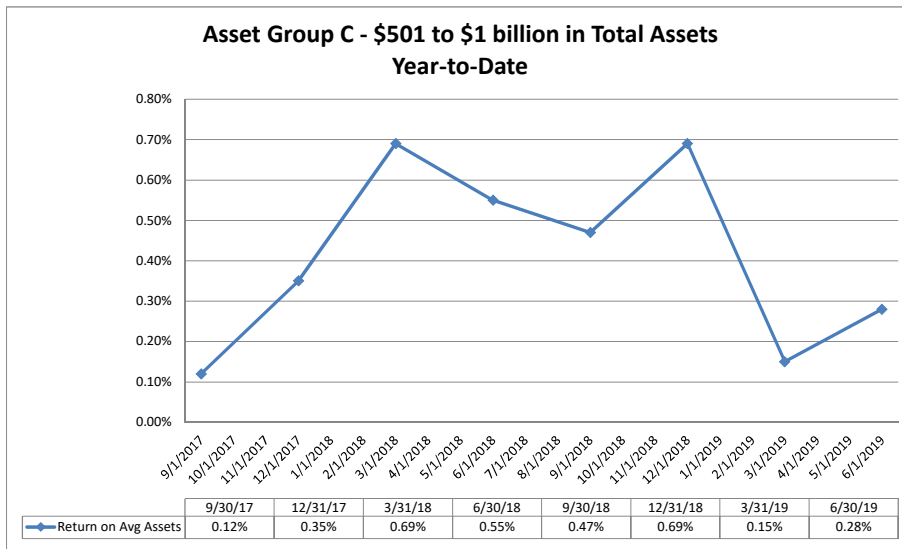
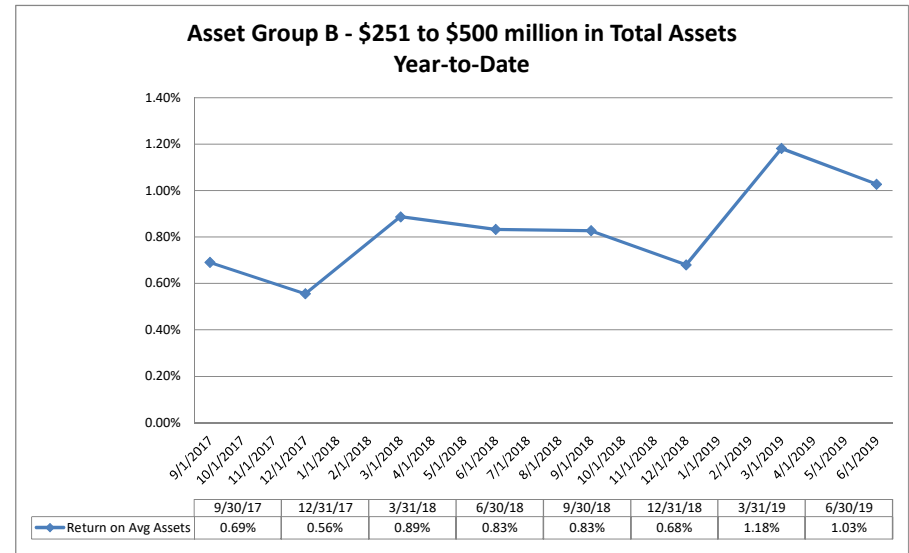
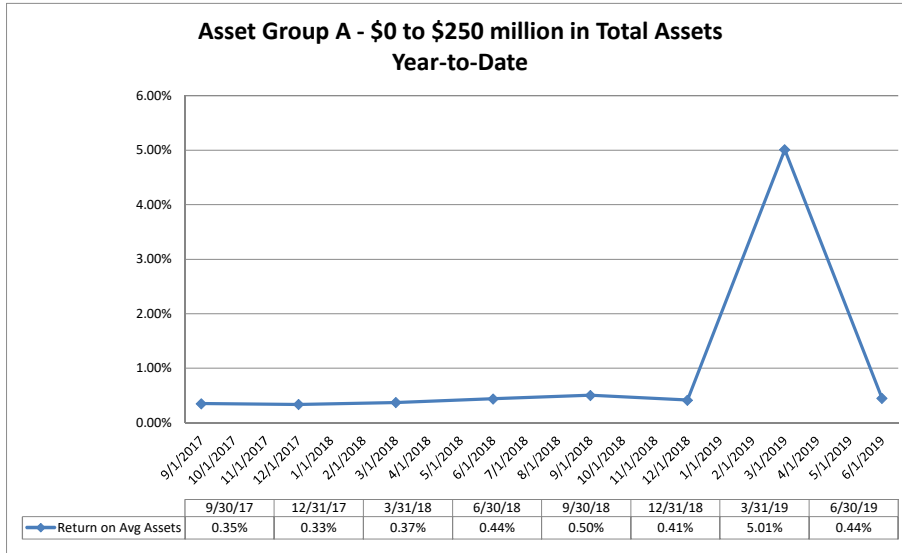
NA = data was not available.

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

Missouri

Performance Analysis

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



Source: SNL Financial

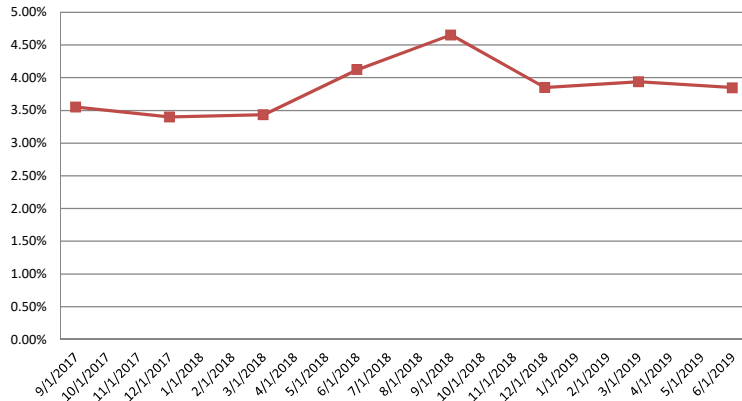
Note: Report includes only bank-level data.

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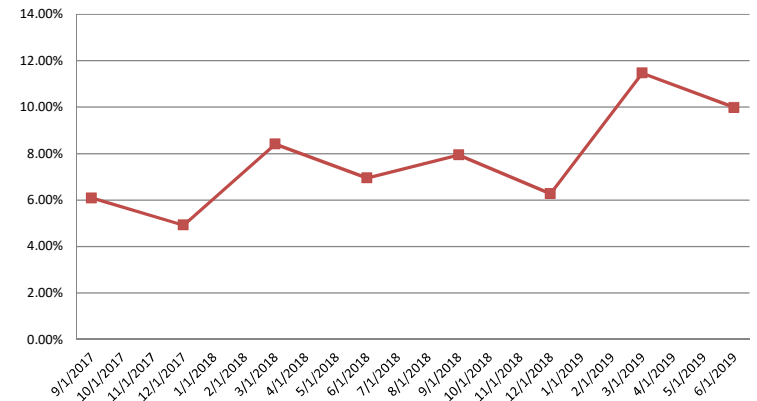
Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

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



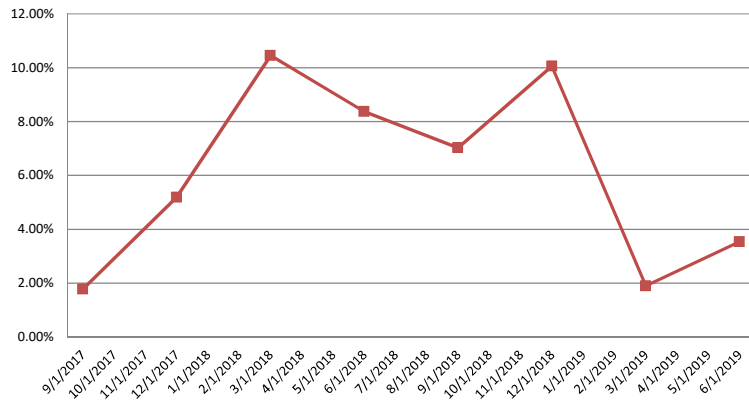
Return on Avg Net Worth	3.55%	3.40%	3.43%	4.12%	4.65%	3.85%	3.94%	3.85%
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Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



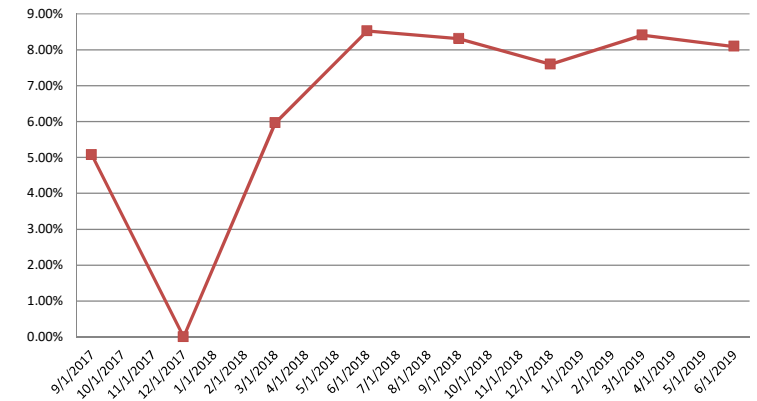
Return on Avg Net Worth	6.09%	4.92%	8.40%	6.95%	7.94%	6.27%	11.46%	9.99%
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Asset Group C - \$501 to \$1 billion in Total Assets
Year-to-Date



Return on Avg Net Worth	1.77%	5.18%	10.45%	8.37%	7.02%	10.06%	1.89%	3.53%
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Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date



Return on Avg Net Worth	5.07%	0.00%	5.97%	8.53%	8.31%	7.60%	8.41%	8.09%
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Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

June 30, 2019

Run Date: August 10, 2019

Region	Institution Name	As of Date	Quarter to Date				Year to Date					
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
	Asset Group A - \$50 to \$250 million in total assets											
	Union Memorial Credit Union	\$85	\$0	0.00%	0.00%	NA	NA	\$0	0.00%	0.00%	100.00%	NA
	West Side Baptist Church Federal Credit Union	\$303	\$1	1.27%	6.45%	100.00%	NA	\$2	1.25%	6.45%	75.00%	NA
	Atlas Credit Union	\$478	(\$2)	(1.65%)	(10.13%)	100.00%	\$16	(\$4)	(1.66%)	(10.00%)	100.00%	\$16
	Procter & Gamble St. Louis Employees Credit Union	\$687	\$0	0.00%	0.00%	80.00%	\$20	(\$1)	(0.28%)	(1.57%)	100.00%	\$18
	Co-Lib Credit Union	\$1,028	\$2	0.78%	7.41%	57.14%	\$0	\$5	0.99%	9.35%	53.85%	\$0
	Northeast Regional Credit Union	\$1,268	\$0	0.00%	0.00%	95.00%	\$29	(\$1)	(0.15%)	(1.04%)	102.63%	\$31
	Bluescope Employees' Credit Union	\$1,450	\$0	0.00%	0.00%	106.25%	\$56	(\$1)	(0.14%)	(1.12%)	103.13%	\$54
	St. Augustine Credit Union	\$1,577	\$2	0.51%	5.93%	83.33%	\$4	\$2	0.25%	2.96%	91.67%	NA
	Southwest Counties School Employees Credit Union	\$1,858	\$12	2.60%	22.02%	30.77%	\$48	\$12	1.28%	11.06%	58.62%	\$48
	Bothwell Hospital Employees Credit Union	\$2,274	(\$6)	(1.06%)	(14.04%)	111.11%	\$40	(\$8)	(0.72%)	(9.25%)	107.69%	\$43
	Neosho School Employees Credit Union	\$2,502	\$18	2.90%	19.57%	26.67%	\$16	\$22	1.78%	11.99%	47.22%	\$32
	MAWC Credit Union	\$2,716	\$7	1.03%	8.46%	75.00%	\$32	\$10	0.74%	6.08%	80.49%	\$60
	UBC Credit Union	\$2,746	\$15	2.16%	23.81%	71.26%	\$32	\$5	0.37%	3.98%	83.44%	\$33
	Independence Federal Credit Union	\$2,749	(\$21)	(3.17%)	(44.92%)	108.82%	\$30	(\$39)	(2.99%)	(39.59%)	106.06%	\$30
	J.C. Federal Employees Credit Union	\$2,917	\$6	0.83%	4.70%	76.67%	\$37	\$13	0.90%	5.12%	77.05%	\$37
	Guadalupe Center Federal Credit Union	\$3,533	(\$65)	(7.46%)	(57.52%)	130.23%	\$55	(\$64)	(3.68%)	(27.35%)	115.09%	\$52
	Dexter Public Schools Credit Union	\$4,009	(\$9)	(0.90%)	(8.45%)	92.86%	\$48	\$0	0.00%	0.00%	84.38%	\$48
	Cross Roads Credit Union	\$4,179	(\$18)	(1.71%)	(11.29%)	120.29%	\$53	(\$28)	(1.32%)	(8.68%)	111.68%	\$53
	Our Lady of Snows Credit Union	\$4,443	\$10	0.91%	9.37%	62.07%	\$13	\$4	0.18%	1.88%	76.92%	\$13
	Sikeston Public Schools Credit Union	\$5,117	\$11	0.87%	5.56%	56.67%	NA	\$18	0.72%	4.57%	61.82%	NA
	Southeast Missouri Community Credit Union	\$5,804	\$35	2.45%	18.21%	53.85%	\$42	\$28	1.00%	7.26%	75.72%	\$42
	Community First Credit Union	\$6,092	\$8	0.53%	4.57%	83.87%	\$29	\$8	0.27%	2.29%	87.60%	\$30
	Fedco Credit Union	\$6,166	\$19	1.23%	14.87%	13.64%	NA	\$33	1.07%	13.12%	23.26%	NA
	Lovers Lane Credit Union	\$6,696	(\$24)	(1.40%)	(11.76%)	92.86%	\$46	(\$20)	(0.58%)	(4.91%)	83.44%	\$46
	Bayer Credit Union	\$7,046	\$0	0.00%	0.00%	104.11%	\$51	(\$4)	(0.12%)	(1.36%)	102.13%	\$48
	Heartland Community Credit Union	\$7,590	(\$109)	(5.57%)	(83.21%)	91.60%	\$46	(\$103)	(2.66%)	(36.01%)	90.53%	\$42
	Missouri Baptist Credit Union	\$8,612	(\$1)	(0.05%)	(0.61%)	93.67%	\$43	\$12	0.29%	3.68%	83.23%	\$42
	St. Joseph Teachers' Credit Union	\$8,687	\$18	0.83%	11.16%	78.67%	\$40	\$26	0.61%	8.14%	82.43%	\$41
	Northwest Missouri Regional Credit Union	\$9,205	\$19	0.83%	8.51%	86.67%	\$52	\$36	0.80%	8.14%	86.46%	\$48
	Northland Community Credit Union	\$10,081	(\$1)	(0.04%)	(0.30%)	99.00%	\$61	\$4	0.08%	0.59%	98.05%	\$59
	Patriot Credit Union	\$10,490	\$38	1.49%	21.17%	68.84%	\$58	\$43	0.85%	12.16%	78.10%	\$58
	Academic Employees Credit Union	\$10,792	\$10	0.37%	5.77%	85.71%	\$55	\$13	0.24%	3.77%	88.93%	\$53
	K.C. Area Credit Union	\$11,116	(\$5)	(0.18%)	(1.13%)	94.85%	\$58	\$6	0.11%	0.68%	98.07%	\$59
	South Central Missouri Credit Union	\$11,157	(\$2)	(0.07%)	(0.51%)	89.29%	\$31	\$17	0.29%	2.19%	81.15%	\$31
	Catholic Family Credit Union	\$12,573	\$4	0.13%	1.33%	88.29%	\$71	\$12	0.19%	2.01%	89.81%	\$71
	Burlington Northtown Community Credit Union	\$13,252	\$33	0.98%	5.76%	71.97%	\$57	\$67	0.99%	5.89%	74.34%	\$58
	Stationery Credit Union	\$13,638	\$36	1.04%	7.75%	84.66%	\$54	\$64	0.93%	6.95%	83.75%	\$53
	Division 10 Highway Employees' Credit Union	\$13,674	\$28	0.83%	3.96%	70.78%	\$52	\$53	0.80%	3.77%	73.04%	\$51
	Division #6 Highway Credit Union	\$14,216	\$5	0.14%	0.85%	91.75%	\$44	\$11	0.16%	0.93%	94.33%	\$47
	United Labor Credit Union	\$15,215	\$37	0.99%	12.01%	89.12%	\$70	\$89	1.20%	14.65%	94.93%	\$71
	Independence Teachers Credit Union	\$15,310	\$45	1.18%	10.66%	58.23%	\$56	\$64	0.84%	7.65%	62.58%	\$57
	Summit Ridge Credit Union	\$15,863	\$7	0.18%	1.91%	86.74%	\$71	\$14	0.18%	1.92%	89.27%	\$68
	Cape Regional Credit Union	\$16,618	\$32	0.77%	10.95%	82.99%	\$39	\$54	0.66%	9.34%	86.01%	\$39
	Legacy Credit Union	\$17,192	\$41	0.94%	7.04%	65.83%	\$66	\$69	0.79%	5.97%	66.81%	\$71
	De Soto Mo-Pac Credit Union	\$17,373	\$46	1.08%	9.86%	64.07%	\$39	\$96	1.15%	10.42%	64.78%	\$40

Source: SNL Financial

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Performance Analysis

June 30, 2019

Run Date: August 10, 2019

Region	Institution Name	As of Date	Quarter to Date				Year to Date					
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets (continued)												
	St. Louis Newspaper Carriers Credit Union	\$17,911	\$5	0.12%	1.31%	84.09%	\$88	\$6	0.07%	0.79%	90.36%	\$86
	St. Louis Firefighters & Community Credit Union	\$18,522	\$18	0.39%	2.90%	84.46%	\$60	\$26	0.28%	2.10%	88.22%	\$60
	County Credit Union	\$19,741	\$22	0.45%	2.74%	79.18%	\$53	\$6	0.06%	0.37%	74.96%	\$53
	St. Louis Policemen's Credit Union	\$20,472	\$40	0.80%	4.76%	76.22%	\$51	\$59	0.60%	3.53%	81.62%	\$53
	Burns & McDonnell Credit Union	\$21,163	\$119	2.11%	20.98%	51.97%	\$54	\$200	1.72%	18.03%	54.93%	\$55
	Highway Alliance Credit Union	\$21,494	\$23	0.43%	3.37%	79.43%	\$46	\$53	0.51%	3.90%	82.52%	\$45
	Leadco Community Credit Union	\$22,107	(\$9)	(0.17%)	(1.82%)	91.51%	\$42	(\$51)	(0.48%)	(5.15%)	95.03%	\$40
	Columbia Credit Union	\$23,023	\$90	1.58%	17.55%	70.06%	\$54	\$207	1.84%	20.71%	73.80%	\$52
	Lutheran Federal Credit Union	\$23,071	(\$30)	(0.52%)	(5.71%)	106.65%	\$87	(\$90)	(0.80%)	(8.47%)	113.63%	\$88
	Holy Rosary Credit Union	\$23,598	\$50	0.86%	11.79%	73.62%	\$39	\$112	0.97%	13.43%	77.98%	\$39
	Show-Me Credit Union	\$27,005	\$55	0.80%	5.89%	83.33%	\$65	\$96	0.70%	5.17%	87.25%	\$64
	District One Highway Credit Union	\$27,898	\$84	1.21%	8.23%	46.30%	\$56	\$146	1.05%	7.21%	50.65%	\$58
	Edison Credit Union	\$29,007	\$90	1.23%	12.15%	77.02%	\$79	\$179	1.23%	12.26%	75.89%	\$80
	Shelter Insurance Federal Credit Union	\$32,382	\$60	0.75%	6.14%	62.09%	\$63	\$107	0.67%	5.51%	65.46%	\$63
	Joplin Metro Credit Union	\$33,275	\$137	1.64%	14.99%	70.27%	\$38	\$259	1.58%	14.42%	73.22%	\$40
	Horizon Credit Union	\$34,704	\$30	0.35%	2.31%	86.84%	\$48	\$93	0.56%	3.62%	85.03%	\$42
	Kansas City Credit Union	\$35,710	\$80	0.91%	7.93%	88.76%	\$57	\$107	0.62%	5.37%	87.59%	\$54
	Missouri Valley Federal Credit Union	\$37,603	\$37	0.39%	4.07%	83.62%	\$77	\$103	0.55%	5.70%	82.92%	\$71
	City Credit Union	\$40,015	\$188	1.88%	17.05%	66.55%	\$56	\$322	1.62%	14.87%	69.66%	\$58
	CSD Credit Union	\$40,514	\$67	0.66%	4.82%	82.12%	\$74	\$81	0.40%	2.92%	84.63%	\$88
	Members 1st Credit Union	\$48,207	\$82	0.69%	7.63%	77.53%	\$55	\$125	0.53%	5.86%	81.50%	\$54
	Central Communications Credit Union	\$49,986	\$54	0.43%	6.22%	89.02%	\$51	\$42	0.17%	2.54%	94.74%	\$55
	Riverways Federal Credit Union	\$53,606	\$16	0.12%	1.57%	85.19%	\$52	\$54	0.21%	2.65%	84.97%	\$52
	Postal & Community Credit Union	\$54,352	\$152	1.12%	14.07%	76.55%	\$44	\$216	0.80%	10.12%	79.24%	\$44
	Raytown-Lee's Summit Community Credit Union	\$57,895	\$53	0.37%	4.69%	82.30%	\$35	\$165	0.57%	7.37%	85.71%	\$36
	Missouri Central Credit Union	\$59,687	\$96	0.65%	6.17%	79.62%	\$68	\$121	0.41%	3.91%	86.36%	\$75
	Goetz Credit Union	\$60,533	\$78	0.52%	3.90%	72.60%	\$68	\$273	0.92%	6.88%	74.82%	\$69
	Ozark Federal Credit Union	\$61,494	\$168	1.09%	10.59%	77.31%	\$44	\$346	1.12%	11.05%	79.66%	\$44
	Foundation Credit Union	\$62,473	\$55	0.36%	2.42%	79.85%	\$66	\$92	0.30%	2.03%	84.88%	\$72
	Educational Community Credit Union	\$63,715	\$39	0.25%	3.26%	90.63%	\$58	\$68	0.21%	2.87%	89.22%	\$55
	Mercy Credit Union	\$63,780	\$116	0.71%	7.85%	79.89%	\$49	\$184	0.56%	6.28%	83.64%	\$53
	Health Care Family Credit Union	\$63,808	\$99	0.62%	4.58%	78.45%	\$59	\$226	0.72%	5.26%	79.63%	\$58
	Volt Credit Union	\$65,971	\$23	0.14%	1.37%	95.95%	\$58	\$74	0.22%	2.21%	90.79%	\$56
	First Missouri Credit Union	\$70,441	\$205	1.18%	9.39%	72.08%	\$59	\$397	1.16%	9.21%	74.47%	\$58
	Employment Security Credit Union	\$75,052	\$135	0.72%	6.12%	69.28%	\$61	\$225	0.61%	5.23%	72.62%	\$62
	Metro Credit Union	\$77,348	\$174	1.01%	8.29%	76.54%	\$54	\$239	0.74%	6.27%	81.24%	\$51
	R-G Federal Credit Union	\$84,282	\$205	0.98%	10.46%	68.23%	\$51	\$205	0.49%	5.26%	69.45%	\$50
	Central Missouri Community Credit Union	\$101,889	\$105	0.40%	5.08%	93.76%	\$55	(\$52)	(0.10%)	(1.26%)	98.52%	\$55
	Century Credit Union	\$110,522	\$385	1.40%	8.00%	59.38%	\$49	\$750	1.38%	7.87%	59.88%	\$50
	Conservation Employees Credit Union	\$115,413	\$117	0.41%	4.15%	86.11%	\$78	\$204	0.36%	3.66%	88.12%	\$83
	Multipl Credit Union	\$118,676	\$162	0.55%	3.16%	80.77%	\$71	\$602	1.04%	5.94%	75.56%	\$65
	Greater KC Public Safety Credit Union	\$141,324	\$195	0.55%	5.46%	83.66%	\$78	\$243	0.34%	3.43%	86.63%	\$81
	United Consumers Credit Union	\$145,905	\$296	0.81%	7.59%	83.87%	\$62	\$583	0.80%	7.55%	85.59%	\$61
	Assemblies of God Credit Union	\$171,628	\$582	1.35%	11.33%	76.78%	\$72	\$1,117	1.30%	11.06%	77.17%	\$69
	Telcomm Credit Union	\$172,686	\$971	2.27%	15.45%	60.03%	\$52	\$1,584	1.89%	12.95%	62.39%	\$52

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2019

Run Date: August 10, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets (continued)												
	Electro Savings Credit Union	\$172,970	(\$24)	(0.06%)	(0.67%)	94.55%	\$69	\$2	0.00%	0.03%	92.63%	\$67
	United Credit Union	\$178,635	\$778	1.75%	14.29%	71.08%	\$63	\$1,407	1.60%	13.19%	71.04%	\$60
	Blucurrent Credit Union	\$195,170	\$195	0.40%	4.33%	79.51%	\$72	\$525	0.55%	5.87%	78.78%	\$71
	Missouri Electric Cooperatives Employees' Credit Union	\$197,337	\$554	1.14%	10.76%	55.19%	\$104	\$969	1.01%	9.75%	59.23%	\$106
	Infuze Credit Union	\$230,098	\$506	0.89%	9.58%	76.10%	\$56	\$447	0.39%	4.27%	81.27%	\$56
	Arsenal Credit Union	\$248,945	\$580	0.94%	9.17%	71.21%	\$67	\$1,198	0.99%	9.71%	73.67%	\$66
	Average of Asset Group A	\$44,306	\$89	0.48%	3.99%	79.39%	\$53	\$159	0.44%	3.85%	81.82%	\$53
Asset Group B - \$251 to \$500 million in total assets												
	River Region Credit Union	\$250,101	\$604	0.98%	10.32%	70.42%	\$69	\$1,061	0.87%	9.17%	71.73%	\$69
	1st Financial Federal Credit Union	\$251,915	\$1,026	1.64%	18.57%	69.86%	\$69	\$1,652	1.33%	15.30%	70.66%	\$69
	West Community Credit Union	\$271,827	\$621	0.93%	11.21%	78.96%	\$74	\$2,532	1.91%	23.54%	67.74%	\$72
	Great Plains Federal Credit Union	\$287,895	\$593	0.82%	4.75%	74.86%	\$54	\$1,039	0.73%	4.21%	77.10%	\$54
	St. Louis Community Credit Union	\$299,470	\$623	0.83%	6.17%	86.33%	\$67	\$1,704	1.15%	8.56%	82.10%	\$65
	Alliance Credit Union	\$300,064	\$348	0.46%	4.99%	81.35%	\$66	\$715	0.48%	5.16%	82.19%	\$66
	Missouri Credit Union	\$369,323	\$863	0.95%	9.45%	77.48%	\$69	\$1,331	0.75%	7.38%	80.63%	\$70
	Neighbors Credit Union	\$390,838	\$931	0.96%	6.27%	80.81%	\$59	\$1,922	1.00%	6.57%	80.76%	\$60
	Average of Asset Group B	\$302,679	\$701	0.95%	8.97%	77.51%	\$66	\$1,495	1.03%	9.99%	76.61%	\$66
Asset Group C - \$501 million to \$1 billion in total assets												
	Vantage Credit Union	\$891,259	\$915	0.41%	5.12%	88.73%	\$80	\$1,242	0.28%	3.53%	89.67%	\$82
	Average of Asset Group C	\$891,259	\$915	0.41%	5.12%	88.73%	\$80	\$1,242	0.28%	3.53%	89.67%	\$82
Asset Group D - \$1 billion and over in total assets												
	Anheuser-Busch Employees Credit Union	\$1,791,115	\$3,584	0.80%	8.09%	72.65%	\$86	\$8,774	1.00%	10.07%	69.48%	\$84
	First Community Credit Union	\$2,705,329	\$4,129	0.62%	7.49%	76.09%	\$67	\$6,604	0.50%	6.11%	77.42%	\$67
	Average of Asset Group D	\$2,248,222	\$3,857	0.71%	7.79%	74.37%	\$77	\$7,689	0.75%	8.09%	73.45%	\$76

Source: SNL Financial

Note: Report includes only bank-level data.

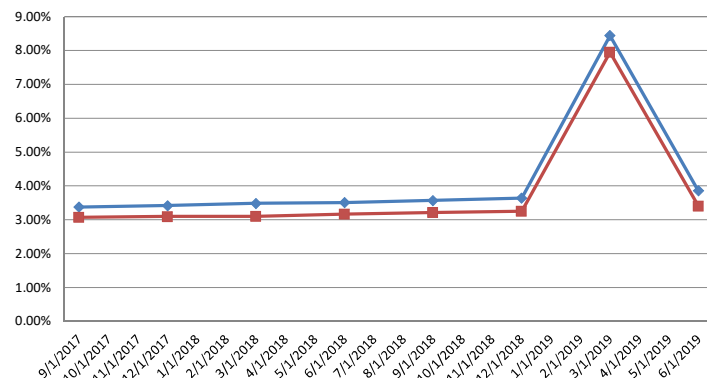
NA = data was not available.

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

Balance Sheet & Net Interest Margin

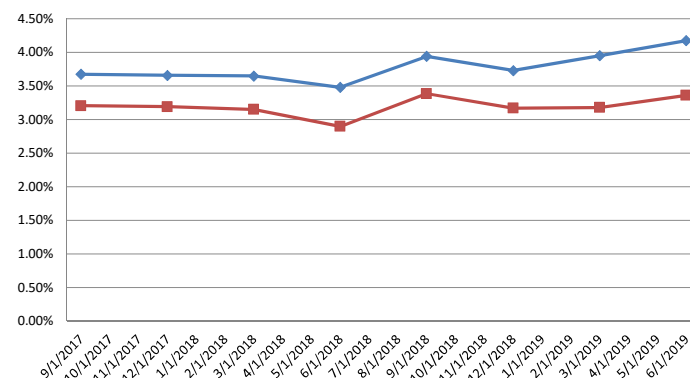
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



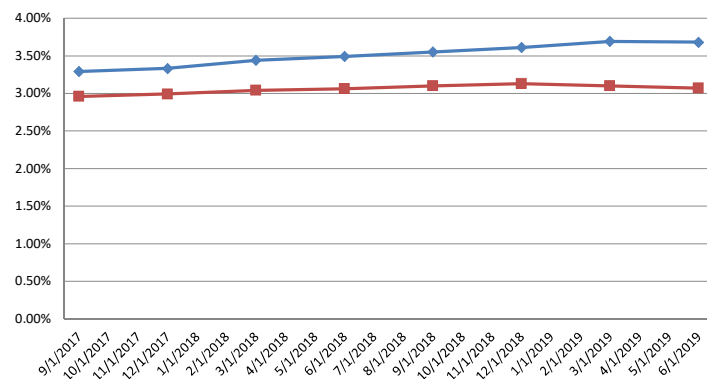
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.38%	3.42%	3.48%	3.50%	3.57%	3.64%	8.44%	3.86%
Net Interest Income/ Avg Assets	3.07%	3.09%	3.10%	3.16%	3.21%	3.25%	7.95%	3.40%

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



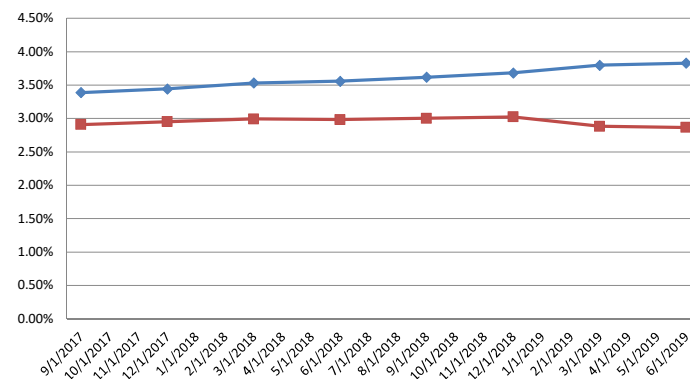
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.67%	3.66%	3.65%	3.48%	3.94%	3.73%	3.95%	4.18%
Net Interest Income/ Avg Assets	3.20%	3.19%	3.15%	2.90%	3.39%	3.17%	3.18%	3.36%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.29%	3.33%	3.44%	3.49%	3.55%	3.61%	3.69%	3.68%
Net Interest Income/ Avg Assets	2.96%	2.99%	3.04%	3.06%	3.10%	3.13%	3.10%	3.07%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.39%	3.44%	3.53%	3.56%	3.62%	3.68%	3.80%	3.83%
Net Interest Income/ Avg Assets	2.91%	2.95%	2.99%	2.98%	3.00%	3.02%	2.88%	2.87%

Source: SNL Financial

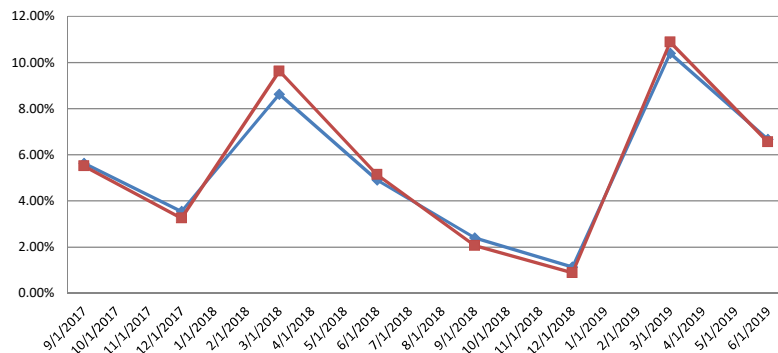
Note: Report includes only bank-level data.

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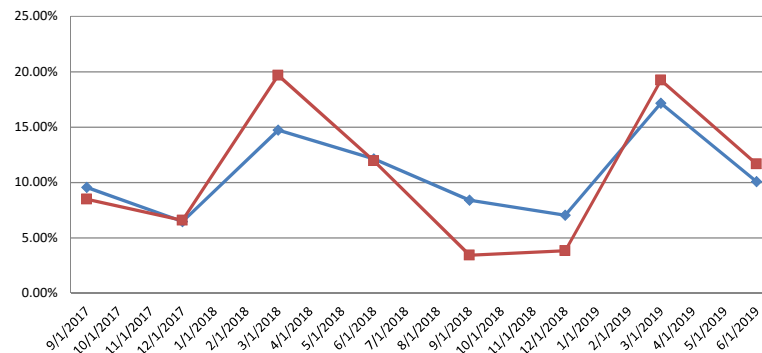
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



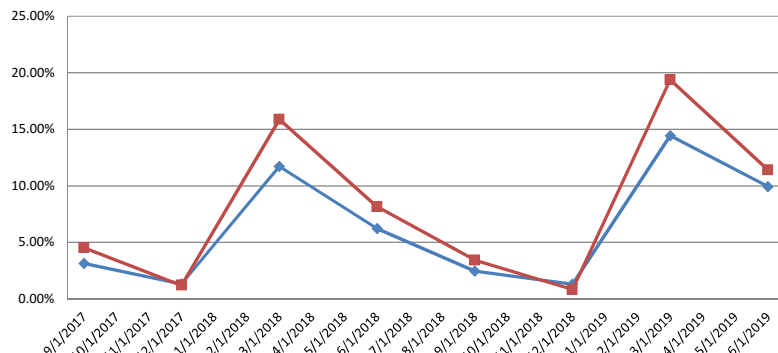
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Asset Growth Rate	5.64%	3.55%	8.63%	4.91%	2.40%	1.13%	10.40%	6.67%
Market Growth Rate	5.51%	3.25%	9.63%	5.14%	2.06%	0.88%	10.89%	6.56%

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



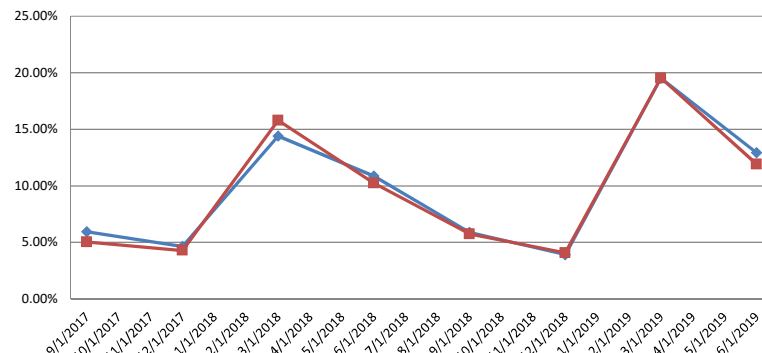
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Asset Growth Rate	9.57%	6.48%	14.75%	12.14%	8.41%	7.04%	17.16%	10.07%
Market Growth Rate	8.50%	6.59%	19.68%	11.95%	3.43%	3.83%	19.23%	11.66%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Asset Growth Rate	3.13%	1.32%	11.70%	6.21%	2.46%	1.30%	14.43%	9.93%
Market Growth Rate	4.52%	1.20%	15.86%	8.16%	3.43%	0.83%	19.38%	11.41%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Asset Growth Rate	5.93%	4.64%	14.39%	10.86%	5.88%	3.92%	19.51%	12.94%
Market Growth Rate	5.04%	4.29%	15.80%	10.24%	5.75%	4.09%	19.53%	11.90%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 10, 2019

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
	Asset Group A - \$50 to \$250 million in total assets										
	Union Memorial Credit Union	\$85	\$7	\$73	9.59%	NA	2.35%	0.00%	2.35%	2.38%	2.78%
	West Side Baptist Church Federal Credit Union	\$303	\$24	\$240	10.00%	NA	2.49%	0.00%	2.49%	(15.24%)	(19.55%)
	Atlas Credit Union	\$478	\$298	\$397	75.06%	\$956	4.15%	0.83%	2.90%	4.71%	7.85%
	Procter & Gamble St. Louis Employees Credit Union	\$687	\$621	\$559	111.09%	\$687	4.70%	0.28%	4.43%	(17.53%)	(20.83%)
	Co-Lib Credit Union	\$1,028	\$608	\$918	66.23%	\$2,056	2.78%	0.20%	2.58%	11.09%	11.76%
	Northeast Regional Credit Union	\$1,268	\$1,091	\$1,072	101.77%	\$845	5.68%	0.31%	5.53%	(4.47%)	(4.91%)
	Bluescope Employees' Credit Union	\$1,450	\$1,371	\$1,169	117.28%	\$1,450	4.49%	0.14%	4.22%	(9.96%)	(26.04%)
	St. Augustine Credit Union	\$1,577	\$1,477	\$1,439	102.64%	NA	2.67%	1.14%	1.52%	2.44%	2.11%
	Southwest Counties School Employees Credit Union	\$1,858	\$758	\$1,634	46.39%	\$3,716	3.53%	0.43%	3.00%	(9.14%)	(10.55%)
	Bothwell Hospital Employees Credit Union	\$2,274	\$1,453	\$2,101	69.16%	\$1,516	4.07%	0.00%	4.07%	17.71%	20.58%
	Neosho School Employees Credit Union	\$2,502	\$1,456	\$2,126	68.49%	\$5,004	3.56%	0.65%	2.91%	3.17%	3.35%
	MAWC Credit Union	\$2,716	\$1,564	\$2,379	65.74%	\$5,432	3.12%	0.15%	2.97%	8.04%	8.32%
	UBC Credit Union	\$2,746	\$1,545	\$2,418	63.90%	\$915	5.42%	0.15%	5.27%	14.11%	13.04%
	Independence Federal Credit Union	\$2,749	\$1,842	\$2,569	71.70%	\$1,100	4.83%	0.08%	4.75%	11.94%	17.53%
	J.C. Federal Employees Credit Union	\$2,917	\$1,697	\$2,395	70.86%	\$1,945	4.83%	0.62%	4.28%	2.71%	2.28%
	Guadalupe Center Federal Credit Union	\$3,533	\$3,277	\$3,112	105.30%	\$1,178	8.10%	0.34%	7.70%	1.37%	5.75%
	Dexter Public Schools Credit Union	\$4,009	\$2,723	\$3,575	76.17%	\$8,018	2.90%	1.65%	1.25%	3.50%	3.13%
	Cross Roads Credit Union	\$4,179	\$2,821	\$3,541	79.67%	\$1,672	3.54%	0.09%	3.49%	(5.40%)	(4.96%)
	Our Lady of Snows Credit Union	\$4,443	\$2,445	\$4,003	61.08%	\$1,481	2.77%	0.59%	2.18%	1.31%	1.00%
	Sikeston Public Schools Credit Union	\$5,117	\$2,640	\$4,318	61.14%	NA	2.43%	0.32%	2.11%	8.39%	9.10%
	Southeast Missouri Community Credit Union	\$5,804	\$3,636	\$5,025	72.36%	\$1,451	5.19%	0.11%	5.09%	12.60%	14.88%
	Community First Credit Union	\$6,092	\$4,878	\$5,355	91.09%	\$2,031	3.91%	0.27%	3.64%	3.58%	10.21%
	Fedco Credit Union	\$6,166	\$1,234	\$5,646	21.86%	NA	2.66%	1.30%	1.36%	3.97%	3.20%
	Lovers Lane Credit Union	\$6,696	\$6,030	\$5,814	103.72%	\$2,678	6.46%	2.01%	4.45%	(0.65%)	(0.31%)
	Bayer Credit Union	\$7,046	\$3,669	\$6,385	57.46%	\$2,818	3.30%	0.09%	3.21%	19.57%	19.94%
	Heartland Community Credit Union	\$7,590	\$4,101	\$7,156	57.31%	\$2,169	5.16%	0.18%	4.98%	7.60%	10.35%
	Missouri Baptist Credit Union	\$8,612	\$6,868	\$7,938	86.52%	\$2,871	4.56%	1.44%	3.12%	11.21%	11.60%
	St. Joseph Teachers' Credit Union	\$8,687	\$3,020	\$8,015	37.68%	\$2,896	3.31%	0.09%	3.22%	14.49%	14.79%
	Northwest Missouri Regional Credit Union	\$9,205	\$6,667	\$8,236	80.95%	\$1,841	5.24%	0.11%	5.11%	15.65%	15.91%
	Northland Community Credit Union	\$10,081	\$3,507	\$8,670	40.45%	\$2,880	3.40%	0.16%	3.24%	11.41%	12.87%
	Patriot Credit Union	\$10,490	\$6,624	\$9,738	68.02%	\$4,196	3.24%	0.06%	3.16%	12.46%	12.43%
	Academic Employees Credit Union	\$10,792	\$5,730	\$10,064	56.94%	\$3,083	3.76%	0.02%	3.76%	6.29%	6.44%
	K.C. Area Credit Union	\$11,116	\$3,656	\$9,272	39.43%	\$2,470	3.48%	0.07%	3.41%	6.71%	8.31%
	South Central Missouri Credit Union	\$11,157	\$3,909	\$9,601	40.71%	\$3,188	2.39%	0.38%	2.01%	(16.90%)	(19.19%)
	Catholic Family Credit Union	\$12,573	\$5,645	\$11,353	49.72%	\$4,191	3.44%	0.42%	3.02%	1.81%	1.72%
	Burlington Northtown Community Credit Union	\$13,252	\$5,958	\$10,709	55.64%	\$3,313	3.85%	0.18%	3.67%	(9.05%)	(12.30%)
	Stationery Credit Union	\$13,638	\$5,365	\$11,716	45.79%	\$2,480	3.62%	0.19%	3.42%	0.91%	(0.09%)
	Division 10 Highway Employees' Credit Union	\$13,674	\$9,430	\$10,788	87.41%	\$3,039	4.73%	0.73%	4.01%	13.36%	16.50%
	Division #6 Highway Credit Union	\$14,216	\$7,392	\$11,818	62.55%	\$4,739	2.95%	0.39%	2.56%	9.91%	11.62%
	United Labor Credit Union	\$15,215	\$9,895	\$13,906	71.16%	\$2,536	5.14%	0.37%	4.79%	12.17%	11.85%
	Independence Teachers Credit Union	\$15,310	\$5,039	\$13,580	37.11%	\$7,655	2.25%	0.30%	1.95%	(0.82%)	(1.95%)
	Summit Ridge Credit Union	\$15,863	\$8,905	\$14,130	63.02%	\$3,525	4.58%	0.78%	3.79%	6.27%	4.60%
	Cape Regional Credit Union	\$16,618	\$7,421	\$15,352	48.34%	\$2,077	3.10%	0.06%	3.04%	14.51%	13.88%
	Legacy Credit Union	\$17,192	\$7,459	\$14,815	50.35%	\$8,596	3.07%	0.47%	2.60%	(6.87%)	(8.73%)
	De Soto Mo-Pac Credit Union	\$17,373	\$13,518	\$15,455	87.47%	\$3,861	4.25%	1.21%	3.04%	12.07%	12.28%

Source: SNL Financial

Note: Report includes only bank-level data.

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Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets (continued)											
	St. Louis Newspaper Carriers Credit Union	\$17,911	\$13,671	\$16,380	83.46%	\$17,911	3.02%	2.11%	0.90%	7.94%	8.70%
	St. Louis Firefighters & Community Credit Union	\$18,522	\$6,297	\$16,089	39.14%	\$3,368	3.16%	0.20%	2.95%	(2.80%)	(2.53%)
	County Credit Union	\$19,741	\$10,281	\$16,279	63.15%	\$2,820	4.47%	0.05%	4.42%	2.89%	2.01%
	St. Louis Policemen's Credit Union	\$20,472	\$6,861	\$16,916	40.56%	\$5,849	3.00%	0.62%	2.38%	12.64%	13.67%
	Burns & McDonnell Credit Union	\$21,163	\$14,569	\$18,676	78.01%	\$5,291	3.36%	0.27%	3.18%	(26.16%)	(31.37%)
	Highway Alliance Credit Union	\$21,494	\$12,063	\$18,720	64.44%	\$5,374	3.24%	0.72%	2.53%	10.12%	11.14%
	Leadco Community Credit Union	\$22,107	\$10,289	\$19,778	52.02%	\$1,842	3.50%	0.15%	3.35%	9.88%	9.60%
	Columbia Credit Union	\$23,023	\$14,326	\$20,877	68.62%	\$3,070	3.99%	0.06%	3.92%	9.27%	8.34%
	Lutheran Federal Credit Union	\$23,071	\$11,643	\$20,835	55.88%	\$2,714	3.00%	0.09%	2.92%	28.95%	33.08%
	Holy Rosary Credit Union	\$23,598	\$13,641	\$20,995	64.97%	\$1,888	4.58%	0.12%	4.46%	10.56%	9.90%
	Show-Me Credit Union	\$27,005	\$19,598	\$23,203	84.46%	\$2,843	4.35%	0.25%	4.10%	1.45%	0.75%
	District One Highway Credit Union	\$27,898	\$8,042	\$23,696	33.94%	\$9,299	2.74%	0.55%	2.20%	4.25%	3.78%
	Edison Credit Union	\$29,007	\$13,022	\$25,686	50.70%	\$3,868	4.54%	0.14%	4.41%	6.17%	5.20%
	Shelter Insurance Federal Credit Union	\$32,382	\$7,647	\$28,429	26.90%	\$7,196	2.70%	0.61%	2.09%	5.76%	5.83%
	Joplin Metro Credit Union	\$33,275	\$22,627	\$29,249	77.36%	\$1,957	4.76%	0.13%	4.64%	13.74%	12.52%
	Horizon Credit Union	\$34,704	\$21,578	\$29,129	74.08%	\$2,103	4.44%	0.69%	3.75%	18.27%	19.96%
	Kansas City Credit Union	\$35,710	\$13,826	\$30,983	44.62%	\$1,786	4.34%	0.26%	4.08%	15.32%	12.36%
	Missouri Valley Federal Credit Union	\$37,603	\$23,236	\$33,875	68.59%	\$3,581	3.88%	0.23%	3.65%	5.76%	5.42%
	City Credit Union	\$40,015	\$23,599	\$35,092	67.25%	\$3,811	4.48%	0.28%	4.20%	7.88%	6.73%
	CSD Credit Union	\$40,514	\$21,126	\$34,884	60.56%	\$4,265	3.67%	0.30%	3.37%	4.27%	4.17%
	Members 1st Credit Union	\$48,207	\$32,978	\$43,474	75.86%	\$3,571	3.63%	0.63%	3.00%	14.27%	14.90%
	Central Communications Credit Union	\$49,986	\$23,781	\$43,050	55.24%	\$3,029	3.27%	0.42%	2.86%	7.55%	6.01%
	Riverways Federal Credit Union	\$53,606	\$41,170	\$46,152	89.21%	\$2,493	4.23%	0.63%	3.60%	14.58%	11.83%
	Postal & Community Credit Union	\$54,352	\$37,830	\$49,682	76.14%	\$3,882	3.55%	0.55%	3.01%	4.98%	4.57%
	Raytown-Lee's Summit Community Credit Union	\$57,895	\$42,788	\$53,227	80.39%	\$2,270	3.12%	0.14%	2.97%	(0.27%)	0.64%
	Missouri Central Credit Union	\$59,687	\$33,693	\$52,891	63.70%	\$3,979	3.52%	0.33%	3.29%	9.84%	9.88%
	Goetz Credit Union	\$60,533	\$40,692	\$51,699	78.71%	\$5,044	4.18%	0.84%	3.34%	10.18%	10.30%
	Ozark Federal Credit Union	\$61,494	\$47,970	\$54,985	87.24%	\$1,809	4.63%	0.50%	4.12%	4.29%	7.69%
	Foundation Credit Union	\$62,473	\$41,630	\$53,294	78.11%	\$6,247	3.11%	0.73%	2.38%	14.16%	20.14%
	Educational Community Credit Union	\$63,715	\$31,397	\$58,564	53.61%	\$2,655	3.45%	0.15%	3.29%	3.95%	3.64%
	Mercy Credit Union	\$63,780	\$48,778	\$57,019	85.55%	\$2,967	3.43%	0.37%	3.06%	(1.22%)	(2.18%)
	Health Care Family Credit Union	\$63,808	\$47,470	\$48,702	97.47%	\$3,038	4.37%	0.86%	3.51%	12.65%	10.96%
	Volt Credit Union	\$65,971	\$40,557	\$58,799	68.98%	\$2,587	3.80%	0.28%	3.52%	2.94%	2.41%
	First Missouri Credit Union	\$70,441	\$57,937	\$60,963	95.04%	\$2,935	4.88%	0.44%	4.44%	13.81%	15.01%
	Employment Security Credit Union	\$75,052	\$23,319	\$65,713	35.49%	\$6,823	2.42%	0.42%	2.00%	9.04%	7.29%
	Metro Credit Union	\$77,348	\$43,513	\$66,993	64.95%	\$3,033	3.84%	0.27%	3.57%	62.20%	57.76%
	R-G Federal Credit Union	\$84,282	\$54,432	\$75,061	72.52%	\$3,242	4.39%	0.37%	4.02%	8.19%	7.24%
	Central Missouri Community Credit Union	\$101,889	\$83,104	\$93,835	88.56%	\$2,215	3.59%	0.40%	3.19%	(3.08%)	(4.28%)
	Century Credit Union	\$110,522	\$63,889	\$90,422	70.66%	\$4,421	3.84%	0.74%	3.10%	9.98%	10.41%
	Conservation Employees Credit Union	\$115,413	\$88,720	\$102,090	86.90%	\$6,412	3.32%	0.73%	2.59%	6.01%	6.08%
	Multipli Credit Union	\$118,676	\$68,139	\$96,151	70.87%	\$3,004	3.74%	0.36%	3.38%	8.76%	8.01%
	Greater KC Public Safety Credit Union	\$141,324	\$98,492	\$126,507	77.85%	\$3,769	3.86%	0.35%	3.51%	7.40%	7.30%
	United Consumers Credit Union	\$145,905	\$81,346	\$128,429	63.34%	\$2,412	3.82%	0.56%	3.26%	4.33%	3.55%
	Assemblies of God Credit Union	\$171,628	\$142,253	\$142,285	99.98%	\$2,909	4.26%	0.49%	3.78%	0.30%	5.84%
	Telcomm Credit Union	\$172,686	\$94,196	\$145,173	64.89%	\$4,016	3.82%	0.45%	3.37%	17.66%	14.17%

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, 2019

Run Date: August 10, 2019

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets (continued)											
	Electro Savings Credit Union	\$172,970	\$138,733	\$156,406	88.70%	\$2,932	3.94%	0.68%	3.27%	5.67%	7.04%
	United Credit Union	\$178,635	\$131,595	\$153,018	86.00%	\$2,498	4.38%	0.35%	4.09%	9.66%	6.60%
	Blucurrent Credit Union	\$195,170	\$158,211	\$173,356	91.26%	\$2,711	5.40%	0.59%	4.81%	9.20%	9.56%
	Missouri Electric Cooperatives Employees' Credit Union	\$197,337	\$131,078	\$174,641	75.06%	\$12,334	3.45%	1.38%	2.07%	16.25%	16.20%
	Infuze Credit Union	\$230,098	\$184,080	\$207,147	88.86%	\$2,585	3.97%	0.55%	3.42%	3.81%	3.21%
	Arsenal Credit Union	\$248,945	\$174,307	\$218,671	79.71%	\$3,531	4.38%	0.48%	3.90%	12.44%	16.57%
	Average of Asset Group A	\$44,306	\$29,118	\$38,737	68.08%	\$3,569	3.86%	0.45%	3.40%	6.67%	6.56%
Asset Group B - \$251 to \$500 million in total assets											
	River Region Credit Union	\$250,101	\$196,333	\$220,187	89.17%	\$3,818	3.99%	1.10%	2.89%	10.84%	9.86%
	1st Financial Federal Credit Union	\$251,915	\$217,243	\$224,007	96.98%	\$2,584	5.45%	0.46%	4.99%	4.89%	12.13%
	West Community Credit Union	\$271,827	\$242,006	\$221,053	109.48%	\$3,054	5.01%	0.78%	4.23%	7.34%	15.08%
	Great Plains Federal Credit Union	\$287,895	\$101,564	\$234,760	43.26%	\$3,890	3.24%	0.82%	2.42%	5.34%	4.52%
	St. Louis Community Credit Union	\$299,470	\$171,616	\$250,260	68.58%	\$1,619	4.16%	0.68%	3.48%	12.24%	16.00%
	Alliance Credit Union	\$300,064	\$250,227	\$220,222	113.62%	\$4,256	4.08%	1.30%	2.78%	12.92%	8.10%
	Missouri Credit Union	\$369,323	\$266,556	\$322,335	82.70%	\$3,788	3.77%	0.64%	3.15%	16.15%	14.66%
	Neighbors Credit Union	\$390,838	\$257,172	\$302,268	85.08%	\$2,443	3.70%	0.76%	2.94%	10.86%	12.95%
	Average of Asset Group B	\$302,679	\$212,840	\$249,387	86.11%	\$3,182	4.18%	0.82%	3.36%	10.07%	11.66%
Asset Group C - \$501 million to \$1 billion in total assets											
	Vantage Credit Union	\$891,259	\$447,741	\$801,400	55.87%	\$3,363	3.68%	0.61%	3.07%	9.93%	11.41%
	Average of Asset Group C	\$891,259	\$447,741	\$801,400	55.87%	\$3,363	3.68%	0.61%	3.07%	9.93%	11.41%
Asset Group D - \$1 billion and over in total assets											
	Anheuser-Busch Employees Credit Union	\$1,791,115	\$1,489,321	\$1,556,488	95.68%	\$4,569	4.19%	0.76%	3.43%	9.83%	9.03%
	First Community Credit Union	\$2,705,329	\$1,731,954	\$2,345,352	73.85%	\$4,870	3.46%	1.16%	2.30%	16.04%	14.77%
	Average of Asset Group D	\$2,248,222	\$1,610,638	\$1,950,920	84.77%	\$4,720	3.83%	0.96%	2.87%	12.94%	11.90%

Source: SNL Financial

Note: Report includes only bank-level data.

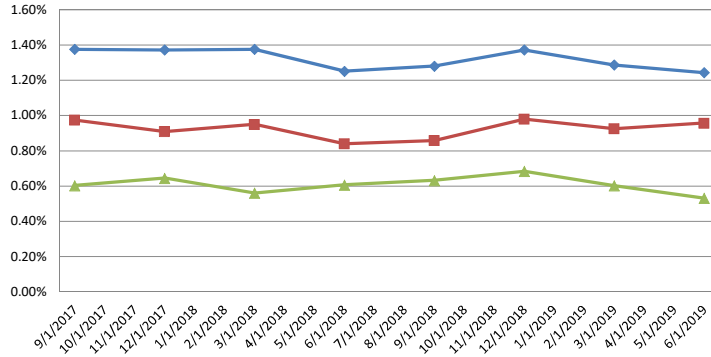
NA = data was not available.

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

Asset Quality

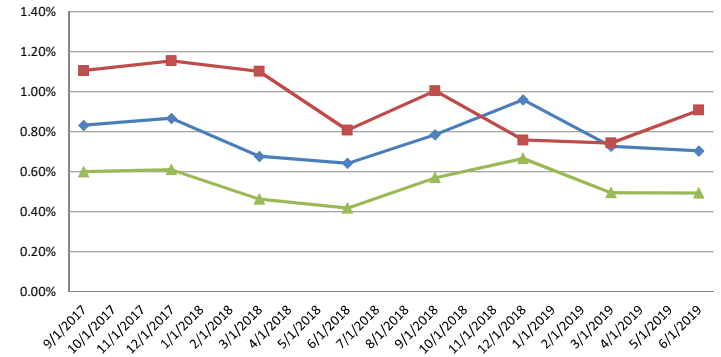
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



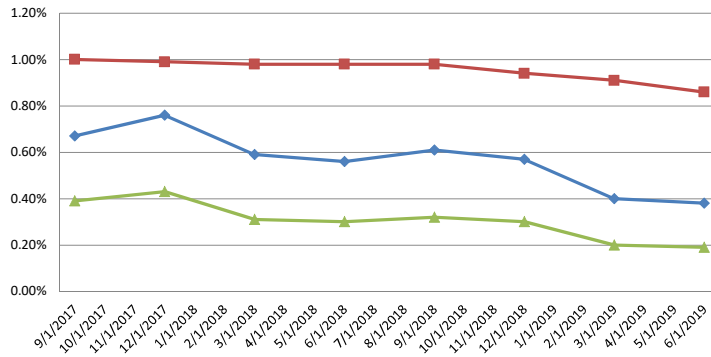
NPLs/Loans	1.37%	1.37%	1.38%	1.25%	1.28%	1.37%	1.29%	1.24%
Reserves/Loans	0.97%	0.91%	0.95%	0.84%	0.86%	0.98%	0.92%	0.96%
Delinquent Loans/Total Assets	0.60%	0.64%	0.56%	0.61%	0.63%	0.68%	0.60%	0.53%

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



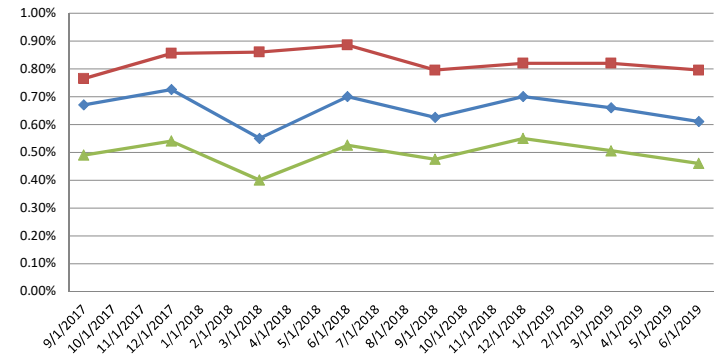
NPLs/Loans	0.83%	0.87%	0.68%	0.64%	0.79%	0.96%	0.73%	0.70%
Reserves/Loans	1.11%	1.16%	1.10%	0.81%	1.00%	0.76%	0.74%	0.91%
Delinquent Loans/Total Assets	0.60%	0.61%	0.46%	0.42%	0.57%	0.67%	0.50%	0.49%

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



NPLs/Loans	0.67%	0.76%	0.59%	0.56%	0.61%	0.57%	0.40%	0.38%
Reserves/Loans	1.00%	0.99%	0.98%	0.98%	0.98%	0.94%	0.91%	0.86%
Delinquent Loans/Total Assets	0.39%	0.43%	0.31%	0.30%	0.32%	0.30%	0.20%	0.19%

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



NPLs/Loans	0.67%	0.73%	0.55%	0.70%	0.63%	0.70%	0.66%	0.61%
Reserves/Loans	0.77%	0.86%	0.86%	0.89%	0.80%	0.82%	0.82%	0.80%
Delinquent Loans/Total Assets	0.49%	0.54%	0.40%	0.53%	0.48%	0.55%	0.51%	0.46%

Source: SNL Financial

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Asset Quality

June 30, 2019

Run Date: August 10, 2019

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans / Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	Union Memorial Credit Union	\$85	\$3	42.86%	28.57%	66.67%	21.43%	3.53%
	West Side Baptist Church Federal Credit Union	\$303	\$0	0.00%	0.00%	NA	0.00%	0.00%
	Atlas Credit Union	\$478	\$0	0.00%	1.01%	NA	0.00%	0.00%
	Procter & Gamble St. Louis Employees Credit Union	\$687	\$15	2.42%	0.16%	6.67%	11.72%	2.18%
	Co-Lib Credit Union	\$1,028	\$7	1.15%	2.80%	242.86%	5.60%	0.68%
	Northeast Regional Credit Union	\$1,268	\$5	0.46%	0.27%	60.00%	2.58%	0.39%
	Bluescope Employees' Credit Union	\$1,450	\$14	1.02%	0.22%	21.43%	7.78%	0.97%
	St. Augustine Credit Union	\$1,577	\$0	0.00%	0.07%	NA	0.00%	0.00%
	Southwest Counties School Employees Credit Union	\$1,858	\$6	0.79%	0.13%	16.67%	2.71%	0.32%
	Bothwell Hospital Employees Credit Union	\$2,274	\$26	1.79%	0.62%	34.62%	14.69%	1.14%
	Neosho School Employees Credit Union	\$2,502	\$44	3.02%	0.69%	22.73%	11.64%	1.76%
	MAWC Credit Union	\$2,716	\$0	0.00%	0.06%	NA	0.00%	0.00%
	UBC Credit Union	\$2,746	\$26	1.68%	1.62%	96.15%	9.15%	0.95%
	Independence Federal Credit Union	\$2,749	\$55	2.99%	2.12%	70.91%	34.26%	2.00%
	J.C. Federal Employees Credit Union	\$2,917	\$65	3.83%	2.00%	52.31%	11.86%	2.23%
	Guadalupe Center Federal Credit Union	\$3,533	\$163	4.97%	1.68%	33.74%	34.32%	4.61%
	Dexter Public Schools Credit Union	\$4,009	\$2	0.07%	0.62%	850.00%	0.45%	0.05%
	Cross Roads Credit Union	\$4,179	\$5	0.18%	0.74%	420.00%	0.77%	0.12%
	Our Lady of Snows Credit Union	\$4,443	\$2	0.08%	0.53%	650.00%	0.45%	0.05%
	Sikeston Public Schools Credit Union	\$5,117	\$104	3.94%	0.42%	10.58%	12.89%	2.03%
	Southeast Missouri Community Credit Union	\$5,804	\$5	0.14%	0.41%	300.00%	0.64%	0.09%
	Community First Credit Union	\$6,092	\$13	0.27%	0.94%	353.85%	1.73%	0.21%
	Fedco Credit Union	\$6,166	\$0	0.00%	0.00%	NA	0.00%	0.00%
	Lovers Lane Credit Union	\$6,696	\$64	1.06%	0.93%	87.50%	7.31%	0.96%
	Bayer Credit Union	\$7,046	\$65	1.77%	0.63%	35.38%	10.66%	0.92%
	Heartland Community Credit Union	\$7,590	\$17	0.41%	4.29%	NM	2.81%	0.22%
	Missouri Baptist Credit Union	\$8,612	\$105	1.53%	0.33%	21.90%	15.49%	1.22%
	St. Joseph Teachers' Credit Union	\$8,687	\$8	0.26%	0.46%	175.00%	1.20%	0.09%
	Northwest Missouri Regional Credit Union	\$9,205	\$0	0.00%	0.24%	NA	0.00%	0.00%
	Northland Community Credit Union	\$10,081	\$0	0.00%	0.00%	NA	0.00%	0.00%
	Patriot Credit Union	\$10,490	\$24	0.36%	0.38%	104.17%	3.15%	0.23%
	Academic Employees Credit Union	\$10,792	\$24	0.42%	0.65%	154.17%	3.27%	0.22%
	K.C. Area Credit Union	\$11,116	\$12	0.33%	0.82%	250.00%	0.67%	0.11%
	South Central Missouri Credit Union	\$11,157	\$24	0.61%	0.33%	54.17%	1.53%	0.22%
	Catholic Family Credit Union	\$12,573	\$255	4.52%	0.57%	12.55%	20.68%	2.03%
	Burlington Northtown Community Credit Union	\$13,252	\$75	1.26%	0.81%	64.00%	3.18%	0.57%
	Stationery Credit Union	\$13,638	\$5	0.09%	0.89%	960.00%	0.26%	0.04%
	Division 10 Highway Employees' Credit Union	\$13,674	\$27	0.29%	0.52%	181.48%	0.94%	0.20%
	Division #6 Highway Credit Union	\$14,216	\$16	0.22%	0.22%	100.00%	0.67%	0.11%
	United Labor Credit Union	\$15,215	\$41	0.41%	0.51%	121.95%	3.18%	0.27%
	Independence Teachers Credit Union	\$15,310	\$1	0.02%	0.16%	800.00%	0.06%	0.01%
	Summit Ridge Credit Union	\$15,863	\$113	1.27%	1.06%	83.19%	7.23%	0.71%
	Cape Regional Credit Union	\$16,618	\$14	0.19%	0.13%	71.43%	1.17%	0.08%
	Legacy Credit Union	\$17,192	\$56	0.75%	0.40%	53.57%	2.35%	0.33%
	De Soto Mo-Pac Credit Union	\$17,373	\$120	0.89%	0.56%	63.33%	6.10%	0.69%

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Asset Quality

June 30, 2019

Run Date: August 10, 2019

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans / Assets (%)
	Asset Group A - \$50 to \$250 million in total assets (continued)							
	St. Louis Newspaper Carriers Credit Union	\$17,911	\$0	0.00%	0.01%	NA	0.00%	0.00%
	St. Louis Firefighters & Community Credit Union	\$18,522	\$25	0.40%	0.57%	144.00%	0.99%	0.13%
	County Credit Union	\$19,741	\$306	2.98%	2.04%	68.63%	8.91%	1.55%
	St. Louis Policemen's Credit Union	\$20,472	\$48	0.70%	0.70%	100.00%	1.40%	0.23%
	Burns & McDonnell Credit Union	\$21,163	\$18	0.12%	0.28%	227.78%	0.76%	0.09%
	Highway Alliance Credit Union	\$21,494	\$115	0.95%	0.41%	42.61%	4.12%	0.54%
	Leadco Community Credit Union	\$22,107	\$107	1.04%	0.71%	68.22%	5.16%	0.48%
	Columbia Credit Union	\$23,023	\$0	0.00%	0.19%	NA	0.05%	0.00%
	Lutheran Federal Credit Union	\$23,071	\$0	0.00%	0.48%	NA	0.00%	0.00%
	Holy Rosary Credit Union	\$23,598	\$104	0.76%	1.00%	130.77%	5.60%	0.44%
	Show-Me Credit Union	\$27,005	\$199	1.02%	0.25%	24.62%	5.22%	0.74%
	District One Highway Credit Union	\$27,898	\$22	0.27%	0.39%	140.91%	0.53%	0.08%
	Edison Credit Union	\$29,007	\$94	0.72%	0.64%	88.30%	3.04%	0.32%
	Shelter Insurance Federal Credit Union	\$32,382	\$90	1.18%	1.15%	97.78%	2.24%	0.28%
	Joplin Metro Credit Union	\$33,275	\$30	0.13%	0.84%	630.00%	0.77%	0.09%
	Horizon Credit Union	\$34,704	\$99	0.46%	0.34%	74.75%	1.86%	0.29%
	Kansas City Credit Union	\$35,710	\$50	0.36%	1.26%	348.00%	1.17%	0.14%
	Missouri Valley Federal Credit Union	\$37,603	\$196	0.84%	0.81%	96.43%	5.10%	0.52%
	City Credit Union	\$40,015	\$289	1.22%	0.74%	60.55%	6.18%	0.72%
	CSD Credit Union	\$40,514	\$37	0.18%	0.30%	170.27%	0.65%	0.09%
	Members 1st Credit Union	\$48,207	\$49	0.15%	0.20%	134.69%	1.11%	0.10%
	Central Communications Credit Union	\$49,986	\$47	0.20%	0.46%	231.91%	1.24%	0.09%
	Riverways Federal Credit Union	\$53,606	\$126	0.31%	0.44%	145.24%	4.91%	0.24%
	Postal & Community Credit Union	\$54,352	\$70	0.19%	0.27%	145.71%	1.56%	0.13%
	Raytown-Lee's Summit Community Credit Union	\$57,895	\$139	0.32%	0.65%	200.00%	3.21%	0.24%
	Missouri Central Credit Union	\$59,687	\$91	0.27%	0.41%	152.75%	1.42%	0.15%
	Goetz Credit Union	\$60,533	\$231	0.57%	0.94%	164.94%	2.74%	0.38%
	Ozark Federal Credit Union	\$61,494	\$292	0.61%	0.56%	91.44%	4.36%	0.47%
	Foundation Credit Union	\$62,473	\$131	0.31%	0.25%	80.15%	1.42%	0.21%
	Educational Community Credit Union	\$63,715	\$307	0.98%	0.53%	54.40%	6.16%	0.48%
	Mercy Credit Union	\$63,780	\$173	0.35%	0.32%	89.60%	3.82%	0.27%
	Health Care Family Credit Union	\$63,808	\$218	0.46%	0.59%	127.52%	2.43%	0.34%
	Volt Credit Union	\$65,971	\$78	0.19%	0.38%	196.15%	1.13%	0.12%
	First Missouri Credit Union	\$70,441	\$647	1.12%	0.94%	84.54%	6.88%	0.92%
	Employment Security Credit Union	\$75,052	\$60	0.26%	0.42%	161.67%	0.66%	0.08%
	Metro Credit Union	\$77,348	\$148	0.34%	0.34%	99.32%	1.47%	0.19%
	R-G Federal Credit Union	\$84,282	\$315	0.58%	1.32%	228.25%	4.20%	0.37%
	Central Missouri Community Credit Union	\$101,889	\$462	0.56%	0.47%	83.98%	5.67%	0.45%
	Century Credit Union	\$110,522	\$191	0.30%	0.70%	234.03%	0.96%	0.17%
	Conservation Employees Credit Union	\$115,413	\$249	0.28%	0.11%	40.56%	2.16%	0.22%
	Multipl Credit Union	\$118,676	\$211	0.31%	0.92%	297.63%	0.99%	0.18%
	Greater KC Public Safety Credit Union	\$141,324	\$684	0.69%	0.43%	61.99%	4.60%	0.48%
	United Consumers Credit Union	\$145,905	\$2,847	3.50%	1.47%	42.11%	21.68%	1.95%
	Assemblies of God Credit Union	\$171,628	\$1,002	0.70%	0.51%	71.86%	8.20%	0.58%
	Telcomm Credit Union	\$172,686	\$316	0.34%	0.23%	67.41%	1.68%	0.18%

Source: SNL Financial

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Asset Quality
June 30, 2019
Run Date: August 10, 2019

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets (continued)								
	Electro Savings Credit Union	\$172,970	\$780	0.56%	0.80%	142.82%	5.03%	0.45%
	United Credit Union	\$178,635	\$575	0.44%	0.75%	171.48%	2.47%	0.32%
	Blucurrent Credit Union	\$195,170	\$807	0.51%	0.98%	193.06%	4.26%	0.41%
	Missouri Electric Cooperatives Employees' Credit Union	\$197,337	\$88	0.07%	0.05%	71.59%	0.41%	0.04%
	Infuze Credit Union	\$230,098	\$1,173	0.64%	0.78%	122.85%	5.17%	0.51%
	Arsenal Credit Union	\$248,945	\$2,702	1.55%	0.95%	61.40%	9.98%	1.09%
	Average of Asset Group A	\$44,306	\$194	1.24%	0.96%	156.09%	4.71%	0.53%
Asset Group B - \$251 to \$500 million in total assets								
	River Region Credit Union	\$250,101	\$909	0.46%	0.90%	193.40%	3.57%	0.36%
	1st Financial Federal Credit Union	\$251,915	\$1,319	0.61%	2.03%	333.81%	5.09%	0.52%
	West Community Credit Union	\$271,827	\$1,882	0.78%	0.68%	87.67%	7.83%	0.69%
	Great Plains Federal Credit Union	\$287,895	\$589	0.58%	0.40%	69.44%	1.30%	0.20%
	St. Louis Community Credit Union	\$299,470	\$1,575	0.92%	1.52%	166.10%	3.62%	0.53%
	Alliance Credit Union	\$300,064	\$1,886	0.75%	0.62%	82.50%	6.37%	0.63%
	Missouri Credit Union	\$369,323	\$477	0.18%	0.44%	245.28%	1.24%	0.13%
	Neighbors Credit Union	\$390,838	\$3,472	1.35%	0.67%	49.31%	5.82%	0.89%
	Average of Asset Group B	\$302,679	\$1,514	0.70%	0.91%	153.44%	4.36%	0.49%
Asset Group C - \$501 million to \$1 billion in total assets								
	Vantage Credit Union	\$891,259	\$1,714	0.38%	0.86%	223.92%	2.23%	0.19%
	Average of Asset Group C	\$891,259	\$1,714	0.38%	0.86%	223.92%	2.23%	0.19%
Asset Group D - \$1 billion and over in total assets								
	Anheuser-Busch Employees Credit Union	\$1,791,115	\$10,539	0.71%	0.84%	118.01%	5.65%	0.59%
	First Community Credit Union	\$2,705,329	\$8,850	0.51%	0.75%	146.17%	4.92%	0.33%
	Average of Asset Group D	\$2,248,222	\$9,695	0.61%	0.80%	132.09%	5.29%	0.46%

Source: SNL Financial

Note: Report includes only bank-level data.

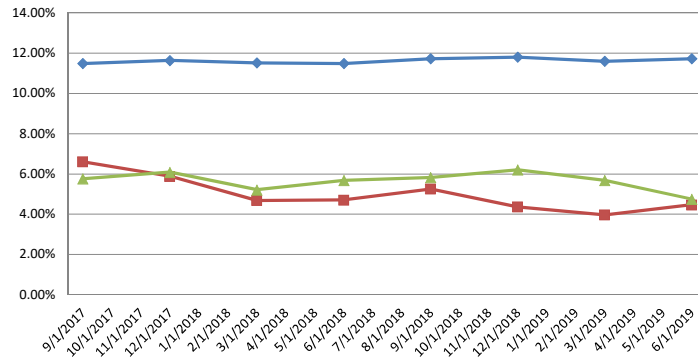
NA = data was not available.

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

Net Worth

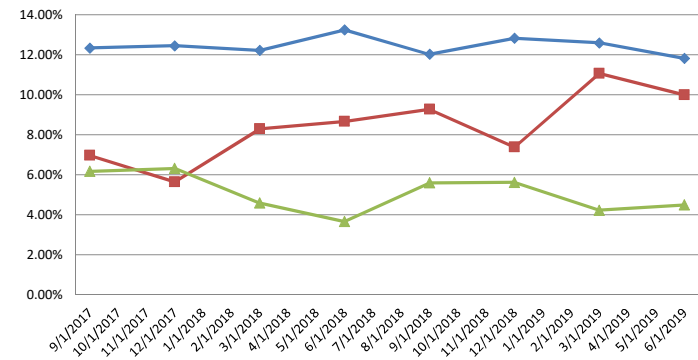
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



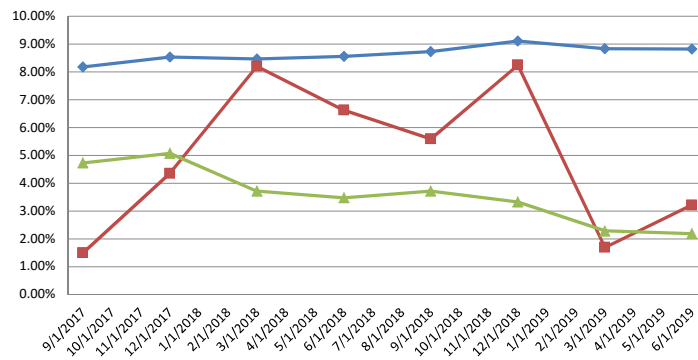
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/ Assets	11.47%	11.63%	11.50%	11.47%	11.71%	11.80%	11.59%	11.71%
Net Worth Growth (Decline) - YTD	6.60%	5.88%	4.68%	4.70%	5.25%	4.36%	3.97%	4.46%
Total Delinquent Lns/ Net Worth	5.75%	6.08%	5.21%	5.68%	5.82%	6.20%	5.68%	4.75%

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



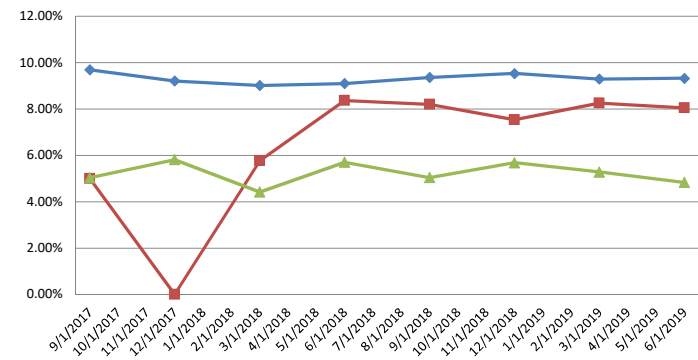
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/ Assets	12.33%	12.44%	12.22%	13.24%	12.02%	12.82%	12.59%	11.82%
Net Worth Growth (Decline) - YTD	6.96%	5.64%	8.30%	8.66%	9.27%	7.38%	11.07%	9.99%
Total Delinquent Lns/ Net Worth	6.17%	6.32%	4.58%	3.66%	5.59%	5.61%	4.23%	4.49%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/ Assets	8.18%	8.53%	8.46%	8.55%	8.73%	9.11%	8.83%	8.82%
Net Worth Growth (Decline) - YTD	1.49%	4.35%	8.20%	6.62%	5.59%	8.24%	1.69%	3.21%
Total Delinquent Lns/ Net Worth	4.72%	5.07%	3.71%	3.47%	3.71%	3.32%	2.28%	2.18%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/ Assets	9.69%	9.20%	9.01%	9.09%	9.36%	9.53%	9.28%	9.32%
Net Worth Growth (Decline) - YTD	4.99%	0.00%	5.77%	8.37%	8.19%	7.54%	8.25%	8.04%
Total Delinquent Lns/ Net Worth	5.03%	5.81%	4.42%	5.70%	5.04%	5.68%	5.28%	4.83%

Source: SNL Financial

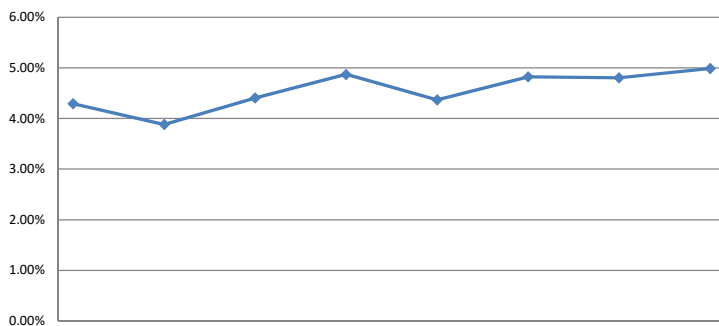
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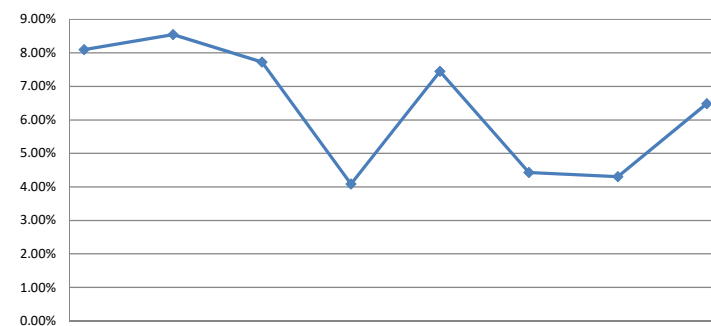
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



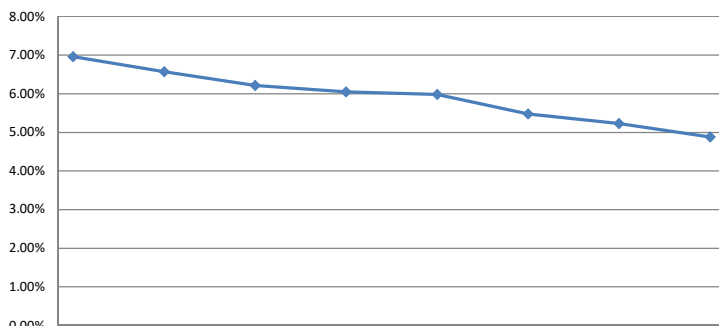
Classified Assets/ Net Worth	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	4.29%	3.88%	4.41%	4.87%	4.37%	4.83%	4.80%	4.99%

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



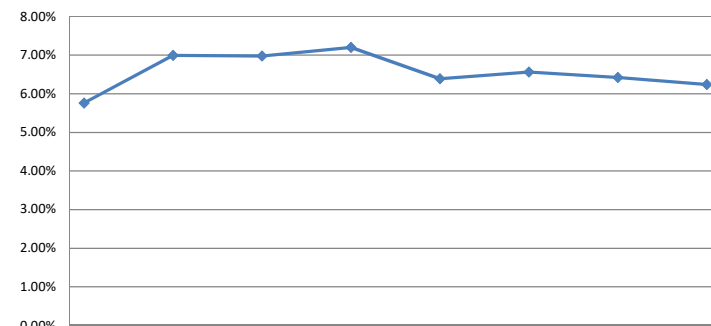
Classified Assets/ Net Worth	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	8.10%	8.55%	7.72%	4.09%	7.45%	4.43%	4.31%	6.48%

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



Classified Assets/ Net Worth	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	6.96%	6.57%	6.21%	6.05%	5.98%	5.48%	5.23%	4.88%

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



Classified Assets/ Net Worth	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	5.76%	6.99%	6.98%	7.20%	6.39%	6.56%	6.43%	6.24%

Source: SNL Financial

Note: Report includes only bank-level data.

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Net Worth

June 30, 2019

Run Date: August 10, 2019

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets							
	Union Memorial Credit Union	\$85	\$12	14.12%	0.00%	25.00%	16.67%
	West Side Baptist Church Federal Credit Union	\$303	\$62	20.46%	3.28%	0.00%	0.00%
	Atlas Credit Union	\$478	\$78	16.32%	(7.41%)	0.00%	69.23%
	Procter & Gamble St. Louis Employees Credit Union	\$687	\$127	18.49%	0.00%	11.81%	0.79%
	Co-Lib Credit Union	\$1,028	\$108	10.51%	9.71%	6.48%	15.74%
	Northeast Regional Credit Union	\$1,268	\$191	15.06%	(1.04%)	2.62%	1.57%
	Bluescope Employees' Credit Union	\$1,450	\$177	12.21%	(2.23%)	7.91%	1.69%
	St. Augustine Credit Union	\$1,577	\$136	8.62%	2.99%	0.00%	0.74%
	Southwest Counties School Employees Credit Union	\$1,858	\$219	11.79%	3.72%	2.74%	0.46%
	Bothwell Hospital Employees Credit Union	\$2,274	\$168	7.39%	(9.09%)	15.48%	5.36%
	Neosho School Employees Credit Union	\$2,502	\$368	14.71%	13.33%	11.96%	2.72%
	MAWC Credit Union	\$2,716	\$333	12.26%	6.19%	0.00%	0.30%
	UBC Credit Union	\$2,746	\$259	9.43%	3.14%	10.04%	9.65%
	Independence Federal Credit Union	\$2,749	\$177	6.44%	(35.35%)	31.07%	22.03%
	J.C. Federal Employees Credit Union	\$2,917	\$515	17.66%	5.18%	12.62%	6.60%
	Guadalupe Center Federal Credit Union	\$3,533	\$420	11.89%	(26.45%)	38.81%	13.10%
	Dexter Public Schools Credit Union	\$4,009	\$427	10.65%	5.29%	0.47%	3.98%
	Cross Roads Credit Union	\$4,179	\$630	15.08%	(8.51%)	0.79%	3.33%
	Our Lady of Snows Credit Union	\$4,443	\$433	9.75%	3.76%	0.46%	3.00%
	Sikeston Public Schools Credit Union	\$5,117	\$797	15.58%	4.62%	13.05%	1.38%
	Southeast Missouri Community Credit Union	\$5,804	\$768	13.23%	(1.55%)	0.65%	1.95%
	Community First Credit Union	\$6,092	\$704	11.56%	2.30%	1.85%	6.53%
	Fedco Credit Union	\$6,166	\$520	8.43%	13.55%	0.00%	0.00%
	Lovers Lane Credit Union	\$6,696	\$819	12.23%	2.47%	7.81%	6.84%
	Bayer Credit Union	\$7,046	\$587	8.33%	(1.35%)	11.07%	3.92%
	Heartland Community Credit Union	\$7,590	\$430	5.67%	(61.07%)	3.95%	40.93%
	Missouri Baptist Credit Union	\$8,612	\$655	7.61%	3.42%	16.03%	3.51%
	St. Joseph Teachers' Credit Union	\$8,687	\$654	7.53%	8.61%	1.22%	2.14%
	Northwest Missouri Regional Credit Union	\$9,205	\$903	9.81%	8.30%	0.00%	1.77%
	Northland Community Credit Union	\$10,081	\$1,349	13.38%	0.59%	0.00%	0.00%
	Patriot Credit Union	\$10,490	\$736	7.02%	12.41%	3.26%	3.40%
	Academic Employees Credit Union	\$10,792	\$697	6.46%	3.50%	3.44%	5.31%
	K.C. Area Credit Union	\$11,116	\$1,769	15.91%	0.57%	0.68%	1.70%
	South Central Missouri Credit Union	\$11,157	\$1,558	13.96%	2.21%	1.54%	0.83%
	Catholic Family Credit Union	\$12,573	\$1,201	9.55%	2.02%	21.23%	2.66%
	Burlington Northtown Community Credit Union	\$13,252	\$2,309	17.42%	5.98%	3.25%	2.08%
	Stationery Credit Union	\$13,638	\$1,875	13.75%	7.07%	0.27%	2.56%
	Division 10 Highway Employees' Credit Union	\$13,674	\$2,838	20.75%	3.73%	0.95%	1.73%
	Division #6 Highway Credit Union	\$14,216	\$2,362	16.62%	0.94%	0.68%	0.68%
	United Labor Credit Union	\$15,215	\$1,240	8.15%	11.60%	3.31%	4.03%
	Independence Teachers Credit Union	\$15,310	\$1,711	11.18%	7.77%	0.06%	0.47%
	Summit Ridge Credit Union	\$15,863	\$1,467	9.25%	1.93%	7.70%	6.41%
	Cape Regional Credit Union	\$16,618	\$1,185	7.13%	9.55%	1.18%	0.84%
	Legacy Credit Union	\$17,192	\$2,349	13.66%	6.14%	2.38%	1.28%
	De Soto Mo-Pac Credit Union	\$17,373	\$1,890	10.88%	10.70%	6.35%	4.02%

Source: SNL Financial

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Net Worth

June 30, 2019

Run Date: August 10, 2019

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets (continued)							
	St. Louis Newspaper Carriers Credit Union	\$17,911	\$1,525	8.51%	0.92%	0.00%	0.07%
	St. Louis Firefighters & Community Credit Union	\$18,522	\$2,492	13.45%	2.11%	1.00%	1.44%
	County Credit Union	\$19,741	\$3,224	16.33%	0.37%	9.49%	6.51%
	St. Louis Policemen's Credit Union	\$20,472	\$3,382	16.52%	3.55%	1.42%	1.42%
	Burns & McDonnell Credit Union	\$21,163	\$2,328	11.00%	18.80%	0.77%	1.76%
	Highway Alliance Credit Union	\$21,494	\$2,742	12.76%	3.94%	4.19%	1.79%
	Leadco Community Credit Union	\$22,107	\$2,411	10.91%	(4.14%)	4.44%	3.03%
	Columbia Credit Union	\$23,023	\$2,096	9.10%	21.92%	0.00%	1.29%
	Lutheran Federal Credit Union	\$23,071	\$2,087	9.05%	(8.27%)	0.00%	2.68%
	Holy Rosary Credit Union	\$23,598	\$2,222	9.42%	10.82%	4.68%	6.12%
	Show-Me Credit Union	\$27,005	\$3,764	13.94%	5.23%	5.29%	1.30%
	District One Highway Credit Union	\$27,898	\$4,127	14.79%	7.33%	0.53%	0.75%
	Edison Credit Union	\$29,007	\$3,008	10.37%	12.58%	3.13%	2.76%
	Shelter Insurance Federal Credit Union	\$32,382	\$3,938	12.16%	5.59%	2.29%	2.23%
	Joplin Metro Credit Union	\$33,275	\$3,724	11.19%	15.01%	0.81%	5.08%
	Horizon Credit Union	\$34,704	\$5,241	15.10%	3.65%	1.89%	1.41%
	Kansas City Credit Union	\$35,710	\$4,106	11.50%	5.40%	1.22%	4.24%
	Missouri Valley Federal Credit Union	\$37,603	\$3,656	9.72%	5.80%	5.36%	5.17%
	City Credit Union	\$40,015	\$4,502	11.25%	15.25%	6.42%	3.89%
	CSD Credit Union	\$40,514	\$5,596	13.81%	2.94%	0.66%	1.13%
	Members 1st Credit Union	\$48,207	\$4,339	9.00%	5.98%	1.13%	1.52%
	Central Communications Credit Union	\$49,986	\$4,219	8.44%	2.01%	1.11%	2.58%
	Riverways Federal Credit Union	\$53,606	\$4,277	7.98%	2.56%	2.95%	4.28%
	Postal & Community Credit Union	\$54,352	\$4,396	8.09%	10.33%	1.59%	2.32%
	Raytown-Lee's Summit Community Credit Union	\$57,895	\$4,547	7.85%	7.53%	3.06%	31.10%
	Missouri Central Credit Union	\$59,687	\$6,269	10.50%	3.94%	1.45%	2.22%
	Goetz Credit Union	\$60,533	\$8,384	13.85%	6.73%	2.76%	4.54%
	Ozark Federal Credit Union	\$61,494	\$6,429	10.45%	11.38%	4.54%	4.15%
	Foundation Credit Union	\$62,473	\$9,105	14.57%	2.04%	1.44%	1.15%
	Educational Community Credit Union	\$63,715	\$4,808	7.55%	2.87%	6.39%	3.47%
	Mercy Credit Union	\$63,780	\$5,966	9.35%	6.33%	2.90%	2.60%
	Health Care Family Credit Union	\$63,808	\$8,723	13.67%	5.32%	2.50%	3.19%
	Volt Credit Union	\$65,971	\$6,768	10.26%	2.24%	1.15%	2.26%
	First Missouri Credit Union	\$70,441	\$8,821	12.52%	9.43%	7.33%	6.20%
	Employment Security Credit Union	\$75,052	\$9,074	12.09%	5.09%	0.66%	1.07%
	Metro Credit Union	\$77,348	\$10,404	13.45%	84.81%	1.42%	1.41%
	R-G Federal Credit Union	\$84,282	\$7,945	9.43%	5.43%	3.96%	9.05%
	Central Missouri Community Credit Union	\$101,889	\$8,313	8.16%	(1.24%)	5.56%	4.67%
	Century Credit Union	\$110,522	\$19,434	17.58%	8.02%	0.98%	2.30%
	Conservation Employees Credit Union	\$115,413	\$12,101	10.48%	3.41%	2.06%	0.83%
	Multipli Credit Union	\$118,676	\$21,500	18.12%	5.77%	0.98%	2.92%
	Greater KC Public Safety Credit Union	\$141,324	\$14,611	10.34%	3.37%	4.68%	2.90%
	United Consumers Credit Union	\$145,905	\$15,784	10.82%	7.67%	18.04%	7.60%
	Assemblies of God Credit Union	\$171,628	\$21,072	12.28%	11.20%	4.76%	3.42%
	Telcomm Credit Union	\$172,686	\$26,236	15.19%	12.85%	1.20%	0.81%

Source: SNL Financial

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Net Worth

June 30, 2019

Run Date: August 10, 2019

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets (continued)							
	Electro Savings Credit Union	\$172,970	\$16,447	9.51%	0.02%	4.74%	6.77%
	United Credit Union	\$178,635	\$23,706	13.27%	12.62%	2.43%	4.16%
	Blucurrent Credit Union	\$195,170	\$20,475	10.49%	5.26%	3.94%	7.61%
	Missouri Electric Cooperatives Employees' Credit Union	\$197,337	\$21,004	10.64%	9.67%	0.42%	0.30%
	Infuze Credit Union	\$230,098	\$21,640	9.40%	4.22%	5.42%	6.66%
	Arsenal Credit Union	\$248,945	\$24,967	10.03%	10.08%	10.82%	6.64%
	Average of Asset Group A	\$44,306	\$5,064	11.71%	4.46%	4.75%	4.99%
Asset Group B - \$251 to \$500 million in total assets							
	River Region Credit Union	\$250,101	\$23,707	9.48%	9.37%	3.83%	7.42%
	1st Financial Federal Credit Union	\$251,915	\$22,636	8.99%	15.75%	5.83%	19.45%
	West Community Credit Union	\$271,827	\$24,183	8.90%	23.38%	7.78%	6.82%
	Great Plains Federal Credit Union	\$287,895	\$50,209	17.44%	4.23%	1.17%	0.81%
	St. Louis Community Credit Union	\$299,470	\$45,135	15.07%	7.85%	3.49%	5.80%
	Alliance Credit Union	\$300,064	\$28,070	9.35%	5.23%	6.72%	5.54%
	Missouri Credit Union	\$369,323	\$36,952	10.01%	7.48%	1.29%	3.17%
	Neighbors Credit Union	\$390,838	\$59,777	15.29%	6.64%	5.81%	2.86%
	Average of Asset Group B	\$302,679	\$36,334	11.82%	9.99%	4.49%	6.48%
Asset Group C - \$501 million to \$1 billion in total assets							
	Vantage Credit Union	\$891,259	\$78,639	8.82%	3.21%	2.18%	4.88%
	Average of Asset Group C	\$891,259	\$78,639	8.82%	3.21%	2.18%	4.88%
Asset Group D - \$1 billion and over in total assets							
	Anheuser-Busch Employees Credit Union	\$1,791,115	\$180,444	10.07%	10.22%	5.84%	6.89%
	First Community Credit Union	\$2,705,329	\$231,865	8.57%	5.86%	3.82%	5.58%
	Average of Asset Group D	\$2,248,222	\$206,155	9.32%	8.04%	4.83%	6.24%

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Definitions



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